

The Senior Scoop

*Benzie Senior Resources
(formerly Benzie County COA)*

November 2016

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Fun Facts About November

Parker Brothers introduced the world to the Monopoly game on November 5, 1935.

Since 1845 all US presidential elections have been held by statute on the first Tuesday after the first Monday in November in years divisible by four.

In the United States and Canada, November is National Beard Month or No Shave Month.

The Erie Canal was formally opened at New York on November 4, 1825.

On November 18, 1963 Bell Telephone Company introduced to the public the push button phone.

November is...

American Diabetes Month
Diabetic Eye Disease Month
COPD Awareness Month
Lung Cancer Awareness Month
National Family Caregivers Month
National Alzheimer's Disease Awareness Month
National Hospice Palliative Care Month
Native American Heritage Month
Peanut Butter Lovers Month
National Adopt a Senior Dog Month
National Adoption Month

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OFFICE HOURS

Monday – Friday:
 8:00 a.m. – 4:00 p.m.

THE SENIOR SCOOP IS A MONTHLY PUBLICATION BROUGHT TO YOU BY

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FROM OUR DIRECTOR

Hello Friends,

I hope everyone is getting a chance to get out and view nature's vibrant color show of reds, oranges and yellows. With my commute to and from work, I have enjoyed the changing display of colors! When the sun is out and glistening off the trees it truly is Mother Nature's Rembrandt!

By the time you receive the November newsletter, we will be close to one month as Benzie Senior Resources. I have heard from so many that the merging of the Council on Aging and Benzie Home Health Care is a fantastic idea. I couldn't agree more!

As I write this article we have been answering the phones Benzie Senior Resources for two weeks. I, for one, still have a little difficulty switching from the Council on Aging to Benzie Senior Resources, but I am getting better. Change can be difficult at times but also good! Some of you still may be wondering "why the merger?" and "how will this benefit the older adults of Benzie County?".

Both organizations were motivated by what this merger could accomplish for the senior population, as well as the opportunity to create greater operating efficiency and make the best use of staff and financial resources. With the senior population growing rapidly in Benzie County, the timing was perfect. The merger to form Benzie Senior Resources was a thoughtful process and leaders of each organization knew it would ensure that seniors receive critical support and services regardless of their individual circumstances. Benzie Senior Resources will contribute to Benzie County being recognized as a place that is ideal for an aging population by providing access to the resources seniors need to live life in the place they call home.

We are extremely excited to offer a streamlined approach dedicated to providing a healthy, happy senior community in Benzie County. Benzie Senior Resources has combined the talent from both organizations resulting in 16 board members, 25 staff members and just over 90 volunteers. Whether it is in home health care, home delivered meals, special events or responding to the specific needs of individuals, all services of both organizations will be delivered through Benzie Senior Resources.

Another important project that is dear to the staff and volunteers is our Annual Holiday Christmas Gift Bags. For many of our recipients, family or friends are far or few. Age and lack of financial resources keep many of the elderly bound to their homes during the holidays. We make the season extra special by assembling and delivering holiday gift bags to each recipient. This is our way of reminding our homebound and seniors that they are not forgotten. Each bag is filled with a variety of items, such as: calendars, ornaments, crossword/word search puzzles, Kleenex, socks, lotion, shampoo and toilet paper.


Many recipients often say this is the only gift they get all season. Please help us gather items for the gifts bags this holiday season and make our homebound neighbor's holiday special. Our goal this holiday season is to provide 200 bags. If you are interested in donating any of the above items, you can drop them off at either The Gathering Place or at the Benzie Senior Resources Administration Office. Please help us spread some Christmas Cheer!

Have a safe and wonderful Thanksgiving Holiday! Go Lions!

As always, we are open to any ideas, comments, or suggestions. Just drop by or give us a call.
Take care~Douglas

NOVEMBER MENU

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

Monday	Tuesday	Wednesday	Thursday	Friday
	1 Smothered Chicken Parmesan Mashed Potatoes Spinach Bread Watermelon	2 Seasoned Beef Tacos Refried Beans Cinnamon Apples	3 Hot Turkey Sandwich Herb Mashed Potatoes Malibu Blend Banana	4 Salisbury Steak Herb Mashed Potatoes Green Beans Bread Pear
7 Steakhouse Burger Sweet Potato Tots California Blend Apple	8 Country Style Beef Fritters Herb Mashed Potatoes Cauliflower Bread	9 Deluxe Chicken Club Broccoli Cottage Fries Plum Coleslaw	10 Sweet & Sour Meatballs Sweet Potato Key West Blend Hawaiian Rolls Peaches	11 Rosemary Garlic Roast Pork Normandy Blend Baked Potato Bread Orange
14 Tangerine Chicken over Rice Far East Blend Chow Mein Noodles Fortune Cookies Mandarin Oranges	15 Bratwurst and Peppers on Bun Corn Baked Beans Banana Potato Salad	16 Goulash Green Peas Cauliflower Bread Orange	17 Citrus Chicken over Rice Malibu Blend Spinach Bread Pear	18 Sweet Potato Encrusted Pollock California Blend Brussel Sprouts Bread Plum
21 Pizza Broccoli Carrots Breadsticks Apple	22 Shepard's Pie Green Beans Cauliflower Bread Pineapple	23 Herb Roasted Turkey Herb Mashed Potatoes California Blend Bonnie's Famous Cranberry Applesauce Pumpkin Bars	24 <i>Closed</i>	25 <i>Closed</i>
28 Spaghetti with Meatballs Italian Beans Pesto Cauliflower Garlic Toast Orange	29 Chili Corn Green Beans Oyster Crackers Apple	30 Breaded Pork Fritters Herb Mashed Potatoes Broccoli Bread Plum		

November 2016 Calendar of Events

Monday	Tuesday	Wednesday	Thursday	Friday
	<p>1</p> <p>10:30 Music by The Melody Makers 11:30 Lunch NO CHAIR YOGA 6:00 Zumba</p>	<p>2</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO</p>	<p>3</p> <p>National Sandwich Day 9:00 Hearing Clinic at Administration Office 9:00 Foot Clinic at Administration Office 10:00 Bible Study 11:30 Lunch 1:00 BUNCO</p>	<p>4</p> <p>9:30 BUNCO 10:30 Thompsonville Lunch, Bingo and Music 11:30 Lunch 1:00 Wii Bowling</p>
<p>7</p> <p>Bittersweet Chocolate and Almond Day 10:00 Yoga 11:30 Lunch—Maples Blood Pressure Clinic 12:00 CARDS 2:30 Zumba</p>	<p>8</p> <p>ELECTION DAY!!! 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba</p>	<p>9</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO 1:15 Pinterest Craft</p>	<p>10</p> <p>8:45 Little River Casino 10:00 Bible Study 11:30 Lunch 1:00 BUNCO</p>	<p>11</p> <p>9:30 BUNCO 11:30 Lunch—Veteran's Day Celebration 1:00 Wii Bowling</p>
<p>14</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 1:00 Carolyn Dole Concert 2:30 Zumba</p>	<p>15</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Medicaid 101 (NO ZUMBA)</p>	<p>16</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO 1:15 Pinterest Craft 4:30 Board of Directors Meeting</p>	<p>17</p> <p>Great American Smoke-Out 10:00 Bible Study 11:15 Dining Out Day to Geno's in T-ville 11:30 Lunch—Paul Oliver Blood Pressure Clinic and Medication 1:00 BUNCO</p>	<p>18</p> <p>9:30 BUNCO 11:30 Lunch—November Birthday Party 1:00 Wii Bowling</p>
<p>21</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 1:00 Hospice Q & A 2:30 Zumba</p>	<p>22</p> <p>9:00 Essential Estate Planning in Administration Office 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba</p>	<p>23</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch—Thanksgiving Dinner! NO BINGO</p>	<p>24</p> <p>Closed</p> 	<p>25</p> <p>Closed during the day</p> <p>6:00 Ol' Time Gathering</p>
<p>28</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 1:00 Spinning 2:30 Zumba</p>	<p>29</p> <p>10:30 Music by The Melody Makers 11:30 Lunch Chair Yoga 6:00 Zumba</p>	<p>30</p> <p>Mark Twain's Birthday 8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO</p>		

Dawn's Dish

Please note: We are closed on Thursday, November 24 and Friday November 25 for the Thanksgiving holiday.

Save the date! The next Benzie Bucks Auction is **Friday, December 16** at 1:15pm. Collect your bucks, save 'em up and get ready for some crazy bidding! All you have to do is eat lunch here and we'll give you Benzie Bucks. Use those to "buy" items up for bid. Which brings me to the next item on my list: **We are now accepting donations for our next Benzie Bucks Auction!**

November is National Family Caregivers Month. We all know someone who is currently or has in the past cared for a loved one. Stop by either the Administration Office or The Gathering Place for a free copy of a Caregivers Support Kit.

Our weather changes fast around here and before we know it snow will be on the ground. With that comes the inevitable snow day. Please remember that The Gathering Place Senior Center and our Administration Office are closed when Benzie Central Schools are closed.

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

Thursday, November 10—Leave at 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.

Friday, November 11—Veterans Day! All Veterans eat free! We will be honoring our Veterans with a short ceremony beginning at 11:20 a.m. Lunch begins at 11:30 a.m. and ends at 1:00 p.m. Representatives from Veterans Affairs will be here as well.

Monday, November 14—1:00 p.m. Carolyn Dole concert sponsored by Repeat Boutique. Enjoy this free concert! Carolyn plays the ukulele and sings songs that will certainly inspire moments of nostalgia.

Tuesday, November 15—6:00 pm – 7:30 pm Join elder law attorney John J. Rizzo III for an opportunity to have your questions about government benefits answered. See our Bulletin Board page for more detailed information.

Wednesday, November 9 & 16—Pinterest Craft time! We'll create sock snowmen and macaroni angel ornaments to get ourselves ready for winter. Please sign up at the front desk so I have enough supplies.

Thursday, November 17—Dining Out Day! We are heading to Geno's in Thompsonville 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.

Tuesday, November 22—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.

Wednesday, November 23—We are having a good old-fashioned, home-cooked Thanksgiving Turkey Dinner with mashed potatoes and all the trimmings. Lunch is served 11:30 a.m.—1:00 p.m. and as always is a \$3 suggested donation for those 60 and older. ALL AGES ARE WELCOME!

Friday, November 24—'Ol' Time Gathering! Enjoy food, music and fun. Music starts at 6:00 p.m. with a potluck dinner at 7:00 p.m. Please bring a dish to pass and we'll see you there. Donations accepted.

BIRTHDAYS & WORD SEARCH

Veterans Day Word Search

November 11



Helen Robotham	1
Blanche Clark	2
Philip Ward	3
Don Winters	3
Robert Larson	5
Lorie Lenhard	5
Dorothy Mead	5
Steve Thompson	5
Margaret Smith	6
Ida Mix	7
Nancy Reynolds	8
Martha Tsatsos	10
Karen Nostrandt	11
Bev Lyons	11
Mel Adams	11
Paul Kennedy	12
Betty Coote	12
Kathleen McManus	13
Donald Bock	14
Joyce Gatrell	14
Dorothy Hallock	15
Randall Stortz	15
Maxine Winters	15
Karlin Corey	15
Lydia McClintock	17
Sherry Ockert-Poullisse	17
Betty Orr	18
Tammy Grostick	18
Christi Flynn	18
Shirley Mortenson	20
Connie Jaquish	20
Sonja Reitan	20
Don Olney	21
Gauthier Walter	21
Arlene Paul	22
Warren Wood	22
Nancy Richter	22
Ronald Dykstra	22
Melvin Blausey	23
Bennett Paul	24
Gary Richter	25
Echo MacDonald	25
Patricia Miehke	25
DonnaOlney	26
Ron Nostrandt	28
Bert Lappe	28

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

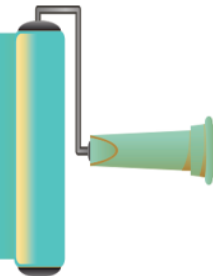
See how many of these newspaper related words you can find in the puzzle. The words can be forward, backward or diagonal.

Created by Sue Lindlauf
Grand Forks Herald 2011

- | | | | |
|-------------|--------------|---------------|-------------|
| 1. Veterans | 5. Armistice | 9. Holiday | 13. Medals |
| 2. Honor | 6. Character | 10. Courage | 14. History |
| 3. Service | 7. Soldiers | 11. Wars | 15. Hero |
| 4. Military | 8. Americans | 12. Sacrifice | 16. Thanks |



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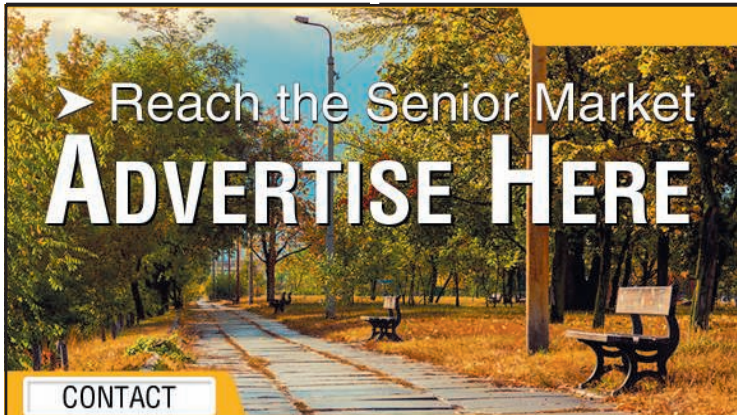


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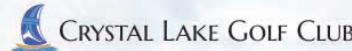
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HEALTH TIPS

Doctors, patients should be aware of risky combinations, heart group says.

Cholesterol-lowering statins can interact with other drugs prescribed for heart disease. But there are ways to navigate the problem, according to new recommendations from the American Heart Association. Roughly one-quarter of Americans age 40 and up are on a statin, according to a 2014 study by the U.S. Centers for Disease Control and Prevention. The drugs are prescribed to people who either have atherosclerosis (clogged arteries) or are at risk of it, which means many statin users also take other cardiovascular drugs, the heart association says. The benefits of those drug combinations will generally outweigh the risks, said Barbara Wiggins, a clinical pharmacy specialist in cardiology at the Medical University of South Carolina. But doctors and patients should be aware of how the drugs can interact, said Wiggins, lead author of the new recommendations.

A whole range of heart medications can interact with statins, according to the heart association. The list, published Oct. 17 in the journal *Circulation*, includes: Other cholesterol drugs called fibrates, particularly gemfibrozil (Lopid). Blood pressure medications called calcium channel blockers, which include amlodipine (Norvasc), verapamil (Calan, Covera-HS) and diltiazem (Cardizem, Dilacor). Clot-preventing drugs such as warfarin (Coumadin) and ticagrelor (Brilinta). Drugs used to treat heart-rhythm problems, such as amiodarone (Cordarone, Pacerone), dronedarone (Multaq) and digoxin (Digox, Lanoxin). Heart failure medications like ivabradine (Corlanor) and sacubitril/valsartan (Entresto).

The most common issue is that the other drugs boost statin levels in the blood. That, in turn, raises the risk of muscle-related side effects. Statins can injure muscle tissue, most often causing muscle weakness or pain. Statins may, for example, raise blood levels of the clot-preventing drug warfarin, which could increase the risk of internal bleeding. Many of the interactions between statins and other heart drugs are "minor," and simply limiting the statin dose is often enough, Wiggins said.

But there are some drug combinations that should be avoided, the heart association warns. Lovastatin (Mevacor), simvastatin (Zocor) and pravastatin (Pravachol) should not be used with the fibrate cholesterol drug gemfibrozil, for example, because of the risk of muscle injury. Dr. Thomas Whyne, a professor of medicine at the University of Kentucky's Gill Heart Institute, agreed. For people who need a fibrate with their statin, he said, the better choice is a medication called fenofibrate. Fenofibrate (Fenoglide, Tricor) boosts statin levels by only a minor amount, according to the AHA. Wiggins and Whyne emphasized the general safety of statins. "These are wonderful medications, and people shouldn't be afraid of them," said Whyne, who wasn't involved with the study. At the same time, he added, everyone needs to be aware of the potential for drug interactions -- and not just when it comes to statins and other heart medications.

Tell your doctor about all of the medications and over-the-counter supplements you're taking, Whyne advised. "We all need to realize there can be interactions between supplements and drugs, too," he said. Wiggins made another point: Even when someone has been on a particular drug combination for a while, it's possible to develop "late" problems with interactions. If, for example, a person's kidney function changes over time, that can make an interaction more likely, Wiggins explained. She suggested that people talk to their doctor any time they develop symptoms, like muscle weakness or pain, that could be related to their statin or other medications. "They should also talk to their doctor or pharmacist any time their medications are changed -- even when a drug is removed," Wiggins added. Any of those changes, she said, could potentially affect how medications are metabolized, and the likelihood of side effects.

NATIONAL FAMILY CAREGIVERS MONTH

“Take Care to Give Care”

The first rule of taking care of others: *take care of yourself first*. Caregiving can be a rewarding experience, but it is also physically and emotionally demanding. The stress of dealing with caregiving responsibilities leads to a higher risk of health issues among the Nation’s 90 million family caregivers. So as a family caregiver, remember to pay attention to your own physical and mental wellness, and get proper rest and nutrition. Only by taking care of yourself can you be strong enough to take care of your loved one. You really do need to *“take care to give care!”*

Caregiving can be a stressful job. Most family caregivers say they feel stressed providing care for a loved one. With all of their caregiving responsibilities – from managing medications to arranging doctor appointments to planning meals – caregivers too often put themselves last.

The stress of caregiving impacts your own health. One out of five caregivers admit they have sacrificed their own physical health while caring for a loved one. Due to stress, family caregivers have a disproportionate number of health and emotional problems. They are twice as likely to suffer depression and are at increased risk for many other chronic conditions.

Proper nutrition helps promote good health. Ensuring that you are getting proper nutrition is key to help maintain your strength, energy and stamina, as well as strengthening your immune system. Maintaining a healthy diet is one of the most powerful things you can do to take care of yourself and keep a positive attitude overall.

Ensuring good nutrition for your loved one helps make care easier. As many as half of all older adults are at risk for malnutrition. Good nutrition can help maintain muscle health, support recovery, and reduce risk for re-hospitalization – which may help make your care of a loved one easier.

Remember: “Rest. Recharge. Respite.” People think of respite as a luxury, but considering caregivers’ higher risk for health issues from chronic stress, those risks can be a lot costlier than some time away to recharge. The chance to take a breather, the opportunity to re-energize, is vital in order for you to be as good a caregiver tomorrow as you were today.

During **National Family Caregivers Month**, we remind family caregivers that to be strong enough to care for your loved one, you must ***Take Care to Give Care!***

Benzie Senior Resources can be a great resource for Caregivers. With a extensive menu of services, give us a call and see what we can do for you!

From: caregiveraction.org

MEDICARE

Medicare News

New Changes to Medicare Drug Plans for 2017

Medicare has just announced the details for the Part D prescription drug plans available for 2017. Beneficiaries can switch their plans during the Annual Enrollment Period that runs from October 15th through December 7th. Jim Verville, Regional Coordinator for the 10 county Medicare/Medicaid Assistance Program said “as is usually the case, there will be several changes in plan offerings, premium costs, and benefit details for Medicare Part D drug plans next year”.

Following are some of the significant highlights of those changes:

- There is a marked reduction in the number of plan offerings. There will be 23 plans available for the new calendar year, or 5 fewer than approved for Michigan Medicare beneficiaries in 2016. In addition, two of the plans for 2017 are currently sanctioned by Medicare due to noncompliance issues, and may not be available at the start of next year.
- The two plans under sanction are sponsored by Cigna-HealthSpring and include their Rx Secure and Rx-Secure-Extra Part D plans. Current members are permitted to remain in these plans for 2017, however, neither are available for new enrollment until the sanction is lifted.
- Several Part D plans have an annual deductible. Medicare has authorized an increase of \$40 to a new ceiling of \$400. Normally, the deductible must be met before the plan will provide any insurance coverage for drugs.

When the full cost of medications reach \$3,700 in 2017, Medicare beneficiaries enter the donut hole, otherwise known as the gap. This results in significantly higher co-pays for their drugs. The donut hole will increase by \$390 next year. Those who enter the donut hole will pay 40% of the total cost of their brand name drugs and 51% of the full cost for the generic equivalents. Part D companies are required to notify their subscribers of all of these details in their Annual Notice of Change mailing. Beneficiaries should have already received this information.

While the list of plan offerings is quite extensive and confusing to navigate, there is a very helpful tool available that can be used to compare an existing drug plan with other plans available for 2017. The tool is called the Medicare Plan Finder. To do your own comparisons, or get help in finding the best plan simply select one of the following options:

If you are comfortable doing your own research, visit the Medicare website at www.medicare.gov. Just click on the green box entitled “Find health & drug plans”, and enter the information requested. You will be given detailed comparisons for each plan, sorted by lowest cost. Enrollment in a new plan can also be done at the same website. Also, you can call the Medicare/Medicaid Assistance Program (MMAP) at 800-803-7174, and ask to have a prescription drug worksheet mailed to you. Once you complete the form and return it to the MMAP office, a certified Counselor will review drug plan options and furnish you with recommendations for 2017.

* Benzie Senior Resources has certified MMAP Counselors who can also help you enroll in a new Part D plan. Call our officer at 231-525-0600 to schedule an appointment.

Plan for the Future

Long before she fell, Louise put all her important papers in one place and told her son where to find them. She gave him the name of her lawyer, as well as a list of people he could contact at her bank, doctor's office, insurance company, and investment firm. She made sure he had copies of her Medicare and other health insurance cards. She added her son's name to her checking account and safe deposit box at the bank. Louise made sure Medicare and her doctor had written permission to talk with her son about her health and insurance claims.

What exactly constitutes an important paper?

Personal Records

- Full legal name
- Social Security number
- Legal residence
- Date and place of birth
- Names and addresses of spouse and children
- Location of birth and death certificates and certificates of marriage, divorce, citizenship, and adoption
- Employers and dates of employment
- Education and military records
- Names and phone numbers of religious contacts
- Memberships in groups and awards received
- Names and phone numbers of close friends, relatives, doctors, lawyers, and financial advisors
- Location of living will and other legal documents

Financial Records

- Sources of income and assets (pension from your employer, IRAs, 401(k)s, interest, etc.)
Social Security and Medicare/Medicaid information
- Insurance information (life, health, long-term care, home, car) with policy numbers and agents' names and phone numbers
- Names of your banks and account numbers (checking, savings, credit union)
- Investment income (stocks, bonds, property) and stockbrokers' names and phone numbers
- Copy of most recent income tax return
- Location of most up-to-date will with an original signature
- Liabilities, including property tax— what is owed, to whom, and when payments are due
- Mortgages and debts—how and when they are paid
- Location of original deed of trust for home
- Car title and registration
- Credit and debit card names and numbers
- Location of safe deposit box and key

BULLETIN BOARD

Government Benefits Questions and Answers with Swogger, Bruce & Millar Law Firm

November 15, 2016 6:00 pm – 7:30 pm at The Gathering Place Senior Center in Honor Plaza. Join elder law attorney John J. Rizzo III for an opportunity to have your questions about government benefits answered. The program will focus on three trending questions: (1) BCBS Legacy Medigap rate increases and new subsidy eligibility, (2) current planning strategies for Medicaid long-term care benefits and (3) VA benefits for assisted living or in-home care.

Seniors living on fixed incomes received a shock this summer when they received notice that after five years of stability, the popular BCBS Legacy Medigap policies would begin increasing rates and reducing subsidies. Mr. Rizzo will discuss the details and answer your questions. If time permits, Mr. Rizzo will discuss current asset saving strategies for Medicaid and Veterans benefits.

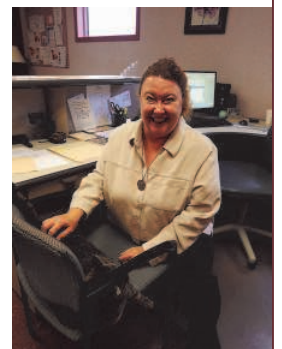
For more information contact: John J. Rizzo III @231-947-6800 or jrizzo@swoggerandbruce.com



We are in need of the following items for our Loan Closet:

- small bath benches with a back
- transfer bath benches
- bedside commodes

Currently, we have plenty of walkers and toilet risers. Please call (231) 525-0600 for more information.



You might notice a new face around The Gathering Place Senior Center. Meet Toni! She has joined our fabulous kitchen team.

We also have a new face at our Administration Office. Say hello to Angela! She is pictured here getting to know the real boss of our agency—Big Mama!



Thank you to the family of Gary Rineer for sharing some of

his vast book collection with us! Browse our bookshelf and help yourself. Take one, bring it back or pass it on!

Thank you to Jan from The Dairy King in Beulah for donating MANY GALLONS of ice cream to The Gathering Place Senior Center! We've been enjoying our ice cream treats!



DONATIONS

When You Donate. . . You Make a Difference

Benzie Senior Resources 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 Benzie Senior Resources, 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 Benzie Senior Resources, 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. Benzie Senior Resources 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 Benzie Senior Resources 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 Benzie Senior Resources 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 Senior Resources

Benzie Senior Resources is an independent 501c3 not for profit organization. Gifts to Benzie Senior Resources are tax deductible under appropriate I.R.S. regulations. Consult your tax or legal advisor for details.

Benzie Senior Resources
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Honor, MI 49640

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Permit No. #1



A record number of folks came out to support Benzie Food Partner's Empty Bowls Soup Nite at The Gathering Place. Great job to all the volunteers who made this night a success!