



Benzie County  
Council on Aging, Inc.

# The Senior Scoop

Supporting Seniors Today,  
Tomorrow & the  
Future

**AUGUST 2016**

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AUGUST IS NATIONAL.....

PEACH MONTH  
CATFISH MONTH  
GOAT CHEESE MONTH  
WATER QUALITY MONTH



**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.

**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**  
Dawn 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.

**NEWSLETTER SUBSCRIPTION FORM**

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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.

## FROM THE EXECUTIVE DIRECTOR

Hello,

Wow, it's hard to believe that we are halfway through summer and where has the time gone? I hope everyone is enjoying their summer. I would encourage everyone to get out and visit a local Farmer's Markets to enjoy all of the fresh produce such as; cherries, blue berries, strawberries and the many vegetables!

So far this summer has produced some hot and humid days and I would like to give some summer do's and don'ts: Drink cool, nonalcoholic beverages. (Check with your doctor if he generally limits the amount of fluid you drink or if you are on water pills.) ♦ Avoid extremely cold liquids as they can cause cramps. ♦ Take a cool shower, bath, or sponge bath. ♦ Rest ♦ If possible, seek an air-conditioned environment. ♦ Wear lightweight clothing. ♦ If possible, remain indoors in the heat of the day. ♦ Do not engage in strenuous activities. ♦ If you are outside, use sunscreen lotion with a high SPF (Sun Protection Factor) rating. ♦ Remember...The Gathering Place Senior Center is air conditioned and you are welcome to come in and cool off here!

### **Remember; don't forget about your furry friends!**

Make sure pets have plenty of fresh clean water every day, and that the water container is stable to avoid tipping over. If traveling or leaving the home with a pet, always carry sufficient drinking water for it. Bring pets inside during the hot time of the day and let them rest in a cool part of the house. Make certain pets have plenty of shade if they are to be kept outside. Remember, the shade your pets have in the morning will either change or diminish as the sun moves throughout the day and may not protect them. Never leave pets in a parked vehicle, even in the shade with windows cracked, temperatures can reach a dangerous 120 degrees inside. The vehicle is quickly turned into a furnace and can kill any animal! Don't force animals to exercise when it is hot and humid. Exercise pets early in the morning or late in the evening. In extremely hot weather, do not let pets stand on sidewalks or hot asphalt to avoid burning their paws. Pets can get sunburned too! Keep pets out of the sun during peak hours between 10 a.m. and 4 p.m.

**BEWARE OF SCAMS:** We are often reminded of new (and sometimes old) ingenious practices to separate elders and others from their money -- either outright or through information that seniors provide in good faith. As you may (not) know, the Federal Trade Commission (FTC) maintains a constantly updated website <https://www.consumer.ftc.gov/scamalerts> to alert consumers about what's real and what's fake. Please remember, if you aren't sure about what's real and what's not, seek help. Call the Benzie County Sheriff's Department (231-882-4484) or Benzie County Council on Aging (231-525-0600) if you have been solicited and want to know if it might be a scam. And ***NEVER***, give personal information out over the telephone through a solicitation.

### **Get Involved – Volunteers Needed!**

We are always in need of volunteers at Benzie County Council on Aging and if you are interested in the many ways to volunteer for us, please visit our website at [www.benziecoa.org](http://www.benziecoa.org) for the many ways to volunteer!

I would also like to give a shout out to another opportunity to volunteer and that is through Catholic Human Services, Senior Volunteer Programs. They offer the Foster Grandparent and Senior Companion Programs. BCCOA has been a proud sponsor of the Senior Companion Program for many years now. They are need of adults 55 years old and better; willing to volunteer at least 15 hours a week and take part in a paid orientation training. As they say, but wait there is more! You could be eligible to receive a small tax-free stipend of \$2.65 per hour, mileage reimbursement and a meal allowance. But the greatest award is helping out a fellow senior neighbor or mentoring a child in school. If you are interested in finding our more information regarding the Senior Volunteer Programs, please call 1-800-658-8554.

Have a great rest of the summer and please enjoy our newsletter and see all the activities, educational, and programming planned for August.

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

Take care,

Douglas

# Consequences of Dehydration

## THIRST

Thirst is a useful indicator of daily fluid requirements. Unfortunately, it's not fully reliable since the body is already mildly dehydrated by the time an average person starts to notice thirst.<sup>1</sup>

## MENTAL

Dehydration can degrade specific aspects of cognitive performance including visual vigilance, tension, anxiety, fatigue and visual working memory. Dehydration was also linked to negative mood rating, impaired motor performance and short-term memory.<sup>6</sup>

## SKIN

Dehydration results in dry skin and wrinkles.<sup>2</sup>

## DEHYDRATION

A 1% loss of body mass due to fluid loss is defined as dehydration.<sup>7</sup>

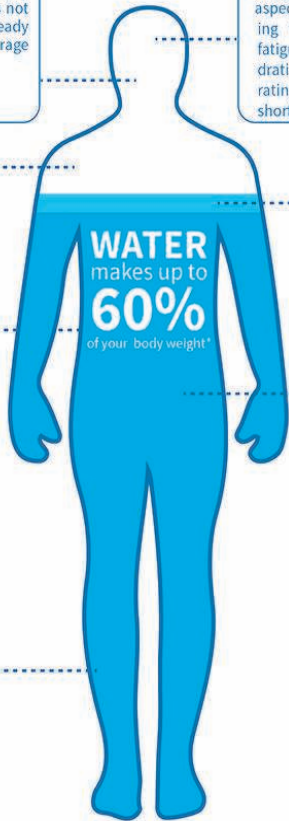
## KIDNEYS

Higher water intake is shown to have a protective impact on the kidneys, and there is initial evidence that CKD (Chronic Kidney Disease) may be inversely related to higher water intake.<sup>3</sup>

A study by Dai et al found a strong protective effect of fluid intake in preventing kidney stone formation in men.<sup>4</sup>

## PHYSICAL

Studies have shown that the modest level of dehydration (2% of body mass) can result in around a 20% decrease in physical performance levels in temperate climates and up to a 40% decrease in hot temperatures.<sup>5</sup>



## WEIGHT LOSS

Opting for water instead of sugary drinks can help reduce body weight and fat levels. According to Stookey,<sup>8</sup> just drinking 500 ml (17 oz) of water increases energy expenditure by 100kJ. Findings in the same study indicate that an absolute increase in drinking water to to  $\geq 11$  (34 oz)/day was associated with  $\sim 2$  kg or 5 lbs weight loss over 12 months.

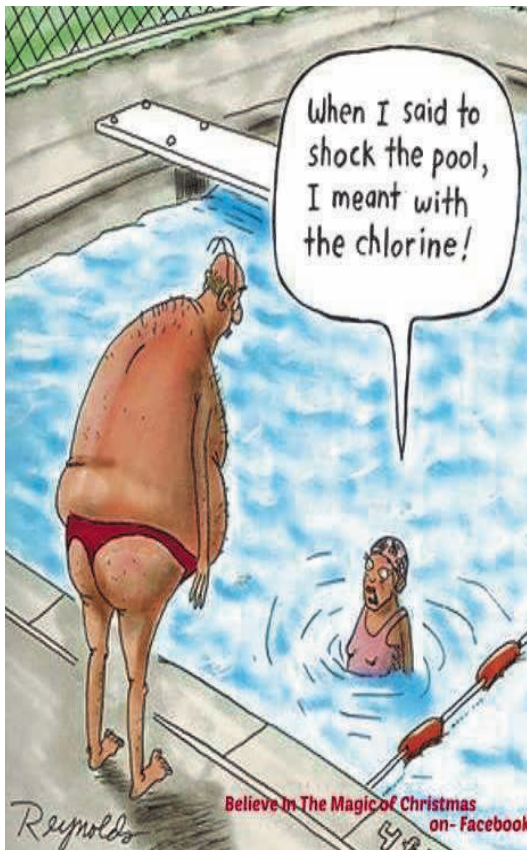
## \*WATER

Water plays crucial roles, in transporting nutrients and waste products between our major organs and helping regulate temperature.<sup>9</sup>

# HEALTH TIPS AND RECIPE

## How much water do we need a day?

The Institute of Medicine determined that an adequate intake (AI) for men is roughly 3 liters (about 13 cups) of total beverages a day. The AI for women is 2.2 liters (about 9 cups) of total beverages a day.



## Helping Seniors Stay Cool

### TOP 10 TIPS

- 1 Once temperatures rise, be sure to check on elderly family or friends with regular visits.
- 2 Remind seniors—especially those showing signs of dementia—of the dangers of extreme heat and the signs of heatstroke.
- 3 Certain medications can make it difficult to stay hydrated, so make sure seniors drink 6-8 glasses of water a day, even if they're not thirsty.
- 4 Know the signs of dehydration, including dry mouth/skin, lightheadedness, lack of sweat, low blood pressure and rapid heartbeat.
- 5 Seniors should avoid direct sunlight during the warmest part of the day, apply sunscreen and wear lightweight clothing when outdoors.
- 6 Ensure seniors have access to a working air conditioner during the day.
- 7 Close blinds and curtains in seniors' homes to lower room temperatures.
- 8 **f** medical conditions, asthma or heart issues, can be more serious during hot weather—discuss with their doctor to see whether medications need to be adjusted.
- 9 Look for signs of heatstroke, including profuse sweating, fatigue, cold/clammy skin, nausea, muscle weakness, disorientation, shallow breathing and vomiting.
- 10 Prepare to directly assist with measures like turning on the AC or removing robes or blankets—even if it means staging a “cooling intervention.”



# Senior Empower Day

"Don't Gamble With Aging"

Thursday, September 22, 2016

8:30am - 3:00pm

**Don't Gamble With Aging**

Senior Empower Day (SED) is presented by the Board of Advisors of the Area Agency on Aging of Northwest Michigan. SED is designed to provide accurate, timely and educational information to seniors in a fun relaxing setting. The Board of Advisors host the SED at various locations around Northwest Lower Michigan to allow attendees a chance to visit different counties.

## Senior Empower Day

**Little River Casino Resort - Event Center**  
At the Intersection of US 31 North and M 22,  
North of Manistee.

**Cost \$10**

Generous financial sponsorship and volunteer support keep the registration fee low.

**Advance registration is required  
by August 31, 2016**



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- ◆ Admission to MEMPHIS ROCK 'N' SOUL MUSEUM
- ◆ and much more

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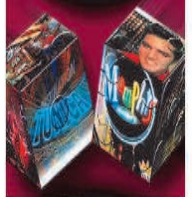
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**Day 1:** Depart your group's location in a spacious, video and restroom equipped motorcoach as you head for your destination: exciting Tunica, the Casino Capital of the South. Tonight, check into an en route hotel for a good night's rest.

**Day 2:** Today, after enjoying a Continental Breakfast, you will continue towards your destination. Tonight, you'll check into a Casino Resort in Tunica and enjoy a delicious Dinner Buffet.

**Day 3:** Have a Hot Breakfast before enjoying a GUIDED TOUR OF MEMPHIS, the "Home of the Blues." From the music landmarks to legendary sights, you will experience the irresistible soul of this fascinating city. Enjoy Dinner before heading back to your Casino Resort.

**Day 4:** After a Hot Breakfast, your group will have a memorable day, starting with a visit to the MEMPHIS ROCK 'N' SOUL MUSEUM. Since opening its doors in 2000, the Rock 'N' Soul Museum has been seen by over 200,000 tourists. Take an audio guided tour through the museum's seven galleries and see the story of rock and soul unfold through extensive audio footage, artifacts and audio visual programs. Later, you'll depart for free time on BEALE STREET in Memphis. Then, return to Tunica to visit another Casino Resort for more gaming and Dinner.

**Day 5:** After a Hot Breakfast, your group will have a memorable day, starting with a PLATINUM TOUR of amazing and opulent GRACELAND, home of Elvis. Later, you'll depart for free time on BEALE STREET in Memphis. Then, return to Tunica to visit another Casino Resort for more gaming and Dinner.

**Day 6:** Enjoy a Hot Breakfast before leaving for the Cotton Museum at the Memphis Cotton Exchange. This evening, relax at your en route hotel.

**Day 7:** Today, after enjoying a Continental Breakfast, you depart for home... A perfect time to chat with your friends about all the fun things you've done and where your next group trip will take you!

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# AUGUST MENU

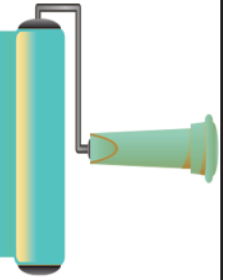
Lunch is served Monday thru Friday at The Gathering Place from 11:30-1:00.

Monday	Tuesday	Wednesday	Thursday	Friday
1 Deluxe Chicken Sandwich Tater Tots Broccoli Plums	2 Cabbage Rolls Green Peas Cauliflower Bread Apples	3 Country Style Beef Mashed Potatoes Malibu Blend Bread Watermelon	4 Chicken Stir-Fry Over Rice Chow Mein Noodles Fortune Cookie Mandarins	5 Rosemary Garlic Pork Roast Mashed Potatoes California Blend Bread
8 Ham & Bean Soup California Blend Spinach Crackers Pear	9 Chicken Primavera over Pasta Italian Beans Carrots Garlic Toast Apple	10 BBQ Meatballs Sweet Potato Tots Spinach Bread Banana	11 Seasoned Beef Tacos Refried Beans Lettuce/Tomato Cinnamon Apples	12 Slow Roasted Beef Mashed Potato Malibu Blend Bread Watermelon
15 Grilled Chicken Caesar Salad Applesauce Breadsticks	16 Bratwurst & Peppers Baked Beans Corn Bun Apple	17 Hot Turkey Sandwich Mashed Potatoes California Blend Bread Pineapple	18 Sloppy Joes Tater Tots Green Beans Buns Banana	19 Baked Potato Broccoli Orange
22 Turkey Tetrazzini Carrots Corn Bread Banana	23 Homemade Meatloaf Mashed Potatoes Broccoli Pear	24 Steakhouse Burger Tater Tots Carrots Bun Apple	25 Hawaiian Chicken Hawaiian Rolls Malibu Blend Spinach	26 Spaghetti w/ Meat Sauce Italian Beans Corn Peaches
29 Chicken Parmesan Pesto Cauliflower Carrots Garlic Toast Bananas	30 Pork Potstickers Over Rice Far East Blend Broccoli Fortune Cookie Mandarins	31 Crispy Cod Sandwich Normandy Blend Corn Orange		

# CALENDAR OF EVENTS

Monday	Tuesday	Wednesday	Thursday	Friday
<p>1</p> <p>10:00 Yoga 11:30 Lunch—Maples Blood Pressure Clinic 12:00 CARDS 2:30 Zumba</p>	<p>2</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba</p>	<p>3</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch—National Watermelon Day 12:30 BINGO</p>	<p>4</p> <p>9:00 Hearing Clinic at Administration Office 10:00 Bible Study 11:30 Lunch—Jessica with Benzie Bus Happy Birthday Louis Armstrong 1:00 BUNCO</p>	<p>5</p> <p>9:30 BUNCO 10:30 Thompsonville Lunch, Bingo and Music 11:30 Lunch—Summer Olympics begin! 1:00 Wii Bowling Happy Birthday Neil Armstrong</p>
<p>8</p> <p>National Lighthouse Day! 10:00 Yoga 10:00 Lighthouse Trip 11:30 Lunch 12:00 CARDS 2:30 Zumba</p>	<p>9</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba</p>	<p>10</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO</p>	<p>11</p> <p>8:45 Little River Casino 9:00 Foot Clinic 10:00 Bible Study 11:30 Lunch 1:00 BUNCO</p>	<p>12</p> <p>9:30 BUNCO 11:30 Lunch—August Birthday Party 12:45 Crowning of Senior Coho King and Queen 1:00 Wii Bowling</p>
<p>15</p> <p>10:00 Yoga 11:30 Lunch—Woodstock Day 12:00 CARDS 2:00 Oral Health presentation at Frankfort United Methodist 2:30 Zumba</p>	<p>16</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba</p>	<p>17</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO 4:30 Board of Directors Meeting</p>	<p>18</p> <p>10:00 Bible Study 11:30 Lunch—Paul Oliver Blood Pressure Clinic and Medication 1:00 BUNCO King Kong Movie Premiered</p>	<p>19</p> <p>9:30 BUNCO 11:30 Lunch—Celebrate National Senior Citizen's Day 1:00 Wii Bowling</p>
<p>22</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 2:30 Zumba</p>	<p>23</p> <p>10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba</p>	<p>24</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch 12:30 BINGO</p>	<p>25</p> <p>8:45 Little River Casino 10:00 Bible Study 11:30 Lunch 1:00 BUNCO</p>	<p>26</p> <p>9:30 BUNCO 11:30 Lunch—Dining Out Trip 1:00 Wii Bowling 6:00 Ol' Time Gathering</p>
<p>29</p> <p>10:00 Yoga 11:30 Lunch 12:00 CARDS 1:00 Spinning 1:00 Oral Health presentation 2:30 Zumba</p>	<p>30</p> <p>9:00 Essential Estate Planning in Administration Office all day 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga 6:00 Zumba</p>	<p>31</p> <p>8:30 Zumba 10:00 Stay Fit with Doris 11:30 Lunch—National Trail Mix Day 12:30 BINGO</p>		

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## *Dawn's Dish*

It's time to choose our Coho Festival Senior King & Queen for 2016! Please help us by nominating yourself or someone else. The nomination forms are at the front desk. Our King & Queen do NOT have to be a couple. We'll crown our Senior King & Queen on **Friday, August 12th at 12:45 p.m.** Please keep in mind we need our King & Queen to ride in a cushy convertible (on loan from Watson Benzie) in the parade on the 20th at 2:00 p.m. in downtown Honor AND to represent our seniors at Empty Bowls Soup Nite on October 12th.

I am a huge fan of the Olympics and am very excited they are starting on Friday, August 5th. We'll have the games on everyday if you'd like to catch some events while hanging out with us. As always the coffee is hot and the air conditioning works great!

Monday, August 1—The Maples Blood Pressure Clinic during lunch. A great way to keep track of your numbers each month. They'll also do blood sugar checks.

Thursday, August 4—Do you have questions about riding the Benzie Bus? Have you been nervous to try Benzie Bus for the first time? Jessica Carland, Mobility Manager at Benzie Bus, will be here the first Thursday of every month during lunch to answer any questions and give us updates on services and routes. Stop by to meet Jessica and ask her all your burning questions.

Thursday, August 4—9:00 a.m. Hearing Clinic, sponsored by *Miracle Ear*. Free hearing tests, check and service hearing aids. Call 800-459-5992 for appointment. Clinic is located at the Administration Office.

Friday, August 5—Thompsonville Bingo, lunch and dancing beginning at 10:30 a.m. at the Thompsonville Firehall. Please call 231-525-0601 to sign up. A handful of our Tuesday musicians play there every first Friday of the month and you'll find the same delicious meal that is served at The Gathering Place being served in T-ville too! Spread the word!

Monday, August 8—Tour the Grand Traverse Lighthouse in Leelanau County (outside of Northport). See the entire lighthouse including the kitchen, bedrooms and parlor. The lighthouse and grounds have been lovingly restored to a museum showcasing the life of a lighthouse keeper and family, circa 1920's – 1930's. Enjoy lunch in Northport as well. Leave The Gathering Place at 10:00 a.m. and return by 3:00 p.m. Call 231-525-0601 to sign up! Trip fee \$10 plus your lunch.

Thursdays, August 11 & 25—Leave at 8:45 a.m. Little River Casino Trip. Trip fee \$10. Receive \$20 River Credits & \$5 food voucher. Return by 3pm. Call now to reserve your spot on the bus! 231-525-0601 or toll free at 877-277-1306.

Thursday, August 11—9:00 a.m. Foot Clinic with Rosemary Russell, RN, from Hometown Pharmacy. Clinic is held the Administration Office. Call (231) 525-0600 or toll free at 888-893-1102 for an appointment. Donations accepted.

Monday, August 15—Woodstock Day! Be sure to wear your tie dye shirt!

Monday, August 15—2:00 p.m. Oral Health Dental Care Presentation at Frankfort United Methodist Church. Dental Hygienist and Community Health Worker will speak on senior oral dental care, oral cancer and smoking cessation to the seniors of our community.

Friday, August 19—National Senior Citizens day is August 21st but we're celebrating early! Be sure to come in for a special treat during lunch.

Friday, August 26—Dining Out Day! We are heading to the Lighthouse Café in Elberta for lunch. Grab your dining out certificates from our office for only \$3. They are worth \$6 at participating restaurants. Leaving at 11:15 a.m. Sign up required. Call (231) 525-0601.

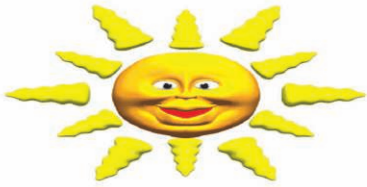
Friday, August 26—\_Ol' Time Gathering! Enjoy food, music and fun. Music starts at 6:00 p.m. with a potluck dinner at 7:00 p.m. Please bring a dish to pass and we'll see you there. Donations accepted.

Monday August 29—1:00 Oral Health Dental Care Presentation. Dental Hygienist and Community Health Worker will be here to speak on senior oral dental care, oral cancer and smoking cessation. All ages are welcome!

Tuesday, August 30—Essential Estate Planning. 9:00 a.m. to 4:00 p.m. at the Administration Office. Appointments are approximately one hour. This is an opportunity to speak with an experienced estate planning attorney for free to review, update and/or create an estate plan. Schedule an appointment by calling 231-525-

# BIRTHDAYS & FUN

## Beach Fun Word Search



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

*Ball*  
*Beach*  
*Pail*  
*Sand*  
*Shells*  
*Shovel*  
*Water*



Roger Griner	1	Ray Pendency	11	Darlene Knudsen	20
Karen Finkhouse	2	Kay Bond	13	Lois Lambert	20
Kathryn Mlcek	3	Alex Cooper	13	Mary Robling	20
Ron Tandy	3	Pauline Moravec	13	Justine Williams	20
Allen Vanderplow	3	Dianna Priest	13	Ronald Hooker	23
Madelyn Morey	5	Martha Denune	15	Jill Lutz	24
Sanda Willsey	6	Dorothy Kerby	16	Brenda Geren	25
Lou Glatzer	7	Chuck Mange	16	Donna (Wilma) Schroeder	25
Jimmy Landwehr	7	Edmund Schopieray	17	Joyce Zavitz	25
Joann Morrell	7	James Cramer	18	Eldon Blood	27
Frank Pelky	8	Constance Carroll	19	Robert Dumont	28
Pat McCash	9	Florence Moon	19	Marilyn Killeen	29
Gary Mehrer	9	Beverly Popp	19	Sandra Houghton	30
Cliff Shelder	10	Michael Brandow	20	Frank Knudsen	31
Joe Pelky	11	Cheryl Herington-Bates	20		

# Medicare News

## US Senate Committee Votes to Eliminate MMAP

The Congressional Senate Appropriations Committee recently voted to eliminate funding for the State Health Insurance Assistance Program (SHIP) for the year that begins October 1, 2016. The Michigan SHIP is called the Medicare/Medicaid Assistance Program, often referred to as MMAP.

If the funding is ended, Michigan MMAP, as well as similar programs in all other states would not be able to continue the free services they provide to seniors. Jim Verville, Regional Coordinator for the 10 Northwest Lower Michigan counties, said that his organization helped over 7,000 beneficiaries this past year. The myriad of Medicare and Medicaid plans along with all of the associated requirements and rules can be very daunting for seniors. “Beneficiaries come to us with a lot of anxiety because health insurance is such a huge concern to them”, said Verville. Most people served by MMAP are on a fixed income, and want to be sure they have health insurance that has the coverage they want and is affordable. MMAP counselors do a great job explaining the benefits and costs associated with the wide range of plans available.

About half of the Michigan MMAP team are volunteers. The others work for organizations that provide services to seniors including MMAP counseling. Verville, indicated that he has 52 counselors in his region. “Each of them are trained and certified to provide free, local, and unbiased help to Medicare beneficiaries,” he said. The savings that MMAP counselors are able to achieve for seniors is substantial. During the 53 day Annual Medicare Enrollment period last year the Region 10 team was able to save seniors a total of \$1.4 million by helping them switch to a another Medicare prescription drug plan. “We need to start documenting the other areas where we help seniors save money”, he said. MMAP counselors also screen folks for eligibility in the Extra Help program that helps pay for their prescription insurance premium and lower the co-payments for their medications. MMAP counselors also help their clients apply for Medicaid benefits that can pay for their Part B premium and also help with the co-pay and deductible expenses associated with their health care.

Contrary to the Senate action, the House Appropriations Subcommittee recently voted to continue funding SHIP at the current level for the upcoming program year. The full House budget committee still needs to vote on the program budget. It’s not known whether there will be floor debates any time soon. Chances are neither the House nor the Senate funding packages will be approved in their respective chambers until later this year.

If Medicare beneficiaries and others are concerned about the loss of these services, they should contact the Michigan US Congressional delegation. “Personal stories about how MMAP has been able to help can also be important”, Verville said.

Counseling services are available anywhere in Michigan by calling MMAP at 800-803-7174.

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

## SOCIAL SECURITY FAQ'S

### Question:

I plan to retire soon. When are Social Security benefits paid?

### Answer:

Social Security benefits are paid each month. Generally, new retirees receive their benefits on either the second, third, or fourth Wednesday of each month, depending on the day in the month the retiree was born. If you receive benefits as a spouse, your benefit payment date will be determined by your spouse's birth date.

Here's a chart showing how your monthly payment date is determined:

Day of the Month You Were Born	Social Security Benefits Paid On
1st-10th	Second Wednesday
11th-20th	Third Wednesday
21st-31st	Fourth Wednesday

### Question:

I know you need to have limited resources to receive Supplemental Security Income (SSI). But what does Social Security consider a resource?

### Answer:

Resources are things you own that you can use for support. They include cash, real estate, personal belongings, bank accounts, stocks, and bonds. To be eligible for SSI, a person must have no more than \$2,000 in countable resources. A married couple must have no more than \$3,000 in countable resources. If you own resources over the SSI limit, you may be able to get SSI benefits while trying to sell the resources. Not all of your resources count toward the SSI resource limit. For example:

- The home you live in and the land it's on do not count.
- Your personal effects and household goods do not count.
- Life insurance policies may not count, depending on their value.
- Your car usually does not count.
- Burial plots for you and members of your immediate family do not count.
- Up to \$1,500 in burial funds for you and up to \$1,500 in burial funds for your spouse may not count.
- If you are blind or have a disability, some items may not count if you plan to use them to work or earn extra income.

### Question:

I'm 65, not ready to retire, but I want to apply for my Medicare coverage. How can I do that?

### Answer:

The easiest and most convenient way is to apply online! Use our online application to sign up for Medicare. It takes less than 10 minutes. In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if we need more information. Otherwise, you'll receive your Medicare card in the mail. It's convenient, quick, and easy. There's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative. Get started today at [www.socialsecurity.gov/medicareonly](http://www.socialsecurity.gov/medicareonly).

## DO YOU HAVE concerns about falling

Many older adults experience concerns about falling and restrict their activities. A MATTER OF BALANCE is an award-winning program designed to manage falls and increase activity levels.



MANAGING CONCERNS ABOUT FALLS

**A MATTER OF BALANCE** emphasizes practical strategies to reduce fear of falling and increase activity levels.

**YOU WILL LEARN TO:**

- View falls as controllable
- Set goals for increasing activity
- Make changes to your environment to reduce fall risks at home
- Exercise to increase strength and balance

**WHO SHOULD ATTEND?**

- Anyone concerned about falls
- Anyone interested in improving balance, flexibility and strength
- Anyone who has fallen in the past
- Anyone who has restricted activities because of falling concerns

### Workshop Coming Soon!

Classes are held in either  
8 two-hour sessions once a week or  
4 two-hour sessions twice a week

No cost to attend.  
Optional \$15 donation appreciated.

For more information,  
please call

The Area Agency on Aging of  
Northwest Michigan  
**1-800-442-1713**

Or online at [www.aaanm.org/workshop-registration](http://www.aaanm.org/workshop-registration)

For more information about A MATTER OF BALANCE workshops offered in Northwest Michigan, please visit [www.aaanm.org/mob-workshops](http://www.aaanm.org/mob-workshops).

Funded in part through support from the Michigan Health Endowment Fund

**AREA AGENCY ON AGING**  
of Northwest Michigan

## BULLETIN BOARD



### Diabetes PATH

Personal Action Toward Health

The Stanford Diabetes Self-Management Program

### LIVING WITH DIABETES?

#### GET ON THE PATH TO HEALTHIER LIVING!

**What is Diabetes PATH?**

The International Stanford University Diabetes Self-Management Program (DSMP), called Diabetes PATH (Personal Action Toward Health) in Michigan, is a workshop that empowers people to take an active role in managing diabetes.

Interactive education and weekly goal-setting activities help participants build healthy lifestyle skills.

Workshops meet for 6 weeks, in 2 ½ hour sessions each week. Workshops are offered in convenient, easily accessible community locations, and are offered for free, or at very low cost to participants.

Adults of all ages interested in diabetes may attend, including adults with pre-diabetes, Type 1 or Type 2 diabetes, family members and caregivers.

**YOU WILL LEARN:**

- Ways to deal with difficult emotions and manage stress.
- How to develop a healthy eating and exercise plan.
- Goal setting and problem solving.
- The Importance of using a variety of tools to manage diabetes, including monitoring blood sugar, managing medications, preventing/delaying complications, working with your doctor, and communicating with friends/family.

### Diabetes Self-Management Workshop Coming Soon!

Classes are held in six 2 ½ hour sessions, once a week

No cost to attend.

Space is limited (10-15 participants) and pre-registration is required.

Register with Sharon at  
**1-800-442-1713**

Or online at [www.aaanm.org/workshop-registration](http://www.aaanm.org/workshop-registration)

**AREA AGENCY ON AGING**  
of Northwest Michigan

For more information about PATHworkshops offered in Northwest Michigan, please visit [www.aaanm.org/path-workshops](http://www.aaanm.org/path-workshops).

Funded in part through support from the Michigan Health Endowment Fund

Northwest Michigan Health Services and  
Benzie County Council on Aging Presents

### A Workshop on Senior Oral Health Care

**Learn About:**

- Oral hygiene instruction
- Dry mouth associated with meds
- Denture/Partial care
- The importance of routine dental visits
- Oral care link to heart disease and diabetes
- The Mouth is the Gateway to the Body
- Oral cancer and smoking cessation
- Benzie County COA Senior Oral Health Care Voucher Program
- Questions and Answers

**Date, Time & Location**

**August 15, 2016** ♦ 2:00PM ♦ Frankfort United Methodist Church ♦ 537 Crystal Ave., Frankfort

**August 29, 2016** ♦ 1:00PM ♦ The Gathering Place Senior Center ♦ 10579 Main Street, Honor

Refreshments and Snacks Provided!

*This presentation is made possible through a grant from the Delta Dental Foundation*

Save the date & join us....

## SENIOR EXPO 2016

*Friday, September 16, 2016*

*9:00 AM – 1:00 PM*

*Paul Oliver*

*Memorial Hospital*

*Frankfort, MI*

\*FREE ADMISSION

\*BOOTHS FULL OF HANDOUTS, INFORMATION & EXPERTS TO TALK TO!

\* BOOTH RAFFLES

\*FREE REFRESHMENTS & SNACKS

## DONATIONS

### When You Donate. . . You Make a Difference

The Benzie County Council on Aging is an independent 501c3 not-for-profit organization that depends upon donations to sustain our programs. We need your support to continue to provide caring and professional services to the seniors of Benzie County and the need is greater than ever as the population over the age of 60 rises and our traditional funding sources diminish. Your support, either large or small, helps us continue this important work!

When you make a donation to the Benzie County Council on Aging, you will be helping provide important services and programs to seniors in our county. Some of these services include Home Delivered Meals Program, Homemaking Services, Senior Center Operations, Educational Programs, Chore Service, Snow Removal and more.

There are many other ways to contribute to the Benzie Council on Aging, now and in the future, that may fit your interests.

#### **Tribute Donations:**

Tribute gifts of any amount can also be made in memory of a loved one or in honor of an individual to commemorate a birthday, anniversary, end-of-year holiday or special occasion. The Council will send a card acknowledging your gift to the one you have honored, or to surviving family members of the one you have remembered.

#### **Planned Giving:**

As you prepare your legacy for your family and your community, please consider including the Benzie County Council on Aging as part of your plans. Please remember us in your estate planning or simply have your attorney add an addendum to your will. Your bequest to the Benzie County Council on Aging will benefit many seniors and help us to continue vitally needed services for years to come.

Your tax-deductible donation can and will make a world of difference in the life of an area senior citizen or disabled individual.

You can be assured we will continue to be good stewards of your gifts. If you would like to designate your gift to a specific program or in memory of or honor of an individual, please tell us and we will do our best to meet your wishes.

If you have any questions, please feel free to call us at (231)525-0600 or toll free 888-893-1102.

#### **DONOR INFORMATION:**

Name: \_\_\_\_\_  
*Check here if you wish to remain ANONYMOUS*

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Amount Enclosed: \_\_\_\_\_

Make Checks Payable To: "Benzie County Council on Aging"

*Benzie County Council on Aging is an independent 501c3 not for profit organization. Gifts to the Benzie County Council on Aging are tax deductible under appropriate I.R.S. regulations. Consult your tax or legal advisor for details.*

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

Nonprofit Org.  
U.S. Postage  
Paid  
Honor, MI  
Permit No. #1

