BENZIE SENIOR RESOURCES

May 2024

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May's full moon, The Flower Moon or Hare Moon is May 5th, on Cinco de Mayo. The Eta Aquarids meteor showers will be May 6 & 7. May is Mental Health Awareness Month, Older Americans Month, American Stroke Month, ALS Awareness Month, Gardening for Wildlife Month, Better Speech & Hearing Month, No Mow May, Be Kind to Animals Month. High Blood Pressure Awareness Month, American Cheese Month, Jewish American Heritage Month, and it is the Month of Grace. THE SENIOR SCOOP

> Be connected. Be supported. Be home.

WILD WEST WISH LIST

help us for this!

DO YOU HAVE ANY OF THESE ITEMS TO HELP US CREATE A FESTIVE VIBE FOR THE VOLUNTEER RECOGNITION DINNER?

> 6 BALES OF HAY OLD LANTERNS HORSESHOES (REAL-NOT FROM THE GAME) COWBOY BOOTS COWBOY HATS OLD BARBED WIRE OLD CRATES JUTE ROPE WHISKEY JUGS AN ACTUAL COVERED WAGON

OU CAN HELP, PLEASE CONTACT SUSAN, EITHER BY CALLING 231-525-0601, EXT. 201, OR EMAILING GLASSS@BENZIESENIORRESOURCES.ORG.

Volunteers: Have you received your Save the Date for this year's Wild West Volunteer Recognition Dinner? Please join us on either May 20th or 21st (your Save the Date card will tell you which night to attend) if possible. Let us know if you still need a card, we'd love to see your smiling faces!



Providing exceptional services, resources, and trusted care to support Benzie Seniors for 49 years.

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

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, 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, Meals on Wheels of America, The Herbert H. and Barbara C. Dow Foundation, Rotary Charities of Traverse City, The Wayne & Joan Webber Foundation, & the Willoughby Rotary Foundation, and the generous support of community businesses, churches, service clubs, and individuals. 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, Issue Editor

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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.

Volunteers Make A Difference

Last month was National Volunteer Month-a time to celebrate and recognize the contributions of our volunteers. Our volunteer celebrations are this month on May 20th and 21st. Many thanks to our volunteers for their time & compassion. You are a vital part of who we are and what is possible!





Have you considered where your volunteer hours might have the most local impact? We'd love to chat with compassionate people who could help us deliver daily meals to Benzie County homebound seniors. Our Home Delivered Meals Program helps ensure seniors are food secure, and also provides a caring check-in on delivery dayssuch peace of mind for out of town family members. We have the delivery vehicles, and purchase the gas. Learn more by calling Michelle at 231-525-0601, ext. 202. She may be out delivering meals, so please leave a message!

Menu Our meals meet 1/3 of the recommended daily allowance nutrition requirements (RDA)

Monday	Tuesday	Wednesday	Thursday	Friday
\$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	l Beef Empanadas w/ Latin Rice, Authentic Refried Beans, Tortilla Chips w/ Fire Roasted Salsa, Diced Peaches	2 Classic Philly Steak Sandwich, Oven Roasted Potatoes, Scandinavian Vegetable Blend, Classic Fruit Cocktail	3 Thai Style Peanut Chicken, Thai Style Spring Roll, Asian Vegetable Blend, Lucky Fortune Cookie, Mandarin Oranges
6	7	8	9	10
Authentic Chicken Shawarma Wrap, Oven Baked Tater Tots, Steamed Cauliflower Florets, Classic Fruit Cocktail	Country Style Beef Fritters & Gravy, Herb Buttered Potatoes, California Vegetable Blend, Stoneground	Loaded Baked Potato Bar, Steamed Broccoli Florets, Stoneground Wheat Bread, Mandarin Oranges	Pecan Encrusted Tilapia, Crispy Smashed Potatoes, Caribbean Vegetable Blend, Stoneground Wheat Bread, Fresh Grapes	Jamaican Style Chicken, Whipped Sweet Potatoes, Malibu Vegetable Blend, Pineapple Tidbits
13 Boneless Pork Chops w/ Herbed Stuffing, Oven Baked Potatoes, Key West Vegetable Blend, Sweet Hawaiian Rolls, Fresh Grapes	14 Stuffed Cabbage Rolls, Capri Vegetable Blend, Steamed Sweet Peas, Stoneground Wheat Bread,	15 Crispy Crab Cakes, Cheddar Bacon Mashed Potatoes, Japanese Vegetable Blend, Stoneground Wheat Bread, Mandarin Oranges	16 Bratwurst w/ Sauteed Peppers & Onions, Oven Baked Tater Tots, Normandy Vegetable Blend, Fresh Banana	17 Deluxe Pizza, Italian Vegetable Blend, Steamed Sweet Corn, Soft Baked Breadsticks, Fresh Cut Oranges
20	21	22	23	24
HDM ONLY TGP IS CLOSED Grilled Chicken Caesar Salad, Soft Baked Breadsticks, Fresh Banana	HDM ONLY TGP IS CLOSED Chicago Style Italian Beef Sandwich, Sweet Potato Bites, Steamed Broccoli Florets, Tropical Fruit Blend	Classic Chicken Marsala, Oven Roasted Asparagus, Stoneground Wheat Bread, Apricot Halves	Spaghetti & Italian Meatballs, Venetian Vegetable Blend, Steamed Sweet Peas, Soft Baked Breadsticks, Pineapple Tidbits	Slow Roasted Beef, Herbed Mashed Potatoes, Italian Style Green Beans, Stoneground Wheat Bread, Fresh Cut Watermelon
27	28	29	30	31
Closed for Memorial Day Holiday	Philly Style Chicken Sandwich, Oven Roasted Potatoes, Scandinavian Vegetable Blend, Classic Fruit Cocktail	Whole Wheat Cinnamon French Toast, Savory Sausage Links, Freshly Scrambled Eggs, Oven Baked Pears	Smoky Ham & Bean Soup, Capri Vegetable Blend, Steamed Cauliflower Florets, Oyster Crackers, Fresh Banana	
4 Benzie Senior Resources 231.525.0600				

The Kitchen Uncovered

Depending on when you read this, there is a good chance that Kathy Frederick has retired. Hopefully as you read this, things are still standing-- staff, volunteers, and guests are still smiling and there is still hot soup on the stove. This is going to be a tough one! Kathy and I have been working together for almost 12 years now. We speak the same language in the kitchen, although she doesn't cuss very often. In fact, most of the time, I don't need to say anything, and Kathy will already know what I need. She is like having another set of hands and an extra brain. You wouldn't know it by looking at her tiny baby feet, but she will be leaving some very large shoes to fill!

Kathy has worked alongside me through many different personnel changes, menu changes, policy changes, even agency name changes. The one constant for me has been Kathy's upbeat "Good mornin'!" every day. We were some of the very few who slugged through the entirety of the pandemic together without any remote working. It was a scary and stressful time, but looking back, I think having someone as calm and level-headed as Kathy was the only way I could have gotten through that difficult time.

Kathy has endured the ridiculous blasting of my pre-staff music selection, my annoying declining hearing, my occasional eye twitching, as well as my constant updating of menus, recipes, policies, and procedures. She has always gone with the flow and has been a great sport along the way. She's been like a grandma to my kids, watched my pets, arranged rides with her "taxi driver" and helped my family and I on so many occasions I don't think I could list them all. She's baked countless goodies for no reason at all. Many of you knew Bonnie Fast—so it's no surprise that the apple did not fall far from the tree! Just like Bonnie, Kathy is a genuinely wonderful person, and she will be missed here greatly. If you see Kathy around, please take a second and thank her for all that she has done over the years for everyone involved with Benzie Senior Resources. Good luck Kathy!

Take care,

David Main Executive Chef, Benzie Senior Resources



Calendar of Events				
Monday	Tuesday	Wednesday	Thursday	Friday
*Day Trip to Holland- 5/8/24 \$20.00 fee, \$12 for Windmill tour. Visit shops, stop for lunch. Bring shopping & lunch \$. There is a wait list already. Please sign up at TGP for this adventure!	**Day trip 5/16/24 to the Music House Museum in Acme. \$10.00 fee, \$16.50 entrance to the muse- um. Stop for lunch on the way back. Bring lunch\$. Sign up at TGP!	1 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes	2 11:30-1:30 Lunch 1:30 BUNCO	3 9:30 BUNCO 10:30 Bingo, Music & Lunch in Thomp- sonville 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle
6 9:30 Stretch & Balance 10:15 Qi Gong 11:30-1:30 Lunch 1:30 Cake dec. w/ Phil-bring a round cake to decorate 530 Zumba	7 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	8 *7:30 am Day Trip to Holland 830 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes	9 10-1130 Coffee & Donuts w/ Vets 10:30 BP check 11:30-1:30 Lunch 1:30 BUNCO 5:00 Dinner 6:00 Produce Bingo (PINGO)	10 9:30 BUNCO 10:00 Sugar Scrub Class 11:30-1:30 Lunch 1:00 Wii Bowling 2:00 Ladies Tea All Ladies Welcome (no Crochet, Knit, & Sew)
13 9:30 Stretch & Balance 10:15 Qi Gong 11:30-1:30 Lunch 1:30 Line Dancing 530 Zumba	14 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	15 830 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes 4:30 Board of Director's Meeting	16 **9:00 Music House Museum & Lunch Trip 10:00 Make a Graduation \$ Holder w/ Debbie 1:30-1:30 Lunch 1:30 BUNCO	17 9:30 BUNCO 10-3 Mobile Secre- tary of State Visit 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle 1:30 Carriage Rides
20 Closed For Preparations for our Volunteer Recognition Event We'll have lunch, but No Activities	21 Closed For Preparations for our Volunteer Recognition Event We'll have lunch, but No Activities	22 8:30 Depart for Little River Casino 830 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes	23 10:00 Make a Dragonfly of wire & beads w/ Susan 11:30-1:30 Lunch 1:30 BUNCO	24 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle
27 Closed for Memorial Day Holiday	28 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	29 830 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes	30 930 Depart for Pit Spitters Baseball game. \$22/person- tickets & ride. Game at 11:00 am, return 3:30 ish 10:00 Book Group 11:30-1:30 Lunch 1:30 BUNCO	31 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle 5:30 Ol' Time Gathering

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! May 3rd is our date for May! 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

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

Blaine Christian Church Invites You To Our

ANNUAL SENIOR CITIZENS DINNER in the Fellowship Hall on

Thursday, May 16, 2024

If you consider yourself to be a Blaine senior citizen, then you are invited to come at 4 pm to help greet, host, serve, and eat in the Fellowship Hall with residents of local assisted living facilities who will be invited

> 4:30 pm ~ Free Dinner Served Entertainment After The Meal

Please RSVP to: Bonnie Putney, 231/499-6788 By Sunday, May 5, 2024





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You **must sign up** for both in advance. Call 231.525.0601 or stop by TGP!



Barb & Mike Michels invite you to join them & their horses for a carriage ride. Rides are approx. 2 hours & are subject to change if there's bad weather. Join us May 17th We'll leave at 1:30 p.m. from The Gathering Place. There's no charge for this adventure! Take a water bottle! Call 231.525.0601 to sign up! Or sign up at TGP!

Play this puzzle online at : https://thewordsearch.com/puzzle/398/

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-May 9th We will have: Sloppy Joes, Potato Chips, Slaw, & Cake

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 5/31/24 Dinner & dancing & fun! Dinner @ 6:00 p.m. We'll provide Smoked Sausage & Sauerkraut. Please bring a dish to pass.





May Birthdays

David Mead	1	Chuck Ottenbacher	8	Vince Rogers	21
Kay Gossens	2	John VanLaeken	8	Lillian Killeen	22
Mike Bishop	3	Jack Holtrey	9	AnnMarie	
Kimberly Allen	3	Alma Penfold House	9	Parson McNamara	23
Leonard		Dot Cline	10	Sharon Kennedy	24
Kastenschmidt	3	Mike Sheronick	10	Julie Dye	25
Dick Robotham	3	Roger Blue	12	Jack Howell	25
Bev Holbrook	4	Michael Fought	12	Blane Krupa	25
Rosalie McLenithan	4	Hope Clifton	13	Mike Mazeika	27
Donna Chalmers	6	Claudia Bailey	14	Daniel Remahl	27
Mary Dykstra	6	Katie Conley	14	Patty Fagan	28
Leo Hughes	6	Donald Gensman	14	Dave Grimes	28
Michael Mead	6	Sharon Harrett	16	Ginny Rineer	28
Warren Putney	6	Robert Fitzke	17	Vince Kulawiak	29
Kory Tomey	6	Jeanne Strathman	17	Jerry Philo	29
Karen Sue Yagle	6	Robin Talsma	17	Patty Adams	30
Kay Boyne	7	Rhonda Kittleson	18	Eugene Heniser	30
Dorr Bugbee	8	Doris Plowman	19	Dick Hitchingham	30
Sandy Campbell	8	Ray Tate	19	Alfred Nagel	30
Lynn Kuehnemann	8	David Taylor	19	Yvonne Feldman	31
Darryl Milarch	8	Harry Friend	20	Jerry Machesky	31
				Carol Wiggins	31

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.

Medication Management is Possible and Helpful with us at BSR

Typically, as people age they require medications to help manage chronic health conditions. Medications can help increase quality of life, but taking several medicines together increases the chance of mistakes and the risk of interactions. If any of the following apply to you or a loved one, then you would benefit from regular visits from BSR's Medication Management Nurse:

- Multiple prescription drugs from multiple doctors
- Using over-the-counter supplements in addition to prescriptions
- Keeping track of medications is a confusing task due to memory and/or vision problems
- Accidentally missing or doubling doses of medication
- Your doctor changed or added a medication and you are unsure if the new drug is replacing an old one or not
- Ran out of a medication and you were unable to get to the pharmacy to pick up your refill
- Trouble managing your diabetic drug regimen including insulin and blood sugar monitoring

Mismanagement of medications is a major health hazard that causes many trips to the emergency room and hospitalizations every year. BSR's Medication Management Nurse will assess each medication's appropriateness, effectiveness, safety, and compliance. The goal is to improve the client's health outcomes.

Our RN works with the patient, physician, caregiver(s), and pharmacists to accomplish this goal. An additional benefit of medication management is that our nurse will be making regular visits to the home and will be able to assess changes in condition as well as overall health.

Please contact BSR at 231-525-0600 if you'd like to learn more about medication management and our in-home services. —Terri Shorter, RN,

Director of Home Health Services

BENZIE SENIOR RESOURCES

Nutrition Notes

How Food Choices Affect Chronic Illness

Food choices play a critical role in determining our long-term health and can significantly impact the risk of developing chronic diseases. Making healthy food choices is an essential component of maintaining a balanced diet and reducing the risk of various health issues. Here are some ways in which food choices can influence our long-term health and reduce the risk of chronic diseases and help to improve them:

- 1. **Nutrient Intake**: Consuming a wide variety of nutrient-rich foods ensures that our bodies receive essential vitamins, minerals, and other nutrients necessary for proper functioning. A well-balanced diet supports the immune system, bone health, organ function, and overall well-being, reducing the risk of chronic illnesses.
- 2. **Weight Management**: Poor food choices, such as consuming foods high in added sugars, unhealthy fats, and excessive calories, can contribute to weight gain and obesity. Maintaining a healthy weight is crucial in reducing the risk of chronic conditions like type 2 diabetes, heart disease, and certain cancers.
- 3. **Heart Health**: A diet high in fruits, vegetables, whole grains, lean proteins, and healthy fats can support heart health and reduce the risk of cardiovascular diseases, such as heart attacks and strokes. Conversely, diets high in saturated and trans fats, sodium, and processed foods can increase the risk of heart problems.
- 4. **Blood Sugar Control**: Eating foods with a low glycemic index, such as whole grains, legumes, and nonstarchy vegetables, can help stabilize blood sugar levels. This is especially important for individuals with or at risk of developing diabetes.
- 5. **Digestive Health**: A diet rich in fiber from fruits, vegetables, and whole grains can promote digestive health, reduce the risk of constipation, and lower the likelihood of developing conditions like diverticular disease.
- 6. **Cancer Prevention**: Some foods, particularly fruits, vegetables, and foods rich in antioxidants, have been associated with a reduced risk of certain types of cancer. Additionally, a healthy diet can support the body's defense mechanisms against cancer development.
- 7. **Bone Health**: Adequate intake of calcium, vitamin D, and other nutrients found in foods like dairy products, leafy greens, and fish can promote strong bones and reduce the risk of osteoporosis and fractures later in life.
- 8. **Brain Health**: Certain nutrients, such as omega-3 fatty acids found in fatty fish and antioxidants from fruits and vegetables, are associated with brain health and may reduce the risk of age-related cognitive decline.
- 9. **Inflammation Reduction**: A diet rich in anti-inflammatory foods, such as fatty fish, nuts, seeds, and berries, can help reduce chronic inflammation, which is linked to various diseases.
- 10. **Gut Microbiome**: Food choices can impact the gut microbiome, which plays a significant role in overall health. A diet that supports a diverse and healthy gut microbiome may improve immune function and reduce the risk of inflammatory conditions.

It's important to remember that making positive changes to your diet is a gradual process, and small steps can lead to significant improvements over time. Consulting with a registered dietitian or healthcare professional can provide personalized guidance and help tailor a diet plan that suits your individual needs and health goals. ---www. health.gov



Staff Milestones



Michelle 's birthday is May 2nd. Michelle has been doing a marvelous job in her new position as Home Delivered Meals Director. Her husband Andy & their kids are very proud of her and she continually inspires us with her warm nature and endearing smile. Happy Birthday Michelle!

Felicia, one of our wonderful RN's is celebrating her 3rd anniversary with us May 3rd. She is happy to be an employee at BSR. When she's not working, she is creating art, making jewelry, camping, and hiking when able. She loves being so close to Lake Michigan for those after work walks in the summer. Thanks Felicia!



Terri celebrates her birthday May 8th. She is a wife and mother of two teenage boys and enjoys cooking, camping, and spending time with her family. Terri is very grateful to be part of the Benzie Senior Resources team that provides care to this community. (Terri is our Director of Home Health Services.) Happy birthday Terri!

Tammy has been with our agency since 2011 as of 5/31! She and hubby Mike have 3 grandbabies who are their treasures, as is their Yorkie baby Lacey. She loves vintage Pyrex, Texas, Snoopy, and the time she and Mike have in the summer at the beach. Thanks so very much Tammy!







Yay!!!!

Angie Martin started with us two years ago in August. She recently took on the position of TGP's Assistant Cook, trying to fill the big shoes of Kathy's tiny feet. At first she was nervous, but is settling into her new role wonderfully well! This is no surprise to us as she is an amazing cook, and is a nurturer in spirit. Come see us for lunch and you'll get one of Angie's beautiful smiles to brighten your day! Thanks Angie!



CALLING ALL ARTISTS!!

THE GATHERING PLACE IS PUTTING TOGETHER A FUNDRAISER FEATURING CUSTOM MADE NOTE CARDS. WE ENCOURAGE ALL OUR SENIOR ARTISTS TO ENTER THEIR ARTWORK FOR THIS ENDEAVOUR. OUR THEME IS NORTHERN MICHIGAN BEAUTY. LET YOUR CREATIVE JUICES FLOW WHEN YOU SHARE YOUR IDEAS WITH US. ALL WINNING ENTERIES WILL BE FEATURED ON NOTECARDS THAT WILL BE AVAILABLE FOR SALE AT LOCAL FARM MARKETS, CRAFT SALES AND IN OUR BOUTIQUE. CATEGO-RIES TO INCLUDE LANDSCAPES, WILDLIFE, BIRDS, AND LOCAL FLORA AND FAUNA. PLEASE SUBMIT YOUR ENTRIES TO SUSAN AND REBECCA AT THE GATHERING PLACE NO LATER THAN MAY 15TH. PRIZES WILL BE AWARDED TO THE WINNING ENTERIES.



Medicare Minute

New to Medicare? This is Crucial Information

If you are getting close to your 65th birthday, <u>now</u> is the time to start thinking about signing up for Medicare. Do not assume that any health insurance you already have, whether it is through an employer, the ACA, or Medicaid will stay the same once you turn 65. Everyone signs up for Medicare hospitalization coverage (Part A) and medical care (Part B) coverage through the Social Security Administration (SSA). And <u>Medicare is not free</u> insurance. For most people, there is no monthly premium for Part A, but Part B costs \$174.70/month in 2024.

If you are already receiving retirement benefits from Social Security before you turn 65, you don't have to do anything to sign up for Medicare. The Social Security Administration (SSA) will send you a red, white, and blue Medicare card several months before the month in which you turn 65--then your Part A and B coverage will start on the first day of the month in which you turn 65. Once you have that card, it's time to consider your options for enrolling in Medicare drug coverage. **You have to do that** yourself, either through medicare.gov or an insurance agent. Even if you do not now take any prescriptions drugs, enrolling in Medicare drug coverage during your IEP is the best way to avoid a late enrollment penalty when you do decide to sign up. That penalty will be at least \$0.30 to your plan premium for every month you are late signing up for drug coverage. **So, if you wait a year to get drug coverage, that will increase your monthly premium by at least \$4 per month for the rest of your life. It may even cost you more!**

If you aren't getting Social Security benefits before you turn 65 you will have to contact Social Security and sign up for Medicare only. The time to do this is called the **Initial Enrollment Period** (IEP). It begins 3 months before your 65th birthday month and it includes the month you turn 65 and the 3 months after that. If you sign up for Medicare A & B during your IEP, you will not have to pay a late enrollment penalty for Part B. <u>But, **if you delay, you will have to pay more for your Part B coverage for the rest of your life.**</u>

For example, the IEP for a person whose 65th birthday was in mid-January 2024 started in October 2023 and will end on April 30, 2024. If that person didn't sign up for Medicare part B before April 30, she or he will have to wait until the General Enrollment Period, which takes place every year from January through March, to sign up. Part B coverage would begin the month after you sign up. <u>The late enrollment penalty for Part B adds 10% to the premium for each 12-month period the person went without Part B coverage after first becoming eligible.</u>

Enrolling in Medicare is a daunting task. Terminology can be confusing, and the options are seemingly infinite when you consider all the promotional material coming at us on a regular basis once we reach a certain demographic. Please know that you can reach out to BSR and schedule an appointment with a Medicare specialist who can guide you with this challenging task. ***

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.



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

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.

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