



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

The Senior Scoop

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

2014

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November.....

1st	is All Saints Day
2nd	is Daylight Saving
4th	is Election Day
3rd	is Sandwich Day
11th	is Veterans Day
13th	is Sadie Hawkins Day
14th	is World Diabetes Day
15th	is Clean Your Refrigerator Day
17th	is World Peace Day
20th	is Great American Smoke Out Day
27th	is Thanksgiving
30th	is Stay at Home Because You Are Well Day



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

Schopierayd@Benziecoa.org

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

8:00 a.m. – 4:00 p.m.

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**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 DirectorDawn Schopieray, **Editor**

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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.

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FROM THE EXECUTIVE 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 during the past few weeks!

November marks the nationally celebrated Family Caregiver Month, honoring Americans who are the primary caregiver for an aging or disabled loved one.

Many of Michigan's citizens rely on the consistent assistance and support provided by family caregivers. Family caregivers provide a vast array of emotional, financial, nursing, social, homemaking, and other services on a daily or intermittent basis. It is estimated that there are approximately 1 million family caregivers in Michigan and they account for over 1 billion hours of caregiving per year.

If you are a caregiver, let's take a look at 3 words:

Believe - take as true or have faith

Protect - shield from harm

Reach - out-extend the hand

You may be asking yourself, what do these 3 words have in common with caregiving?

Believe in Yourself

There may be days when you get up in the morning and things aren't the way you had hoped they would be; that's when you have to tell yourself that things will get better.

There are times when people disappoint you and let you down, but those are the times when you must remind yourself to trust your own judgments and opinions. To keep your life focused on believing in yourself and all that you are capable of.

There will be challenges to face and changes to make in your life, and it is up to you to accept them.

Constantly keep yourself headed in the right direction for you. It may not be easy at times, but in those times of struggle you will find a stronger sense of who you are. So, when the days come that are filled with frustration and unexpected responsibilities, remember to believe in yourself and all you want your life to be. The challenges and changes will only help you to find the goals that you know are meant to come true for you.

Keep believing in yourself.

Protect Yourself

Caregivers are so busy performing their daily tasks that they forget to check in with themselves and assess their emotional, physical and spiritual well-being. As hard as it may sound, you need to set aside some time each day to sit in a quiet place and turn your attention toward yourself.

Some people meditate during this time. Others take a walk or retreat to a special place in the home, a favorite restaurant or a place where they feel at peace. Whether you take half an hour or half a day off from your caregiving responsibilities, the time should help clear your mind and refresh your spirit.

Spend a few moments assessing your situation and determine whether it is time to seek more caregiving support. Be honest with yourself. Don't worry yet about how or where you will find the help. Simply make a commitment to

MORE FROM THE EXECUTIVE DIRECTOR

relieve yourself of at least some caregiving tasks. Take even small signs of emotional distress seriously. It's best to address the problems before they develop into a crisis.

The extra time you have once you've asked for help will allow you to focus on other interests in your life - interests you may have forgotten about or ones you've been hoping to develop. It will also allow you to spend some time on your other relationships.

All relationships require attention. Caregiving can be incredibly time-consuming, and often the entire family suffers the loss of the caregiver's focus and energy. Reaffirming other relationships can have wonderful, revitalizing results — and will actually enhance your caregiving abilities.

Reach Out for Help

Why is it so hard to ask for help? What's a good response to the statement, "Call me if you need me?" Despite the fact that family caregivers are drowning in responsibility or are really confused about what the next step ought to be, they often respond "no thanks" when help is offered.

Asking for and accepting help is a complex issue. Obviously you first need to admit that having some help will make a real difference in your loved one's quality of life, and therefore yours as well. Then you need to define what help you need. Which tasks or chores would be the easiest to ask others to do? Which do you really want to do yourself? And which, if any, can you afford to pay others to do? If this just sounds like more work, know that it doesn't have to be an overwhelming task but rather just a way to organize the thoughts and information you already have. Ready to give it a try?

During the Month of November, Benzie County Council on Aging will be giving out Caregiver Information Packets filled with information and resources related to caregiving. We are here to help you in any way we can!

For furthering information on caregiving, visit the Caregiver Action Network at www.caregiveraction.org.

Take care,

Douglas



BIRTHDAYS & FUN

NOVEMBER BIRTHDAYS

- 1 Al Radcliffe
- 2 Laura Kerby
- 3 Jenette Weber
- 3 Loyal Frederick
- 5 Bob Larson
- 5 Dorothy Mead
- 7 Gordon Wunchel
- 7 Ida Mix
- 11 Mel Adams
- 14 Don Bock
- 15 Jane Brawner
- 15 Barb Mitchell
- 15 Dottie Hallock
- 17 Ginny McClintock
- 18 Betty Orr
- 18 Tammy Grostick
- 20 Dawn Bousamra
- 21 Walt Gauthier
- 22 Ronald Dykstra
- 23 Melvin Blausey
- 24 Eleanor Niemitald
- 24 Lucy Brand
- 24 Linda Willadsen
- 24 Paul Bennett
- 25 Echo MacDonald
- 26 Bill Shileds
- 27 Anna Toms
- 29 Sandy Fewins

Thanksgiving Word Search

ALGONQUIN
AMERICA
CANOE
COLONY
COOK
CORN
ENGLAND
FALL
FAMILY
FEAST
FREEDOM
GRAVY
HARVEST
INDIANS
JOHN CARVER
LONGHOUSE
MAIZE
MASSASOIT
MAYFLOWER
MILES STANDISH
NEW WORLD
PATUXET
PIE
PILGRIMS
PLYMOUTH
PUMPKIN
PURITANS
SAIL
SAMOSET
SETTLERS
SICKNESS
SQUANTO
SQUASH
STUFFING
THANKSGIVING
TREATY
TURKEY
VOYAGE
YAMS



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



Just To Keep You Laughing!

"Sugar why don't you sit down by the table and we'll start supper." Said Dorothy to her Husband of 50 years. "Sure thing," said her husband settling himself down. "Now darling, would you like the soup first or the salad?" Questioned Dorothy. "Umm I guess I'll take the soup." He responded. After a whole meal of one endearing term after another, their guest Bob couldn't contain his curiosity any longer. Bob snuck into the kitchen and asked, "Dorothy do you always talk to your husband like that?" "Bob, I'll be honest with you," Dorothy replied. "It's been five years now, I just can't remember his name, and I am just too embarrassed to ask him!"

November Born

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NOVEMBER MENU

Lunch is served Monday Thru Friday 11:30 to 1:00

Monday	Tuesday	Wednesday	Thursday	Friday
3 Swedish Meatballs Mashed Potato Carrots Bread Peach	4 Chicken Chili Green Beans Cauliflower Crackers Apple	5 Smoked Sausage Sauerkraut Mixed Vegetables Bread Pear	6 Smothered Chicken Spinach Carrots Bread Plum	7 Jerk Pork Sweet Potato Malibu Blend Roll Fruit Cocktail
10 Turkey Stew Green Beans Carrots Crackers Nectar	11 BBQ Chicken Baked Potatoes California Blend Bread Orange	12 Hamburger Mixed Vegetables Lettuce & Tomato Bun Baked Apple	13 Lemon Chicken Collard Greens Cauliflower Bread Banana	14 Meatball Sub Italian Blend Spinach Bun Pineapple
17 Sloppy Joe Tater Tots Carrots Bun Plum	18 Manicotti Italian Blend Peas Garlic Toast Pear	19 Wet Burrito Corn & Bean Salsa Lettuce & Tomato Tortilla Baked Apple	20 Chicken Stir Fry Far East Blend Broccoli Wontons Mandarin Oranges	21 Fish Fry Sweet Potato Malibu Blend Bread Banana
24 Goulash Peas Carrots Bread Apple	25 Pesto Linguini Italian Beans Corn Garlic Toast Orange	26 Roast Turkey Mashed Potato Green Bean Casserole Roll	Closed Happy Thanksgiving GOBBLE GOBBLE GOBBLE	Closed 

RECIPES AND FOOD BENEFITS

Sweet Potato Stuffing

Ingredients

1/4 Cup Butter, Cubed
 1/2 Cup Chopped Celery
 1/2 Cup Chopped Onion
 1/2 Tsp. Salt, Optional
 1/2 Tsp. Rubbed Sage
 1/2 Tsp. Poultry Seasoning
 1/2 Tsp. Pepper
 6 Cups Dry Bread Cubes
 1 Large Sweet Potato, Cooked,
 Peeled and Finely Chopped

Directions

1. In a Dutch oven, heat butter over medium-high heat. Add celery and onion; cook and stir until tender. Stir in chicken broth and seasonings. Add remaining ingredients; toss to combine.
2. Transfer to a greased 3-at. Slow cooker. Cook, covered,

on low 4 hours or until heated through.



Two Ingredient Pumpkin Cake

Ingredients

Original recipe makes 1 - 9x13 inch cake

1 (18.25 ounce) package spice cake mix
 1 (15 ounce) can pumpkin

Directions

1. Preheat the oven to 350 degrees F (175 degrees C). Generously grease a 9x13 inch baking pan.
2. In a large bowl, mix together the spice cake mix and canned pumpkin until well blended. Spread evenly into the prepared pan. Bake for 25 to 30 minutes in the preheated oven, or until a knife inserted into the center comes out clean. Cool and serve, or store in the refrigerator.

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Cherries	Promotes Weight Loss	Protects Your Heart	Lowers Cholesterol	Combats Cancer	Controls Blood Pressure
Chestnuts	Aids Digestion	Soothes Sore Throats	Clears Sinuses	Combats Cancer	Boosts Immune System
Chili Peppers	Promotes Weight Loss	Helps Stop Strokes	Lowers Cholesterol	Combats Cancer	Controls Blood Pressure
Figs	Aids Digestion	Battles Diabetes	Protects Your Heart	Improves Mental Health	Boosts Immune System
Flax	Lowers Cholesterol	Controls Blood Pressure	Combats Cancer	Kills Bacteria	Fights Fungus
Garlic	Protects Against Heart Attacks	Promotes Weight Loss	Helps Stop Strokes	Combats Prostate Cancer	Lowers Cholesterol
Grapefruit	Saves Eyesight	Conquers Kidney Stones	Combats Cancer	Enhances Blood Flow	Protects Your Heart
Grapes	Combats Cancer	Protects Your Heart	Helps Stop Strokes	Promotes Weight Loss	Kills Bacteria
Green Tea	Heals Wounds	Aids Digestion	Guards Against Ulcers	Increases Energy	Fights Allergies
Honey	Combats Cancer	Protects Your Heart	Controls Blood Pressure	Smooths Skin	Stops Scurvy
Lemons	Combats Cancer	Protects Your Heart	Controls Blood Pressure	Smooths Skin	Stops Scurvy
Limes	Combats Cancer	Protects Your Heart	Controls Blood Pressure	Smooths Skin	Stops Scurvy

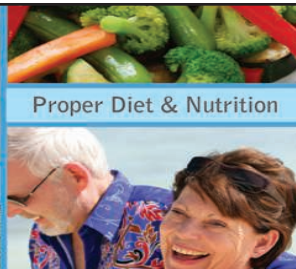
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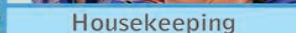
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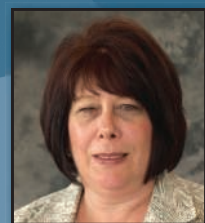
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November



Calendar of Events

Monday	Tuesday	Wednesday	Thursday	Friday
<p>3</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 12:00 Knitting 2:30 ZUMBA</p>	<p>4</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga</p>	<p>5</p> <p>10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO 2:00 ZUMBA 3:00 Tai Chi</p>	<p>6</p> <p>9:00 Little River Casino 9:00 Hearing Clinic 10:00 Bible Study 11:30 Lunch 1:00 BUNCO 2:00 Matter of Balance class</p>	<p>7</p> <p>9:30 BUNCO 10:30 Thompsonville Lunch & Bingo 11:30 Lunch 1:00 Wii Bowling</p>
<p>10</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 12:00 Knitting 1:00 Laughter Workshop 2:30 ZUMBA</p>	<p>11</p> <p>10:30 Music by The Melody Makers 11:30 Lunch—Veteran's Day 3:30 Chair Yoga</p>	<p>12</p> <p>10:00 Stay Fit with Doris 11:30 Lunch—Eye Glass Repair by Dr. Pace 12:30 BINGO 2:00 ZUMBA 3:00 Tai Chi</p>	<p>13</p> <p>10:00 Bible Study 11:30 Lunch 1:00 BUNCO 2:00 Matter of Balance class World Kindness Day</p>	<p>14</p> <p>9:30 BUNCO 11:30 Lunch—November Birthday Party 1:00 Wii Bowling</p>
<p>17</p> <p>10:00 Yoga 11:30 Lunch—Memory Screening 12:00 CARDS 12:00 Knitting 2:30 ZUMBA</p>	<p>18</p> <p>10:30 Music by The Melody Makers 11:15 Dining Out Day 11:30 Lunch 3:30 Chair Yoga</p>	<p>19</p> <p>10:00 Stay Fit with Doris 11:30 Lunch—Diabetes Type 2 Risk Assessment 12:30 BINGO 2:00 ZUMBA 3:00 Tai Chi 4:30 Board Meeting</p>	<p>20</p> <p>10:00 Bible Study 11:30 Lunch—Great American Smoke Out! 1:00 BUNCO 2:00 Matter of Balance</p>	<p>21</p> <p>9:30 BUNCO 11:30 Lunch 1:00 Wii Bowling 6:00 Ol' Time Gathering</p>
<p>24</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 12:00 Knitting 1:00 Advisory Committee 2:30 ZUMBA</p>	<p>25</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga</p>	<p>26</p> <p>10:00 Stay Fit with Doris 11:30 Thanksgiving Lunch 12:30 BINGO 2:00 ZUMBA 3:00 Tai Chi</p>	<p>27</p> <p>Closed</p>	<p>28</p> <p>Closed</p>



Dawn's Dish

Save the date! The next Benzie Bucks Auction is Friday, December 19th 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!** See Dawn for ideas, suggestions and a "wish list".

Congratulations to Jeffie Lynch-Jones and all of the generous volunteers for making the 17th 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!

Tuesday, November 11 is our Veteran's Day Luncheon. All Veterans eat free and receive a gift. We will be honoring our Veterans with a short ceremony beginning at 11:20 a.m. Lunch begins at 11:30 am and ends at 1:00pm. Representatives from Veteran's Affairs will be here as well.

Do you have ideas regarding The Gathering Place? Then this is your chance to have a say in what happens behind the scenes! Our next Advisory Committee meeting is on Monday, November 24 at 1:00 p.m.

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 is closed when Benzie Central Schools are closed.

We are closed on Thursday, November 27 & Friday, November 28 for Thanksgiving.

Health Series: The Great American Smoke Out is Thursday, November 20th. Information on quitting smoking, Lung Cancer Awareness & COPD will all be available.

November is National Alzheimer's Disease Awareness Month. We are hosting the Alzheimer's Association National Memory Screening Day on Monday, November 17 during lunch. Rosemary Russel, RN with Hometown Pharmacy will be facilitating confidential and free memory screenings. Results are immediate.

November is also Diabetes Awareness Month. Wednesday, November 19th we'll have a free test you can take to see if you are at risk for Type 2 Diabetes.

Laughter Workshop. Kate's back! Monday, November 10 at 1:00 p.m. Kate Withington-Edwards, Activity Director at Paul Oliver Living and Rehabilitation Center will be here for another laughter workshop. Come and enjoy the many positive benefits of laughter. FREE!

Tuesday, November 18 —11:30 a.m. Dining Out Day! We're heading to The Hungry Tummy. Dining Out vouchers are available at the Administration Office for \$3. They are worth \$6 at participating restaurants. **Must sign up by November 14** so we can let them know how many of us to expect!

Wednesday, November 5, 12, 19, 26 —3pm **Tai Chi** is back!!! Certified instructor Jackie Hice conducts classes that are approximately 45 minutes in length and all abilities are welcome.

Wednesday, November 12—Eye glass repair by Dr. Pace. Come during lunch 11:30 a.m.—1:00 p.m. and Dr. Pace will tune up your frames! FREE

Thursday, November 6—9am Hearing Clinic, sponsored by *Miracle Ear*. Free hearing tests, check and service hearing aids. Call 800-459-5992 for appointment.

Thursday, November 6—9:00 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 21—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!

The family of Renee Landis would like to thank our community for their support, generosity and kindness.

Medicare Open Enrollment – Part 2

This is the second of a 2-part series concerning the Medicare Open Enrollment process that runs each year from October 15th through December 7th.

Last month, in part 1 of this series, I incorrectly stated in the title of the article that it was about the “Medicaid Open Enrollment”. It should have read “Medicare Open Enrollment”. I apologize for any confusion that this may have caused.

In this article, I will discuss the information that has recently been released by Medicare about the Part D drug insurance plans for 2015.

Following are some of the significant changes:

- There are a total of 31 drug plans available to Michigan Medicare beneficiaries, three less than in 2014.
- One of the plans, the SmartD Rx Saver (called SmartD Rx Plus in 2014), is currently sanctioned by Medicare, making it unavailable for new subscribers until further notice. Current members are permitted to remain in the plan for 2015.
- Part D plans that have an annual drug deductible can increase it by \$10 up to a maximum of \$320.
- The donut hole will go up by \$110 to \$2,960. When the full cost of medications reach this amount during the year, subscribers will enter the donut hole which results in a higher cost for their drugs. Those who enter the donut hole in 2015 will pay 45% of the total cost of brand name drugs and 65% of the cost of the generic equivalent. Those in the donut hole will find that their out of pocket cost for brand and generic drugs will be down slightly from 2014. This trend will continue until the year 2020, when the out of pocket cost for brand and generic drugs will stabilize at a 25% copay.
- Four plans available in 2014 will not be offered in 2015. They are the Symphonix Rite Aid, First Health Premier Plus, Medicare Rx Rewards, and Health Markets Value plans.
- Also, four drug insurance companies are re-assigning their members from one of their plan offerings to another plan within the same company. These companies are AARP, Cigna, First Health (Coventry) and SilverScript.

The list of plan offerings is long, but there is a very helpful process available that can be used to compare an existing drug plan with all of the other alternatives. The tool is called the Medicare Plan Finder. To do your own comparisons, or get some help with it, 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. Plan enrollment can also be done at the same website.

- You can call 800-Medicare (800-633-4227) and a trained customer service representative can assist you by furnishing you with plan options. Have your current medication list available when you make the call.

Also, you can call the Medicare/Medicaid Assistance Program (MMAP) at 800-803-7174. MMAP representatives will mail you out a prescription drug worksheet to complete and return. A certified Counselor will then review drug plan options, furnish recommendations for 2015, and assist you with the enrollment.

It is essential that beneficiaries have their Part D plans reviewed during the Medicare open enrollment period. As I’ve pointed out, the plan features and list of plans available constantly change. Also, a beneficiary’s prescriptions can change each year. These variables often have a dramatic effect on the out of pocket cost for medications. Being in the plan that covers their medications in a cost effective manner can lower their cost. Once the open enrollment period closes on December 7th, subscribers are locked into their current plan for all of 2015, unless they are eligible for low income assistance.

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

Stress, depression and the holidays: Tips for coping

Stress and depression can ruin your holidays and hurt your health. Being realistic, planning ahead and seeking support can help ward off stress and depression.

The holiday season often brings unwelcome guests — stress and depression. And it's no wonder. The holidays present a dizzying array of demands — parties, shopping, baking, cleaning and entertaining, to name just a few.

But with some practical tips, you can minimize the stress that accompanies the holidays. You may even end up enjoying the holidays more than you thought you would.

Tips to prevent holiday stress and depression

When stress is at its peak, it's hard to stop and regroup. Try to prevent stress and depression in the first place, especially if the holidays have taken an emotional toll on you in the past.

1. **Acknowledge your feelings.** If someone close to you has recently died or you can't be with loved ones, realize that it's normal to feel sadness and grief. It's OK to take time to cry or express your feelings. You can't force yourself to be happy just because it's the holiday season.
2. **Reach out.** If you feel lonely or isolated, seek out community, religious or other social events. They can offer support and companionship. Volunteering your time to help others also is a good way to lift your spirits and broaden your friendships.
3. **Be realistic.** The holidays don't have to be perfect or just like last year. As families change and grow, traditions and rituals often change as well. Choose a few to hold on to, and be open to creating new ones. For example, if your adult children can't come to your house, find new ways to celebrate together, such as sharing pictures, emails or videos.
4. **Set aside differences.** Try to accept family members and friends as they are, even if they don't live up to all of your expectations. Set aside grievances until a more appropriate time for discussion. And be understanding if others get upset or distressed when something goes awry. Chances are they're feeling the effects of holiday stress and depression, too.
5. **Stick to a budget.** Before you go gift and food shopping, decide how much money you can afford to spend. Then stick to your budget. Don't try to buy happiness with an avalanche of gifts. Try these alternatives: Donate to a charity in someone's name, give homemade gifts or start a family gift exchange.
6. **Plan ahead.** Set aside specific days for shopping, baking, visiting friends and other activities. Plan your menus and then make your shopping list. That'll help prevent last-minute scrambling to buy forgotten ingredients. And make sure to line up help for party prep and cleanup.
7. **Learn to say no.** Saying yes when you should say no can leave you feeling resentful and overwhelmed. Friends and colleagues will understand if you can't participate in every project or activity. If it's not possible to say no when your boss asks you to work overtime, try to remove something else from your agenda to make up for the lost time.
8. **Don't abandon healthy habits.** Don't let the holidays become a free-for-all. Overindulgence only adds to your stress and guilt. Have a healthy snack before holiday parties so that you don't go overboard on sweets, cheese or drinks. Continue to get plenty of sleep and physical activity.
9. **Take a breather.** Make some time for yourself. Spending just 15 minutes alone, without distractions, may refresh you enough to handle everything you need to do. Take a walk at night and stargaze. Listen to soothing music. Find something that reduces stress by clearing your mind, slowing your breathing and restoring inner calm.
10. **Seek professional help if you need it.** Despite your best efforts, you may find yourself feeling persistently sad or anxious, plagued by physical complaints, unable to sleep, irritable and hopeless, and unable to face routine chores. If these feelings last for a while, talk to your doctor or a mental health professional.
11. **Take control of the holidays.** Don't let the holidays become something you dread. Instead, take steps to prevent the stress and depression that can descend during the holidays. Learn to recognize your holiday triggers, such as financial pressures or personal demands, so you can combat them before they lead to a meltdown. With a little planning and some positive thinking, you can find peace and joy during the holidays.

DON'T FORGET

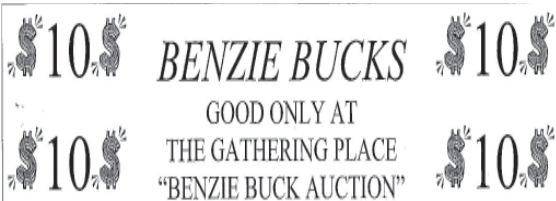


We are happy to announce that TrueNorth Community Services will be providing heat and energy assistance again this year. If you are in need please call the main office at 231-525-0600 and we will be happy to assist you in the application process.

Veteran's Day is Tuesday, November 11th. All veterans eat lunch for free and there will a ceremony to honor our Veterans at 11:20 .



It's Benzie Bucks time again!
Come for lunch and get your bucks.
Don't forget to bring your donations too.
Auction date is Friday, December 19th.



Help us plan the direction of The Gathering Place!
Join us for an Advisory Council meeting at
The Gathering Place
On Monday, November 24th at 1:00 p.m.

Free to a good home!
The Merlin & Sons piano,
Located at the
Main Office



With the holiday season fast approaching we wanted to remind you that we do offer Gift Certificates. If you are looking for a gift that will surely be appreciated you can always purchase a gift card for you loved one that can be used for purchasing any service vouchers or meals they get from the Benzie County Council on Aging. Gift Certificates can be purchased at The Gathering Place as well as in our Main Office.



Daylight Saving Time starts November 2nd.
Set your clocks back one hours on November 1st before you go to bed.



If Benzie Central Schools are closed The Gathering Place will be closed as well. Sorry for any inconvenience this may cause, however, our main concern is safety!

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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HAPPY THANKSGIVING

From Your Friends at

Benzie County Council on Aging