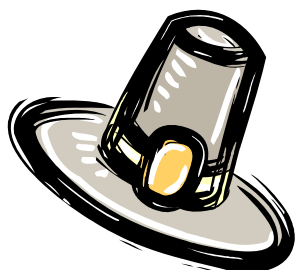


**Benzie County
Council on
Aging, Inc.**

The Senior Scoop

**NOVEMBER
2013**



November....

2nd is Book Lovers Day

11th is Veteran's Day

17th is Homemade Bread Day

23rd is National Cashew Day

23rd is National Adoption Day

28th is Thanksgiving

29th is Black Friday

29th is Square Dance Day

"The snapping of pitch from a burning log.
The faint scent of pine filling the room.
Flames leaping about as if it were a ballet
Performing for its audience. The soft,
comforting glow of candlelight, Bringing
with it serenity and quiet thoughts."

- Linda Christensen



The Senior Scoop is a monthly publication brought to you by:

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

Douglas Durand, Executive Director

Phone: (231) 525-0600
or
(888) 893-1102

Fax: (231) 325-4855

Email: Fortined@Benziecoa.org
NEW Website: www.benziecoa.org

Hours: 8:00 a.m. - 4:00 p.m. M-F

Editor: *Danielle Fortine*

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Benzie County Council on Aging is funded by Benzie County residents through a property tax millage, federal and state funds through the Michigan Office of Services to the Aging, Area Agency on Aging of Northwest Michigan and private donations and grants.

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: ____/____/____

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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.

Greetings!

As I sit and write my article for the November Senior Scoop, I can't help but marvel and curse Michigan's weather. We have just gone through one of the best stretches of Fall Weather I have seen in a long time. Then wham, it suddenly just disappears and Mother Nature throws a curveball at us. Yes I will tip my hat to Mother Nature. SHE RULES!

With the sudden change in weather, we at BCCOA must suddenly turn our focus on our Snow Removal Program. We are in full swing to get this in place by November 1st and keep our fingers crossed for a late winter!

Here is a review of our Snow Removal Program. Anyone 60+ years old that resides in Benzie County full-time can take part in this program. The cost is based on a sliding scale fee and is based on your monthly income which this will determine the cost of your voucher for each plow you receive. Each household is limited to 10 snow removals for the snow season which will be from November 1, 2013 through May 1, 2014. You will need to purchase your vouchers in advance and you may get them one at a time or all at once. If you use all 10 allowed snow removals, you will need to make other snow removal arrangements on your own or with your assigned snow removal contractor.

Once we have all of the snow removal contractors established, you will be assigned one for your area and given their contact information.

Below are some Program Rules and other information to follow with the Snow Removal Program.

Program Rules:

- Plowing occurs after 4 (four) inches of new snow. Client can expect to have their driveway, sidewalk and main entrance done.
- Plowing will be completed as soon after a snow event of 4 inches or greater. Please allow up to 24-36 hours after a snowfall.

The BCCOA Snow Removal Program.....

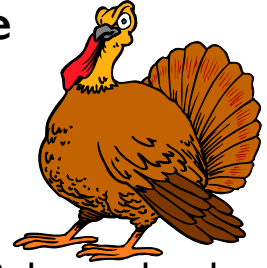
- Does **not** plow during an active snow storm.
- Does **not** plow if you are not home. (e.g. in hospital, in LTC facility or other facility, gone for the winter, etc.)
- Is **not** an emergency service.
- We will **not** be offering the removal of snow from your roof.
- Snow plow contractors do **not** clean off your car and/or move it to be able to plow.

If you are interested or have any questions regarding the BCCOA Snow Removal Program, please call (231) 535-0600 or toll free at 888-893-1102.

Take care,

Douglas

Turkey Fun Facts..... Gobble Gobble



- * A male turkey is a Tom, a female is a hen and babies are poults.
- * **A group of turkeys is called a flock.**
- * A hen lays around 115 eggs a month, which in turn takes about 28 days to hatch.
- * **The largest turkey on record was 86 pounds.**
- * Wild turkeys can run around 20 miles per hour and fly about 55 miles per hour.
- * **A mature turkey has approximately 3500 feathers. Turkey feathers were used by the Native Americans to stabilize arrows.**
- * Only the tom gobbles, the hen makes a clucking noise. A tom's gobble can be heard a mile away.
- * **Ben Franklin liked the bird so much that he thought we should make it the official bird of the USA.**



Cell Phone Collection



Did you know there is a way to donate to us without spending a penny? It's true! All you have to do is bring us your old cell phones. You know, those phones sitting in a drawer take up perfectly good space. We earn money from every cell phone collected. PLEASE pester your children, grandchildren and neighbors to cough up their old ones. EVERY old cell phone is money we can use toward senior services! It doesn't matter if it works!

You can drop off your old cell phones at either The Gathering Place or the Administrative office. Phones will be collected the months of November, December & January so you have time. Start hunting now!



Fire Safety Tips



Cooking



- 2 of every 5 home fires start in the kitchen.
- Unattended cooking was a factor in 34% of reported home cooking fires.
- 2/3 of home cooking fires started with ignition of food or other cooking material.
- Ranges accounted for 58% of home cooking fire incidents. Ovens accounted for 16%.
- Clothing was the item first ignited in less than 1% of home cooking fires, but these incidents accounted for 16% of the cooking fire deaths.

Heating

- The leading factor contributing to heating equipment fires was failure to clean, principally creosote from solid fueled heating equipment, primarily chimneys.
- Portable or fixed space heaters, including wood stoves, were involved in 1/3 (32%) of home heating fires and 4 out of 5 (80%) home heating deaths.
- 1/2 of home heating fire deaths resulted from fires caused by heating equipment too close to things that can burn, such as upholstered furniture, clothing, or bed.
- In most years, heating is the second leading cause of home fires, fire deaths, and fire injuries.
- Fixed or portable space heaters are involved in about 4 out of 5 heating fire deaths.

Candles

- On average, there are 32 home candle fires reported per day.
- Roughly 1/3 of these fires started in the bedroom.
- More than 1/2 of all candle fires start when things that can burn are too close to the candle.

Smoke Alarms

- Almost 2/3 (62%) of reported home fire deaths resulted from fires in homes with no smoke alarms or no working smoke alarms.
- Working smoke alarms cut the risk of dying in reported home fires in half!





Let's Talk Turkey

A Thanksgiving Gift to Your Family

A tragedy can strike anyone, at any time. If something were to happen to your spouse, parent or other loved one and they couldn't make their own medical decisions, ask yourself: Do you know what they would want? If anything happened to you, would your loved ones be able to make those decisions for you?

What you may not realize is that every adult can choose to control elements of their care, simply by writing an advance medical directive. An advance directive appoints the person you want to make medical decisions on your behalf, in case you cannot do so yourself. It can also provide guidance or instructions on how you want decisions made.

So why have only one-third of adults in America chosen to do so?

Thinking and talking about tragedy or illness is not easy; it takes courage. But it is critically important, and that's why each year, at Thanksgiving, we remind you to begin the conversation about what matters when it comes to medical care. Thanksgiving week is Munson Medical Center's annual "Let's Talk Turkey" promotion when people in our community are reminded to take the time, while family and friends are gathered for the holiday, to talk about their values regarding end of life care.

Advance care planning does not require terribly complex legal documents or even a lawyer. It requires only that you take the initiative to speak about these issues with your loved ones. Tools like the Conversation Project's Conversation Starter Kit (theconversationproject.org/starter-kit/intro) can help you get started.

Remember, it's not just about filling out Advance Directives or other medical forms. It's about talking to your loved ones about what you or they want for end-of-life care. Whether you're getting ready to tell someone what you want, or you want to help someone else get ready to talk, we hope the Starter Kit will be a useful guide.

We want you to be the expert on your wishes and those of your loved ones. Not the doctors or nurses. Not the end-of-life experts. YOU!

If you need help with your own "Conversation Project" call Advance Care Planning at Munson Medical Center: 231.935.7685

"You don't stop laughing because you grow old. You grow old because you stop laughing."

~ Michael Pritchard



Dawn's Dish

Congratulations to our Wii bowling team! Harry & Rosemary Friend, Mike &

Shirley Sheronick, Charlene Hamilton and Jo & Donna Holmes won 1st place at the Wii bowling Tournament on October 15th. Your hard work finally paid off!

Save the date! The next Benzie Bucks Auction is Friday, December 20th at 1:15pm. Collect your bucks, save 'em up and get ready for some crazy bidding! For those who have not been to our Benzie Bucks Auction before you are in for a treat. Baked goods & treasures galore! 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!** Please no clothes. See Dawn for ideas, suggestions and a "wish list".

Congratulations to Jeffie Lynch-Jones and all of the generous volunteers for making the 16th Annual Benzie Food Partners Empty Bowls Soup Nite a success! Over 330 people gathered for soup, the silent auction and a great cause. Well done!

Time for a change. No, really it is time to set back your clocks! We'd hate for you to be late for one of our activities, so before you hit the hay on Saturday, November 2nd set your clocks back an hour.

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.

We have a new website! www.benziecoa.org. Our activity calendars, menus, announcements, phone numbers, emails, board meeting minutes and other handy information is easily accessible on this website.

Facebook. We're on it! www.facebook.com/benziecoa. Please spread the news, "like" and share our page. The more folks who know what we do the more we can help!

FIRESIDE CHATS. November 21st at 1:00pm. Time to light our fireplace and gather to learn more about our community. November is Native American Heritage Month and we happen to have a Michigan

Historian who lunches here often. John Bailey was an adjunct professor of History at Bay Mills Community College. He has presented at the Michigan State History Conference as well as at The University of Michigan; Northern Michigan University and Western Michigan University to name a few. He has also presented to audiences at various museums in Grand Rapids, Traverse City and Benzie County. Join us after lunch to welcome John!

November 18-22 Game & Puzzle Week. Check out our puzzle table this week and help us get it done by Friday, November 22nd!

Have you been to Tennessee? How about heading there in June 2014? Our Tennessee Trip Kick-off with Kimberly Strange of Xpedition Travel is November 15th during lunch. Join us for detailed information about this exciting trip!

Health Series: The Great American Smoke Out is Thursday, November 21st. Information on quitting smoking, Lung Cancer Awareness & COPD will all be available.

Please Note: We are closed Thursday, November 28th & Friday, November 29th for the Thanksgiving Holiday.

Monday, November 4, 11, 18, 25—**ZUMBA** is here! 2:30 pm-3:30 pm. All ability levels and ages are welcome. \$3 per class. Bring soft soled shoes for this Latin inspired dance & fitness fun. 45 minutes of ZUMBA with a break half-way. Taught by Suzanne Waring, certified ZUMBA instructor.

Monday, November 11—Veteran's Day Luncheon. All Veterans eat free. James is cooking up Yankee Pot Roast in honor of our local Veterans. Lunch begins at 11:30 am and ends at 1:00pm.

Monday, November 11—Special Meeting of the Board of Directors at 4:30 pm at The Gathering Place.

Monday, November 18—Traverse City Shopping trip. **We have three pick-up locations: 9:45 a.m. at Shop-n-Save; 10:00 a.m. at The Gathering Place and 10:15 a.m. at Ric's.** Heading back from Traverse City at 2:30 pm. Call Dawn for reservations and more information. 231-525-0601 or toll free at 877-277-1306. **Trip fee is \$10. Must sign up by Monday, November 11.**

Dawn's Dish Continued on page 8....

Dawn's Dish Continued.....

Wednesday, November 6, 13, 20, 27—**Medicare/Medicaid Assistance Program.** Qualified volunteers are in our Administration Office on Wednesdays to answer your questions. Please call 231-525-0600 or toll free 888-893-1102 to schedule your appointment.
Donations Accepted!

Wednesday, November 6, 13, 20, 27—3:00 p.m. **Tai Chi** with certified instructor Jackie Hice. Classes are approximately 45 minutes in length and all abilities are welcome. Tai Chi movements are performed in a safe, slow and relaxed manner.

Wednesday, November 27th—Thanksgiving Dinner at lunch! James and our kitchen crew are cooking up a turkey feast! 11:30 a.m. – 1:00 p.m.

Thursday, November 7,—11:30 a.m. – 1:00 p.m. The Maple's staff will be here for a free **Blood Pressure Clinic.**

Thursday, November 14—9:00 a.m. **Little River Casino Trip.** Trip fee \$10. Receive \$25 River Credits & \$5 food voucher. Return by 3pm. Call now to reserve your spot on the bus! 231-525-0601 or toll free at 877-277-1306.

Thursday, November 7th 9:00 a.m. **Hearing Clinic,** sponsored by *Miracle Ear*. Free hearing tests, check and service hearing aids. Call 800-459-5992 for appointment.

Thursday, November 14, American Diabetes Month – Extendicare Registered Dietician will be here for an interactive chat about food choices.

Thursday, November 21st 9:00 a.m. **Foot Clinic** with Rosemary Russell, RN, from the Prescription Shop. Clinic at the Administration Office. Call 231-525-0600 or toll free at 888-893-1102 for an appointment.
Donations accepted.

Friday, November 8—Matt Sherwood with Veteran's Affairs will be here during lunch to answer your questions. Please pass this on! There are MANY services available to Veterans.

Friday, November 8—Festival of Trees Trip to Traverse City—A loved tradition that kicks off the Holiday season with professionally decorated trees

and wreaths and school trees. Bring your camera for photo opportunities. Leave The Gathering Place at 10:00 a.m. We'll tour the trees and then grab lunch and shopping downtown Traverse City. Return to The Gathering Place by 3:00 p.m.

Friday, November 22—Dining Out Day! November 22nd is officially Go for A Ride Day, so that's what we're going to do! We're off to Cold Creek Inn in Beulah for lunch. Our van departs The Gathering Place at 11:00am. If you are meeting us there our lunch reservations are at 11:15am. Purchase your Dining Out vouchers at the Administration Office for \$3. They are worth \$6 at participating restaurants. Call Dawn at 231-525-0601 or toll free at 877- 277-1306 for more information and to sign-up. **Must sign up by November 15** so we can let Cold Creek Inn know how many of us to expect!

Preparing Your Home for the Winter

Take steps to prepare your home for winter emergencies well before cold weather hits. In the event of a power outage, the following items should be included in an emergency kit:

- * A portable, battery-operated radio with extra batteries
- * A blanket for each person living in your home
- * Flashlight with extra batteries
- * Candles and safety matches
- * Water for each person living with you (a gallon per person per day)
- * Canned food and a can opener
- * Make sure you have a land line phone in your home. (Cordless phones will not work if a storm disrupts power.) If you have a cell phone, make sure it's fully charged.

Preventing Hypothermia

- *Limit your time outdoors on cold or windy days.
- *If you must go outdoors, dress appropriately.
- *Dress in layers even if you're indoors.
- *Eat hot, nourishing meals and drink warm beverages.



ATTENTION SENIORS!!

It has been brought to our attention that some insurance companies are calling Seniors in regards to the new Affordable Healthcare Act.

They are being very pushy and aggressive about trying to get you signed up with their company. Please do NOT feel obligated to talk to these people. You can call our office at 231-525-0600 and set up an appointment with one of our unbiased, professional Medicare counselors. Again, please DO NOT give any information to these insurance agents.



"I ate too much turkey,
I ate too much corn,
I ate too much pudding and pie,
I'm stuffed up with muffins
and much too much stuffin',
I'm probably going to die.
I piled up my plate
and I ate and I ate,
but I wish I had known when to stop,
for I'm so crammed with yams,
sauces, gravies, and jams
that my buttons are starting to pop.
I'm full of tomatoes
and french fried potatoes,
my stomach is swollen and sore,
but there's still some dessert,
so I guess it won't hurt
if I eat just a little bit more."

- Jack Prelutsky

Cranberry Chili Meatballs



1 can (14 ounces) jellied cranberry sauce
1 bottle (12 ounces) chili sauce
3/4 cup packed brown sugar
1/2 teaspoon chili powder
1/2 teaspoon ground cumin
1/4 teaspoon cayenne pepper
1 package (32 ounces) frozen fully
cooked home-style meatballs, thawed

In a large saucepan over medium heat,
combine the first six ingredients; stir
until sugar is dissolved. Add meatballs;
cook for 20-25 minutes or until heated
through, stirring occasionally.

Yield: about 6 dozen.

"Now Autumn's fire burns
slowly along the woods."-
William Allingham



November 2013

THE GATHERING PLACE CALENDAR OF EVENTS

Open Monday through Friday
8:00 a.m. - 4:00 p.m.

Lunch served daily
11:30 a.m. – 1:00 p.m.

New Number!!! 231-525-0601
TOLL FREE 1-877-277-1306



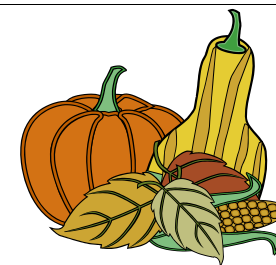
Monday	Tuesday	Wednesday	Thursday	Friday
Benzie Bucks Auction is December 20th! Donations now accepted!	If you haven't made it to Zumba yet, you are missing out on some serious fun! Monday. 2:30pm. Be there!	Festival of Trees Trip on Friday, November 8th. See Dawn's Dish for more details!	Are you a Veteran? We are honoring YOU with a FREE lunch on 11/11. All ages welcome!	1 9:30 BUNCO 10:30 Thompsonville Lunch & Bingo 11:30 Lunch 1:00 Wii Bowling
4 9:00 Yoga 11:30 Lunch 12:00 Pinochle 2:30 ZUMBA!	5 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga	6 10:00 Exercise with Doris 11:30 Lunch 12:30 BINGO 1:00 Knitting club 3:00 Tai Chi	7 9:00 Hearing Clinic 10:00 Bible Study 11:30 Lunch 11:30-1:00 Maple's Blood Pressure Clinic 1:00 BUNCO	8 9:30 BUNCO 11:30 Lunch 11:30 Veteran's Affairs 1:00 Wii Bowling Festival of Trees
11 VETERAN'S DAY 9:00 Yoga Exercise 11:30 Lunch— FREE LUNCH FOR ALL VETERANS 12:00 Pinochle 2:30 ZUMBA! 4:30 Board Meeting	12 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga	13 World Kindness Day 10:00 Exercise with Doris 12:30 BINGO 1:00 Knitting club 3:00 Tai Chi	14 9:00 Little River Casino 10:00 Bible Study 11:30 Lunch— Extencicare Dietician 1:00 BUNCO	15 9:30 BUNCO 11:30 Lunch Tennessee Trip Talk 1:00 Wii Bowling
18 9:00 Yoga Exercise 9:45 TC Shopping 11:30 Lunch 12:00 Pinochle 2:30 ZUMBA! Puzzle Week! See our community puzzle by the desk	19 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga	20 10:00 Exercise with Doris 11:30 Lunch 12:30 BINGO 1:00 Knitting club 3:00 Tai Chi	21 Great American Smoke Out 9:00 Foot Clinic 10:00 Bible Study 11:30 Lunch 1:00 Fireside Chat 2:00 BUNCO	22 Go For A Ride Day 9:30 BUNCO 11:15 Dining Out Day 11:30 Lunch 11:30 Heartland 1:00 Wii Bowling
25 9:00 Yoga Exercise 11:30 Lunch 12:00 Pinochle 2:30 ZUMBA!	26 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga	27 10:00 Exercise with Doris 11:30 Thanksgiving Lunch 12:30 BINGO 1:00 Knitting club 3:00 Tai Chi	28 Closed Happy Thanksgiving!	29 Closed Happy Black Friday! 6:00 pm 'Ol Time Gathering


BENZIE COUNTY COUNCIL ON AGING - THE GATHERING PLACE
 Monday - Friday: 8:00 A.M. - 4:00 P.M. LUNCH SERVED FROM 11:30 a.m. - 1:00 p.m.

Call for more information!! 231-525-0601 or 1-877-277-1306

****MENU ITEMS SUBJECT TO CHANGE****

**November
2013
Menu**



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
 Thank You Veterans!!!	November 21st at 1:00pm Fireside Chat with Michigan Historian John Bailey.	Dining Out Day is November 22nd at Cold Creek Inn in Beulah. See Dawn's Dish for details!	Festival of Trees Trip to Traverse City on Friday November 8th! See Dawn's Dish for details!	1 Rosemary Pork Scalloped Potatoes Broccoli Bread Fruit Cocktail
4 Breakfast for Lunch Scrambled Eggs American Fries/ Fried Apples Maple Oatmeal/ Muffin Cantaloupe	5 Turkey Goulash Broccoli Capri Blend Vegetables Bread Watermelon	6 Smoked Sausage Cabbage/ Redskin Potatoes Carrots Bread/ Applesauce	7 Tacos Refried Beans Spanish Tomatoes Tortillas Tropical Fruit	8 Salisbury Steak Sweet Potatoes Cauliflower Bread Banana
11 Yankee Pot Roast Mashed Potatoes with Gravy Green Beans Bread/ Fruit Cup (FREE Lunch for Veterans)	12 Chicken Paprikash Broccoli Wax Beans Egg Noodles Bread/ Banana	13 Vegetable Soup Boiled Potatoes Cauliflower in cheese sauce Crackers/ Applesauce Cottage Cheese	14 Turkey Goulash Mixed Vegetables Brussel Sprouts Bread/ Fruit	15 Fish Fry Potato O'Brien Chef's Blend Vegetables Corn Bread/ Banana
18 Tuna Noodle Peas/ Recipe Tomatoes Bread/ Egg Noodles Fruit	19 Swedish Meatballs Sweet Potatoes Winter Blend Vegetables Bread/ Banana	20 Baked Macaroni & Cheese Harvard Beets Spinach Bread/ Orange Juice	21 Fried Chicken Mashed Potatoes & gravy Carrots/ Bread Apple	22 Chili Green Beans Steamed Potatoes Crackers/ Grapes
24 Chicken Noodle Soup Butter Nut Squash Peas/ Crackers Orange	25 Veal Parmesan & sauce Pesto Cauliflower Italian Beans Spaghetti Bread/ Banana	26 Turkey Mashed Potatoes & gravy Green Beans Stuffing Cranberry Relish	27 CLOSED 	28 CLOSED 

Apple Bread Stuffing



- 1/3 cup finely chopped onion
- 4-1/2 teaspoons butter
- 2 cups soft bread crumbs
- 1 cup chopped peeled tart apple
- 1/3 cup raisins
- 1/4 teaspoon salt
- 1/4 teaspoon sugar
- 1/8 teaspoon rubbed sage
- 4 teaspoons unsweetened apple juice

In a small nonstick skillet coated with cooking spray, cook onion in butter until tender. In a small bowl, combine the bread crumbs, apple, raisins, salt, sugar, sage and onion mixture. Drizzle with apple juice; toss to coat.

Transfer to a 3-cup baking dish coated with cooking spray. Cover and bake at 350° for 30 minutes. Uncover; bake 5-10 minutes longer or until apple is tender and top is lightly browned.

Yield: 4 servings.

"The falling leaves drift by the window
The autumn leaves of red and gold....

I see your lips, the summer kisses
The sunburned hands, I used to hold
Since you went away, the days grow long
And soon I'll hear ol' winter's song.
But I miss you most of all my darling,
When autumn leaves start to fall."

- Johnny Mercer

Leftover Turkey & Swiss Panini



- 1-1/2 cup Leftover Turkey, Shredded
- 1/2 cup Leftover Cranberry Sauce
- 1/4 cup Chopped Pecans
- 2 Tablespoons Fig Or Apricot Jam
- 4 Tablespoons Dijon Mustard
- 8 slices (thick) Swiss Cheese
- 8 slices Sourdough Or Other Bread
- 8 Tablespoons Butter

Spread all bread slices on one side with fig spread and Dijon. Top with turkey.

Mix together cranberry sauce and pecans and spread over the turkey.

Top with slices of Swiss cheese.

Top with other four slices of bread with the jam/Dijon side down.

Spread both sides generously with softened butter and toast in the panini press (or in a heavy skillet, pressing with a spatula as they cook.)

Slice in half and serve.

Makes 4 servings.

Medicare News – November 2013

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

Hopefully all Medicare beneficiaries are aware that we are currently in the **Medicare Open Enrollment Period**. The time for new enrollments runs from October 15th through December 7th. This is when new enrollments can take place for Medicare Prescription Drug Plans and Medicare Advantage Plans for the upcoming year.

Each year can bring about changes in the Medicare drug plan offerings as follows:

- Often there are new plans offered and some are terminated
- Monthly premiums often change
- Drugs that are approved for coverage under plan (formularies) can change
- The deductibles often change
- The co-pay charges can vary from year-to-year
- Existing plans may not provide the same level of coverage in the donut hole or gap.

These are just a few reasons that Medicare beneficiaries should review their prescription drug plans each year, even if their list of medications remains the same.

There are currently 31 stand-alone prescription drug insurance plans authorized by Medicare for 2014. In addition, there are another 5 plans that are under sanction and may possibly be available for the upcoming year, providing that the plan sponsors are able to demonstrate to Medicare that they can meet all of the requirements going forward. Here is a listing of all of the Medicare prescription drugs plans offered in Michigan along with their monthly premium cost:

Plan Name	Monthly Premium	Plan Name	Monthly Premium
AARP MedicareRx Enhanced	\$88.40	EnvisionRxPlus Silver	\$32.20
AARP MedicareRx Preferred	\$38.80	Express Scripts Medicare - Choice	\$65.90
AARP MedicareRx Saver Plus	\$22.20	Express Scripts Medicare - Value	\$36.80
Advantage-Plus Meridian	\$29.40	First Health Part D Essentials	\$47.10
Aetna CVS/pharmacy Prescription Drug Plan	\$31.00	First Health Part D Premier Plus	\$95.60
Aetna Medicare Rx Premier	\$108.40	First Health Part D Value Plus	\$42.50
Alliance Medicare RX	\$67.50	HealthMarkets Value Rx	\$30.20
Cigna Medicare Rx Secure	\$26.40	Humana Enhanced	\$45.60
Cigna Medicare Rx Secure-Max	\$102.90	Humana Preferred Rx Plan	\$22.80
Cigna Medicare Rx Secure-Xtra	\$71.20	Humana Walmart Rx Plan	\$12.60
Cigna-HealthSpring Rx -Reg 13	\$31.30	MedicareRx Rewards Standard	\$52.50
EnvisionRxPlus Silver	\$32.20	Prescription Blue Option A	\$62.80
Express Scripts Medicare - Choice	\$65.90	Prescription Blue Option B	\$98.30
Express Scripts Medicare - Value	\$36.80	Symphonix Rite Aid Value Rx	\$29.00
First Health Part D Essentials	\$47.10	Transamerica MedicareRx Choice	\$51.50
First Health Part D Premier Plus	\$95.60	Transamerica MedicareRx Classic	\$45.50
First Health Part D Value Plus	\$42.50	United American - Enhanced	\$57.80
HealthMarkets Value Rx	\$30.20	United American - Select	\$30.00
Humana Enhanced	\$45.60	WellCare Classic	\$16.10
Humana Preferred Rx Plan	\$22.80	WellCare Extra	\$44.60

While there are a large number of drug plans available, it is important to keep in mind that the only way to make a correct choice is to do an analysis using Medicare's Plan Finder located at <https://www.medicare.gov/find-a-plan>. Once the personal information and medications are entered, plans can be compared to determine which are going to work best. Enrollment in a different plan can also be done using the same website. If a Medicare beneficiary wants to stay in the same plan for 2014, then nothing needs to be done, presuming that their plan is still available for next year.

For those who do not feel comfortable doing their own online plan search, help is available from the Medicare/Medicaid Assistance Program (MMAP). Trained counselors can help with plan comparisons and also screen for eligibility in the Extra Help Program that can assist with prescription drug and premium costs; and also screen for eligibility in Medicaid health benefits.

****Call the BCCOA office at 231-525-0600 to set up an appointment with one of our MMAP Volunteers!****

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.

A MICHIGAN FISH STORY

A Michigan man was stopped by a DNR officer in Michigan recently with two ice chests full of live fish in water, leaving a river well known for its fishing.

The officer asked the man, "Do you have a license to catch those fish?"

"Naw, my friend, I ain't got no license. These here are my pet fish."

"Pet fish?"

"Yep. Every night I take these fish down to the river and let 'em swim' round for a while. Then I whistle and they jump right back into this ice chest and I take 'em home."

"That's a bunch of BS! Fish can't do that!"

The man looked at the game warden for a moment and then said, It's the truth. I'll show you. It really works."

"Okay, I've GOT to see this!"

The man threw the fish into the river and stood and waited. After several minutes, the game warden turned to him and said, "Well ?"

"Well, what?" said the man.

"When are you going to call them back?"

"Call who back?"

"The FISH!"

"What fish?"

We in Michigan may not be as smart as some, but we ain't as dumb as most.



Thanksgiving Word Search



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

APPLE PIE

CORNUCOPIA

CRANBERRY

DINNER

FAMILY

FEAST

FOOTBALL

GRAVY

MAYFLOWER

NATIVE AMERICANS

NOVEMBER

PARADE

PILGRIM

POTATO

PUMPKIN PIE

ROLLS

SAUCE

SQUASH

STUFFING

TABLE

THANKFUL

THANKSGIVING

THURSDAY

TURKEY



Happy Birthday!



- | | | |
|---------------------|---------------------|----------------------|
| 1 Al Radcliffe | 14 Don Bock | 23 Melvin Blausey |
| 2 Laura Kerby | 15 Barb Mitchell | 24 Linda Willadsen |
| 3 Marjorie Call | 15 Dottie Hallock | 24 Eleanor Niemitald |
| 3 Jenette Stewart | 15 Jane Brawner | 24 Bennett Paul |
| 5 Bob Larson | 17 Lydia McClintock | 26 Bill Shields |
| 7 Gordon Wunchel | 17 Ginny McClintock | 27 James Hulsebus |
| 7 Ida Mix | 17 William Blake | 29 Ruth Budisic |
| 8 Don Fortine | 18 Betty Orr | 30 Julia Deemer |
| 10 Janet McConnell | 21 Walt Gauthier | 30 Marcy Day |
| 11 Tracey Schroeter | 23 Lucy Brand | |

Veteran's Day Word Search



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 Lindford
Grand Forks Herald 2011

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



Benzie County Council on Aging, Inc.
10542 Main St. Honor MI 49640
benziecoa.org 231-525-0600

Veteran's Day Fun Facts

- Veterans Day was once called Armistice Day. Armistice Day was created to honor veterans of World War I.
- November 11, 1919 was the first day Armistice Day was celebrated. Germany signed the armistice slowing the hostilities of WWI in the 11th month, on the 11th day, during the 11th hour.
- June 1, 1954 was when the United States changed the name to Veteran's Day, honoring all military veterans.
- There are roughly 24 million living veterans.
- During World War II Disney made films for each branch of the United States government.
- 90% of Disney employees worked making propaganda and training videos during WWII.