



Benzie County  
Council on Aging, Inc.

# The Senior Scoop

Supporting Seniors Today,  
Tomorrow & the  
Future

# 2016

## INSIDE THIS ISSUE:

Directory/Subscription Form	2
From the Executive Director	3
What Does Healthy Eating Mean	4
Menu	5
Calendar of Events	6
Dawn's Dish	7
Birthdays & Fun	8
Flag Etiquette	9
Social Security FAQ	10
Medicare News	11
What's Happening	12
Donations	13
Happy Father's Day	14

### JUNE IS.....

- Aquarium Month
- Candy Month
- Dairy Month
- Fight the Filthy Fly Month
- Gay Pride Month
- National Accordion Awareness Month
- National Adopt a Cat Month
- National Fresh Fruit and Vegetables Month
- Rose Month
- Turkey Lovers Month



## Interesting Facts About June

In the Gregorian calendar, the June sixth month of the year, lasting 30 days.

June is the month with the longest daylight hours of the year in the Northern Hemisphere.

June's birthstone is the pearl, the Moonstone and the Alexandrite. The June birth flower is the rose, or the honeysuckle.

In 2009 June was the 662 most popular name for girls in the USA. Anglo-Saxons gave the June the name Sera monath (Dry month). June has the shortest daylight hours of the year in the Southern Hemisphere.

June is derived from either Juno goddess of marriage or from iuniores (young people).

In both common and leap years, no other month begins on the same day of the week as June.

**DIRECTORY****Phone:** 231-525-0600 or**Toll Free:** 888-893-1102**Fax:** 231-325-4855**Email:**

schopierayd@benziecoa.org

**Website:** www.benziecoa.org**OFFICE HOURS****Monday – Friday:**

8:00 a.m. – 4:00 p.m.

**THE SENIOR SCOOP IS A  
MONTHLY PUBLICATION  
BROUGHT TO YOU BY**

Benzie County  
Council on Aging, Inc.  
10542 Main Street  
Honor, MI 49640

Douglas Durand,  
**Executive Director**  
Dawn Schopieray, **Editor**

**COUNCIL ON AGING BOARD OF DIRECTORS**

Beverly Holbrook, **Chairman**  
Ronald Dykstra, **Vice Chairman**  
Rosemary Russell, **Secretary**  
Jane Elzerman, **Treasurer**

Niel Haugen  
Bob McQuilkin  
Donna Malecki  
Denise Favreau  
Anne Dawe  
Sylvia Bennett

*Benzie County Council on Aging is funded by Benzie County residents through a property tax millage, federal and state funds through the Michigan Office of Services to the Aging, Area Agency on Aging of Northwest Michigan and private donations and grants from GT Band of Ottawa and Chippewa Indians 2% Allocation; Delta Dental Foundation, GT Regional Community Foundation and Benzie County Community Chest. .*

*The Council on Aging will not discriminate against any individual or group because of race, sex, religion, age, national origin, marital status, disability, or political beliefs.*

**MISSION STATEMENT**

To provide programs for Senior Citizens of Benzie County that promote and encourage opportunities for socialization, education, health, safety, welfare and independent living with dignity.

**NEWSLETTER SUBSCRIPTION FORM**

NAME \_\_\_\_\_ DOB: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

ADDRESS \_\_\_\_\_

CITY/ST/ZIP \_\_\_\_\_ DATE \_\_\_\_\_

EMAIL \_\_\_\_\_

If you would like a copy of this newsletter mailed to your home OR emailed to you each month, please mail this form to the COA office, 10542 Main St, Honor, MI 49640. For annual mailing the subscription fee is \$10.00 which helps to cover printing and mailing costs. Subscription expiration dates are listed on the bottom of the mailing label.

Hello Everyone,

I had a nice surprise coming to work on Tuesday, May 17<sup>th</sup>. As I was driving down Pioneer Road, right at the top of the hill, before it descends down to the Platte River, there was an adult black bear strolling along a driveway in front of a house. I was hoping to take a picture of it, but as soon as we made eye contact with each other, it did a fast trot into the woods. What an awesome sight to see!

The COA has been very busy over the past several months, with a variety of new and old programs. We do our best to hear what you all want and need from the agency. As a result of this we continue to add new services and improve others, as funds come available.

Back by popular demand this year was Income Tax Preparation. We started the new year off by hosting this service; sponsored by Northwest Michigan Community Action Agency. This kept the Administration Office hopping 3 days a week. We had three dedicated volunteers here and they were able to prepare and file 296 tax returns.

In February, we implemented a new program, Benzie County Senior Essential Needs Fund. This fund was established through grants and donations. This Fund will be used to bring peace-of-mind to those in desperate need of shelter repairs, utility expenses, food and medical needs. The ultimate goal of the Benzie County Senior Essential Needs Fund is to foster independence for those 60 and older who reside in Benzie County. We have already been able to help 8 individuals with a variety of different needs. Their needs included, water well repairs, furnace repairs, extensive dental care, and assistance with medical bills. I would like to thank BACN, Father Fred, DHS and Child and Family Services for collaborating with the COA. Without the help of these outstanding organizations and agencies we couldn't have assisted with all of these needs.

Thanks to our mild winter, we have additional funds from our snow removal program which we can move to our Lawn Chore Program. This will allow for up to 3 additional mows per client for the season. If there are any funds left over after the seasons ends we will apply them towards the Nutritional Programs. Since, so far this year, we have seen an increase of over 5,400 meals from last year! WOW!

On Thursday, May 12<sup>th</sup> we held our Annual Volunteer Recognition Event to honor 135 volunteers and their generosity to others and our agency. The theme for the event was, "A Night with the Stars." I am grateful that forty-five area businesses helped to support the Volunteer Recognition Event. The Sweet Adeline's provided everyone with the evening's entertainment.

Soon the, just purchased, retractable awning will be installed over the patio at The Gathering Place Senior Center. I want to thank those who donated the funds to make this purchase a reality! We will also be purchasing large flower container pots for the patio.

By now you probably have heard through the media that Benzie Home Health Care and Benzie County Council on Aging have entered into a pre-merger agreement. The vision is to provide comprehensive and integrated delivery of services to seniors in Benzie County that will improve their quality of life, their health and safety, their social support systems, their nutrition, and their ability to stay in their homes.

Last (but not least!) please join us on June 8<sup>th</sup> from 4pm-9pm at the Platte River Inn. Sue and John will graciously donate 10% of the dinner proceeds to Council on Aging Home Delivered Meals Program.

I wish all the Dads a great Father's Day Celebration!

Take care,  
Douglas



Everyday Fitness Ideas from the National Institute on Aging at NIH  
[www.nia.nih.gov/Go4Life](http://www.nia.nih.gov/Go4Life)

## What Does “Healthy Eating” Mean?

### According to the *Dietary Guidelines for Americans*, a healthy diet:

- Emphasizes vegetables, fruits, whole grains, and fat-free or low-fat milk products.
- Includes lean meats, poultry, fish, beans, eggs, and nuts.
- Is low in saturated fats, trans fats, cholesterol, salt, and added sugars.
- Balances the calories you take in from food and beverages with the calories burned through physical activity to maintain a healthy weight.

### Here are some tips to help you meet the guidelines:

- Eating fruits and vegetables of different colors gives your body a wide range of valuable nutrients.
- Include foods that contain fiber such as fruits, vegetables, beans, and whole-grains.
- Eat lean cuts of meat and poultry. Trim away excess fat and remove skin from poultry before cooking.
- Pay attention to portion sizes, especially at restaurants. Smaller portions equal fewer calories.
- Season your food with lemon juice, herbs, and spices, rather than using butter and salt.
- Choose foods that are baked, broiled, braised, grilled, steamed, sautéed, or boiled, rather than fried.
- When eating out, select a dish from the menu, rather than getting your money’s worth at the all-you-can-eat buffet.



### Quick Tip

Getting enough fluids each day is important. Did you know that beverages aren’t the only way to get valuable fluids? Fruits and vegetables help, too!

### VISIT

[www.nia.nih.gov/Go4Life](http://www.nia.nih.gov/Go4Life)

- Read more tips for healthy eating.
- Print useful tools.
- Order a free exercise guide or DVD.
- Share your exercise story.





# MENU

Lunch is served Monday thru Friday at The Gathering Place from 11:30-1:00.

Monday	Tuesday	Wednesday	Thursday	Friday
<b>Please Join us on the 13th During Lunch to Celebrate Phil's Retirement after 16 Years of Service.</b>		1 Chicken Tenders Sweet Potato Malibu Blend Bread Cantaloupe	2 BBQ Meatballs California Blend Green Peas Bread Banana	3 Country Style Beef Fritters Herb Mashed Potatoes Bread Pear
	6 Grilled Chicken Caesar Salad Breadsticks Applesauce	7 Goulash Peas Carrots Bread Fruit Cocktails	8 Chicken Cacciatore Italian Blend Corn Garlic Toast Pineapple	9 Seasoned Beef Tacos Lettuce & Tomato Refried Beans Baked Peaches
13 Eggplant Casserole Italian Blend Green Peas Garlic Toast Orange	14 Southwestern Chicken Alfredo Corn Italian Beans Breadsticks Watermelon	15 Southern Style Pork Fritters Herb Mashed Potatoes Broccoli Bread Apple	16 Zesty Chicken Soup Key West Blend Spinach Crackers Banana	17 Pot Roast Herb Masked Potatoes Malibu Blend Bread Plum
20 Salisbury Steak Herb Mashed Potatoes California Blend Bread Peaches	21 Smoked Sausage W/ Kraut Green Beans Corn Bread Banana	22 Chicken Marsala Roasted Potatoes Italian Blend Garlic Toast Orange	23 Gyros Cauliflower Broccoli Plum	24 BBQ Chicken Sweet Potato Green Beans Bread Apple
27 Chicken Cordon Blue Broccoli Cauliflower Bread Apricots	28 Sloppy Joes Tater Tots Carrots Pear	29 Macaroni & Cheese Malibu Blend Spinach Bread Banana	30 Spaghetti W/ Meatballs Italian Beans Pesto Cauliflower Garlic Toast Orange	

# CALENDAR OF EVENTS



Monday	Tuesday	Wednesday	Thursday	Friday
<p><b>Please Join us on the 13th During Lunch to Celebrate Phil's Retirement after 16 Years of Service.</b></p>		<p>1 8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO 1:00 Matter of Balance at Homestead Township Hall 1:00 Garden Club</p>	<p>2 9:00 Hearing Clinic at Administration Office 10:00 Bible Study 11:30 Lunch—Welcome Jessica with Benzie Bus 1:00 BUNCO</p>	<p>3 9:30 BUNCO 10:30 Thompsonville lunch, Bingo and Music 11:30 Lunch—National Donut Day 1:00 Wii Bowling</p>
<p>6 10:00 Yoga 11:30 Lunch—The Maples Blood Pressure Clinic Welcome Marcus with Crystal Mountain 12:00 CARDS 2:30 Zumba</p>	<p>7 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba</p>	<p>8 8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch—National Best Friends Day 12:30 BINGO 1:00 Matter of Balance at Homestead Township Hall</p>	<p>9 8:45 Little River Casino 10:00 Bible Study 11:30 Lunch 1:00 BUNCO</p>	<p>10 9:30 BUNCO 11:30 Lunch 1:00 Wii Bowling  <b>7:00 p.m. Square Dance at the Platte River Association Hall</b></p>
<p>13 10:00 Yoga 11:30 Lunch 12:00 CARDS <b>PHIL'S RETIRMENT PARTY</b> 2:30 Zumba</p>	<p>14 10:30 Music by The Melody Makers 11:30 Lunch—Flag Day 3:30 Chair Yoga 6:00 Zumba</p>	<p>15 8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO 1:00 Matter of Balance at Homestead Township Hall 4:30 Board of Directors Meeting</p>	<p>16 10:00 Bible Study 11:30 Lunch—Paul Oliver Blood Pressure Clinic and Medication Review 1:00 BUNCO 1:00 Container Garden Class</p>	<p>17 9:30 BUNCO 11:30 Lunch—Father's Day Luncheon 1:00 Wii Bowling</p>
<p>20 10:00 Yoga 11:15 Dining Out Trip 11:30 Lunch—Welcome Summer! 12:00 CARDS 2:30 Zumba 6:00 Summerfest in Thompsonville</p>	<p>21 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba</p>	<p>22 8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO 1:00 Matter of Balance at Homestead Township Hall</p>	<p>23 8:45 Little River Casino 10:00 Bible Study 11:30 Lunch 1:00 BUNCO</p>	<p>24 9:30 BUNCO 11:30 Lunch 1:00 Wii Bowling 6:00 Ol' Time Gathering</p>
<p>27 9:00 Mystery Trip 10:00 Yoga 11:30 Lunch 12:00 CARDS 1:00 Spinning 2:30 Zumba</p>	<p>28 9:00 Essential Estate Planning in Administration Office all day 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba</p>	<p>29 8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO 1:00 Matter of Balance at Homestead Township Hall</p>	<p>30 9:00 Foot Clinic at Administration Office 10:00 Bible Study 11:30 Lunch 1:00 BUNCO</p>	

## *Dawn's Dish*

To this girl, Dad means getting “sugar” cereal at the grocery store when mom isn't looking or zooming off on a snowmobile when I'm supposed to be home sick from school. Was I daddy's little princess? You bet! Help us celebrate DAD at our Father's Day luncheon Friday, June 17. Special gifts for all the men and, as always, all ages are welcome.

Calling all bus drivers! We are in need of folks to drive our 15 passenger bus on day trips. Call Dawn at 231-525-0601 if you have a CDL and want to get out and explore Northern Michigan once or twice a month!

**SQUARE DANCE!** Sponsored by Integrity Home Health & Skilled Care. Carter Creek String Band with caller Pat Heokje will help us kick up our heels on Friday, June 10th at The Platte River Association Hall from 7:00 p.m.—9:00 p.m. This dance is a fundraiser for The Gathering Place. All ages are welcome! Cost is \$10 per person or \$15 per couple. Questions? Call Dawn at 231-525-0601.

June is National Safety Month. Watch for helpful materials at our front desk.

June 1—July 4 is National Fireworks Safety Month. We'll have a list of recommendations by the Health and Safety Institute on how to stay safe and keep from becoming a stastic.

Wednesday, June 1—1:00 p.m. Garden Club meeting! We're going to get digging in the dirt and plant our flowers and herb garden. Please join us!

Thursday, June 2—Do you have questions about riding the Benzie Bus? Have you been too nervous to try Benzie Bus for the first time? Jessica Carland, Mobility Manager at Benzie Bus, will be here the first Thursday of every month during lunch to answer any questions and give us updates on services and routes. Stop by to meet Jessica and ask her all your burning questions.

Thursday, June 2—9:00 a.m. Hearing Clinic, sponsored by *Miracle Ear*. Free hearing tests, check and service hearing aids. Call 800-459-5992 for appointment.

Friday, June 3—Thompsonville lunch and Bingo beginning at 10:30 a.m. Please call 231-525-0601 to sign up.

Friday, June 3—National Donut Day! And in case you didn't already know this, Wesco in Benzonia makes DELICIOUS donuts. If you stop by and see us at lunch you might just find a platter of these waiting for you.

Monday, June 6—June is National Men's Health Month and Marcus Matthews, Spa/Wellness Manager at Crystal Mountain will be here during lunch with information on their many programs.

Monday, June 6—The Maples Blood Pressure Clinic during lunch. Great time to get your numbers checked.

Thursdays, June 9 & 23—8:45 a.m. Little River Casino Trip. Trip fee \$10. Receive \$20 River Credits & \$5 food voucher. Return by 3pm. Call now to reserve your spot on the bus! 231-525-0601 or toll free at 877-277-1306.

Thursday, June 16—1:00 p.m. Container Garden Class. Nancy Dillingham will be here conducting a Container Garden Demonstration. If you'd like, bring your own container and we can get yours rolling. Sign-up required by June 13.

Monday, June 20—Dining Out Day! We are heading to Mayfair Tavern in Elberta for lunch. Grab your dining out certificates from our office for only \$3. They are worth \$6 at participating restaurants. Leaving at 11:15 a.m. Sign up required. Call (231) 525-0601.

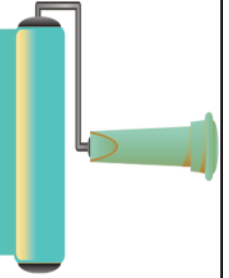
Friday, June 24—Ol' Time Gathering! Enjoy food, music and fun. Music starts at 6:00 p.m. with a pot-luck dinner at 7:00 p.m. donations accepted. All ages invited!

Monday, June 27—Mystery Trip! Leave at 9:00 a.m. Return by 3:00 p.m. Get your adventure pants on and join me for a fun-filled day trip. Trip fee is \$5 plus your lunch. This trip does not require a lot of walking. Come on! Trust me!

Tuesday, June 28—Essential Estate Planning. 9:00 a.m. to 4:00 p.m. at the Administration Office. Appointments are approximately one hour. This is an opportunity to speak with an experienced estate planning attorney for free to review, update and/or create an estate plan. Schedule an appointment by calling 231-525-0600.

Thursday, June 30—9:00 a.m. Foot Clinic with Rosemary Russell, RN, from Hometown Pharmacy. Clinic is held the Administration Office. Call (231) 525-0600 or toll free at 888-893-1102 for an appointment. Donations accepted.

# SUPPORT THE ADVERTISERS THAT SUPPORT OUR COMMUNITY



## Bennett-Barz Funeral Home

Kirk B. Barz – Owner/Manager  
Courtney J. Harris – Licensed Funeral Director  
ON-SITE CREMATORY  
Funeral & Cremation Services  
1417 Beulah Highway • Beulah, MI 49617  
Tel: (231) 882-5502  
www.bennett-barzfuneralhome.com

## PROTECTING SENIORS NATIONWIDE



\$19.95\*/Mo. + 1 FREE MONTH

- No Long-Term Contracts
- Price Guarantee
- American Made

TOLL FREE:  
1-877-801-5055

\*First Three Months

**HOLIDAY  
SPECIAL**



www.HTtabernacle.com  
Join us Sunday at 10:30am

## HILLTOP Tabernacle

7383 Hoadley Rd. • Benzonia  
(231) 383-4026  
HTtabernacleOffice@gmail.com



Specializing in  
Frankfort, Beulah and  
Crystal Lake Areas

Brooke Hollenbeck Sowa  
Real Estate Specialist  
231-620-3188  
231-882-4449  
basowa2002@yahoo.com  
brookesowa@realestateone.com



## SWOGER, BRUCE & MILLAR LAW FIRM, P.C.

– (231) 947-6800 –  
www.swoggerandbruce.com  
10691 East Carter Rd., Ste. 103  
Traverse City, MI 49684

THIS SPACE IS  
**AVAILABLE**

Call LPI at  
1.800.477.4574  
for more  
information.

231.946.2999

1899 Dracka Road, Traverse City



- Active, engaging lifestyle support
- Close to town and amenities
- 24 hr staff, Full time activity director
- Senior Apts and Assisted Living

Traverse City's Joyful Senior  
Assisted Living Community



Superior service and compassionate  
care in the comfort of your own home.

Call us Today! 231-668-4171  
Or go to WWW.GLHCU.COM

830 East Front Street Suite 320  
Traverse City, MI 49686

### Our Services:

- Alzheimer's and Dementia Care
- Non-Skilled Nursing
- Meal Preparation
- Respite
- And More!
- Skilled Nursing Care
- Medication Reminders
- Housekeeping
- Companionship
- Parkinson's Care
- Traumatic Brain Injuries

Ask us about  
our Values Program



<b>COPPER RIDGE - TRAVERSE CITY</b> 4000 Eastern Sky Dr Ste 1 Traverse City, MI 231-947-6921	<b>SUTTONS BAY</b> 321 BN St Joseph Rd Suttons Bay, MI 231-271-3881	<b>HONOR</b> 10587 Main St Honor, MI 231-325-2735	<b>TRAVERSE CITY EAST</b> 1128 S Garfield Ave Traverse City, MI 231-946-0900
-------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------	------------------------------------------------------------	---------------------------------------------------------------------------------------

PRESCRIPTIONS • MEDICAL EQUIPMENT • UNIQUE GIFTS • YANKEE CANDLES • CARDS  
www.hometownpharmacy.com



# HELP PROTECT YOUR FAMILY & HOME

CALL NOW! 1-888-331-6501



HOME SECURITY TEAM



**FREE HEARING SCREENING**  
231-882-5640

*If you can't hear us  
Come & See us!*

*"Reconnecting you  
to the sounds you love!"*



**Your Ad Here**  
**SUPPORT OUR COMMUNITY  
THROUGH LOCAL ADVERTISING**

Contact Sheri Cisneros to place an ad today!  
SCisneros@4LPi.com or (262) 785-1188 x2566

## AT YOUR SIDE EVERY STEP OF THE WAY.

We understand that aging issues are often complex and emotional...



...We can help make it easier.

**SH SMITH HAUGHEY  
RICE & ROEGGE**  
ATTORNEYS AT LAW  
231-929-4878 www.shrr.com

**Hospice of  
Michigan**

(888) 247-5701  
WWW.HOM.ORG

**Stapleton Realty**

www.cdstapleton.com

**CHRISTINE  
STAPLETON**  
231-326-4000  
231-499-2698

**Add Some  
COLOR  
to Your Ad**

For more information  
contact Liturgical  
Publications Inc at  
**800-477-4574**

**our  
SENIOR CENTER**  
The Online Directory of Senior Centers

**NEVER MISS A NEWSLETTER!**

Sign up to have our monthly senior  
newsletter emailed to you at  
[www.ourseniorcenter.com](http://www.ourseniorcenter.com)

806 Hastings Street  
Traverse City, MI 49686  
231-943-8777 • 888-470-6591  
www.swensenmemorials.com

*Serving Northern Michigan for Over 100 Years*  
Family Owned and Operated  
Compassionate Attentive Service  
Guaranteed Excellence in Workmanship  
Pre-Planning Consultations Available

**Shop-N-Save  
Pharmacy**

1747 Benzie Hwy.  
Benzonia, MI

• Prompt, Courteous Service  
• Most insurances accepted  
**(231) 882-0254**

**ALL AMERICAN FOOD™**  
Corner of M-115 & M-22 • Frankfort  
**352-9021**  
We Honor the BCCOA  
Senior Dining Out Program

# BIRTHDAYS & FUN



## WELCOME SUMMER

C X A G N B H R C I Y J D L M K R A P E M E H T  
 A A T E P A R T I E S V F R U G A D H B T I J N  
 M L R H J W K K E Y S E I L F E R I F B L E U K  
 P B M N T K E O Y F P O U Q I W X R I H F L S M O  
 I L D V I C E C R E A M R X S D W Y R G L Y P Z  
 N A P B O V C G P D S H E R H F S S E G I V R H  
 G R P H U L A H O O P S I J I J J A W K P H O L  
 M O D N A O F L O P G Q J R N S K N O T F U P V  
 W L F X P Y J Z L A A W E S G B L D R C L P E D  
 E L H F J G O H X I Q J W E K R L A K G O M H T N  
 O E B S P C A U G U S T Q I C R X L S U P Z T M  
 V R G U H T D E R T H J K V L O H S B T S D R G  
 D C H N R V J T N C H A R O M H R L E E D E A F  
 P O P S I C L E S T T Y U M O Y L K K C I N H G  
 E A X C C W E T Y K C S G N A E M I E F A H A Q  
 S S T R N O N N E G H W O E V X B P A R A D E S  
 H T U E A O D J U L Y R I B J R K E Y M M G H E V  
 A E S E T D F F Q W T M E R E T A Y U I H S O P  
 A R S N A D F G H A J M K L L Z C X C V S B N S  
 M Q W E L R T U C T I I O P K A H C S D A A F G C  
 H J K L I Z X A C V B N N M N Q R W L E L N U I  
 R T Y E E U V I O P A G S D I F G G H J P A J N  
 Z X N C V B N F D H J T R H R J N K L E S G W C  
 I U E R K S E N O C W O N S P U P C I H G E W I  
 J W H C O O K O U T S W E E S D L K I J F M D P

AUGUST  
 BEACH  
 BIKES  
 CAMPING  
 CARNIVAL  
 COOKOUTS  
 FIREFLIES  
 FIREWORKS  
 FISHING  
 FLIPFLOPS

FUN  
 HULA HOOPS  
 ICE CREAM  
 JULY  
 JUMPROPE  
 JUNE  
 MOVIES  
 PARADES  
 PARTIES  
 PICNICS  
 POOL

POPSICLES  
 ROLLERCOASTER  
 SANDALS  
 SPLASH  
 SPRINKLER  
 SNOWCONES  
 SUNGLASSES  
 SUNSCREEN  
 SWIMMING  
 THEME PARK  
 VACATION



Joan	Giddis	June	1	Pauline	Barnes	June	7	Pat	Vertucci	June	19
Jerry	Pelky	June	1	Harold	Case	June	8	Geri	Killeen	June	20
Willard	Booth	June	2	Fred	Ely	June	8	Colleen	Tandy	June	20
Joyce	Ely	June	2	Linda	Illig	June	8	Beverly	Childs	June	21
Philip	Feiger	June	2	Orlin	Reed	June	8	Mabel	Foust	June	21
Dan	Giddis	June	2	Rosie	Steffens	June	8	Karen	Coussens	June	22
Ralph	Poelling	June	2	Kathleen	Stoltman	June	8	Charlene	Hemilton	June	22
Jeanne	Revnell	June	2	Deb	Reed	June	9	Gloria	McPherson	June	22
Connie	Ryan	June	2	Julie	Hopkins	June	10	Pat	Ely	June	23
Dennis	Cheylava	June	3	Gloria	Jaynes	June	10	Kathy	Swetnich	June	24
Bill	Honer	June	3	Roger	Snover	June	10	John	Ester	June	25
Robert	Kage	June	3	George	Kerridge	June	12	Ruth	Laffleur	June	25
Aristine	Manke	June	3	Duane	Nugent	June	12	Rosemarie	Holso	June	27
Dorothy	Ballard	June	5	Barbara	Bowman	June	13	Suzanne	Jewell	June	27
Joy	Brozofsky	June	5	Dennis	Chupp	June	13	Jean	Harrington	June	28
Orville	Campbell	June	5	Margaret	Wade	June	14	Lucy	Swanson	June	28
Pam	Greenleaf	June	6	Robert	Ward	June	15	Laurel	Hanson	June	29
Sandra	Keeler	June	6	Fern	Plant	June	17	Doris	Maddox	June	29
Ivan	Lumbert	June	6	Susan	Freshour	June	18	June	Armstrong	June	30
Nelda	Yerke	June	6	Leonard	Corey	June	19	Jeff	Lepke	June	30
Lily	Andrews	June	7	Eldon	Miller	June	19	Carol	Salerno	June	30

# FLAG ETIQUETTE

## FLAG ETIQUETTE

**The fundamental rule of flag etiquette is: treat all flags with respect and common sense.**

The Stars and Stripes takes precedence over all other flags when flown within the United States. It should not be flown lower than another flag nor should it be smaller than another flag flown with it. Other flags may, however, be flown at the same height and in the same size. Other national flags should not be smaller nor flown lower than the Stars and Stripes when displayed together. If it is not possible to display two or more national flags at the same height, it is not proper to display them together at all.



The point of honor is on the extreme left from the standpoint of the observer ("the flag's right"). The order from left to right of flags flown together is: the Stars and Stripes, other national flags in alphabetical order, state flags, county and city flags, organizational flags, personal flags.



It is not illegal or improper to fly any flag (state, ethnic group, organization etc.) alone but it is always preferable to display the Stars and Stripes at the same time.



If one flag is at half-staff in mourning, other flags flown with it should be at half-staff. First raise the flags to their peaks, then lower to half-staff. The Stars and Stripes is raised first and lowered last.



It is proper to fly the Stars and Stripes at night, but only if it is spotlighted.



In a public gathering (lecture hall, church, etc.) The Stars and Stripes should be to the right of the speakers or on the wall behind them.



The Stars and Stripes should be in the center of a group of flags only when the center pole is taller than the others or when a fan-like arrangement makes the center pole higher than others.



**Displaying flag with canton on the left** (canton is the blue field with the 50 stars). The canton of the flag should always be to the observers left.

Over a Street - when the U.S. flag is displayed other than from a staff, it should be displayed flat or suspended so its folds fall free. When displayed over a street, place the union so it faces north or east, depending on the direction of the street.



On a wall - when displayed either horizontally or vertically against a wall, the union should be uppermost and to the flag's own right, that is to the observer's left. In a window, the union should be to the flag's right when viewed from outside.



**Display flag with canton on the right** (canton is the blue field with the 50 stars). Display canton facing right when displayed on a casket, when displayed as a decal on the right side of a vehicle (bus, truck, plane, etc.) When worn as a patch on the right arm (but use on left arm is preferable).



A salute (hand over heart for those not in uniform) should be rendered when the flag is raised, lowered, or carried by on parade; when the Pledge of Allegiance is played (unless the flag is not present).

*I Pledge Allegiance  
To The Flag Of  
The United States  
Of America And To The Republic For  
Which It Stands One Nation Under God  
Indivisible With Liberty And Justice For All*

## SOCIAL SECURITY FAQ'S

**Question:**

I work in retirement. How much can I earn and still collect full Social Security retirement benefits?

**Answer:**

Social Security uses the formulas below, depending on your age, to determine how much you can earn before we must reduce your benefit:

**If you are younger than full retirement age:** \$1 in benefits will be deducted for each \$2 you earn above the annual limit. For 2016, that limit is \$15,720.

**In the year you reach your full retirement age:** \$1 in benefits will be deducted for each \$3 you earn above a different limit, but we count only earnings before the month you reach full retirement age. For 2016, this limit is \$41,880.

**Starting with the month you reach full retirement age:** you will get your benefits with no limit on your earnings.

**Question:**

What are the limits on what I can own to be eligible for Supplemental Security Income (SSI)?

**Answer:**

SSI provides payments for people with limited income and resources. We count real estate, bank accounts, cash, stocks, and bonds toward the limits on what you can own and still receive SSI. You may be able to get SSI if your resources are worth no more than \$2,000. A couple may be able to get SSI if they have resources worth no more than \$3,000. If you own property you are trying to sell, you may be able to get SSI while trying to sell it. Social Security does not count everything you own in deciding whether you have too many resources to qualify for SSI. For example, we generally do not count: the home you live in and the land it is on; life insurance policies with a face value of \$1,500 or less; your car; burial plots for you and your immediate family; and up to \$1,500 in burial funds for you and up to \$1,500 in burial funds for your spouse.

**Question:**

How do I get a copy of the form, *Application for Help with Medicare Prescription Drug Plan Costs*?

**Answer:**

If you wish to apply for *Extra Help* with Medicare prescription drug plan costs, we recommend you use our online application at [www.socialsecurity.gov/i1020/](http://www.socialsecurity.gov/i1020/). Meanwhile, you can view a sample at [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp). There, you can also find instruction sheets in many different languages to help you understand the English application. Soon, the online application also will be available in Spanish.

# Medicare News

## Who's Pays First?

Have you turned 65, and become eligible for Medicare, but still working? Do you wonder which health care insurance is primary; the employer's group coverage or Medicare? Many folks in this situation are unsure how this works.

Medicare can either be primary or secondary to employer insurance. This usually depends on the number of employees who work for the company. The primary insurance always pays first for health care claims. Secondary insurance is responsible after the primary insurance pays for some or all of the claim.

If you or your spouse turn 65 and are choosing to continue to work when becoming eligible for Medicare, the following will describe who pays first:

- If the company has 20 or more employees, then the employer's group health insurance will be the primary payer.
- If the company has fewer than 20 employees, then Medicare will be the primary payer.

Most people who work after the age of 65 will delay enrolling in Medicare Part B because there is a monthly premium associated with this benefit. Postponing Part B also provides another major benefit which is a guaranteed issue right to obtain a Medicare supplemental insurance policy (Medigap coverage). This right can be important for those who have serious health issues because they cannot be denied Medigap coverage once they decide to retire and start the Medicare Part B insurance.

Usually Part A, the Medicare hospital insurance, is free, so most folks who are currently working will sign up for that benefit at age 65. The cost for Medicare Part B in 2016 is \$121.80 per month.

Part B coverage can be started at the time when the employer coverage ends. It is best to set the Part B effective date so that the insurance coincides with the end of the employer's health coverage. The enrollment can be completed online at [SSA.gov](http://SSA.gov) or you can call your local Social Security office and request an appointment.

Finally, it's important to remember that if you are not receiving Social Security retirement benefits, the agency will not send you a letter stating you are eligible for Medicare prior to your 65<sup>th</sup> birthday. If you want Medicare Part A and/or Part B you will need to initiate the enrollment process yourself.

Free help is available in all areas of Medicare and Medicaid benefits. Simply call the MMAP toll free phone number at 800-803-7174, and leave a message. A local counselor will return your call.

By: Jim Verville, Region 10 Coordinator  
Michigan Medicare/Medicaid Assistance Program  
Area Agency on Aging, Traverse City, Michigan

# WHAT'S HAPPENING



## "SUMMERFEST"



FUN FOR EVERYONE

When: Monday, June 20, 2016  
6:00 - 9:00 P.M.

Where: Thompsonville Village Hall  
14714 Lincoln Ave  
Thompsonville MI



FREE Refreshments



Children's Door prizes Drawing 7:15 pm

Children's Games & Prizes



Information Booths Available Services & Fun things in our area.



Bring a lawn chair and enjoy an evening of music with **The Melody Makers**

Sponsored By: Benzie Human Services Collaborative  
Community Centered Workgroup  
For information 231-920-1789

BCCOA  
**SQUARE DANCE**  
Friday June 10th  
The Platte River Association Hall, Honor  
7:00 p.m. — 9:00 p.m.

Featuring **Pat Hoekje**  
as our Square Dance Caller  
And live music by  
**Carter Creek String Band**

NO experience or partner necessary!  
Join us for appetizers, desserts and some down home fun!

Couples \$15  
Adults \$10  
Kids (10-17) \$5  
Kids under 10 free

\*All proceeds go to benefit **Benzie County Council on Aging\***

Questions? Call Dawn Bousamra at 231-525-0601 at The Gathering Place Senior Center

### BENZIE COUNTY COUNCIL ON AGING PRESENTS

TUNICA-Casino Capital of the South & MEMPHIS-Home of the Blues



#### INCREDIBLE PRICE INCLUDES:

- ◆ Motorcoach transportation
- ◆ 8 nights lodging including 4 consecutive nights at a Tunica area Casino Resort
- ◆ 10 meals: 6 breakfasts and 4 dinners
- ◆ Admission to GRACELAND - Home of Elvis Presley
- ◆ Free time on BEALE STREET in Memphis
- ◆ GUIDED TOUR OF MEMPHIS, TN
- ◆ Admission to MEMPHIS ROCK 'N' SOUL MUSEUM
- ◆ and much more

**\$548 \***

**7 DAYS 6 NIGHTS**  
PER PERSON, DOUBLE OCCUPANCY  
(Sun - Sat)  
**November**  
**13 - 19, 2016**

Departure: Shop-N-Save, 1747 Benzie Hwy, Benzonia, MI @ 8 am

Day 1: Depart your group's location in a spacious, video and restroom equipped motorcoach as you head for your destination: exciting Tunica, the Casino Capital of the South. Tonight, check into an en route hotel for a good night's rest.  
Day 2: Today, after enjoying a Continental Breakfast, you will continue towards your destination. Tonight, you'll check into a Casino Resort in Tunica and enjoy a delicious Dinner Buffet.  
Day 3: Have a Hot Breakfast before enjoying a GUIDED TOUR OF MEMPHIS, the "Home of the Blues." From the music landmarks to legendary sights, you will experience the irresistible soul of this fascinating city. Enjoy Dinner before heading back to your Casino Resort.  
Day 4: After a Hot Breakfast, your group will have a memorable day, starting with a visit to the MEMPHIS ROCK 'N' SOUL MUSEUM. Since opening its doors in 2000, the Rock 'N' Soul Museum has been seen by over 200,000 tourists. Take an audio guided tour through the museum's seven galleries and see the story of rock and soul unfold through extensive audio footage, artifacts and audio visual programs. Later, you'll depart for free time on BEALE STREET in Memphis. Then, return to Tunica to visit another Casino Resort for more gaming and Dinner.  
Day 5: After a Hot Breakfast, your group will have a memorable day, starting with a PLATINUM TOUR of amazing and opulent GRACELAND, home of Elvis. Later, you'll depart for free time on BEALE STREET in Memphis. Then, return to Tunica to visit another Casino Resort for more gaming and Dinner.  
Day 6: Enjoy a Hot Breakfast before leaving for the Cotton Museum at the Memphis Cotton Exchange. This evening, relax at your en route hotel.  
Day 7: Today, after enjoying a Continental Breakfast, you depart for home... A perfect time to chat with your friends about all the fun things you've done and where your next group trip will take you!



Experience Tunica's best gaming action.



World-class Gaming In Tunica.



Visit Graceland - Home of Elvis.



Exciting Beale Street!

ADD PEACE OF MIND TO YOUR TRIP...  
With Diamond Tours Exclusive Travel Confident® Protection Plan if you have to unexpectedly cancel or cut your plans short. See back for details...

\$75 Due Upon Signing. \*Price per person, based on double occupancy. Add \$225 for single occupancy. Final Payment Due: 9/6/2016

FOR INFORMATION & RESERVATIONS CONTACT:  
**Douglas Durand @ (231) 525-0600**

**Diamond Tours** inc.  
Bringing Group Travel to a Higher Standard®



JOIN SWOGGER, BRUCE & MILLAR LAW FIRM FOR:  
**ESSENTIAL ESTATE PLANNING**

**EVERY FOURTH TUESDAY OF THE MONTH**  
**9:00 AM TO 4:00 PM**

BENZIE COUNTY COUNCIL ON AGING  
10542 MAIN STREET, HONOR, MI 49640

Join attorney Courtney Marshall every fourth Tuesday of the month for Essential Estate Planning at the Benzie County Council on Aging. This new program offers an opportunity to speak with an experienced estate planning attorney to review, update, and/or create an estate plan.

Estate planning is an essential part of planning for your future and for the future of your family and loved ones. Schedule an appointment, free of charge, to discuss your individual estate plan by calling BCCOA at 231-525-0600.

FOR MORE INFORMATION CONTACT: COURTNEY MARSHALL @ 231-947-6800 OR CMARSHALL@SWOGGERANDBRUCE.COM

Benzie County Council on Aging, Inc.

## DONATIONS

### When You Donate. . . You Make a Difference

The Benzie County Council on Aging is an independent 501c3 not-for-profit organization that depends upon donations to sustain our programs. We need your support to continue to provide caring and professional services to the seniors of Benzie County and the need is greater than ever as the population over the age of 60 rises and our traditional funding sources diminish. Your support, either large or small, helps us continue this important work!

When you make a donation to the Benzie County Council on Aging, you will be helping provide important services and programs to seniors in our county. Some of these services include Home Delivered Meals Program, Homemaking Services, Senior Center Operations, Educational Programs, Chore Service, Snow Removal and more.

There are many other ways to contribute to the Benzie Council on Aging, now and in the future, that may fit your interests.

#### **Tribute Donations:**

Tribute gifts of any amount can also be made in memory of a loved one or in honor of an individual to commemorate a birthday, anniversary, end-of-year holiday or special occasion. The Council will send a card acknowledging your gift to the one you have honored, or to surviving family members of the one you have remembered.

#### **Planned Giving:**

As you prepare your legacy for your family and your community, please consider including the Benzie County Council on Aging as part of your plans. Please remember us in your estate planning or simply have your attorney add an addendum to your will. Your bequest to the Benzie County Council on Aging will benefit many seniors and help us to continue vitally needed services for years to come.

Your tax-deductible donation can and will make a world of difference in the life of an area senior citizen or disabled individual.

You can be assured we will continue to be good stewards of your gifts. If you would like to designate your gift to a specific program or in memory of or honor of an individual, please tell us and we will do our best to meet your wishes.

If you have any questions, please feel free to call us at (231)525-0600 or toll free 888-893-1102.

#### **DONOR INFORMATION:**

Name: \_\_\_\_\_  
*Check here if you wish to remain ANONYMOUS*

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Amount Enclosed: \_\_\_\_\_

Make Checks Payable To: "Benzie County Council on Aging"

*Benzie County Council on Aging is an independent 501c3 not for profit organization. Gifts to the Benzie County Council on Aging are tax deductible under appropriate I.R.S. regulations. Consult your tax or legal advisor for details.*

**Benzie County Council on Aging, Inc.**  
10542 Main Street  
Honor, MI 49640

Nonprofit Org.  
U.S. Postage  
Paid  
Honor, MI  
Permit No. #1

