



**Benzie County  
Council on Aging, Inc.**

# *The Senior Scoop*

**Supporting Seniors Today,  
Tomorrow & the  
Future**

## 2016

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### MARCH

\* National Craft Month

- 1 Peanut Butter Lovers Day
- 2 READ ACROSS AMERICA DAY (DR. SUSS)
- 10 Middle Name Pride Day &  
Int'l Day of Awesomeness
- 11 Take a Nap Day
- 14 Pi Day
- 17 ST. PATRICK'S DAY
- 25 WAFFLE DAY
- 29 GOOD FRIDAY
- 31 Easter

Tales of the Scotts



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

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**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,

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*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**

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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.

## FROM THE EXECUTIVE DIRECTOR

Hello,

Hurray! March is here and I am happy to be celebrating the arrival of spring and March for Meals!

This March, hundreds of local Meals on Wheels programs across the country will reach out to their communities to build the support needed to continue delivering nutritious meals to America's seniors all year long.

Here at Benzie County Council on Aging one of our missions is to deliver nutritious meals, friendly visits, safety checks and smiles to seniors. Our meals are delivered by dedicated, trained volunteer drivers who typically bring in the mail, help set-up the meal; if needed and even offer special treats for pets. Often, that is all it takes to enable seniors to live in their own home, which is definitely the preference of most. Last year we served 37,320 nutritious meals to 228 seniors in Benzie County.

As part of our March for Meals events, local restaurants are again showing their support and donating a percentage of their evening proceeds to our Home Delivered Meals Program.

March 9 – Dinghy's from 5pm – 9pm  
March 15 – Papa J's from 5pm – 9pm  
March 16 – Jodie's Tangled Antlers from 5pm – 10pm  
March 19 – Storm Cloud Brewery from 4pm – 6pm  
March 22 – Hungry Tummy from 4pm-8pm  
March 23 – Geno's Sports Bar from 5pm – 8pm

I encourage everyone to come on out and visit these superb restaurants on the above dates in support of our Home Delivered Meals Program.

Another component of March for Meals are *Community Champions* and we have some special folks going out on our routes to visit homebound seniors and deliver a nutritious meal to them.

If you are interested in volunteering, please contact us at (231) 525-0600 or stop on by.

As always I welcome your ideas, comments or suggestions.

Douglas,  
Executive Director

### About Meals on Wheels America

Meals on Wheels America is the oldest and largest national organization supporting the more than 5,000 community-based senior nutrition programs across the country that are dedicated to addressing senior hunger and isolation. This network exists in virtually every community in America and, along with more than two million volunteers, delivers the nutritious meals, friendly visits and safety checks that enable America's seniors to live nourished lives with independence and dignity. By providing funding, leadership, research, education and advocacy support, Meals on Wheels America empowers its local member programs to strengthen their communities, one senior at a time.



# MARCH BIRTHDAYS & FUN

Jo Holmes	MARCH 1	Joan Lichty	MARCH 9	Toby Tull	MARCH 22
Miriam Godoshian	MARCH 2	Phil Caine	MARCH 10	Derry Williams	MARCH 23
Tom Maddox	MARCH 2	Esther Schroeder	MARCH 12	Carolyn Bailey	MARCH 24
John Bailey	MARCH 3	Steve Ely	MARCH 13	Joan Frederick	MARCH 24
Marla Dykstra	MARCH 3	Norma Frees	MARCH 13	Nancy Vanderlinde	MARCH 24
Michael Parson-McNamara	MARCH 3	Donald McCash	MARCH 13	Lyle Crist	MARCH 25
Rebecca Ramirez	MARCH 3	John Noecker	MARCH 15	Avonda Dobson	MARCH 25
Marjorie Smeltzer	MARCH 3	Robert Nilsson	MARCH 16	Becky Miller	MARCH 25
Mary (Lou) Wichert	MARCH 4	Kathleen Henry	MARCH 17	Milford Goheen	MARCH 26
Art Ellsworth	MARCH 5	Violet Labadie	MARCH 17	Alfred Komoll	MARCH 26
Eugene Freed	MARCH 5	Leon Bryant	MARCH 18	Richard Ritter	MARCH 26
Setsuko Pelky	MARCH 5	Betty Wortelboer	MARCH 18	Judith Feiger	MARCH 27
Pam Clark	MARCH 6	Susan Steben	MARCH 19	Faye Wurm	MARCH 27
Maxine Taylor	MARCH 6	Greta Steele	MARCH 19	Donna Sandeck	MARCH 28
Linda Brown	MARCH 7	Doris Werth	MARCH 19	Irene Nugent	MARCH 29
Richard Wheaton	MARCH 7	Josi Pape	MARCH 20	Wes Fleet	MARCH 31
Shirley Metternick	MARCH 8	Del Sneller	MARCH 21	Richard Heniser	MARCH 31
Carol Poullisse	MARCH 8				

## PISCES

February 19th to March 20th  
RULING PLANET—Neptune

### TWELFTH HOUSE

Pertains to Secrets and Enemies

The following are the astrological characteristics of this sign:—

#### POSITIVE

Intuitive  
Restful  
Proud  
Loving  
Abiding  
Receptive  
Sympathetic  
Discreet

#### NEGATIVE

Dreamy  
Veritable  
Promiscuous  
Indolent  
Indecisive  
Apologetic  
Melancholy  
Shy

HARMONIZE BEST WITH — SCORPIO, CANCER; next best with TAURUS, CAPRICORN and VIRGO.

OCCUPATION—Succeed best where intuitive judgment, industry and discretion are important for success.

PECULIARITIES—A deep hidden love nature. Will defend their friends whether they are right or wrong.

LUCKY DAY—FRIDAY.

LUCKY GEM—BLOODSTONE.

LUCKY COLOR—LAVENDER.

## ARIES

March 21st to April 20th

RULING PLANET—Mars

### FIRST HOUSE

Pertains to Personal Affairs

The following are the astrological characteristics of this sign:—

#### POSITIVE

Enterprising  
Enthusiastic  
Ambitious  
Generous  
Courageous  
Sincere  
Sensitive  
Industrious

#### NEGATIVE

Headstrong  
Excitable  
Belligerent  
Selfish  
Reckless  
Jealous  
Fiery  
Unsettled

HARMONIZE BEST WITH—LEO, SAGITTARIUS; next best with GEMINI, AQUARIUS and LIBRA.

OCCUPATION—Succeed best where individual talents and leadership are essential.

PECULIARITIES—Do not like opposition, possess originality but prefer to have others take care of the details.

LUCKY DAY—TUESDAY.

LUCKY GEM—BLOODSTONE, DIAMOND.

LUCKY COLOR—ALL SHADES OF RED.



## Basketball Word Search



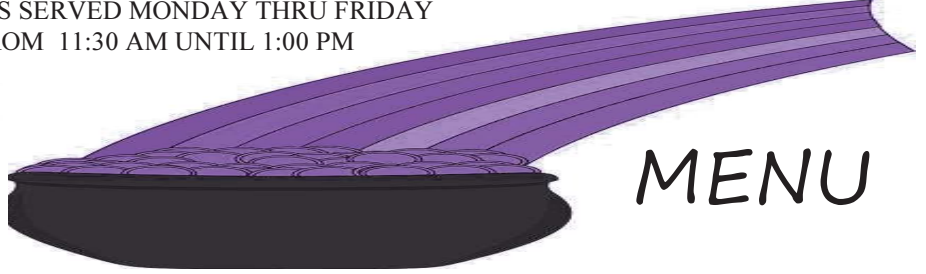
ASSIST  
BASKET  
BLOCKING  
BREAK  
CLEAR OUT  
DEAD BALL  
DOUBLE TEAM  
DRIBBLE

END LINE  
FAKE  
FLOOR  
FRONT COURT  
GUARDS  
INBOUNDS  
KEYHOLE  
LAYOUT

OPEN  
PASS  
PIVOT  
POSSESSION  
RELEASE  
ROOKIE  
ROSTER  
SHOOTER

SLAM DUNK  
THROW-IN  
TIMEOUT  
TRAVELING  
TURNOVER  
ZONE DEFENSE

LUNCH IS SERVED MONDAY THRU FRIDAY  
FROM 11:30 AM UNTIL 1:00 PM



# MENU

Monday

Tuesday

Wednesday

Thursday

Friday

	1	2	3	4
	BBQ Chili Corn Green Beans Crackers Pear	Baked Fish Normandy Blend Corn Orange	Goulash Green Peas Carrots Bread Fruit Cocktail	Pot Roast Mashed Potatoes Carrots Rolls Banana
7	8	9	10	11
Chicken Scampi Italian Beans Pesto Cauliflower Garlic Toast Apricots	Salisbury Steak Mashed Potatoes Winter Blend Bread Pineapple	Sweet & Sour Meatballs Sweet Potato Bread Tropical Fruit	Philly Steak Sandwich Tater Tots Sub Bun Cinnamon Apples	Lasagna Italian Blend Corn Garlic Toast Apple
14	15	16	17	18
Pork Fritters Mashed Potatoes California Blend Bread Banana	Spaghetti W/Meat Sauce Carrots Italian Beans Garlic Toast Pear	Brat w/ Onion & Green Peppers Baked Beans Spinach Bun Peaches	Corned Beef & Cabbage Roasted Potatoes Bread Plum	Fish Sandwich Sweet Potato Tots Green Beans Orange
21	22	23	24	25
Chicken Parmesan Italian Blend Corn Garlic Toast Banana	Peanut Chicken Far East Blend Broccoli Fortune Cookie Mandarins	Swedish Meatballs Mashed Potatoes Winter Blend Bread Apricots	Hamburger Tater Tots Mixed Veggies Bun Plum	Ham Sweet Potato Malibu Blend Hawaiian Rolls Pineapple
28	29	30	31	<p><i>Elberta United Methodist Church hosts a Community Dinner that is open to the public every 3rd Saturday at 4pm.</i></p>
Chicken Stir Fry Rice Far East Blend Chow Mein Noodles Mandarins	Cabbage Rolls Broccoli Pesto Cauliflower Bread Apple	Beef Stroganoff California Blend Corn Bread Banana	Chicken Tacos Lettuce & Tomato Refried Beans Tortilla Cinnamon Apples	



# CALENDAR OF EVENTS



Monday	Tuesday	Wednesday	Thursday	Friday
	<p>1</p> <p>10:30 Music by The Melody Makers 11:30 Lunch—Peanut Butter Lover's Day 3:30 Chair Yoga</p>	<p>2</p> <p>10:00 Stay Fit with Doris 11:30 Lunch—Happy Birthday Dr. Seuss 12:30 BINGO 1:15 Cell phone/ Tablet/ Computer Tech Support</p>	<p>3</p> <p>9:00 Hearing Clinic at Administration Office 10:00 Bible Study 11:30 Lunch 1:00 BUNCO</p>	<p>4</p> <p>8:15 Walk Fit 9:30 BUNCO 10:30 Thompsonville lunch, Bingo and Music 11:30 Lunch—Miracle Ear Hearing Kiosk 1:00 Wii Bowling</p>
<p>7</p> <p>10:00 Yoga 11:30 Lunch Maples Blood Pressure Clinic 12:00 CARDS 1:00 Coloring Activity</p>	<p>8</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga</p>	<p>9</p> <p>10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO 1:15 Technology Support with Dustin</p>	<p>10</p> <p>8:45 Little River Casino 10:00 Bible Study 11:30 Lunch—Popcorn Lover's Day 1:00 BUNCO</p>	<p>11</p> <p>8:15 Walk Fit 9:30 BUNCO 11:30 Lunch—Johnny Appleseed Day 1:00 Wii Bowling</p>
<p>14</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 1:00 Laughter Workshop with Kate</p>	<p>15</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga</p>	<p>16</p> <p>9:30 State Theater Trip 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO 1:15 Technology Support with Dustin 4:30 Board of Directors Meeting</p>	<p>17</p> <p>9:00 Foot Clinic at Administration Office 10:00 Bible Study 11:30 Lunch—St. Patrick's Day 1:00 BUNCO</p>	<p>18</p> <p>8:15 Walk Fit 9:30 BUNCO 11:30 Lunch 1:00 Wii Bowling</p>
<p>21</p> <p>10:00 Yoga 11:30 Lunch—Welcome Spring! 12:00 CARDS 1:00 Coloring Activity</p>	<p>22</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga</p>	<p>23</p> <p>10:00 Stay Fit with Doris 11:30 Lunch—National Chip and Dip Day 12:30 BINGO 1:15 Technology Support with Dustin</p>	<p>24</p> <p>8:45 Little River Casino 10:00 Bible Study 11:30 Lunch—National Chocolate Covered Raisin Day 1:00 BUNCO</p>	<p>25</p> <p>8:15 Walk Fit 9:30 BUNCO 11:30 Lunch—Easter Dinner 1:00 Wii Bowling 6:00 Ol' Time Gathering</p>
<p>28</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 1:00 Spinning 1:00 Coloring Activity</p>	<p>29</p> <p>10:30 Music by The Melody Makers 11:30 Lunch—Coca Cola invented 3:30 Chair Yoga 4:00 Dining Out Trip—The Roadhouse Mexican Bar &amp; Grill</p>	<p>30</p> <p>10:00 Stay Fit with Doris 11:30 Lunch—March Birthday Party 12:30 BINGO 1:15 Technology Support with Dustin</p>	<p>31</p> <p>10:00 Bible Study 11:30 Lunch 1:00 BUNCO</p>	<p><b>Euchre Tourney Night</b> Frankfort United Methodist has a Euchre Tourney Night every 3rd Thursday at 7pm. Come and enjoy the fun!</p>

## *Dawn's Dish*

Please remember that The Gathering Place Senior Center is closed when Benzie Central Schools are closed due to inclement weather. Sometimes March likes to toss us a few curveballs.

March is Colorectal Cancer Awareness Month. Who doesn't love talking about colonoscopies? I remember years ago Katie Couric getting one live on the Today Show. I'm not 50 yet (I'm actually 41) but my family history is a concern, so wish me luck as I head out on March 7 for my first colonoscopy. For a little bit of discomfort I'd say life is worth it. Watch for information on colon health at the front desk.

March is National Kidney Month. We'll have information at our front desk on the The Elizabeth C. Hosick Dialysis Center located at Paul Oliver Memorial Hospital in Frankfort. We are fortunate to have state-of-the-art resources in our own backyard!

Brain Awareness Week—March 14-20. We'll have laptops set-up to share some great online games to keep your mind sharp.

National Sleep Awareness Week—March 14-20. Information on the importance of sleep and how you can improve yours!

Wednesdays, March 2, 9, 16, 23 & 20—Technology help is finally here! Dustin Wolpoff of Dustin's Computer Repair will be here every Wednesday after lunch to help you navigate your computer, tablet or smart phone. He will meet individually with people for a 15 minute appointment, so please sign up at our front desk in advance. A donation of \$2 is appreciated.

Thursday, March 3—9:00 a.m. Hearing Clinic, sponsored by *Miracle Ear*. Free hearing tests, check and service hearing aids. Clinic is held the Administration Office. Call (800) 459-5992 for appointment.

Fridays, March 4, 11, 18 & 25—8:15 a.m. Walk Fit DVD. Feel like it's time to get your body moving? Join Judy Friday mornings in our Activity Room. Wear comfortable shoes. For all fitness levels.

Friday, March 4—*Miracle Ear* will be at The Gathering Place during our lunch to offer hearing screenings. They have a travelling kiosk and your free test results will be available within five minutes!

Mondays, March 7, 21 & 28—1:00 p.m. Do you remember how much you loved coloring as a child? Revisit that joy and join me for some good ol' fashioned coloring fun! It's the new thing and we have the latest in coloring books made specifically for grown-ups!

Thursdays, March 10 & 24—Little River Casino Trip. PLEASE NOTE NEW TIME OF DEPARTURE. **Leave The Gathering Place Senior Center at 8:45 a.m. and leave Shop-n-Save at 9:00 a.m.** Trip fee \$10. Receive \$20 River Credits & \$5 food voucher. Return by 3:00 p.m. Call now to reserve your spot on the bus! (231)525-0601.

Monday, March 14—1:00 p.m. Laughter Workshop with Kate Withington-Edwards, Activity Director at Paul Oliver Living and Rehabilitation Center. Come and enjoy the many positive benefits of laughter.

Wednesday, March 16—State Theater Trip. Leave The Gathering Place at 9:30 a.m. We'll see "Death Takes a Holiday". Cost for the movie is only one quarter. We'll have lunch out afterwards. No trip fee but you are responsible for your lunch.

Thursday, March 17—St. Patrick's Day party during lunch. Don't forget to wear green or you'll get pinched for sure! Corned Beef and Cabbage. YUM!

Thursday, March 17—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.

Friday, March 25—Ol' Time Gathering! Enjoy food, music and fun. Music starts at 6:00 p.m. with a potluck dinner at 7:00 p.m. donations accepted. All ages invited!

Monday, March 28—1:00 p.m. Spinning (yarn). This group is happy to share their knowledge and welcomes new spinners. They meet every 4th Monday of each month.

Tuesday, March 29—Dining Out Dinner! We're heading to The Roadhouse Mexican Bar & Grill for Taco Tuesday! Tacos are only \$1.75 every Tuesday. They don't open until 4 p.m. so it's a dinner date! Grab your dining out certificates from our office for only \$3. They are worth \$6 at participating restaurants. Leaving at 4:00 p.m. Sign up required. Call (231) 525-0601. If you'd prefer to meet us there, we plan on arriving around 4:15 p.m.



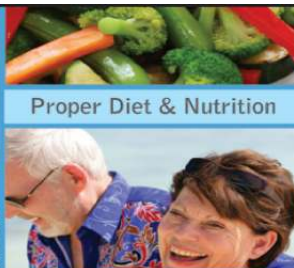
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## WHY ADULT COLORING BOOKS ARE GOOD FOR YOU

By Kelly Fitzpatrick, Daily Burn

Coloring books are no longer just for the kids. In fact, adult coloring books are all the rage right now. And while researchers and art therapists alike have touted the calming benefits for over a decade, its childhood favorite Crayola that's gotten adult coloring books some serious grown-up attention. The famous crayon makers just launched a set of markers, colored pencils and a collection of adult coloring books, *Coloring Escapes*, last month.

And though the first commercially successful adult coloring books were published in 2012 and 2013, the once-niche hobby has now grown into a full-on trend, with everyone from researchers at Johns Hopkins University to the editors of *Yoga Journal* suggesting coloring as an alternative to meditation. Here's why you might want to open a page and say ahhh.

### Art Therapy, Adult Coloring Books and Your Mental Health

According to the American Art Therapy Association, art therapy is a mental health profession in which the process of making and creating artwork is used to "explore feelings, reconcile emotional conflicts, foster self-awareness, manage behavior and addictions, develop social skills, improve reality orientation, reduce anxiety and increase self-esteem." So basically, it's similar to good old therapy. (Don't think you need therapy? Here's why you should take a mental health day now) yet art therapy is not only about learning and improving yourself — it's a means of personal expression, too.

However, it is important to note that using an adult coloring book is not exactly the same as completing an art therapy session. "Coloring itself cannot be called art therapy because art therapy relies on the relationship between the client and the therapist," says Marygrace Berberian, a certified art therapist and the Clinical Assistant Professor and Program Coordinator for the Graduate Art Therapy Program at NYU. And while art therapy was first practiced in the 1940s, the first research on using coloring as therapy is generally believed to have only begun as recently as the mid-90s, according to *Art Therapy: Journal of the American Art Therapy Association*.

### The Health Benefits of Adult Coloring Books

Despite the fact that coloring and art therapy aren't quite the same thing, coloring does offer a slew of mental benefits. "Coloring definitely has therapeutic potential to reduce anxiety, create focus or bring (about) more mindfulness," says Berberian. Groundbreaking research in 2005 proved anxiety levels dropped when subjects colored mandalas, which are round frames with geometric patterns inside. Simply doodling, though, had no effect in reducing the other subjects' stress levels.

Just like meditation, coloring also allows us to switch off our brains from other thoughts and focus only on the moment, helping to alleviate free-floating anxiety. It can be particularly effective for people who aren't comfortable with more creatively expressive forms of art, says Berberian, "My experience has been that those participants who are more guarded find a lot of tranquility in coloring an image. It feels safer and it creates containment around their process," she adds.

### How to Get Started

Want to fill in some pages? Keep in mind, if you're dealing with significant mental or emotional issues, art therapy is going to be more effective than coloring solo. But for those who just need a hobby to help them chill out, these books could be the ticket. As Berberian puts it, "I truly believe that people should be engaging in activities that make them feel restored."

According to [ColoringBooks.net](http://ColoringBooks.net), adults should skip the crayons and go straight for the colored pencils (precision is everything when it comes to tuning in). And Crayola has a complete guide that shows how to take your tools up a notch by blending colors, shading and adding highlights and lowlights to your newfound masterpieces. Now get scribbling!



## COLORING FOR ADULTS



## SOCIAL SECURITY FAQ

**Question:**

My husband and I are both entitled to our own Social Security benefits. Will our combined benefits be reduced because we are married?

**Answer:**

No. When each member of a married couple works in employment covered under Social Security and both meet all other eligibility requirements to receive retirement benefits, lifetime earnings are calculated independently to determine the benefit amounts. Therefore, each spouse receives a monthly benefit amount based on his or her own earnings. If one member of the couple earned substantially less than the other or did not earn enough Social Security credits (40) to be insured for retirement benefits, he or she may be eligible to receive benefits as a spouse. To learn more, visit [www.socialsecurity.gov/retirement](http://www.socialsecurity.gov/retirement).

**Question:**

What is full retirement age?

**Answer:**

Full retirement age is the age at which a person may first become entitled to full or unreduced retirement benefits. Your full retirement age depends on your date of birth. For people born before 1938, it's 65. For those born after 1959, it's 67. If your birthday falls between 1938 and 1959, your full retirement age is between 65 and 67. (The age for Medicare eligibility is 65, regardless of when you were born.) For more information, go to <http://www.socialsecurity.gov/planners/retire/>

**Question:**

My grandfather, who is receiving Supplemental Security Income (SSI), will be coming to live with me. Does he have to report the move to Social Security?

**Answer:**

Yes. An SSI beneficiary must report any change in living arrangements within 10 days after the month the change occurs. If the change is not reported, your grandfather could receive an incorrect payment and have to pay it back, or he may not receive all the money due. Just as importantly, your grandfather needs to report the new address to Social Security to receive mail from us. You can report the change by mail or in person at any Social Security office or call Social Security's toll-free number at 1-800-772-1213 (TTY: 1-800-325-0778). You can get more information by reading the booklet *Understanding SSI*, at [www.socialsecurity.gov/ssi](http://www.socialsecurity.gov/ssi).

**Question:**

How do Social Security benefits and Supplemental Security Income (SSI) payments differ?

**Answer:**

The two programs are financed differently and have different eligibility requirements.

Workers and employers fund Social Security retirement, survivors, and disability insurance through taxes on workers' earnings. Generally, we pay Social Security benefits to eligible workers and their families based on the worker's earnings. Meanwhile, general taxes fund the SSI program, which serves the needy. SSI eligibility depends largely on limited income and resources. Please visit [www.socialsecurity.gov](http://www.socialsecurity.gov) for more information.

### MEDICARE

**Question:**

I found out that my son entered incorrect information about my resources when he helped me complete my *Application for Help with Medicare Prescription Drug Plan Costs*. How can I get my application changed now to show the correct amount?

**Answer:**

You can call 1-800-772-1213 and let us know. Or you can visit your local Social Security office (find it by using our office locator at [www.socialsecurity.gov/locator](http://www.socialsecurity.gov/locator)). Information on your application will be matched with data from other Federal agencies. If there is a discrepancy that requires verification, we will contact you.



## Medicare News

### Blue Cross Blue Shield Legacy Medigap Update

Counselors with the Medicare/Medicaid Assistance Program continue to field questions from many of the 200,000 Medicare beneficiaries in Michigan who are enrolled in the Blue Cross Blue Shield Legacy Medigap products. Some of the subscribers to these plans have heard that there will be changes and they are calling to find out the details.

While much is still unknown, we do know that the premium subsidy will end this year. Several years ago the Michigan Attorney General's office and BCBSM came to an agreement that the premium cost for the Legacy plans would remain frozen until July 31, 2016. It is rumored, however, that the subsidy will remain in place until the end of 2016.

Regardless of when the change occurs, there are still many questions that remain such as:

1. Will the Legacy plans continue to be offered by BCBSM?
2. If so, what will be the unsubsidized premium cost?
3. Will the plan structure be modified, i.e., will Legacy continue to be a "community-based" plan that has the same premium and underwriting criteria for everyone, including those on Medicare via disability?

Hopefully, current Legacy subscribers will be armed with all of this important information prior to the Medicare Annual Enrollment Period that starts October 15<sup>th</sup>. That way they will be able to make a good decision regarding their health care insurance for the following year. They will have the option to enroll in a different Medigap plan with another company, or apply for one of the many Medicare Advantage plans if they can no longer afford the more expensive premium.

Another important consideration is the guaranteed issue period. This is a Medicare rule that requires companies to sell certain Medigap policies to new customers regardless of current or past health conditions. With this right, Medicare beneficiaries cannot be denied coverage based on pre-existing health conditions. If BCBSM continues with their Legacy plans it doesn't appear that current subscribers will be able to access the important guaranteed issue right, so an insurance company can deny them coverage for a Medigap plan if they are unable to meet the underwriting requirements.

It appears that BCBSM will be required to file a rate change with the Michigan Department of Insurance and Finance in Lansing. This will afford the public some consideration and oversight in during the guaranteeing that there will be some oversight in the process.

Once BCBSM announces the future plans for their Legacy products, counselors with the Medicare/Medicaid Assistance Program can provide help explaining options that are available to beneficiaries. Local assistance in all aspects of Medicare can be obtained from a certified MMAP representative by calling 800-803-7174.

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

## BULLETIN BOARD



## The National March for Meals campaign is back!

We are thrilled to have several local restaurants donating a portion of their proceeds to our Home Delivered Meals programs. Please, take note of these dates and join us for a meal on the town. You'll be supporting a worthy cause and a local business while treating yourself to a night out!

March 9<sup>th</sup> - Dinghy's from 5:00 p.m.-9:00  
 March 15<sup>th</sup> - Papa J's from 5:00 p.m. - 9:00  
 March 16<sup>th</sup> - Jodie's Tangled Antler from 5:00 p.m. - 10:00  
 March 19<sup>th</sup> - Storm Cloud Brewery from 4:00 p.m. - 6:00  
 March 22<sup>nd</sup> - Hungry Tummy from 5:00 p.m. - 8:00  
 March 23<sup>rd</sup> - Geno's Sports Bar & Grill from 5:00 p.m.-8:00

TAX PREPERATION AVAILABLE FOR FREE!  
 CALL BENZIE COUNTY COUNCIL ON AGING AT  
 (231) 525-0600 TO SCHEDULE AN APPOOINTMENT

### [ Adoptive Family Support Network ]

March 15 from 5:30 p.m. – 7:30 p.m.  
 A support group for Adoptive Family Support Network will meet at St. Andrew's Church in Beulah. A light meal and childcare will be provided. This group welcomes kinship families to , such as grandparents raising grandchildren. Please RSVP to Deb F isbie at [dfrisbie@afsn.org](mailto:dfrisbie@afsn.org) o 616-889-0863.

### Antique Appraisal Clinic

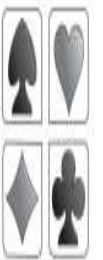
Featuring  
 Don Butkovich  
 at The Gathering Place  
 May 14, 2016  
 10:00 am to 4:00 pm  
 CALL FOR APPOINTMENT  
 231-525-0600

\$10 per item and there is no limit to how many items you can bring in but YOU must be able to carry them and you must pay in ADVANCE to keep your timeslot or it will be given away. Don is generously donating his fee to Benzie County Council on Aging. So dig out that painting, sculpture, jewelry, crystal or whatever and find out what hidden treasures you may have in your attic!

### Euchre Tourney

Frankfort United Methodist  
 has a Euchre Tourney  
 Night every 3rd Thursday  
 at 7pm.

Come and enjoy the fun!





## 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  
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Honor, MI  
Permit No. #1



IT WAS ONE OF THOSE  
**MARCH DAYS**  
WHEN THE SUN SHINES HOT  
AND THE WIND BLOWS COLD:  
WHEN IT IS SUMMER  
IN THE LIGHT  
AND WINTER  
IN THE SHADE.

- CHARLES DICKENS -