



Benzie County
Council on Aging, Inc.

The Senior Scoop

Supporting Seniors Today,
Tomorrow & the
Future

2014

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This nation will remain the land of the free
only so long as it is the home of the brave.

~Elmer Davis

July...

4th is National Country Music Day

4th is Independence Day

6th is National Fried Chicken Day

10th is Teddy Bear Picnic Day

12th is Pecan Pie Day

15th is Tapioca Pudding Day

23rd is National Hot Dog Day

24th is Cousins Day

26th is Aunt and Uncle Day

29th is National Lasagna Day

30th is National Cheesecake Day



"A break in the heat
away from the front
no thunder, no lightning,
just rain, warm rain
falling near dusk
falling on eager ground
steaming blacktop
hungry plants
thirsty
turning toward the clouds
cooling, soothing rain
splashing in sudden puddles
catching in open screens
that certain smell
of summer rain."
- Raymond A. Foss, *Summer Rain*

DIRECTORY**Phone:** 231-525-0600 or**Toll Free:** 888-893-1102**Fax:** 231-325-4855**Email:** Fortined@Benziecoa.org**Website:** www.benziecoa.org**OFFICE HOURS****Monday – Friday:**

8:00 a.m. – 4:00 p.m.

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BROUGHT TO YOU BY**

Benzie County
Council on Aging, Inc.
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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

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.

FROM THE EXECUTIVE DIRECTOR

Hello Everyone,

It's hard to believe we are already approaching July which marks the middle of Summer in the Great North! I hope everyone gets out enjoying time with family and friends to share a picnic together, enjoy the Cherry Bowl Drive-In, visit a farmers market, venture to the many outdoor activities around Benzie County or just sit on your porch and listen to the sounds of Mother Nature.

I would like to take this time to talk about two programs that Benzie County Council on Aging provides.

Homemaker Program

Our homemaker program is a light housekeeping program intended to help Benzie County seniors sustain independent living by promoting a clean, safe and comfortable living environment. Our homemaking/chore workers are qualified independent contractors who have all successfully completed a background check ensuring client safety and peace of mind. Homemakers provide up to 2 hours of light housekeeping every other week to eligible seniors of Benzie County.

General Guidelines:

Client must be a resident of Benzie County and be 60 years old and older.

Client is unable to perform routine household tasks.

Client does not have family/friends that can perform routine household tasks sufficiently.

Before homemaker services will begin, an in-home assessment will be scheduled to determine your needs. A typical visit may have them cleaning the bathroom and kitchen, and then dusting in the living room, bedroom, running the vacuum on the carpets, washing the kitchen floor, while they have a load of laundry in the wash.

This program is vital in helping our aging population maintain their independence and lifestyle. This service is a cost share sliding scale fee program based on household.

Benzie County Senior Oral Health Program

The program works by providing vouchers with a value of up to \$300 for dental treatment available to Benzie County residents age 60 or older whose income level falls at or below 200% of the Federal Poverty Level.

Example: A household of 1 earning \$22,980 or less a year would qualify for the Dental Assistance Fund.

Example: A household of 2 earning \$31,020 or less a year would qualify for the Dental Assistance Fund.

Types of treatment that are covered:

Initial Visit - Your initial dental visit including a comprehensive examination, full set of x-rays, and a dental cleaning is covered. You will also be enrolled in the Northern Dental Plan at your first visit. This membership entitles you to discounted rates (30% - 40%) on all future dental treatment.

Preventive Care Appointments – Coverage is available for dental cleanings and examinations once every six months once you have had your initial visit.

Denture Evaluation – If you have problems eating, speaking, and chewing because of broken or ill-fitting dentures, coverage is available to evaluate your denture fit and develop a plan to fix the problem.

All that is required is to fill out an application verifying information on your yearly income, household members, address, etc. We are accepting applications for the Benzie County Senior Oral Health Program with appointments to Dental Clinics North in Traverse City or Michigan Community Dental Clinics of Manistee.

If you have any questions, please call our office at (231) 525-0600 or 1-888-893-1102

I wish to thank Verizon Wireless Store in Benzonia & Vacation Travel Park for hosting our "Help Keep the Meals on Wheels Rolling" fundraiser banks. The donated monies will go into our Home Delivered Meals Program to add another route as the needs for meals to the homebound clients expands.

As always, we at the Council on Aging are open to any ideas, comments, or suggestions. Just give us a call.

I want to wish everyone a Safe and Wonderful 4th of July Celebration!

Take care,

Douglas

BIRTHDAYS & FUN

BIRTHDAYS

- 1 Charlie Struble
- 2 Iris Busch
- 3 Ron Fast
- 3 Nina Rockwell
- 4 Margaret Boyd
- 8 Jerry Boyle
- 8 Shirley Sheronick
- 8 Shirley Weeks
- 8 Cynthia Schnarr
- 10 Malana Shively
- 10 Ed Selander
- 11 Leonard Barnard
- 11 Maryjo Allen
- 11 John Boyd
- 13 Grace Pelon
- 15 David Browne
- 15 Mary Lou Allen
- 16 Mary Lee Allison
- 17 Gladys Wilson
- 17 Lydia McClintock
- 18 Zelda Hodge
- 18 Arlis Bryan
- 19 Thelma Helgren
- 19 Lolita Kristofferson
- 20 Joyce Lincoln
- 20 Joyce Sauer
- 22 Marjorie Spaulding
- 22 Betty Hutchinson
- 23 Richard Strom
- 23 James Gauthier
- 23 Jackie Fine
- 27 Rod Scowden
- 30 David VanHammen
- 30 Evelyn Shelder
- 31 Noel Singleton

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Word to find:

Kayak

(Solution on page 12)

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 S L A D N A S K I T S N N T H
 F N E E R C S N U S K W G L E

Beach

Boating

Camping

Flowers

Frisbee

Gardening

Grass

Humidity

Ice Cream

Jet ski

Picnic

Sandals

Sandcastle

Sunglasses

Sun Screen

Swimsuit

Tent

Vacation

Watermelon

Waterpark



Heat Stress in the Elderly

Elderly people (that is, people aged 65 years and older) are more prone to heat stress than younger people for several reasons:

- Elderly people do not adjust as well as young people to sudden changes in temperature.
- They are more likely to have a chronic medical condition that changes normal body responses to heat.
- They are more likely to take prescription medicines that impair the body's ability to regulate its temperature or that inhibit perspiration.

Heat Stroke

Heat stroke is the most serious heat-related illness. It occurs when the body becomes unable to control its temperature: the body's temperature rises rapidly, the body loses its ability to sweat, and it is unable to cool down. Body temperatures rise to 106°F or higher within 10 to 15 minutes. Heat stroke can cause death or permanent disability if emergency treatment is not provided.

Signs and Symptoms of Heat Stroke

Warning signs vary but may include the following:

- An extremely high body temperature (above 103°F)
- Red, hot, and dry skin (no sweating)
- Rapid, strong pulse
- Throbbing headache
- Dizziness
- Nausea

Heat Exhaustion

Heat exhaustion is a milder form of heat-related illness that can develop after several days of exposure to high temperatures and inadequate or unbalanced replacement of fluids.

Signs and Symptoms of Heat Exhaustion

Warning signs vary but may include the following:

- Heavy sweating
- Paleness
- Muscle Cramps
- Tiredness
- Weakness
- Dizziness
- Nausea or vomiting
- Fainting
- Skin: may be cool and moist
- Pulse rate: fast and weak
- Breathing: fast and shallow
- Headache

What You Can Do to Protect Yourself

You can follow these prevention tips to protect yourself from heat-related stress:

- Drink cool, nonalcoholic beverages. (If your doctor generally limits the amount of fluid you drink or has you on water pills, ask him how much you should drink when the weather is hot. Also, avoid extremely cold liquids because they can cause cramps.)
- Rest.
- Take a cool shower, bath, or sponge bath.
- If possible, seek an air-conditioned environment. (If you don't have air conditioning, consider visiting an air-conditioned shopping mall or public library to cool off.)
- Wear lightweight clothing.
- If possible, remain indoors in the heat of the day.
- Do not engage in strenuous activities.

What You Can Do to Help Protect Elderly Relatives and Neighbors

If you have elderly relatives or neighbors, you can help them protect themselves from heat-related stress:

- Visit older adults at risk at least twice a day and watch them for signs of heat exhaustion or heat stroke.
- Encourage them to increase their fluid intake by drinking cool, nonalcoholic beverages regardless of their activity level. Warning: If their doctor generally limits the amount of fluid they drink or they are on water pills, they will need to ask their doctor how much they should drink while the weather is hot.
- Take them to air-conditioned locations if they have transportation problems.

What You Can Do for Someone With Heat Stress




If you see any signs of severe heat stress, you may be dealing with a life-threatening emergency. Have someone call for immediate medical assistance while you begin cooling the affected person. Do the following:

- Get the person to a shady area.
- Cool the person rapidly, using whatever methods you can. For example, immerse the person in a tub of cool water; place the person in a cool shower; spray the person with cool water from a garden hose; sponge the person with cool water; or if the humidity is low, wrap the person in a cool, wet sheet and fan him or her vigorously.
- Monitor body temperature and continue cooling efforts until the body temperature drops to 101°–102°F
- If emergency medical personnel are delayed, call the hospital emergency room for further instructions.
- Do not give the person alcohol to drink.
- Get medical assistance as soon as possible.

JULY MENU

Monday	Tuesday	Wednesday	Thursday	Friday
	1 Roast Beef Mashed Potatoes Mixed Veggies Bread/Apple	2 Orange Chicken Green Beans Carrots/Rice Bread/Banana	3 Pirogue California Blend Collard Greens Bread/Pear	4 CLOSED 
7 BBQ Meatballs Sweet Potatoes Corn Biscuit/Orange	8 Chicken Stir-fry Far East Veggies Broccoli/Wontons Rice/Apple	9 Smoked Sausage Sauerkraut Mixed Veggies Bread/Banana	10 Smothered Chicken Mashed Potatoes Green Beans Bread/Pear	11 Baked Penne Italian Veggies Peas Garlic Toast Grapes
14 Goulash Peas/Carrots Bread/Orange	15 Burgers Lettuce/Tomato Cauliflower Bun/Apple	16 Hawaiian Chicken Sweet Potatoes Key West Veggies Roll/Rice Pineapple	17 Cincinnati Chili Corn/Green Beans Bread/Pasta Banana	18 Fish Fry Key West Veggies Sweet Potatoes Bread/Peaches
21 Swedish Meatballs Mashed Potatoes Green Wax Beans Biscuit/Pear	22 Meatloaf Mashed Potatoes Normandy Veggies Bread/Bananas	23 BBQ Chicken Roasted Potatoes Mixed Veggies Roll/Apple	24 Spaghetti & Meatballs Cauliflower Corn Garlic Toast Orange	25 Pepper Steak Far Eat Veggies Broccoli Wontons Rice Mandarin Oranges
28 Sloppy Joes Carrots/Broccoli Bun Apple	29 Salisbury Steak Mashed Potatoes Green Beans Bread Pineapple	30 Hot Dogs Baked Beans Corn/Bun Pear	31 Meatball Sub Squash Zucchini Sub Bun Orange	** Menu items are subject to change **

JULY CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
	1 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga International Joke Day!	2 10:00 Exercise with Doris 11:30 Lunch 12:30 BINGO 2:30 ZUMBA!	3 9:00Hearing Clinic 10:00 Bible Study 11:30 Lunch—4th of July Celebration 1:00 BUNCO	Closed Fourth of July 
7 10:00 Yoga 11:30 Lunch 2:30 ZUMBA!	8 10:00 Cherry Festival Trip 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga	9 10:00 Exercise with Doris 11:30 Lunch 12:30 BINGO 2:30 ZUMBA!	10 9:00 Little River Casino 10:00 Bible Study 11:30 Lunch 1:00 BUNCO	11 9:30 BUNCO 11:30 Lunch July Birthday Party! 1:00 Wii Bowling
14 10:00 Yoga 10:45 Crystal Gardens Trip 11:30 Lunch 2:30 ZUMBA!	15 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga	16 10:00 Exercise with Doris 11:30 Lunch 12:30 BINGO 2:30 ZUMBA! 4:30 Board Meeting	17 10:00 Bible Study 10:00Mystery Trip! 11:30 Lunch 1:00 BUNCO	18 9:30 BUNCO 11:30 Lunch— Benzie EMS blood pressure & sugar checks/ Congestive Heart Failure
21 10:00 Yoga 11:15 Dining Out Day 11:30 Lunch 2:30 ZUMBA!	22 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga	23 9:30 Art Park Trip 10:00 Exercise with Doris 11:30 Lunch 12:30 BINGO 2:30 ZUMBA!	24 9:00 Little River Casino 10:00 Bible Study 11:30 Lunch 1:00 BUNCO	25 9:30 BUNCO 11:30 Lunch 1:00 Wii Bowling 6:00 Ol' Time Gathering
28 10:00 Yoga 11:30 Lunch 2:30 ZUMBA!	29 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga	30 10:00 Exercise with Doris 11:30 Lunch 12:30 BINGO 2:30 ZUMBA!	31 10:00 Bible Study 11:30 Lunch The Maples Blood Pressure Clinic 1:00 BUNCO	

DAWN'S DISH

It is time to sign up and join our Relay For Life Team “The Oldies but Goodies”. Our walk is on Saturday, August 9th. This event is our way to honor cancer survivors, remember loved ones lost, and fight back against a disease that has already taken too much. For more information and to sign up, please stop by or call The Gathering Place Senior Center today. 231-525-0601. Thank you!

Tuesday, July 1st is International Joke Day! Come with a joke. If you are too shy to share just bring them on a piece of paper and I'll read it. Just keep it clean people!

Thursday, July 3 is our July 4th celebration since **we are closed on Friday, July 4th**. Also it is “National Stay Out of the Sun Day”! If you can't stay out of it, please remember your sunscreen.

Cherry Festival Trip is Tuesday, July 8. Leave at 10 a.m. We'll drop you off and at 2:00 p.m. pick you up! Enjoy the open space, grab lunch at one of the vendors. This is Heritage Day at the festival and the traditional Powwow begins at noon. Trip fee \$10.

Crystal Gardens Day Trip—Are you an avid gardener? Or a black thumb like me? Either way, Crystal Gardens is a must see. Join me on a quick day trip to Crystal Gardens on Monday at 10:30 a.m. We'll go for an hour and then return in time for lunch at The Gathering Place Senior Center. Trip fee \$5.

It's **Mystery Trip Time!** We'll leave at 10 am for a “not too far away” destination. I promise I'll have you back by 3:30 p.m. Be brave! It's a great place to visit. Two HINTS: The view is breathtaking & Cherry Republic. Trip fee is \$10. You must purchase your own lunch. There are plenty of choices where we are going!

BEACH BUMS! Take me out to the ball game! Friday, July 18 is Miss Michigan night at Weurfel Park. Leave The Gathering Place Senior Center at 5:30 p.m. Fireworks are after the game so this is a LATE night! Probably won't get back before 11:00 p.m. Trip fee is \$20. This includes your ticket into the game! Must sign up by July 11.

Have you ever been to **The Art Park at Crystal Mountain?** Well now is your chance. They are offering us a motorized 45 minute tour of the park. Our numbers are limited so please call to sign up right away! Trip fee \$10 Leave at 9:30 a.m. Eat lunch on site at Crystal Mountain. SEVERAL food choices from vendors to restaurants. Return by 2:00 pm. Must sign up by July 16.

Monday, July 21—11:15 a.m. **Dining Out Day!** We're heading to A. Papanos in Beulah. If you would prefer to meet us there, we plan to arrive about 11:45 a.m. Dining Out vouchers are available at the Administration Office for \$3. They are worth \$6 at participating restaurants. **Must sign up by July 17** so we can let them know how many of us to expect!

Wednesday July 16—Board of Directors Meeting at 4:30 p.m. at The Gathering Place Senior Center.

Thursday, July 3 is the Hearing Clinic sponsored by Miracle Ear. This clinic is located in our Administration Office. Please call 231-525-0600 for an appointment today.

Thursday, July 10 & 24—9:00 a.m. **Little River Casino Trip.** Trip fee \$10. Receive \$20 River Credits & \$3 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, July 31—11:30 a.m. – 1:00 p.m. The Maple's staff will be here for a free **Blood Pressure Clinic.**

Friday, July 18—**Health Series.** Craig Johnson, Benzie EMS Medical Director will be here to share helpful information on Congestive Heart Failure as well as test your blood sugar and blood pressure. He'll be here during our lunch hour 11:30 a.m. – 1:00 p.m.

Friday, July 11—July Birthday Party! Join us for cake as we celebrate those born in July!

Friday, July 25—**Ol' Time Gathering!** Come and enjoy food, music and fun. Music (acoustic) will start at 6:00 p.m. with a potluck dinner at 7 p.m. Donations accepted. All ages invited!

Please call Dawn at 231-525-0600 with any questions or to sign up for a trip!

RECIPES

Red Skinned Potato Salad

Ingredients:

2 pounds clean, scrubbed new red potatoes
6 eggs
1 pound bacon
1 onion, finely chopped
1 stalk celery, finely chopped
2 cups mayonnaise
salt and pepper to taste

Directions:

1. Bring a large pot of salted water to a boil. Add potatoes and cook until tender but still firm, about 15 minutes. Drain and set in the refrigerator to cool.
2. Place eggs in a saucepan and cover with cold water. Bring water to a boil and immediately remove from heat. Cover and let eggs stand in hot water for 10 to 12 minutes. Remove from hot water, cool, peel and chop.
3. Place bacon in a large, deep skillet. Cook over medium high heat until evenly brown. Drain, crumble and set aside.
4. Chop the cooled potatoes, leaving skin on. Add to a large bowl, along with the eggs, bacon, onion and celery. Add mayonnaise, salt and pepper to taste. Chill for an hour before serving.

Linguine with Tomatoes, Baby Zucchini and Herbs

Ingredients:

1 pound tomatoes, cored and finely chopped
1 tablespoon chopped basil
1 tablespoon chopped parsley
2 garlic cloves, minced
2 teaspoons kosher salt
1 small red chile, seeded and minced
1/3 cup extra-virgin olive oil
12 ounces linguine
3 baby zucchini, thinly sliced
1/4 cup freshly grated Parmigiano-Reggiano cheese, plus more for serving

Directions:

1. In a large bowl, toss the tomatoes with the basil, parsley, garlic, salt, chile and olive oil.
2. In a large pot of boiling salted water, cook the linguine until al dente; drain well. Add the linguine to the bowl along with the sliced zucchini and toss. Add the 1/4 cup of grated cheese, toss again and serve in bowls, passing more cheese at the table.

Tomato Salsa with Cucumber "Chips"

Ingredients:

1 1/4 pounds tomatoes, finely chopped
1/2 cup finely chopped sweet onion
1/2 cup finely chopped cilantro
1 small jalapeño, seeded and minced
2 tablespoons fresh lime juice
Salt and freshly ground pepper
1 large seedless cucumber, sliced 1/4 inch thick

Directions:

In a bowl, toss the tomatoes with the onion, cilantro, jalapeño and lime juice and season with salt and pepper. Serve the salsa with the cucumber chips for dipping.



This healthy take on the traditional chips-and-salsa combo is nearly fat-free and super-refreshing. The antioxidant-rich salsa is delicious served right after it's made, but the flavors meld nicely after a day or two in the refrigerator.

HOW TO PREVENT SOMEONE YOU LOVE FROM FALLING

A Checklist:

Falls are one of the biggest risks in an older adult's life. Falls are the leading cause of death resulting from injury and the most common cause of hospital admissions for trauma in seniors. Falls can cause broken bones, which can lead to surgery, hospital stays, long recoveries, and emotional consequences like depression.

The best way to fight these negative consequences of falls is to prevent them in the first place. This checklist will help you keep someone you love from falling. Using it as a guide, do a walkthrough of your loved one's home to address hazards and reduce the risk of falls.

⇒ **Living room** - Are there electrical cords that run across the floor? These are trip hazards. Rearrange lights and electronics. Is there clutter that might cause falls, such as piles of magazines or a low-lying coffee table? Are there throw rugs? Move them out of high-traffic areas or secure them with non-slip backing. Is there a clear path through the room? Paths should be wide, straight and clear. Is the lighting dim? Lighting should be bright.

⇒ **Kitchen** - Are frequently-used items on high shelves? Rearrange them. Does your loved one use a stepstool? Make sure it's sturdy, has a handle, and doesn't have more than two steps. Encourage your loved one to ask for help with tasks like changing light bulbs and retrieving things from high shelves rather than using the stepstool, whenever possible.

⇒ **Stairs** - Stairs are often dim. Make sure your loved one's are well-lit. Check for shadows that may cause visual confusion. Does your loved one have just one handrail on the staircase? Two are optimal. Are the stairs bare? Carpeted stairs are preferable because they aren't slippery. Install carpet or non-slip rubber treads on each step.

⇒ **Bedroom** - Lighting is the main concern here. Make sure there's a light within easy arm's reach of the bed, and nightlights that illuminate the path from the bed to the bathroom.

⇒ **Bathroom** - Are there grab bars? Grab bars are essential for preventing falls. Install them in a place that can help your loved one get in and out of the shower or tub, as well as next to the toilet. Is the shower floor slippery? Make sure to use a non-slip mat inside it. There are also special chairs and shower stools that allow your loved one to sit in the shower instead of stand, reducing falls. Does your loved one have to climb over the tub walls to use it or the shower? Consider installing a transfer bench, which allows them to get in by sitting down outside the tub, then sliding over safely.

Slips and falls among older adults are a big concern. If the worry is weighing heavily on your mind, take this checklist to your loved one's house and make sure you've done everything you can to prevent dangerous slips and falls.

Bought to you by:



Griswold Home Care of Northwest MI
Phone: 231-225-9997

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MEDICARE NEWS

July 2014

Part 2 - How do I select a Medicare plan?

In Part 1 of this series I talked about the process of signing up for Medicare and other important items. Now, in Part 2, we will focus on the penalties if enrollment is not done on a timely basis, and how to go about selecting plans among all those that are available.

It is important to remember that Medicare benefits will begin on the first day of the month that you turn 65, unless your birthday falls on the first of day the month, and then your benefits start on the first of the previous month. It is always good to do some research. Medicare's website, medicare.gov, has a huge amount of helpful information. In addition, the booklet 'Medicare & You 2014' is a great resource.

There are two areas where a penalty can apply if beneficiaries do not enroll on a timely basis for both Part B and for a prescription drug plan. Late enrollment will result in a penalty being added to the respective premiums for these plans, and continue for as long as you have Medicare health coverage. Enrollment must be completed in both of these plan categories no later than 3 months after Medicare eligibility begins. There is no penalty for those who are eligible for Medicare, but still working and have credible health coverage through their employer. Given the 7 month window that is available to apply for Medicare A (hospital coverage) and B (medical services), we recommend this be done as early as possible. Those who are already receiving Social Security benefits before the age of 65 will automatically be enrolled. Those who are not receiving Social Security prior to turning 65 will need to be proactive and get signed up for Medicare.

How do I choose Medicare health coverage among the many plan offerings that are available? To start with, you can eliminate the Affordable Health Care plans or the Healthy Michigan expanded Medicaid plans because Medicare beneficiaries are not eligible for these. A good place to start is to consider your personal circumstances. First, what is your current medical situation? Do you need more coverage to pay for medical expenses associated with a health condition, or does a plan involving some co-pays and deductibles seem to fit? Second, how much insurance can you afford? Third, what level of coverage do you need in order to have the peace of mind knowing that your medical expenses are met? As you can see there is some subjectivity involved in picking the insurance products that are best for you. However, giving some thought to these questions can be a great help in moving forward with the decision process.

There are 34 different prescription drug plans, about a dozen Medicare Advantage plans, and 50 companies that sell supplemental health insurance products. Once you decide on how much insurance you can afford and answer some of the subjective questions, then the process is relatively easy. Medicare has an excellent plan finder on medicare.gov to help compare the various plans. Finally, it is important to note that you can switch to another plan each calendar year during the open enrollment period from October 15th through December 7th. You can switch plans yearly as your circumstances change.

Help is available, at no cost, through a representative of the Medicare/Medicaid Assistance Program. MMAP Counselors are great at what they do and have successfully served many of the 65,000 Medicare beneficiaries located throughout our 10 County Region. Medicare beneficiaries can get help by calling 800-803-7174. MMAP personnel are trained and certified to provide help in all areas of Medicare health care insurance, Medicaid benefits, fraud and abuse, billing issues, and a number of other related topics.

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

MISCELLANEOUS...

Volunteer Opportunity

Benzie County is sounding the call for volunteer instructors to help motorists who are 50+ update their driving skills through AARP's Driver Safety Program. The volunteer driving instructor is a valuable community resource who helps keep seniors mobile and active and makes the roads safer for everyone. Other rewarding opportunities include:

- Knowledge that you're contributing to the health, safety, and well-being of yourself and others
- Increased self-esteem by giving back to your community and keeping the roads safe for all
- The appreciation of the people you help
- The opportunity to learn new skills
- A new social network of AARP Driver Safety participants and other volunteers

To learn more about becoming Driver Safety Instructor Volunteer in Benzie County, please contact Gordon Evans at (231) 276-7751 or (231) 930-8679.



Follow us on Facebook

every sixty seconds you
spend upset is a minute
of happiness you'll
never get back.

~Unknown



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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.
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QUOTES

Happy 4th of July!



I like to see a man proud of
 the place in which he lives. I
 like to see a man live so that
 his place will be proud of him.

~ABRAHAM LINCOLN

POSITIVEMOTIVATION.NET
 American Flag by Petr Kratochvil

"What a beautiful, sunny morning. It makes
 you happy to be alive, doesn't it? We can't
 let the sun
 outshine us! We have to beam, too!"
 - Takayuki Ikkaku

THE FUTURE
 STARTS
 TODAY,
 NOT TOMORROW.

— ST. JOHN PAUL II

CLPI