

November 2018

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### November is...

- National Hospice and Palliative Care Month
- National Adoption Awareness Month
- National Caregivers Appreciation Month
- COPD Awareness Month
- National Diabetes Awareness Month
- National Epilepsy Month
- Native American Heritage Month
- Peanut Butter Lovers Month
- National Sleep Comfort Month
- Lung Cancer Awareness Month
- Hunger Awareness Month
- National Alzheimer's Disease Awareness Month



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#### Benzie Senior Resources Office Hours

Monday – Friday:  
8:30 a.m. – 4:00 p.m.

#### The Gathering Place Senior Center Hours

Monday–Friday  
8:00 a.m.–4:00 p.m. with exception to  
special events and inclement weather.

### THE SENIOR SCOOP IS A MONTHLY PUBLICATION BROUGHT TO YOU BY:

**Benzie Senior Resources**  
**10542 Main Street**  
**Honor, MI 49640**

**Douglas Durand, Executive Director**

**Dawn Bousamra, Editor**

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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 Benzie Senior Resources 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. You can also find this newsletter on our website at [www.benzieseniorresources.org](http://www.benzieseniorresources.org) under the NEWS tab.



# From our Director

Hello,

I hope everyone has had the opportunity to enjoy Mother Nature's masterpiece of reds, oranges and yellows! Many regions are now past their peak but there are still a few nice pockets of colors in the area. I'm still hoping for a week of sunshine and above normal temperatures before we start to settle in for the winter season!

Speaking of winter, we're lining up our Snow Plow Contractors. By the time you receive the newsletter, we should have the Snow Removal Program set up and ready to go. The program begins **November 15, 2018** and ends April 15, 2019. This season, you will have the opportunity to purchase up to 15 vouchers. A letter will be going out shortly to those who participated in the Snow Removal Program last year and those who have already expressed an interest in the program for this season. This letter contains all the details outlining how the program works, your responsibilities and how to sign up. If you have any questions, please call us at 231.525.0600 or stop in the office.

Another important project dear to the staff and volunteers is our Annual Holiday Christmas Gift Bags. For many of our recipients, family or friends are far or few. Age and lack of financial resources keep many of the elderly bound to their homes during the holidays. Benzie Senior Resources is making the season extra special by assembling and delivering holiday gift bags. This is our way of making sure our homebound seniors are not forgotten. Each bag is filled with a variety of items, such as: cheese crackers/protein bars, socks, lotion, lip balm and fleece lap blankets. Many recipients often say this is the only gift they get all season.

Please help us gather items for the gifts bags this holiday season and make our homebound neighbor's holiday special. Our goal this Holiday Season is to provide 200 bags. If you are interested in donating any of the above items, you can drop them off at either The Gathering Place Senior Center or at the Benzie Senior Resource Administration Office by December 10th. Please help us spread some Christmas Cheer!

November is also National Family Caregivers Month. This is a great opportunity to honor those 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 one million family caregivers in Michigan and they account for over one billion hours of caregiving per year.

If you are a caregiver, we admire your dedication and we are here to help you in any way we can!

I am wishing everyone a safe and wonderful Thanksgiving Holiday!

Take Care,

Doug





# November Menu

Lunch is served Monday thru Friday at The Gathering Place from 11:30 a.m. — 1:30 p.m.




\*Menu is subject to change without notice\*

Meal cost is \$4.00 suggested donation for those age 60 and older

Under 60 is \$7.50 and \$5.00 for Caregivers under 60

Monday	Tuesday	Wednesday	Thursday	Friday
			<b>1</b> Greek Pita Sandwich Pesto Cauliflower Carrots Banana	<b>2</b> Hot Turkey Sandwich Herb Mashed Potatoes Malibu Blend Bread Tropical Fruit
<b>5</b> Manicotti Italian Blend Corn Garlic Toast Peaches	<b>6</b> Election Day <b>National Nacho Day!</b> Seasoned Beef Nachos Refried Beans Cinnamon Apples	<b>7</b> Cheesy Stuffed Bell Peppers Malibu Blend Roasted Brussel Sprouts Bread Pineapple	<b>8</b> Thai Peanut Chicken Far East Blend Broccoli Fortune Cookie Mandarins	<b>9</b> Caribbean Pork Roast Sweet Potatoes Capri Blend Bread Plum
<b>12</b> Veteran's Day Salisbury Steak Herb Mashed Potatoes Carrots Bread	<b>13</b> Chicken Parmesan Spinach Capri Blend Garlic Toast Banana	<b>14</b> Goulash Green Peas Key West Blend Bread Fruit Cocktail	<b>15</b> Crispy Cod Sandwich Tater Tots Broccoli Bread Pineapple	<b>16</b> Slow Roasted Beef Herb Mashed Potatoes Cauliflower Bread Applesauce
<b>19</b> Pollack Almondine Tater Tots Normandy Blend Bread Pineapple	<b>20</b> Steakhouse Burger Baked Beans Spinach Banana	<b>21</b> <b>Thanksgiving Meal</b> Homestyle Roasted Turkey Herb Mashed Potatoes Green Beans Bread	<b>22</b> <b>23</b> 	
<b>26</b> Sloppy Joes Sweet Potato Tots California Blend Apricots	<b>27</b> Shepard's Pie Green Peas Carrots Bread Banana	<b>28</b> <b>National French Toast Day</b> Cinnamon French Toast Breakfast Sausage Scrambled Eggs	<b>29</b> Bratwurst and Peppers on Bun Green Beans Cauliflower Fruit Cocktail	<b>30</b> Baked Chicken Parmesan Garlic Mashed Potato Malibu Blend Bread Plum

# November Calendar of Events

Monday	Tuesday	Wednesday	Thursday	Friday
<div>Please, share this newsletter! Thank you!</div>			<b>1</b> 9:00 Hearing Clinic at Admin. Office by Appointment only 10:00 Bible Study 11:30 Lunch 1:00 BUNCO	<b>2</b> 9:30 BUNCO 10:30 Thompsonville Lunch, Bingo and Music 11:30 Lunch 1:00 Wii Bowling 1:00 Tech Support
<b>5</b> 10:00 Yoga 11:30 Lunch 12:00 CARDS 2:30 Zumba—\$3	<b>6</b> <b>Election Day</b> 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga—\$5 5:15 Zumba—\$3 	<b>7</b> 8:30 Zumba—\$3 9:00 Foot Clinic at Admin. Office by Appointment only 10:00 Stretch w/Doris 11:30 Lunch 12:30 Bingo 1:15 PLARN	<b>8</b> 10:00 Bible Study 11:30 Lunch—The Maples Blood Pressure Clinic 1:00 BUNCO	<b>9</b> 9:30 BUNCO 11:30 Lunch—November Birthday Party 1:00 Wii Bowling 1:00 Tech Support
<b>12</b> <b>Veteran's Day</b> 10:00 Yoga 11:30 Lunch 12:00 CARDS 2:30 Zumba—\$3 	<b>13</b> <b>Caregiver Appreciation Day</b> 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga—\$5 5:15 Zumba—\$3	<b>14</b> <b>World Diabetes Day</b> 8:30 Zumba—\$3 9:00 Foot Clinic at Admin. Office by Appointment only 10:00 Stretch w/Doris 11:30 Lunch 12:30 Bingo 1:15 PLARN 4:30 Board of Directors Meeting	<b>15</b> <b>Great American Smokeout</b> 8:30 Little River Casino 10:00 Bible Study 11:30 Lunch—Blood Pressure and Blood Sugar Clinic with Kate 1:00 BUNCO	<b>16</b> 9:30 BUNCO 11:30 Lunch 1:00 Wii Bowling 1:00 Tech Support
<b>19</b> 10:00 Yoga 11:30 Lunch 12:00 CARDS 2:30 Zumba —\$3	<b>20</b> 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga—\$5 5:15 Zumba—\$3	<b>21</b> 8:30 Zumba—\$3 9:00 Foot Clinic at Admin. Office by Appointment only 10:00 Stretch w/Doris 11:30 Lunch—Thanksgiving Dinner 12:30 Bingo 1:15 PLARN	<b>22</b>  <b>23</b> gobble 'til you wobble! HAPPY TURKEY DAY!	
<b>26</b> 10:00 Yoga 11:30 Lunch 12:00 CARDS 2:30 Zumba —\$3	<b>27</b> 9:00 Estate Planning at Admin. Office by Appointment only 10:30 Music by The Melody Makers 11:30 Lunch 3:30 Chair Yoga—\$5 5:15 Zumba—\$3	<b>28</b> 8:30 Zumba—\$3 9:00 Foot Clinic at Admin. Office by Appointment only 10:00 Stretch w/Doris 11:30 Lunch—National French Toast Day 12:30 Bingo 1:15 PLARN	<b>29</b> 10:00 Bible Study 11:30 Lunch 1:00 BUNCO	<b>30</b> 9:30 BUNCO 11:30 Lunch 1:00 Benzie Bucks NO Wii Bowling or Tech Support 6:00 Ol' Time Gathering

# Dawn's Dish

We are adjusting the time we serve lunch to give you an extra half hour to get here!  
As of November 1st, our lunch is served from 11:30 a.m.—1:30 p.m.

Gobble Gobble! Please note The Gathering Place Senior Center and the Benzie Senior Resources office are closed on Thursday, November 22 & Friday, November 23 for the Thanksgiving holiday.

All participants in the Congregate Meal Program (The Gathering Place) must fill out a **NEW NAPIS** form. Our new fiscal year started October 1st. We are **REQUIRED** to have updated forms, so please don't give my fabulous front desk volunteers a hard time. This form is part of guidelines set in place by Area Agency on Aging of Northwest Michigan.

Tech Support with Robert is on Fridays by appointment **only** until further notice. Call 231.525.0601 for scheduling. Robert will not be at The Gathering Place unless he has scheduled appointments. Dustin also does Tech Support at the Benzonia Library on Mondays from 11 a.m.—1 p.m. Please call 231-882-4111 for more information. There is no charge for either Tech Support.

Don't forget to vote on November 6th!

Wednesdays, 7, 14, 21, 28—Foot Clinic at Benzie Senior Resources Administration Office. Call 231-525-0600 for your appointment. While we don't charge a fee, we really appreciate donations toward this service by those who use it.

Wednesdays, 7, 14, 21, 28—1:15 p.m. PLARN. Crochet plastic mats to donate for the homeless. No experience is necessary.

Thursday, November 8—Blood Pressure and Blood Sugar Checks with Sharon from The Maples during lunch.

Friday, November 9—Birthday Party! Join us during lunch for cake to celebrate those born in November!

Monday, November 12—**Veteran's Day. All Veteran's eat free! Please join us as we thank our Veterans for their sacrifice to our country.**

Thursday, November 15—Great American Smokeout! This is the day to quit. You can do it and there are so many options out there to help you get through it. Go to [www.cancer.org/healthy/stay-away-from-tobacco/guide-quit-smoking.html](http://www.cancer.org/healthy/stay-away-from-tobacco/guide-quit-smoking.html) to get started.

Thursday, November 15—Little River Casino Trip. **Please note the change in departure time.** Leave The Gathering Place at 8:30 a.m. and Shop-n-Save at 8:45 a.m. Trip fee \$10. You will still receive a \$5 food voucher but now guests have to earn 10 points on their card before earning the \$20 in River credits. The credits will download automatically on their card. Return by 3:00 p.m. Space is limited so call now to reserve a seat. 231-525-0601 or toll free at 877-277-1306. **Cancel within 24 hours of trip or pay trip fee.**

Thursday, November 15—Blood Pressure and Blood Sugar Checks with Kate from Paul Oliver Living & Rehabilitation Center during lunch.

Friday, November 30—Benzie Bucks Auction beginning at 1:00 p.m. Collect your bucks when you join us for lunch or an activity and save them to buy a new treasure at the auction. This event is for those over 60 only.

Friday, November 30—Ol' Time Gathering music, dancing and potluck. Please bring a dish to pass. All ages are welcome. No charge to attend and donations are accepted. Music starts at 6:00 p.m. with a potluck dinner at 7:00 p.m.

# Crossword Puzzle

## Thanksgiving

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

PILGRIMS  
 BLACK FRIDAY  
 FALL  
 GRAVY  
 AUTUMN  
 CORN  
 PUMPKIN PIE  
 TURKEY  
 STUFFING  
 FAMILY  
 THANKSGIVING  
 MAYFLOWER  
 FEAST  
 CELEBRATE  
 HARVEST

Play this puzzle online at : <http://thewordsearch.com/puzzle/193/>



November 15th—Nearly 38 million Americans still smoke cigarettes, and smoking remains the single largest preventable cause of death and illness in the world. Smoking causes more than 480,000 deaths every year, or about 1 in 5 deaths. And more than 16 million Americans live with a smoking-related disease. While the cigarette smoking rate has dropped significantly, from 42% in 1965 to less than 15.5% in 2016, the gains have been inconsistent. Some groups of Americans suffer disproportionately from smoking-related cancer and other diseases, including those

who have less education, who live below the poverty level, or who suffer from serious psychological distress. Quitting smoking improves health immediately and over the long term – at any age. Stopping smoking is hard, but you can increase your chances of success with help. Getting help through counseling and medications doubles or even triples your chances of quitting successfully.

Source: American Cancer Society



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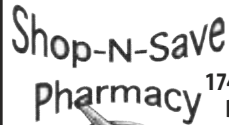
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15-0688/o

# Get Ready for Power Outages!

Power outages happen all year here in Northern Michigan. With the onset of winter, it's important for all of us to get prepared! Here are some pointers:

- Have your utility company contact information programmed in your phone or written where you can find it. Contact them to report outages, lines down, or to check on outage status.
- Make sure all batteries for your mobile phone & laptop are fully charged.
- Have a phone charger for your car.
- Keep your vehicle's fuel at half a tank, minimum.
- Have an "old-school" land line phone that does not require electricity to plug in so that if you need to reach out in an emergency you may do so. Try it before you need it to make sure there's a dial tone.
- If you use oxygen make sure you have portable canisters for short-term use, & have a back-up plan for extended use. Portable oxygen concentrators might provide a safe option. Consult your physician and durable medical equipment provider for their recommendations for equipment and plan(s).
- If you use a CPAP there are battery packs for them. Consult your durable medical equipment provider for equipment recommendations.
- Have at least two weeks of prescriptive medications on hand. With bad weather & bad roads, & power outages having these ahead is critical.
- Dress in layers. If temps are dipping, wear a hat. Cover your mouth with a scarf to keep out cold air. Keep your extremities and core warm & don't go outside. Extreme temps and storm damage can be dangerous.
- Flashlights, battery-powered lanterns and radios, and other emergency equipment, should be tested and ready for use. Have a supply of batteries for extended use.
- Stock non-perishable food items such as granola bars, dried fruit, nuts, and canned foods.
- Make sure you have a manual can opener.
- If you have a woodstove or wood fireplace, have plenty of firewood on hand. Make sure your chimney and pipes are clean and in good repair.
- If you have a gas fireplace, make sure to follow safe use of it with plenty of ventilation. Make sure before season that your chimney is in good repair and that the fireplace unit itself is clean and free of debris & dust.
- If you use a propane heater, make sure you ventilate the area, minding carbon monoxide risk. Heaters should never be operated in a room or home when no one is present and should not be placed near furniture, drapes, blankets, throws, or any material which is potentially flammable. They're not to be used for drying wet gloves, hats, or other items of clothing.
- Keep canisters of propane for heater(s) away from extreme temperatures or open flame.
- Do not use a gas kitchen stove (natural gas or propane) to heat your home.
- Collect water in bottles for drinking, cooking, and other needs should your pipes freeze.
- If you're on your own well, fill your bathtub and keep a pail on hand to flush your toilet with water from your tub. Water from the tub should not be used for drinking or cooking.
- If you're on city water, run a pencil-lead stream of water or slight drip from your faucets to keep the pipes from freezing.
- Don't open your refrigerator or freezer unless it's necessary. Have a portable food cooler for perishables you will need frequently. If the power outage is longer in winter, larger storage coolers can be used to keep from food loss of frozen meats and other items. Be sure to seal them tightly if putting outside or in garage areas to keep out animals.
- Keep playing cards and board games on hand for something to do. Who knows you might have fun and forget about the outage.

# Bulletin Board



When is the next Benzie Bucks Auction? I'm glad you asked! It's Friday, November 30th at 1:00 p.m. So...now is the time to bring your items for the auction down to The Gathering Place! What can you bring? Anything but clothes please.

The Benzie Bucks will be given out daily to those who join us for lunch or an activity starting on October 15th. Please see me if you didn't receive your Bucks when you were at The Gathering Place. Collect your bucks, save 'em up and get ready for some crazy bidding!

**We are in need of an auctioneer for this event. If you are interested, please give Dawn a call at 231.525.0601 ext. 201. No experience necessary!**

## A note to our clients receiving Home Delivered Meals and their families:

Our first goal here at Benzie Senior Resources is to make sure that all clients who need meals receive them. We are vigilant in our efforts to eliminate waste to ensure the sustainability of our program. One way to help this process is for our clients who receive meals delivered to call in the day before or as soon as they know they won't be home. This reduces the number of meals the kitchen has to prepare on that day. Unfortunately, if you aren't home, we can't return that meal to the kitchen. If we know in advance, we can save that meal cost for a different day.

If you are not there to receive your meal and have not notified us we will leave a note to contact us. We also do not want to risk food-borne illness by leaving the meals out without knowing when they will be refrigerated or consumed. This is for both food safety reasons and because an important component of our service is to check and make sure our clients are okay. If you are on our schedule and aren't home, we worry!

If there is something on the menu you do not like or cannot eat, please cancel the meal delivery for that day. Having that meal thrown out, left in the fridge too long or in the freezer getting frostbite is a waste of food which we like to avoid. We can send a frozen meal the day before so you have food you like and can eat instead of the menu item that you do not like or can't eat.



Deb Queen (Stockman) volunteered at The Gathering Place helping with paperwork and the front desk. She always had a smile on her face and spoke with a sweet, southern drawl. She passed away in October and was 64 years old. There was no obituary or funeral, so we'd like to honor her here. Thank you Deb for your help and sincerity. You are truly missed.



Esther Schroeder passed away October 21st. She was our regular piano player on Tuesdays and her talent brought joy to many over the years. She is now with her dear husband, Vic, watching over the rest of us. We will miss seeing pictures of your grandchildren and great-grandson Victor, and we'll miss your smile, talent and kind heart.



Thank you to Jim Noffsinger of Beulah for your generous donations of freshly grown carrots, zucchini, kale, cucumbers and tomatoes. For most of the summer, Jim showed up on Tuesdays and Thursdays with a load of fresh produce for our seniors.





# Bulletin Board



We are making the season extra special by assembling and delivering gift bags to our homebound neighbors. Each bag is filled with a variety of items, such as: protein bars, crossword/word search puzzles, Kleenex, socks and lotion. Please help us gather any of the above items. You can drop them off at either The Gathering Place Senior Center or at the Benzie Senior Resources Administration Office by December 11<sup>th</sup>. Please help us spread some Christmas Cheer!

## Medicare 2019 Open Enrollment

During the Medicare annual open enrollment period, October 15, 2018– December 7, 2018, all Medicare beneficiaries have the option to change their Medicare plans for the coming year to better match their needs. This includes anyone using original Medicare, Medicare Advantage or Part D prescription drug plans.

Our MMAP counselors (Michigan Medicare/Medicaid Assistance Program) will be at the Betsie Valley Library in Thompsonville on Friday, November 9<sup>th</sup> from 11:00 a.m. to 5:00 p.m.

To make an appointment for a free, unbiased objective plan comparisons, call Benzie Senior Resources at either 888-893-1102 or 231-525-0600.



We are collecting unwrapped, new toys for Toys for Tots until Friday, December 5<sup>th</sup>. The collection box is inside The Gathering Place Senior Center. Please help us make a child's Christmas just a little brighter!

The Big Bear Sportsman's Club in Kaleva has a handicap accessible blind available for any disabled Veteran interested in bow, rifle or muzzleloader deer hunting seasons. The blind is located on 80 acres of prime hunting property and the hunter will have exclusive use of the blind and land. The blind is large enough for a wheelchair and two hunters. There are people who are available to help once there is a deer ready to be moved to a vehicle too. Call Kyle Converse for further information at 269-986-6211. And happy hunting!



Do you shop at Amazon.com? If so, please start out at

[smile.amazon.com](https://smile.amazon.com) and choose Benzie Senior Resources as your charity. Then shop as usual. The only thing that will change is that Amazon will donate 0.5% of your order dollars to our agency! Please let your friends know this great news. Remember, always start at [smile.amazon.com](https://smile.amazon.com) and Amazon will donate 0.5% of the price of your eligible purchases to Benzie Senior Resources.

The Benzie Area Alzheimer's Caregivers Support Group meets at 2:00 p.m. on the first Wednesday of each month in the REMEC room at Paul Oliver Memorial Hospital in Frankfort. Friends and family members of those with memory loss, Alzheimer's or other dementia issues are welcome. For information, contact Nancy VanderLinde 231-399-0253 or [vanderlinde1233@gmail.com](mailto:vanderlinde1233@gmail.com) or Jeanette McNinch at POMH, 231-352-9621.



# Social Security and Medicare, working side by side

By Bob Simpson

Social Security District Manager in Traverse City

Social Security and Medicare have worked side by side for decades. Both programs have improved the quality of life for millions of Americans. Social Security helps older Americans, workers who become disabled, and families in which a spouse or parent dies. In 2017, about 174 million people worked and paid Social Security taxes and about 62 million people received monthly Social Security benefits.

What does Social Security can mean to you and your family's financial future. The publication, *Understanding the Benefits*, explains the Social Security retirement, disability, and survivors insurance programs. Read it at [www.socialsecurity.gov/pubs/EN-05-10024.pdf](http://www.socialsecurity.gov/pubs/EN-05-10024.pdf).

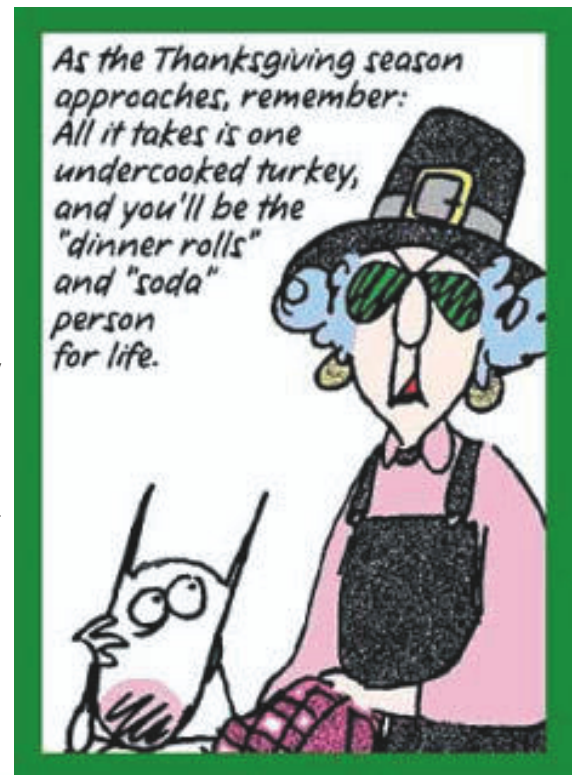
Unlike workers in the private sector, not all state or local government employees are covered by Social Security. Some only have their public pension coverage, and other government employees have both a public pension and Social Security coverage. For more information, please read *How State and Local Government Employees are Covered by Social Security and Medicare* at [www.socialsecurity.gov/pubs/EN-05-10051.pdf](http://www.socialsecurity.gov/pubs/EN-05-10051.pdf).

Medicare is the federal health insurance program for people who are 65 or older and certain younger people with disabilities. It is also for people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).

The different parts of Medicare help cover specific services. Medicare Part A (hospital Insurance) helps pay for inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care. Medicare Part B (medical insurance) helps pay for certain doctors' services, outpatient care, medical supplies, and some preventive services.

Medicare Part C (Medicare Advantage plans) is a type of Medicare health plan offered by a private company that contracts with Medicare. Medicare Advantage plans provide all of your Part A and Part B benefits. Medicare Advantage plans may also include Medicare Part D (prescription drug coverage). Part D helps cover the cost of prescription drugs. Some people with limited resources and income may also be able to get Extra Help with the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. The Extra Help is estimated to be worth about \$4,900 per year. You must meet the resources and income requirements.

When you apply for Medicare, you can sign up for Part A (hospital insurance) and Part B (medical insurance). Because you must pay a premium for Part B coverage, you can turn it down. However, if you decide to enroll in Part B later on, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Your monthly premium will go up 10 percent for each 12-month period you were eligible for Part B, but didn't sign up for it, unless you qualify for a special enrollment period.



# November Birthdays & Help with Heat

Larry Bryan	1	Sandra LaFever	10	Char Fink	17	Melvin Blausey	23
Beverly Lyons	1	Diana View	10	Lydia McClintock	17	Bernadine Ryder	23
Helen Robotham	1	Mel Adams	11	Christi Flynn	18	Paul Bennett	24
Beryl Krasner	2	Diane Leitgeb	11	Douglas Gleason	18	Barbara Ward	24
Loy Putney	2	Ted Smigiel	11	Tammy Grostick	18	Echo MacDonald	25
Margaret Jones	3	David Wynne	11	Betty Orr	18	Patricia Miehle	25
Don Winters	3	Betty Coote	12	Paul Schendel	18	Gary Richter	25
Alice Brown	5	Paul Kennedy	12	Robert Short	18	Joy Jensen	26
Robert Larson	5	Kathleen McManus	13	Doug Wynkoop III	18	Donna Olney	26
Lorie Lenhard	5	Donald K. Bock	14	Al Bryant	19	William Shields	26
Dorothy Mead	5	Ann Dawe	14	Deb Cordell	19	Donald Bock	27
Chuck Retallick	5	Joyce Gatrell	14	Connie Jaquish	20	Violet Clarmont	27
Melissa Taetsch	5	Terry Tolar	14	Shirley Mortenson	20	Anna Toms	27
Steven Thompson	5	Karlin Corey	15	Kay Reed	20	Vickie Ely	28
Howard Yost	5	William Dodge	15	Sonja Reitan	20	Bert Lappe	28
Jan Glatzer	6	Dorothy Hallock	15	Larry Brown	21	Ron Nostrandt	28
Bill Waring	6	PJ Lenhard	15	Walter Gauthier	21	Judy Putney	28
Robert Burnett	8	Mike Malecki	15	Don Olney	21	Lloyd Stevens	28
Don Fortine	8	Barbara Mitchell	15	Donald Amenson	22	Bill Berry	29
John Jenkins	8	Randall Stortz	15	Warren Wood	22	Katherine Houston	29
Helen Puscas	8	Maxine Winters	15	Ronald Dykstra	22	Doug Shifkey	29
Arthur Koenig	9	Coleen Thomas	16	Nancy Richter	22	Maria Siebertz	29
William McKeen	10	William Blake	17	Jimmy Ray Thomas	22	Julia Deener	30

*If we forgot your birthday we are truly  
sorry. If you'd like your name removed from the list, let us know.*

## It's Getting Colder Every Day...

And we'd like to be able to help with getting you utilities assistance as we have in the past, **but we can't.** The State of Michigan changed the process for all help agencies we have worked with in the past—TrueNorth, NMCAA, Father Fred, & Salvation Army. We cannot access the applications and we can't submit applications for clients from our office. We have no way of contacting the help agencies on your behalf for this sort of assistance.

As of 10/01/018 it is required that those seeking help register online or with a paper application through Michigan Dept. of Health & Human Services.

You may pick up an application for help and an information booklet at the MDHHS office in Beulah at the Benzie County Government Center. If you feel this may be something needed in the near future it is a good idea to get this paperwork soon so you have it on hand and you can become familiar with the new process.

This is how to get help from TrueNorth:

**Complete and be approved for Michigan Department of Health and Human Services' State Emergency Relief (SER) assistance. Apply through MI Bridges.**

1. Choose **TrueNorth Community Services** as your referral partner

Get contacted by **emPower** to start your self-sufficiency journey

For more details, visit the [emPower information page](#) ; visit [emPower's website](#) or call 231.355.5880.



# Donations

**Giving is not just about making a donation. It's about making a difference.**

Benzie Senior Resources is an independent 501 c-3 nonprofit organization. We depend on donations to sustain our programs and we need your support to continue providing reliable and professional services to the seniors of Benzie County. Traditional funding sources are failing to keep up with the growing needs of the rapidly increasing population of people over age 60. Your donation will help us continue our important work!

We are dedicated to supporting older adults and the friends, family and community who surround them. No matter the age or situation, we have professional, reliable services to help keep Benzie seniors living independently—with dignity—in their own homes.

You can be assured we will continue to be good stewards of all tax-deductible gifts. If you would like to designate your gift as a Legacy or Memorial Gift, please call or email us with your wishes.

**Legacy Giving:** Planned gifts are a thoughtful way to remember Benzie seniors. Please consider us in your estate planning or have your attorney add an addendum to your will. Your bequest to Benzie Senior Resources will benefit many seniors and help us to continue vitally needed services for years to come.

**Memorial Gifts:** Tribute gifts can also be made in memory of a loved one or in honor of an individual to commemorate a birthday, anniversary, end-of-year holiday or special occasion. Benzie Senior Resources will send a card acknowledging your gift to the one you have honored, or to surviving family members of the one you have remembered.

If you have any questions, please feel free to call us at (231)525-0600 or toll free 888-893-1102, or email at [info@BenzieSeniorResources.org](mailto:info@BenzieSeniorResources.org)

## DONOR INFORMATION:

Name: \_\_\_\_\_

*Check here if you wish to remain ANONYMOUS*

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

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

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

Type of Donation (please circle): Legacy      Tribute      Other

Make Checks Payable To: Benzie Senior Resources

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

**Donor Privacy Policy—Benzie Senior Resources (BSR) does not sell or distribute donor information. Be assured your information is secured and protected and only used by BSR when processing your donation and supplying you with BSR information.**



# BENZIE

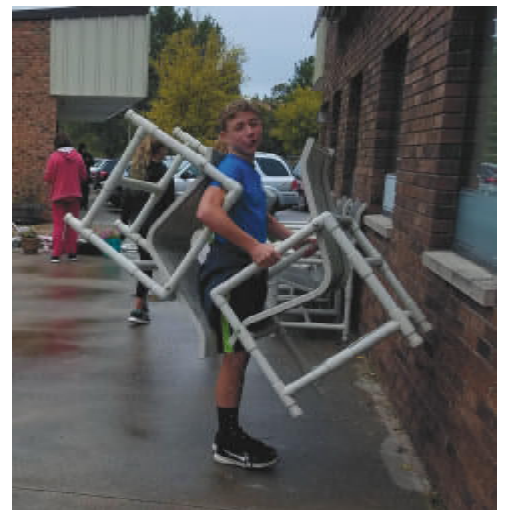
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What **ARE** You  
Thankful  
for?



A big thank you to the 7th graders from Benzie Central Middle School for all of their help getting our patio ready for winter. They also cleaned out our garage and vacuumed and detailed all of our Home Delivered Meals vans! We are so grateful!