BENZIE SENIOR RESOURCES

April 2024

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April is: April 23rd is the full moon known as the Pink Moon or the Sprouting Grass Moon. The Lyrids Meteor showers are from 4/14 thru 4/29, peaking on 4/22/24. April is National Poetry Month, Keep America Beautiful Month, National Volunteer Month, National Humor Month, Celebrate Diversity Month, Oral Cancer Awareness Month, Parkinson's Awareness Month, Occupational Therapy Month, Jazz Appreciation Month, & National Month of Hope. Be connected. Be supported. Be home.

THE SENIOR

SCOOP

Happy Spring!

"A little madness in the Spring is wholesome, even for the King." —Emily Dickinson

"Spring is nature's way of saying, Let's Party!"-Robin Williams

"It's spring fever—That is what the name of it is. And when you've got it, you want-oh, you don't quite know what it is you do want, but it is just fairly makes your heart ache you want it so!" —Mark Twain

"In the spring at the end of the day, you should smell like dirt."—Margaret Atwood

"If Spring came but once a century instead of once a year, or burst forth with the sound of an earthquake and not in silence, what wonder & expectation there would be in all hearts to behold the miraculous change."—Henry Wadsworth Longfellow





DIRECTORY

Phone: 231-525-0600 or Toll Free: 888-893-1102 Fax: 231-325-4855 Email: info@BenzieSeniorResources.org Website: www.BenzieSeniorResources.org Facebook: @benzieseniorresources.org The Gathering Place: 231-525-0601

Benzie Senior Resources Office Hours Monday – Friday: 8:30 a.m. – 4:00 p.m.

The Gathering Place Senior Center Hours are 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* Robert Manilla

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Benzie Senior Resources 10542 Main Street Honor, MI 49640

Douglas Durand, Executive Director Angela Haase, Issue Editor

NEWSLETTER SUBSCI	RIPTION FORM
NAME	DOB:/
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If you would like a copy of this newsletter mailed to your h this form to the Benzie Senior Resources office, 10542 Mai subscription fee is \$10.00. There is no charge for emailing. bottom of the mailing label. You can also find this newslett under the NEWS tab, at our Benzie Senior Resources offic	in St, Honor, MI 49640. For annual mailing the Subscription expiration dates are listed on the ter on our website at benzieseniorresources.org

Tribute to Sabra Boyle by Angela Haase

It was Friday, March 8th when Doug called to tell us Sabra had passed away. Marti and I were stunned. Sabra had a brief illness we fully believed she'd recover from, as she had just spoken with Marti that morning and was having a better day. We closed the office early and knew things will never be the same. We are trying to put things back together—when such a key staff member is suddenly gone saying *it's difficult* is an understatement.

She had framed certificates on her office wall in appreciation of the seventeen years devoted to our agency's mission. She loved purple & she wore a lot of purple. A lot of it. There's a large purple file cabinet in her office. Purple keyboard & mouse on the desk-- now she's gone. Just like that.

I wrote an actual obituary, but the list of survivors was all that was shared. It did nothing to depict who Sabra was, that she was caregiver and nurturer in her family. It didn't share what made her laugh or that she could and did carry bags of birdseed and dog food bigger than her like it was *nothing*. She was tiny, but tough & fierce, fragile and kind. She liked to watch football every weekend when it was in season. When Richard (her step-dad) was still living they'd go to the Frankfort football games & cheer. Always a Panther fan!

Sabra Lynn (Shively) Boyle was born February 22, 1963, on a Friday in Detroit, Michigan. She left us on Friday March 8, 2024, at Munson Medical Center. Sabra was Friday's child—loving & giving. Her great love of animals and nature were a big part of her life together with Jerry as they resided in Beulah in their wooded paradise. Sabra & Jerry first met in 1979 cruising up & down the street in Frankfort. She was in her little red car & he was on his motorcycle. Jerry was active with his duties in the US Coast Guard while Sabra was still a student at Frankfort High School. They married in 1980. A story she shared was about when they were going downstate to her grandma's house for Christmas, so Jerry sent a note to the principal's office to excuse his "little wife" for their family trip. They were inseparable and loved each other deeply, celebrating 43 years of marriage this past August.

Her parents were Norman Shively & Suzanne Shively Strom, and Richard Strom. Norman's been gone since 2006. Since then, Sabra had a good friendship with Norman's wife Marie. Suzanne's brother Jimmy Kirk who lived next door to Sabra with her folks passed away in 2019. Suzanne passed in 2021, and Richard just last May. Her brother Stevie has been gone since 2012. She was important to her siblings she gained through Richard, too... Denise (Randy) Favreau, Wayne (Marilee) Strom, and Sharon (DeMark) Weckle. The fur babies she left behind include Max, Sadie, and then Alli who first belonged to Jimmy, then to Suzanne & Richard.

Sabra was a vital part of Benzie Senior Resources, giving her time & heart to our county's seniors for 17 years. She meant a lot to us. We wanted you to know a little more about who she was. Sabra didn't wish for there to be any sort of service. If you'd like to do something to honor her memory, please make a donation to the Benzie County Animal Welfare League. They can be reached at <u>http://awlobc.org/</u> or by regular mail Animal Welfare League PO BOX 172, Frankfort, MI 49635.





Sabra & Momma Cat taken in August 2021

Menu Our	meals meet 1/3 of the re	commended daily allow	wance nutrition requi	irements (RDA)
Monday	Tuesday	Wednesday	Thursday	Friday
1 Easter Dinner Pineapple Dijon Baked Ham, Whipped Sweet Potatoes, Malibu Vegetable Blend, Sweet Hawaiian Rolls, Pineapple Tidbits	2 Chicken Cordon Bleu, Oven Baked Potato, Key West Vegetable Blend, Stoneground Wheat Bread, Fresh Grapes	3 Grand Rapids Style Wet Burrito, Authentic Refried Beans, Tortilla Chips w/ Fire Roasted Salsa, Oven Baked Spiced Apples	4 Shrimp Scampi Over Pasta, Scandinavian Vegetable Blend, Steamed Parisian Carrots, Whole Wheat Garlic Toast, Diced Pears	5 Homestyle Franks & Baked Beans, Steamed Broccoli Florets, Steamed Cauliflower Florets, Fresh Cut Watermelon, Cracker Jacks
8	9	10	11	12
Country Style Beef Fritters & Gravy, Herb Buttered Potatoes, Malibu Vegetable Blend, Stoneground Wheat Bread, Apricot Halves	Whole Wheat Cinnamon French Toast, Savory Sausage Links, Freshly Scrambled Eggs, Oven Baked Spiced Apples	Crispy Crab Cakes, Crispy Smashed Potatoes, Caribbean Vegetable Blend, Stoneground Wheat Bread, Fresh Grapes	Deluxe Pizza Italian vegetable Blend, Steamed Sweet Corn, Soft Baked Breadsticks, Diced Pears	Creamy Chicken Primavera w/ Pasta, Venetian Vegetable Blend, Steamed Sweet Peas, Whole Wheat Garlic Toast, Tropical Fruit Blend
15 Boneless Pork Chops w/ Herbed Stuffing, Oven Baked Potato, Steamed Spinach, Stoneground Wheat Bread, Diced Peaches	16 Spaghetti & Italian Meatballs, Sicilian Vegetable Blend, Pesto Infused Cauliflower, Whole Wheat Garlic Toast, Fresh Plums	17 Zesty Steak Fajitas, Fire Roasted Corn & Black Beans, Tortilla Chips w/ Fire Roasted Salsa, Oven Baked Pears	18 Grilled Chicken Caeser Salad, Soft Baked Breadsticks, Fresh Banana	19 Slow Roasted Beef, Herbed Mashed Potatoes, Italian Style Green Beans, Stoneground Wheat Bread, Fresh Grapes
22 Build Your Own Cheeseburger Bar, Baked Beans w/ Bacon, Malibu Vegetable Blend, Fresh Banana	23 Stuffed Cabbage Rolls, Steamed Cauliflower Florets, Oven Roasted Asparagus, Stoneground Wheat Bread, Fresh Plums	24 Shredded Chicken Taco Bar, Latin Style Rice, Tortilla Chips w/ Fire Roasted Salsa, Oven Baked Peaches	25 Grilled Ham & Cheese, Oven Baked Tater Tots, Capri Vegetable Blend, Classic Fruit Cocktail	26 Chicken Lo Mein w/ Asian Vegetables, Thai Style Spring Roll, Steamed Broccoli Florets, Lucky Fortune Cookies, Mandarin Oranges <u>Kathy's Retirement</u>
29 Asian Style Chicken Salad, Raspberry Carrot Salad, Croissant, Cranberry Applesauce	30 Smoky Ham & Bean Soup, Oyster Crackers, Capri Vegetable Blend, Green Bean Blend, Fresh Banana		\$4.00 suggested donation for age 60 and older. Under 60 is <u>\$8.00</u> Caregivers under 60 are \$4.00	We accept cash, Visa, Mastercard, & Discover. Personal Checks also accepted — made out to BSR Lunch is served 1130am to 130pm

The Kitchen Uncovered

Happy Spring!

Speaking from the nutritional department, I need to share something I hear quite often--some people who receive one of our about 170+ home delivered meals per day, have no idea that we put their meals together, then we tear down, clean up, & and get ready for serving our congregate meal site here at TGP. Sometimes serving 150 or more guests! And then many who come for our congregate meals have no idea that there are 5 vehicles delivering hot meals to every corner of Benzie County while they are enjoying their own meal. We hear it from some of our wonderful volunteer drivers who may happen to drive on a different day than they normally would and are shocked that we are sending out around 250 frozen meals in addition to what would normally go out that day. Or maybe it's milk day, where almost 150 half gallons of milk are distributed. Maybe it's breakfast bag day, or BACN red bag day, or commodity box day... you see my point? Many people think that whichever service they receive or participate in is the entirety of what we do here. It's important our community who supports us so very much, more fully understands all of what we do.

This brings me to a much sadder, but very important thought. Many of you know that we recently, suddenly lost our financial guru Sabra Boyle. She was an integral part of this agency, and it can never be fully put into words all of the lives she touched, made better, and even prolonged by being a steadfast ally to the seniors in our community. My first memory of Sabra is from when I went into the main office over 11 years ago to fill out an application. I had my then four-year-old daughter on my lap (who loved Sabra's kitty tattoo!) while I filled out the lengthy form. Later, I heard that Sabra put a good word in for me because, with a daughter who was that well-behaved, it must've said something good about her dad. Even after my 11 years of her making paydays happen smoothly, filing hundreds of forms for me, printing and laminating all of my systems and charts, ordering office supplies, and Amazon wish list items, I know that that is only a tiny window into what Sabra did for me and for the agency. But just like the sometimes overlooked services from the nutritional program, I am oblivious of what all Sabra's role entailed. That can happen in so many lives—we take each other and things at face value, and sort of for granted. Perhaps, if we all made more of an effort to understand the bigger picture of those whom we interact with, we will be more patient, appreciative, and grateful for all that they do.

We miss you Sabra!

David Main Executive Chef Benzie Senior Resources



Calendar of Events						
Monday	Tuesday	Wednesday	Thursday	Friday		
1 9:30 Stretch & Balance 10:15 Qi Gong 11:30-1:30 Lunch	2 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	3 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes	4 11:30-1:30 Lunch 1:30 BUNCO	5 Detroit Tigers Opening Day! Wear Tigers' gear! 9:30 BUNCO 10:30 Bingo, Music, & Lunch in Thompson- ville! 11:30-1:30 Lunch 1:30 Crochet, Knit, & Sew Circle		
8 9:30 Stretch & Balance 10:15 Qi Gong 11:30-1:30 Lunch 1:30 Make Earrings w/ Debbie 530 ZUMBA IS BACK!	9 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	10 830 Zumba 10-12 Coffee W/ Vets with Karen 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes	11 10:00 Make a Seashell Angel w/ Susan 10:30 BP check 11:30-1:30 Lunch 1:30 BUNCO 5:00 Dinner 6:00 Produce Bingo (PINGO)	12 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle		
15 9:30 Stretch & Balance 10:15 Qi Gong 11:30-1:30 Lunch 1:30 Sashiko- Japanese Embroidery w/ Jeane 530 Zumba	16 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	17 830 Zumba 8:30 leave for Little River Casino 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes 4:30 Board of Director's Meeting	18 9-12 Energy Healing w/ Kris by appt.* 11:30-1:30 Lunch 1:30 BUNCO	19 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle		
22 9:30 Stretch & Balance 10:15 Qi Gong 11:30-1:30 Lunch 1:30 Line Dancing w/ Rebecca & Susan 530 Zumba	23 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	24 830 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes	25 10:00 Book Group 11:30 Music w/ AMPM & MPM 11:30-1:30 Lunch 1:30 BUNCO	26 9:30 BUNCO 11:30-1:30 Lunch Ice Cream Social dur- ing lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle 5:30 Ol' Time Gathering		
29 9:30 Stretch & Balance 11:30-1:30 Lunch 1:30 Sweater Wreath w/ Sandy 530 Zumba	30 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	*Join us 4/18 for an energy healing ses- sion with Kris a 30 min. session – with or without touch your choice. Call Susan 231.525.0601 for an appointment				

Bulletin Board

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.



Thompsonville lunch, music, and bingo is the First Friday each month! **April 5th is our date for April!** 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!



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.

Bring us wool sweaters and cool buttons... See what we do with them! Mittens for sale at TGP \$20.00/pair



These make great gifts and you deserve a pair of these great mittens too, to keep your own paws warm...

FOOT CARE CLINIC **BY APPOINTMENT**

Wednesdays at Benzie Senior Resources Age 60 and over. Office, Call 231-525-0600 to set yours up We don't charge a fee, but donations are appreciated.

Free Computer Help—Current hours The Darcy Library in Beulah has been closed for renovations. They are scheduled to reopen April 15th. We recommend that you call ahead 231.882.4037

List for The Gathering Place Book Club Book Group at TGP meets next March 29th

April's Book—The Invisible Life of Addie LaRue by V.E. Schwab

May's Book—Orphan Daughter by Cari Noga

June's Book—Born a Crime by Trevor Noah

July's Book—Mercy by Jodi Picoult

IMPORTANT: Call our office to cancel your BSR worker/contractor for Home Healthcare or for your Homemaking Service if you're sick or need to reschedule. Let's keep each other healthy! (231) 525-0600

Kinship Caregiver Grant up to \$500

Do you or someone you know qualify? *Are you 55 or older and caring for a relative under the age of 18?

Do you live in one of our covered counties? *Do you have financial needs requiring assistance?





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Word Search

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Play this puzzle online at : https://thewordsearch.com/puzzle/142422/

Produce Bingo & Ol' Time Gathering

The 2nd Thursday each month Dinner is at 5:00 p.m. & Produce Bingo starts at 6:00 p.m. This month it's on—April 11th We will have: Brats, Baked Beans, Potato Salad, & Brownies

We are grateful for our past donors who have been supporting this fun & nutritious program (Produce Bingo) and our Bingo program! All have been greatly appreciated! Thanks too, to those of you who may decide to help us in the future. Your help is needed and will be appreciated!

Ol' Time Gathering is happening 4/26/24 Dinner & dancing & fun! Dinner @ 6:00 p.m. We'll provide BBQ Meatballs Please bring a dish to pass.







April Birthdays					
Keith Behm	1	Gloria Holtrey	9	Lynn Vanderplow	20
Olga Horn	1	Charlotte Wheaton	9	Robin Groesbeck	23
Bonnie Ness	2	Mary Anderson	10	Linda Middleton	24
Vicki Blood	3	Evelyn Goethals	10	Carol Bear	25
Eric Kalis	3	Don Greene	11	Ruth Peppler	25
Joan Harwood	4	Sue Sheffield	11	Carol Crawford	27
Laura Payment	4	Connie Schrock	12	Ron Duford	27
Fred Delaney	5	Ruth Goff	13	Elaine Vanderberg	27
Art Leffring	5	Matt Torres	15	Gordon Armstrong	28
Sharon Murphy	5	Lolita Brownell	16	Norris Cutler	28
Anna Nordbeck	5	Sally Hennessee	16	Nadine Gilroy	28
David Favreau	6	Dan Berndt	17	Larry Lozen	28
Gloria Pierce	6	Barb Bowlby	17	Lisa Davidson	29
Jed Jaworski	6	Bill Dowd	17	Jack Sage	29
Loretta Sheets	6	Thomas Haan	17	Martha Sterzik	29
Bill Buck	7	Marsha Behm	18	Mike Bailey	30
Viva Fender	7	Jean Bowers	18	Oscar Jaquish	30
Lester Brownell	8	Shirley Bolling	20	Susie Öwen	30
Darrell Edgley	8	Lee Brooks	20	Bonnie Rodgers	30
Bob Lucas	8	Dudley Cogburn	20	C	
Joanne Rafferty	8	Marie Cote	20		

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.



Please join us for this!

Join Us on Friday April 5th for Tiger's Opening Day!

Enjoy a hot dog lunch!

Wear your Tigers gear or team colors to win a prize! Go Team!!!!

Nutrition Notes

Is Your Family Ready for an Emergency?

Disasters can happen anytime, anywhere and sometimes without warning. Having an emergency food supply will mean you will not go hungry when transportation, weather, health, power outage or other problems prevent you from getting your usual grocery supplies. Preparing your household through self-confidence based on knowledge, preparation and practice can give your family a better chance for recovery during an emergency.

The <u>American Red Cross</u> recommends keeping a 3-day emergency food supply. Emergency foods are to be kept separate from regular groceries, so they are available when needed. An emergency food supply should be kept in a convenient location: in a clean, cool environment, away from extreme heat or cold. Extremely hot (over 100 degrees) and freezing temperatures are harmful to canned goods.

Select non-perishable foods, those that require no refrigeration, preparation, or cooking. Date the foods as you buy them. Check your emergency foods on a regular basis to keep expiration and use by dates current. Never use foods from leaking, rusty, bulging or badly dented cans. Inspect home preserved foods for jars that are cracked or with loose or bulging lids. Once seals have been broken oxygen can enter and cause contamination. Never taste such foods.

Consider storing foods in your designated emergency food area that can be eaten cold, such as small cans of fruit, juice boxes, cans of tuna or other canned meats, pudding cups, peanut butter, crackers and non-fat dry milk. Make sure you have a manual can opener, eating utensils, and disposable dishes.

<u>Michigan State University Extension</u> recommends following the "use-by" dates for best quality and replace with new groceries. Lowacid canned goods (meats, poultry, stew, soups, beans, carrots, corn, etc.) will last 2 to 5 years, unopened. High-acid canned goods (fruits, juices, pickles, tomato soup, etc.) will last 12-18 months, unopened.

Store at least 1 gallon of water per person per day. This is the minimum amount a person will need for drinking, cooking and brushing teeth. Keep at least a three-day supply of clean water on hand per person. To ensure quality, replace stored water twice a year. You may not know when a disaster will strike, but keeping an emergency food supply will help you and your family better handle the situation, safely & comfortably.

Here are 10 other items, per FEMA that you should include in your kit:

Flashlight & extra batteries for it. A whistle to help you signal for help. Dust mask, Local Maps, Manual Can Opener, battery powered or hand-cranked radio, books, games, & other activities for children, First Aid Kit, Supplies for your pet– enough for several days. Wrench &/or Pliers perhaps other tools (in case you need to turn off utilities).

Visit <u>ready.gov/safety-skills</u> to discover more valuable skills that can be useful in emergency situations. While it is important to have these supplies at home, you should also consider having a smaller emergency kit stored in your car or ready to grab if you are evacuated from your home and need to leave quickly. Once you have your kit built, be sure to maintain it by replacing expired items and, each year, reevaluating your needs.

Having an emergency kit can prepare you to protect you and your family. Visit the <u>National Preparedness Month</u> on ready.gov to read more actions you can take this month, and all year round, to prepare for disasters.







Staff Birthdays & Anniversaries and Welcome



Angie's birthday is April 4th. She's been with us as part of our TGP kitchen team going on two years. Angie loves to cook for her family and nurturing those she loves. Her smile will light up a room and we are blessed to have her as part of our days! Happy Birthday Ang!

Rebecca says the best thing about having an April birthday is that there's Opening Day for her favorite team—The Detroit Tigers! A day at the ballpark is her favorite way to celebrate her birthday! It's the first sign of spring. She has her tickets for Opening Day as it's her birthday tradition! It's actually on the 14th, though Opening Day is on the 5th! Happy Birthday Rebecca!



Erica has been with BSR for 2 years as one of our Home Health Aides as of 4/11 and her birthday is on 4/18! She loves her job, which affords her the opportunity to help people in the community. She also enjoys drives around Crystal Lake, walking on the beach, rock hunting, hanging out with friends, cat-sitting, and has a pleasantly caustic sense of humor (her words). Humor is sometimes the best medicine, she says. Happy Birthday & thanks for being you!





Cathy has her birthday on April 30th! Her brightness and good humor are a wonderful part of TGP's kitchen team. She always makes time for our clients and has been with us for a little over six years. Her time with her family, especially the little ones is what truly warms her heart. Have a wonderful birthday Cathy!

Donna's 1st anniversary as one of our nurses is on 4/26. She and her husband Jim have lived in Benzie County for 30 years now. She started life as an Army Brat—her father served 25 years in the US Army. Both he & Donna's mom schlepped 4 kids to Taiwan, Turkey, Germany, & throughout many states in the US. She attended a new school each year through her graduation. Donna has a terrific green thumb & we're so glad she's with us at BSR. Thanks Donna!



Bea's favorite day is Tuesday...she got a wink from a lady dancing with a handsome gentleman and it made her happy for them. A lady apologized for all the mess we have to take care of..."No, we work for you," she told her, "Without you we wouldn't have a job. We are here to serve you and I like it!" Bea loves seeing our seniors every day... they make her smile. April 18th is Bea's 2nd anniversary for being with us as part of our kitchen team at TGP. Thank you Bea, you make us **all** smile!

April 8 marks 11 years that Doug has been with our agency. He is incredibly devoted to our community with his work for our agency and is helping us navigate the waters of these difficult times. Doug's time with Cindy and their kids and grandkids is precious —he is the epitome of The Family Man. Doug's leadership and kindness have been pivotal as we continue to evolve as an agency. Thank you so very much Doug! You are Awesome!



Kathy Frederick is leaving us on her birthday April 26th for Retirement 101-as she puts it. She plans to grow lots of flowers & vegetables this summer. She and her husband just purchased a travel trailer and plan to become snowbirds this winter in Crystal River. Most importantly, she plans to spend lots of time with her family. "As one door closes, another opens." Have fun Kathy!





Medicare Minute

Avoid the Part D late enrollment penalty-keep creditable prescription drug coverage

Do you have creditable prescription drug coverage? It's drug coverage that's expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. It could be drug coverage you get from a current or former employer or union, or from TRICARE, the Indian Health Service, or the Department of Veterans Affairs.

If you don't have creditable coverage, you may want to join a Medicare drug plan now to avoid the Part D late enrollment penalty, even if you don't use a lot of prescription drugs. People who have and keep creditable prescription drug coverage, or who get Extra Help to pay for their prescriptions don't have to pay this penalty.

How do I know if my prescription drug coverage is "creditable"?

Your drug plan must tell you each year if your drug coverage is considered creditable coverage. They may send you this information in a letter, or draw your attention to it in a newsletter or other piece of correspondence. Keep this information, because you may need it if you join a Medicare drug plan later and want to avoid the Part D late enrollment penalty. If you have creditable prescription drug coverage when you first become eligible for Medicare, generally you can keep it without paying the late enrollment penalty if you sign up for Part D later.

The cost of the late enrollment penalty depends on how long you went without Part D or creditable prescription drug coverage. In general, you'll have to pay this penalty for as long as you have a Medicare drug plan.

Learn how the Part D late enrollment penalty is calculated & about the ways to avoid the penalty. Give BSR's office a call to discuss this with our Medicare specialist.

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 and can provide you with unbiased information and assistance on public benefits and health insurance issues. They are 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.



Navigating Medicare







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.

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:

	Name:	
	Mailing Address:	
	City:	_State:Zip:
	Phone Number:	Amount Enclosed:
	Type of Donation (please circle): Legacy	Tribute Other
	Make Checks Payable To: <u>Benzie Senior R</u>	esources, Mail to: 10542 Main Street, Honor, MI 49640
	Check here if you wish t	to remain ANONYMOUS
Gifts to	Senior Resources is an independent 501 (Benzie Senior Resources are tax deductions. Consult your tax or legal advisor for	ible under appropriate I.R.S.
informa	Policy —Benzie Senior Resources (BSR) do tion. Be assured your information is secured rocessing your donation and supplying you w	and protected, and used only by BSR



10542 Main Street, Honor, MI 49640

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

Address Service Requested



