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October is ...

Breast Cancer Awareness Month Colon Cancer Awareness Month, National Bullying Prevention Month, Squirrel Awareness Month, ADHD Awareness Month, National Book Month, Down Syndrome Awareness Month, and look up at the night sky between 9/26 & 11/22 for the Orionid Meteor showers...

October 16th is National Bosses Day!

We don't know what we'd do without ours...

But we had to figure that out for about a month, as Doug was out of the office recovering from his recent hip replacement surgery. We are thankful surgery went well and that he is back with us. As we begin our new fiscal year and ready ourselves for upcoming season changes, it is good to have his strength and humor return in person. **Thanks Doug and welcome back!**







DIRECTORY

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

The Gathering Place: 231-525-0601

Email: info@BenzieSeniorResources.org Website: www.BenzieSeniorResources.org Facebook: @benzieseniorresources.org

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.

BENZIE SENIOR RESOURCES BOARD OF DIRECTORS

Nancy Mullen Call, *President* Leo Hughes, *Secretary* Rev. Dinah Haag Rosemary Russell Ingrid Turner Paul Turner, Vice President Victor Dinsmoore, Treasurer Pamela Howe-Perry Linda Ringleka

Benzie Senior Resources is funded by Benzie County residents through a property tax millage, federal and state funds through the Aging & Adult Services Agency, Area Agency on Aging of Northwest Michigan, and private donations and grants from GT Band of Ottawa and Chippewa Indians 2% Allocation, Benzie County Community Chest, Oleson Foundation, Grand Traverse Regional Community Foundation, Benzie County Sunrise Rotary Foundation, Cherryland Cares, and Meals on Wheels of America. Benzie Senior Resources will not discriminate against any individual or group because of race, sex, religion, age, national origin, sexual orientation, marital status, disability, or political beliefs.

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

Benzie Senior Resources 10542 Main Street Honor, MI 49640

Douglas Durand, Executive Director Angela Haase, Editor

| NEWSLETTER SUBSCRIPTION FORM | | | | | | |
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| NAME | DOB:/ | | | | | |
| ADDRESS | | | | | | |
| CITY/ST/ZIP | DATE | | | | | |
| EMAIL | | | | | | |

If you would like a copy of this newsletter mailed to your home OR emailed to you each month, please mail this form to the Benzie Senior Resources office, 10542 Main St, Honor, MI 49640. For annual mailing the subscription fee is \$10.00. There is no charge for emailing. Subscription expiration dates are listed on the bottom of the mailing label. You can also find this newsletter on our website at benzieseniorresources.org under the NEWS tab, at our Benzie Senior Resources office and at The Gathering Place.



From Our Director

Hello Friends and Happy Fall!

First off, I want to express my sincere appreciation for the many well wishes, thoughts, and prayers sent my way during my recovery from hip surgery. Your many kind words helped to lift my spirits while I began healing from surgery. I am happy to report that after 4 weeks, I have returned to work, and I no longer am dealing with that miserable 24/7 hip pain! And it's gratifying to see many of your smiling faces again.

It's hard to believe that we're into fall, and I always ask the question, where did summer go! I will admit, it was my top summerafter waiting several months to have hip surgery had put a damper on my ability to get out much and enjoy my usual walks, trips, gardening and just spending outdoor time with my family and friends. So, I'm hoping to do a little catch up on the things I missed while I can as long the weather holds up.

I want to give a special shout out to the businesses who donated door prizes to be given to friends who came to The Gathering Place in celebration of Senior Center Month during the Month of September. We are very fortunate to live in Benzie County as there are so many wonderful businesses, people, and groups who are always willing to help us out by helping the many seniors in Benzie County.

October 1st is the beginning of our fiscal year. For those of you that come to The Gathering Place for lunch, you will need to again complete a National Aging Program Information System (NAPIS) form. Now before you all start to complain and ask *Why do we need to fill out this form again?*--the short answer is it has always been a requirement beginning October 1st of each year to have updated forms from our clients which helps us to get funding from both the Older American's Act and Older Michiganians Act.

The form also helps in these ways:

It is used to track how many meals and people are served.

It helps us to better understand the needs and situations of the people we serve.

It helps evaluate the effectiveness of our services.

It helps our legislators set priority funding for the Older Americans Act Programs.

Also depending on how you answer the back of the NAPIS form, we can provide or help you find other services we offer, or another agency may offer. As an example, if you have dental needs, we can offer a voucher to help with the costs of a visit to the dentist through Dental Clinics North and NW Michigan Health Services. So, by fully completing the NAPIS form, we may be able to help with other programs which you might not have known about.

BSR and TGP are committed to protecting all the information you disclose on the NAPIS form and will not share your info with any other entity. It is never used for anything other than for its intended purpose. So, please complete the NAPIS form when asked to do so by the front desk volunteers or Susan. It does make a difference in our funding, the needs of our seniors and to help determine services for you!

I know it's only October, but we are already in the planning process of our Annual Holiday Christmas Gift Bag Program for those who are homebound and could benefit from everyone's good cheer celebrating the upcoming holiday season. After the holidays we receive many appreciation cards, notes, and phone calls from those who receive these holiday gift bags. It means so much to those who are on the receiving end. Many don't have the support from family or others and to be celebrated during the holidays means the world to them.

If you can help, we will be collecting the following beginning in late October and into November:

Hand Lotion • Kleenex • Large Print Word Search or Crossword Puzzle Books • Socks • Liquid Hand Soap • Paper Towel • Disinfect Wipes • Note Pads • Pens/Pencils • Trail Mix/Granola Type Bars • Cheese Crackers • Protein Bars • Breakfast Bars • Pudding cups, Jell-o • Toilet Paper • Plug In night lights. Monetary gifts are also greatly appreciated and will be used to purchase additional items. Our goal is deliver at least 250 holiday gift bags.

More information will be published in the November Senior Scoop Newsletter.

Happy Fall! Enjoy this beautiful time of year, Doug

October Menu Our meals meet 1/3 of the recommended daily allowance nutrition requirements

| Monday | Tuesday | Wednesday | Thursday | Friday |
|---|---|--|---|--|
| 2 | 3 | 4 | 5 | 6 |
| Classic Beef Stroganoff, Oven Roasted Asparagus, Steamed Parisian Carrots, Stoneground Wheat Bread, Fresh Plums | Seasoned Beef Taco Bar, Authentic Refried Beans, Tortilla Chips w/ Fire Roasted Salsa, Oven Baked Pears | Classic Chicken Marsala, Oven Baked Potato, Italian Vegetable Blend, Whole Wheat Garlic Toast, Fresh Grapes | Spaghetti w/ Hearty Meat Sauce, Capri Vegetable Blend, Steamed Sweet Peas, Whole Wheat Garlic Toast, Diced Peaches | Pecan Encrusted Tilapia, Oven Baked Tater Tots, Normandy Vegetable Blend, Stoneground Wheat Bread, Fresh Banana |
| 9 Classic Hot Beef Sandwich, Herbed Mashed Potatoes, Steamed Cauliflower Florets, Fresh Cut Oranges | 10 Homestyle Turkey Stew, European Vegetable Blend, Steamed Sweet Corn, Fresh Baked Biscuits, Cranberry Applesauce | 11 Creole Style Chicken Gumbo, Steamed Spinach, Stoneground Wheat Bread, Oven Baked Pears | Beef Stir-fry over Rice, Crispy Egg Roll, Asian Vegetable Blend, Lucky Fortune Cookie, Mandarin Oranges | Classic Chicken Cacciatore, Italian Style Green Beans, Steamed Parisian Carrots, Diced Pears, Birthday Cake Bites! October Birthdays Celebration! |
| 16 Pineapple Dijon Baked Ham, Whipped Sweet Potatoes, Scandinavian Vegetable Blend, Sweet Hawaiian Rolls, Classic Applesauce (Special Monday Meal!) | Hawaiian Style Chicken & Rice, Caribbean Vegetable Blend, Steamed Broccoli Florets, Stoneground Wheat Bread, Tropical Fruit Blend | 18 Homemade Glazed Meatloaf, Herbed Mashed Potatoes, Sicilian Vegetable Blend, Stoneground Wheat Bread, Apricot Halves | Crispy Chicken Quesadillas, Latin Style Rice, Authentic Refried Beans, Oven Baked Peaches, Tortilla Chips w/ Fire Roasted Salsa | 20 Rosemary Garlic Roasted Pork, Herb Buttered Potatoes, Southern Style Succotash, Stoneground Wheat Bread, Fresh Banana |
| 23 Crispy Cod Sandwich, Sweet Potato Bites, Japanese Vegetable Blend, Classic Fruit Cocktail | 24 Homestyle Goulash, Steamed Sweet Peas, Steamed Parisian Carrots, Stoneground Wheat Bread, Fresh Cut Oranges | 25 Hand Breaded Baked Chicken Parmesan Garlic Mashed Potatoes, California Vegetable Blend, Fresh Banana | 26 Country Breakfast Skillet, Savory Sausage Links, Oven Baked Spiced Apples | Slow Roasted Beef, Herbed Mashed Potatoes, Malibu Vegetable Blend, Stoneground Wheat Bread, Pineapple Tidbits |
| Famous TGP Chicken Bowl* Fresh Baked Biscuits, Apricot Halves *New entrée— enjoy! | Cincinnati Style Chili Steamed Sweet Corn, Stoneground Wheat Bread, Oven Baked Peaches | We accept cash, Visa, Mastercard, & Discover. Personal Checks also accepted — made out to BSR | \$4.00 suggested donation for age 60 and older. Under 60 is \$7.50 Caregivers under 60 are \$4.00 | |

Music & Pingo and More

In Celebration—by Lois Johnson

We are here today to celebrate the longevity of our band—and honor all of our musicians and give them a great big hand.

We thank Gordon, our current leader, for his dedication, second to none who keeps everyone organized from the start until they're done.

The joy that you all bring to us is difficult to explain but we socialize, we sing and dance and friendships we gain.

The Gathering Place is just that, a place for us to meet and share our love and friendships and newcomers we greet.

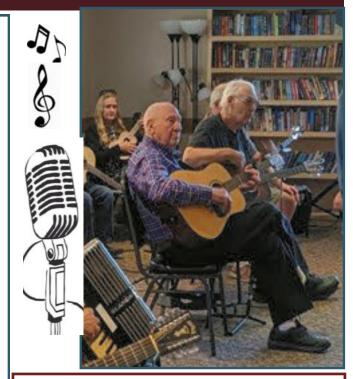
They said it couldn't be done and some said it wouldn't last but here you are 26 years later, gosh time goes so fast.

We have lost some dear members that gained their wings before we did But remain with us, in our hearts, fond memories that can't be hid.

It takes us all to create the mood that keeps us all on track and every Tuesday we set aside so that we can all come back.

Congratulations everyone for sharing your talents each week and providing all the happiness that each one of us seek.





The 2nd Thursday each month, we have <u>dinner at 5:00 p.m.</u> & play **Produce Bingo** at 6:00 p.m. This time it's on—<u>October 12th</u>

We thank our anonymous donors for supporting this fun & nutritious program! We really appreciate your help! Thank you to Honor Bank for their support of Produce Bingo! Our meal is to be: Ham & Bean Soup, Oyster Crackers, Marinated Cucumbers, & Cookies

We also thank Bobbi Smeltzer for her continued support of our Bingo program! Thanks Bobbi!

Ol' Time Gathering is happening October 27th! Dinner & dancing & fun! <u>Dinner is at 6:00 p.m.</u> We'll have BBQ Meatballs!

You <u>must sign up</u> for both in advance. Call 231.525.0601 to register or stop by TGP!



Calendar of Events

| | | icidai oi 12veitt | 5 | |
|--|--|--|--|--|
| Monday | Tuesday | Wednesday | Thursday | Friday |
| 2 9:30 Stretch & Balance (Qi Gong) 11:30-1:30 Lunch 1:00 Euchre 5:30 Zumba | 3 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga | 4 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes | 5 11:30-1:30 Lunch 1:30 BUNCO | 6 9:30 BUNCO 10:30 Bingo, music and Lunch in Thompsonville 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle |
| 9 9:30 Stretch & Balance (Qi Gong) 11:30-1:30 Lunch 1:00 Euchre 1:30 Make a Pumpkin Wreath w/ Sandy 5:30 Zumba | 10 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga | 7:30 am leave for Tunnel of Trees/Legs Inn trip \$15 cost 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes | 12 10:00 Soap Making with Kelly 11:30-1:30 Lunch 1:30 BUNCO 5:00 Dinner 6:00 Produce Bingo (PINGO) | 13 8:00 Leave for Charlevoix Apple Festival \$15 cost 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle |
| 16 9:30 Stretch & Balance (Qi Gong) 11:30-1:30 Lunch 1:00 Euchre 1:30 Pebble Art w/ Cindy Part 1 5:30 Zumba | 17 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga | 18 7:30 am leave for Tunnel of Trees/Legs Inn trip \$15 cost 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00 -4:00 Mexican Train Dominoes 4:30 Board of Directors Meeting | 19 9-2 Flu Shot Clinic at TGP 10:00 Altered Book w/ Pam #9 10:30 BP clinic 11:30-1:30 Lunch 1:30 BUNCO | 20 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle |
| 23 9:30 Stretch & Balance (Qi Gong) 11:30-1:30 Lunch 1:00 Euchre 1:30 Pebble Art w/ Cindy Part 2 5:30 Zumba | 24 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga | 25 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes | 26 10:00 Book Group 11:30-1:30 Lunch 1:30 BUNCO | 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle 5:30 Ol' Time Gathering |
| 30 9:30 Stretch & Balance (Qi Gong) 11:30-1:30 Lunch 1:00 Euchre 1:30 Rope dyeing/ Bowl making w/ Joan #1 5:30 Zumba | 31 10:30 The Melody Makers Happy Halloween! Wear your Costumes! There will be a prize drawing! 11:30-1:30 Lunch 3:30 Chair Yoga | | | Celebrating YEARS of Service to BENZIE COUNTY SENIORS |

Staff Birthdays & Anniversaries and More



Terry Crawford's birthday is 10/6. Terry's gentle and well-humored spirit is huge as a Home Health Aide. We are blessed to have her help! Terry has a funny dog named Dennis, free range chickens, & three cats. She and husband Ken have three sweet grands and enjoy their love & laughter. And she loves hunting & fishing! HBD Terry!





10/15 marks chef David Main's 11th year with us! We're happy to see his smile each day & are grateful for his hard work & the care he takes with everything. His wife Kim & their girls are his eyes' apples & his adventure buddies. Thanks Dave!





Susan Glass' birthday is 10/17. Susan enjoys her role as Senior Center Director. She loves coming up with fun, new activities for all to enjoy. During her time off she enjoys quilting and spending time in the woods, especially going "two tracking". HBD Susan!



10/19 marks that Angela Haase has been with BSR for 7 years. That it's October again is always a surprise to her somehow. She's very supervised off the clock by her minidachshund, Meggie. She's really pretty good at connecting the dots for our seniors. Thanks Ang!





Jenya Cobb's birthday is 10/21. She loves her co-workers, & her family! She also loves her group at the fitness center where she teaches. We are so happy she's part of our clients' lives and ours! She and husband Eric have much to be proud of with their two daughters. Happy Happy!!!







DENZONIA FODEIC EIDRART

Preserving yesterday, enriching today, inspiring tomorrow in our community.

Since 1994 the Smithsonian's traveling exhibit series, Museum on Main Street has crisscrossed the nation, enriching, educating, and boosting civic pride. The Benzonia Public Library (BPL) and the Mills Community House (the Mills) are proud to have been chosen to host their brand new exhibit: *Spark! Places of Innovation*. This exposition takes place from **October 14 through November 25** and explores the unique combination of places, people, and circumstances that sparks innovation and invention in rural communities. Inspired by an exhibition at the National Museum of American History, this traveling exhibition features stories gathered from diverse communities across the nation. Photographs, engaging interactives, objects, videos, and augmented reality bring a multilayered experience to reveal the leaders, challenges, successes, and future of innovation in each featured town. Every sort of innovation story is as unique as each community is and will be represented in *Spark! Places of Innovation*.

In addition to the state of the art Smithsonian display, the Mills and BPL have partnered with 21 local organizations to provide a community wrap-around exhibit. Our organization, Benzie Senior Resources & The Gathering Place are part of this. Over 20 programs will be offered throughout the duration of the exhibition to highlight a slice of our community's amazing innovators and organizations.

This project is funded in part by Smithsonian, and Michigan Humanities— an affiliate of the National Endowment for the Humanities. Michigan Humanities strives to bring people together through stories, histories, cultures, and conversations. In carrying out this mission, Michigan Humanities builds awareness and excitement for humanities in everyday life, achieves best practices and sustainability for all humanities programs and services in Michigan, and upholds the following key values: inclusion, diversity, and equity; discovery and understanding; authentic conversation; respectful collaboration; and meaningful experiences. Michigan Humanities' vision is for a more thoughtful, connected, engaged, and informed Michigan.



Please come to the exhibit!







Estate Planning with Attorney Courtney J. Marshall -(231) 947-6800www.mblawtc.com

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Bulletin Board

List for The Gathering Place Book Club Book Group at TGP

It meets the last Thursday each month 10:00 a.m. October – **The Waves** by Virginia Woolf November–**Saving Arcadia** by Heather Shumaker December–**A Woman is No Man** by Etaf Rum

Thompsonville lunch, music, and bingo is the First Friday each month! Next on 10/06

Join us at the Thompsonville Firehall. The fun begins 10:30 a.m. Lunch is served at noon. Call 231.525.0601 to sign up! We hope to see you there!

A reminder—

If you've received Honor Market Gift Certificates, please use them! There's plenty to enjoy from there! Fresh Fruits & Veggies, try some Honor Market Bacon and Brats! They have hot lunches, deli items, and so much more!

Frankfort Area Vet to Vet Group is held the 1st Monday every month 6:30pm at Trinity Lutheran Church in Frankfort at 955 James Street. Come join us! Welcome home...

We need your donations of wool sweaters and buttons for making mittens for our ongoing boutique fundraiser.

We also need BINGO prizes!

Thanks for your help!



Benzie Senior Resources has partnered with Benzie Bus to



offer Health Rides for Benzie seniors age 60 and older. Door-to-door rides to medical appointments and procedures. Fees are income-based and are on a sliding scale. Call us for more information at 231,525,0600.

Essential Estate Planning

Benzie Senior Resources offers Essential Estate Planning by appointment only. Meet with an estate planning attorney for free to review, update and/or create an estate plan. Call 231-525-0600

to schedule your appointment

Free Computer Help—Fall hours

The Darcy Library in Beulah Thursdays 12 pm to 4 p.m. Use your computer or one at the library. Questions? Call Carol at 231.882.4037

FOOT CARE CLINIC

Wednesdays at
Benzie Senior Resources Office,
BY APPOINTMENT.
Call 231-525-0600 to schedule



We don't charge a fee, but donations are appreciated.

Are you a Veteran? Need benefit help?



Call Karen Korolenko, Director at Benzie County Department of Veterans Affairs. 231.882.0034 or

Email kkorolenko@benzieco.net.



An Apple a Day

The old adage, "an apple a day keeps the doctor away," is closer to the truth than you might think. These crisp fall fruits come packed with health-boosting nutrition and easily fit into your daily diet. Eat an apple a day for:

- **Weight control:** Apples are rich in a type of fiber called pectin, which studies show may help calm your appetite. One study showed the pectin in one apple at breakfast time helped subjects eat fewer calories at lunch. And with only 80 calories in a medium apple, they easily fit into any weight loss plan.
- **Heart health:** Pectin, along with other phytonutrients in apples, helps lower circulating cholesterol levels. A research study from the Netherlands showed an apple a day cut death from heart disease by 50 percent. An additional study (from UC Davis) showed eating two apples daily protected arteries from harmful plaque build up that can lead to blocked arteries and heart attacks.
- **Quercitin:** A type of phytonutrient in apples, quercitin may have far reaching effects, such as improving immune health and slowing the aging process. Along with onions, apples are a major source of this special compound that is best obtained from food rather than taken as a supplement.
- **Tasty convenience:** Apples make for a portable snack (like a school lunch or backpack treat), stay fresh and crisp in the fridge for weeks, and have a myriad of uses. Besides eating them solo, you can add apples to salads and stuffing, bake them alone or with other fruit as a dessert, stir them into yogurt, or combine them with flavorful cheeses as an appetizer.

Tasty Pumpkin Dip for Apples Ingredients

³/₄ cup (6 ounces) 1/3 less-fat cream cheese

1/4 cup packed brown sugar

½ cup canned pumpkin puree

2 teaspoons maple syrup

½ teaspoon ground cinnamon

What to Do...

Heat cream cheese in microwave for 20 seconds or until soft enough to mix well. Mix in sugar, pumpkin, maple syrup, and cinnamon. Serve immediately or chill in the refrigerator for later consumption. Eat with slices of apple. Enjoy!



Did you know?

Many consider apple pie to be **the** all-American dessert. Did you know it's not even an American dish? The first apple pie originated in England hundreds of years ago. Most varieties grown today are native to Europe, not the U.S.



Word Search

Halloween

| D | N | Т | R | Ε | Α | Т | S | S | K | С | I | R | Т |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| I | S | I | В | R | 0 | 0 | М | 0 | S | F | Т | В | 0 |
| Р | U | M | Р | Κ | I | N | V | U | L | U | С | R | S |
| G | 0 | В | L | I | N | S | С | Α | L | N | 0 | С | S |
| С | Α | N | D | Υ | С | 0 | R | N | Α | N | S | Н | R |
| М | I | D | N | I | G | Н | Т | Р | В | Υ | Т | I | Ε |
| N | L | T | В | L | U | Ε | E | J | E | N | U | L | D |
| Ε | Ε | S | U | Α | S | С | Α | R | Υ | M | M | D | I |
| N | Α | 0 | Α | I | Т | G | С | 0 | E | S | E | R | Р |
| L | V | Н | M | 0 | N | S | Т | E | R | S | S | E | S |
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A-A-R-P! I wanna join the A-A-R-P!

The Retirement Village People





October Birthdays

| Faith Dulaney | 1 | Pam Koski | 11 | Edward June | 23 |
|--------------------|----|----------------------|------|------------------|--|
| John Fortine | 2 | Ruth Pedersen | 11 | Neal Nye | 24 |
| Jim Nicholas | 2 | Marilou Schlotterbec | k 11 | James Ptak | 24 |
| Shorty O' Blenis | 2 | Carole Evans | 12 | Janet Wynne | 24 |
| Craig Pusey | 2 | Susana Green | 12 | Barbara Riegler | 25 |
| Charlotte Worden | 2 | Terry Cheeseman | 13 | Tom Smeltzer | 25 |
| David Johnson | 3 | John Goff | 13 | Barbara Baltazar | 26 |
| Doug Peterson | 3 | Lynette Grimes | 13 | Mary Lagerfeldt | 26 |
| Sydney Walston | 3 | Jan Klemp | 13 | Adele Maher | 26 |
| Randy Boyd | 4 | Joyce MacGirr | 13 | Lonny Cech | 27 |
| Tina Clark | 4 | Jill McPherson | 13 | Paul Turner | 27 |
| Carol McAnulty | 4 | Vicki Trent | 13 | Betty Gardner | 28 |
| Merryleesa Wilkins | 4 | Michelle Leines | 14 | Linda Nunn | 28 |
| Cindy Neddo | 5 | Bob Presley | 14 | Ruth Ann Bailey | 29 |
| | | · | | · | |
| Phyllis Crowell- | | Shirley Sexton- | | Jim Warriner | |
| VanHammen | 5 | Damore | 14 | Gauthier | 29 |
| | | | | | |
| Terry Crawford | 6 | David Sharman | 14 | Verl Koski | 29 |
| Craig Dixon | 6 | Tom Burgess | 15 | Bruce Toms | 29 |
| James Loucks | 6 | Clyde Kastl | 15 | Judy Kretzschmer | 30 |
| Dianne Burnett | 7 | Margaret Marcum | 16 | Don Louisignau | 30 |
| Joyce Card | 7 | Joanne Rackow | 16 | Mike Ryan | 30 |
| Larry Miller | 7 | Elizabeth Demers | 17 | Robert Swanson | 30 |
| Larry Mortenson | 7 | George Hillier | 17 | Rhonda Trombly | 30 |
| Cathy Bodell | 8 | Rob Janusch | 17 | Bob Dipzinski | 31 |
| Carla Smith | 8 | John Tuohimaa | 17 | Gloria Ellis | 31 |
| Jim Cook | 9 | Carol Bishop | 19 | Bill Kulback | 31 |
| Lisa Gates | 9 | Evelyn Blossey | 19 | Bob Scholl | 31 |
| Bill Tarker | 9 | Fred Poynor | 19 | Beverly Thomsen | 31 |
| Terry VanHeynigan | 9 | Vicki Sager | 19 | Jim VanHammen | 31 |
| Judy Ann Gauld | 10 | Danny Shields | 20 | . | |
| Sandy Gill | 10 | Sharron McCollum | 21 | | |
| Aubrey Swisher | 10 | Terry Montgomery | 21 | | 1 |
| Judy Acha | 11 | Alda Cook | 22 | | |
| Ken Bochenek | 11 | Betty Mathias | 22 | | A STATE OF THE STA |
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If we forgot your birthday we are truly sorry. Please remind us for next year. If you prefer your name be removed from the birthday list, please let us know. You can indicate this on your NAPIS form, too.







Medicare Minute and More

Open Enrollment for Medicare is October 15th thru December 7. It is the time of year when you can make certain changes to your Medicare coverage. The changes you make will take effect on January 1, 2024. You may make an appointment with us at the BSR office to speak with our MMAPs counselor. Availability is limited, so be sure to call soon.

To be prepared for your appointment, review any materials that have been sent to you. Write down your questions and concerns to discuss with our counselor. There are considerations to make when enrolling or changing plans, whether it's for a Part D drug plan, or for choosing a new or different Medicare Advantage Plan.

If you have Original Medicare, ask yourself these questions before choosing a stand-alone **Part D drug plan**: Does the plan cover all the medications I take? Does the plan have restrictions on my drugs? How much will I pay for monthly premiums and the annual deductible? How much will I pay at the pharmacy (copay/coinsurance) for each drug I take? Is my pharmacy in the plans' preferred network? Can I fill my prescription by mail order? What is the plan's star rating? If I have other drug coverage, will the Medicare drug plan work with this coverage?

Ask yourself these questions before choosing a new or different **Medicare Advantage Plan**: How much are the premium, deductible, and coinsurance/copay amounts? What is the annual maximum out-of-pocket cost for the plan? What service area does the plan cover? Are my doctors and hospitals in the plan's network? What are the rules I must follow to access health care services and my drugs? Does the plan cover additional benefits not covered by Original Medicare? What is the plan's star rating? Will this plan affect any additional coverage I may have? Ask yourself this question about **Medigap policies** if you are leaving or joining Original Medicare during the fall Open Enrollment Period: Will I be able to buy a Medigap policy to help with out-of-pocket costs, now or in the future?

Your plan carrier will send you a "Plan Annual Notice of Change" (ANOC) each fall when you're in a Part D or Medicare Advantage plan. The ANOC includes any changes in coverage, costs, and more that will be effective in January. With receipt of this notice, it's helpful to review any changes to decide whether the plan will continue to meet your needs in the next year. If you don't get this important document, contact your plan. The number to call is on the back of your insurance card.

With the open enrollment period you will have received the *Medicare & You Handbook*, as well. It is designed to give you a summary of your Medicare benefits, rights, and protections, lists of available health and drug plans, and answers to frequently asked questions about Medicare. This is usually sent out in late September. Keep it handy to help as you sort through your plan information and the questions you might have as you review your plan and other material. Again, please call our office to set an appointment to discuss your questions & concerns for your coverage(s). 231.525.0600

MMAP is a free counseling service for Medicare and/or Medicaid beneficiaries and their caregivers. MMAP counselors are not associated with any health insurance company & can provide you with unbiased information and assistance on public benefits and health insurance issues. They're trained in Medicare and Medicaid law and regulations and related insurance products. Our volunteer is available for appointments either over the phone or in-person by calling our office at 231.525.0600.

| Local DHS office numbers by county | Phone Number |
|------------------------------------|--------------|
| Antrim | 231-533-8664 |
| Benzie | 231-882-1330 |
| Charlevoix, Emmet | 231-348-1600 |
| Grand Traverse, Leelanau | 231-941-3900 |
| Kalkaska | 231-258-1200 |
| Manistee | 231-723-8375 |
| Missaukee, Wexford | 231-779-4500 |



Donation Information

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. 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.

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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.

DONOR INFORMATION:

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|--|-----------------|------------------------|-----------------|
| Mailing Address: | | | |
| City: | _ State: | Zip: | |
| Phone Number: | Amount End | closed: | |
| Гуре of Donation (please circle): Legacy | Tribute | Other | |
| Make Checks Pavable To: Benzie Senior F | Resources. Mail | to: 10542 Main Street. | Honor, MI 49640 |

☐ Check here if you wish to remain ANONYMOUS

Benzie Senior Resources is an independent 501 (c) 3 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.

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





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