

October 2024

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The full Hunters Moon is 10/17 & will be a SUPERMOON! The Draconid Meteors are 10/8 & 10/9 and the Orionid Meteors peak 10/21. Venus will return as an evening star early in the month.

It's National Book Month, World Bullying Prevention Month, National Breast Cancer Awareness Month, LGBTQ Awareness Month, Domestic Violence Awareness Month, National Apple Month, National Pizza Month, Fair Trade Month, Bat Appreciation Month.



ENIOR





DIRECTORY

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BENZIE

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.

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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

NEWSLETTER SUBSCRIPTION FORM NAME ______ DOB: ___/____ ADDRESS ______ 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

Our bright fall colors show how beautiful it is in our small corner of Michigan. We are truly blessed to be in the midst of such beauty, and in the company of each other. We have much to be thankful for and to celebrate when we do have the chance to get together.

And yes, we have to do the NAPIS forms again..."Why do we need to fill out this form again?"-- October 1st is the beginning of our fiscal year. For those of you who 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, 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.

And depending on how you answer the back of the NAPIS form, we can provide or help you find other services that we 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 can learn what else might be needed and may be able to help with provisions of other programs which you might not have known about.

BSR and TGP are committed to protecting all the information you share on the NAPIS form--we will not disclose/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 for 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. Many on the receiving end don't have the support system of family or others-- to be included & celebrated during the holidays means so very much 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 • Pens/Pencils • Trail Mix/Granola Type Bars • Cheese Crackers • Protein Bars • Breakfast Bars • Pudding cups, Jell-o • Toilet Paper • Hot Cocoa Packets • Band-aids • Playing Cards • Small Jigsaw Puzzles. Monetary gifts are also greatly appreciated and will be used to purchase additional items. Our goal is to deliver at least 250 holiday gift bags. We delivered 256 bags last Christmas!

Thanks so very much!

Douglas



${f Menu}$ Our meals meet 1/3 of the recommended daily allowance nutrition requirements (RDA)						
Monday	Tuesday	Wednesday	Thursday	Friday		
We accept cash, Visa, Mastercard, & Discover. Personal Checks also accepted — made out to BSR Lunch is served 11:30am –130pm	Famous TGP Chicken Bowl, Fresh Baked Biscuits, Homemade Cherry Oatmeal Cookie, Apricot Halves	2 Steakhouse Cheeseburger Bar, California Vegetable Blend, Oven Baked Tater Tots, Diced Pears	3 Chicken Cordon Bleu, Steamed Sweet Corn, Key West Vegetable Blend, Stoneground Wheat Bread, Fresh Peach	4 Rosemary Garlic Roasted Pork, Parmesan Garlic Mashed Potatoes, Stoneground Wheat Bread, Fresh Grapes		
7 Classic Beef Stroganoff, Oven Roasted Asparagus, Steamed Parisian Carrots, Stoneground Wheat Bread, Fresh Plums	8 Seasoned Beef Taco Bar, Authentic Refried Beans, Tortilla Chips w/ Fire Roasted Salsa, Oven Baked Pears	9 Classic Chicken Marsala, Oven Baked Potato, Italian Vegetable Blend, Soft Baked Breadsticks, Fresh Grapes	10 Spaghetti w/ Hearty Meat Sauce, Capri Vegetable Blend, Steamed Sweet Peas, Whole Wheat Garlic Toast, Diced Peaches	Homemade Glazed Meatloaf, Herbed Mashed Potatoes, Sicilian Vegetable Blend, Stoneground Wheat Bread, Apricot Halves		
Classic Hot Beef Sandwich, Herbed Mashed Potatoes, Steamed Cauliflower Florets, Fresh Cut Oranges	Homestyle Goulash, Steamed Sweet Peas, Steamed Parisian Carrots, Stoneground Wheat Bread, Fresh Banana	Creole Style Chicken Gumbo, Steamed Spinach, Stoneground Wheat Bread, Oven Baked Peaches	Beef Stir-Fry over Rice, Crispy Egg Roll, Asian Vegetable Blend, Lucky Fortune Cookie, Mandarin Oranges	Classic Chicken Cacciatore, Italian Style Green Beans, Steamed Cauliflower Florets, Stoneground Wheat Bread, Diced Pears, Chocolate Cupcake		
Italian Meatball & Cheese Sub, Key West Vegetable Blend, Crispy Potato Chips, Fresh Banana	22 Hawaiian Style Chicken & Rice, Caribbean Vegetable Blend, Steamed Broccoli Florets, Stoneground Wheat Bread, Tropical Fruit Blend	Pecan Encrusted Tilapia, Oven Baked Tater Tots, Normandy Vegetable Blend, Stoneground Wheat Bread, Fresh Peach	24 Homestyle Cheesy Chili Mac, Fire Roasted Corn & Black Beans, Steamed Spinach, Oyster Crackers, Tropical Fruit Blend NO LUNCH at TGP	25 Pineapple Dijon Baked Ham, Whipped Sweet Potatoes, Scandinavian Vegetable Blend, Sweet Hawaiian Rolls, Classic Applesauce		
Crispy Cod Sandwich, Sweet Potato Bites, Japanese Vegetable Blend, Classic Fruit Cocktail	29 Slow Roasted Beef, Herbed Mashed Potatoes, Malibu Vegetable Blend, Stoneground Wheat Bread, Pineapple Tidbits	30 Hand Breaded Baked Chicken, Parmesan Garlic Mashed Potatoes, California Vegetable Blend, Stoneground Wheat Bread, Fresh Banana	31 Country Breakfast Skillet, Savory Sausage Links, Oven Baked Spiced Apples	\$4.00 suggested donation for age 60 and older. Under 60 is \$8.00 Caregivers under 60 are \$4.00		

The Kitchen Uncovered & TGP Fun!

I recently attended the annual statewide nutritional summit at the beautiful Ralph A. MacMullan Conference Center in Roscommon. I've been to around a dozen of these, and they vary depending on how relevant and helpful they can be. This year was a bit different though, with many new faces as well as many faces not attending, who normally would. I'm not sure if it was due to the fall weather, all of the different faces, that it's an election year or what, but it feels like there are a lot of changes on the horizon. We discussed many new policies that will be coming out, (90 plus!), a dated food code that will be refreshed soon, and many new perspectives and ideas that brought some anxiety but also a lot of excitement to the 100 or so service providers who were in attendance. We heard speakers from all across Michigan and beyond. It was good to hear about the struggles and successes other agencies are having and getting to share our own. It felt good to be among so many different people, who at the end of the day, regardless of the size of their population, budget, or staff, are all in it to serve those in need.

We should all be confident that whatever changes come, we will build off what has been accomplished and adapt to future challenges.

Take Care, David Main, Executive Chef

"Beautiful young people are accidents of nature, but beautiful old people are works of art".—Eleanor Roosevelt



Benzie Senior Resources 231.525.0600

Calendar of Events							
Monday	Tuesday	Wednesday	Thursday	Friday			
Please bring us items for crafts, and prizes for Bingo. We appreciate it as these are self-supporting activities at our facility! Your help is needed! Thanks!	1 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	2 830 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes	3 11:30-1:30 Lunch 1:30 BUNCO	4 9:30 BUNCO 10:30 NO Line Dancing 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle			
9:30 Stretch & Balance 11:30-1:30 Lunch 1:30 Snapbags w/ Joan 5:30 pm Zumba	8 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	9 830 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes	10 10:00 Fall wreath w/ Sandy 10:00 Coffee w/ Vets 10:00 Christian Book Club 10:30 BP Clinic 11:30-1:30 Lunch 1:30 BUNCO 1:30 Class-" Getting Your Affairs in Order" 5:00 Dinner 6:00 Produce Bingo (PINGO)	11 9:30 BUNCO 10:30 Line Danc- ing 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle			
9:30 Stretch & Balance 11:30 Lunch & Learn—Metastatic Breast Cancer 11:30-1:30 Lunch 1:30 Decorative Cinnamon Pumpkins w/ Susan 5:30 pm Zumba	15 10:30 The Melody Makers 10:30 11:30-1:30 Lunch 3:30 Chair Yoga	8:30 Leave for Little River Casino- \$10 w/ sign up 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes 4:30 Board of Director's Meeting ANNUAL MEETING	17 10:00 Altered Books w/ Pam 10:00 Dementia Support Group 10:30 Christian Book Club 11:30-1:30 Lunch 1:30 BUNCO 1:30 Class— "Advanced Directives"	10:30 Line Dancing			
21 9:30 Stretch & Balance 11:30 Lunch & Learn—Medication Management 11:30-1:30 Lunch 1:30 Rock Art w/ Cindy 530 pm Zumba	22 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	23 830 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes	24 10:00 Crochet Potholders w/ Blanche 10:30 Christian Book Club NO LUNCH at TGP 1:30 BUNCO 1:30 Class "Obituary Writing" 5:00-7:00 Soup Night	9:30 BUNCO 10:30 Line Dancing 11-2 Mobile Sec. of State at TGP 11:30-1:30 Lunch 1:00 NO Wii Bowling and no Crochet, Knit & Sew Circle –			
28 9:30 Stretch & Balance 11:30-1:30 Lunch 1:30 Yoyo Pumpkin w/ Debbie 5:30 pm Zumba	29 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	30 830 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes	31 10:00 Book Group 10:30 Christian Book Club 1:30 Bunco 1:30 Class-"Pre- planning your Funer- al"	Wear a costume to TGP on October 31st —enter the drawing! You can win a prize! Cider & donuts at lunchtime!			

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.

Our Thompsonville lunch, music, and bingo is <u>cancelled until</u> <u>further notice</u>.

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.

Join us to make wool mittens from wool sweaters and cool buttons at TGP with Joan & Marleen...check the calendar!

This is for fundraising for more activities, so if you learn & join in you can make a difference & have fun! We usually meet at TGP on Friday afternoons.



Come see what else we have for sale at TGP!

FOOT CARE CLINIC

BY APPOINTMENT

Wednesdays at Benzie Senior Resources office, for Age 60 and over.

Call 231-525-0600 to set yours up.

Starting October 1st, each session will be \$20.00/client.

Free Computer Help—Darcy Library in Beulah
Thursdays 10:00 a.m. until Noon
We recommend that you call ahead

We recommend that you call ahead 231.882.4037 and speak with Carol

List for The Gathering Place Book Club

Book Group meets next on at TGP October 31st 10:00 a.m.

October's Book—Lessons in Chemistry by Bonnie Garmus

November's Book—Love Medicine by Louise Erdrich

December's Book—Hour of the Witch by Chris Bohjalian

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







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 home-bound seniors. Our Home Delivered Meals Program helps ensure seniors are food secure, and also provides a caring check-in on delivery days--such 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!



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

www.mblawtc.com

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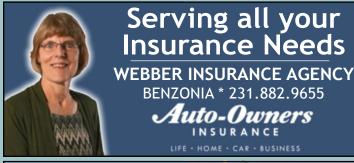
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Word Search & Class Information

Elizabeth Bradfield, with Heartland Hospice is giving some classes on some very important matters in October and November at TGP. Check our calendar. Classes are at 1:30. No charge. You may attend the ones you're interested in –you don't need to attend all of them if you don't want to. This is invaluable info!

Putting Your Affairs in Order – If you died suddenly, does your family know where to locate your important papers? Passwords? Combination to a safe/lockbox? How about all the keys on the key rack? In this session participants will have an opportunity to prepare for the moment of their death, including making phone calls, contacting the funeral home, and beginning the process of identifying who will be responsible for finalizing their estate.

October 10th

Advanced Directives – Using the documents prepared by a local hospital system, we'll review what an AD is, how to choose a patient advocate and how to store/file your AD once it's complete. Discussion will include sharing your decisions with your loved ones and those who will need to advocate for you in a health crisis. October 17th

Obituary Writing Workshop – Learn about the importance of obituaries as they relate to modern-day record keeping and genealogical studies. While participants may not want to write the actual obituary on their own, the template provided will provide a start in documenting important dates and life accomplishments for a time when the information is needed for an obituary (place of birth, parents' names, high school, civic activities, etc.) While funeral homes may assist with writing an obituary, it is typically up to the family to give most of the information about the decedent to the funeral home. October 24th

Pre-planning Your Funeral – For some of us, funerals of the past felt stiff and possibly depressing with the requirement of wearing black and being stoic. Today, we are seeing creative ways to honor the dead and celebrate the life lived instead of only grieving the loss. Learn about ways to personalize a funeral or celebration of life.

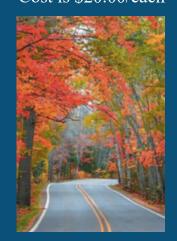
October 31st.

Dealing with Dementia – This non-credit session was developed with the community in mind. The terminology is less clinical and includes guidance for how to work with a friend/family member who struggles with memory issues. You will learn how to determine what certain behaviors may mean and how to structure the lifestyle of the person with memory issues to provide as much consistency and security as possible. November 7th

Intro to Hospice – This session is for anyone who would like to learn more about the purpose of hospice in modern medicine, as well as how hospice began. It will help dispel some of the myths surrounding hospice and explains how to make the most of hospice services at the end of life. November 14th

Join us for a day trip through The Tunnel of Trees for enjoying our gorgeous fall colors!

October 10th & 17th Leaving TGP at 730am Cost is \$20.00/each



October Word Search

J	P	Р	E	E	Α	E	С	Α	N	D	Υ	R	M
Α	0	Υ	I	L	N	N	0	M	R	T	Α	Т	Н
С	Α	Н	P	P	0	Ε	M	F	Α	N	Υ	R	U
K	0	E	N	Α	C	E	L	0	S	N	Υ	I	U
0	C	М	I	Α	U	W	C	L	0	T	R	С	0
L	0	0	K	E	Α	0	R	I	Р	E	Α	Κ	U
Α	S	T	P	R	J	L	Α	Α	U	N	С	0	I
N	T	0	М	N	I	L	S	G	Α	F	S	R	S
T	U	T	U	G	L	Α	L	E	I	T	I	T	0
Ε	M	Ε	P	Ε	I	Н	L	Н	0	S	Ε	R	T
R	E	F	Т	I	T	G	Н	0	S	Т	R	E	Ε
N	S	R	Α	R	Α	I	I	Ε	S	T	T	Α	Ε
C	Н	Α	U	N	T	Ε	D	M	Α	Z	Ε	T	Υ
Ε	Т	N	c	R	0	Н	L	Α	N	N	S	Р	0

TRICK OR TREAT
GHOST
FOLIAGE
CANDY
SCARY
COSTUMES
JACK O LANTERN
PUMPKIN PIE
HALLOWEEN
HAUNTED MAZE

October Birthdays						
Faith Dulaney	1	Ken Bochenek 1	2	22		
Gary Herbert	1	Pam Koski 1		23		
John Fortine	2	Ruth Pedersen 1	1	24		
Jim Nicholas	2	Marilou Schlotterbeck1	1 Neal Nye	24		
Craig Pusey	2	Julie Blood 1	2 Janet Wynne	24		
Kathryn Wilson	2	Susana Green 1	2 Barbara Riegler	25		
Charlotte Worden	2	Terry Cheeseman 1	3 Tom Smeltzer	25		
David Johnson	3	John Goff 1	3 Barbara Baltazar	26		
Doug Peterson	3	Lynette Grimes 1	3 Adele Maher	26		
Sydney Walston	3	John Hancock 1	3 Gerry Servidio	26		
Randy Boyd	4	Jan Klemp 1	3 Lonny Cech	27		
Virginia Marrow	4	Jill McPherson 1	Gail Stradinger	27		
Carol McAnulty	4	Vicki Trent 1	Paul Turner	27		
Cindy Neddo	5	David Sharman 1	4 Betty Gardner	28		
Brian Papke	5	Tom Burgess 1	5 Linda Nunn	28		
Phyllis Crowell-		Clyde Kastl 1	5 Sandra Welsh	28		
VanHammen	5	Margaret Marcum 1	6 Ruth Ann Bailey	29		
Terry Crawford	6	Joanne Rackow 1	6 Jim Warriner			
Craig Dixon	6	Penny Sorensen 1		29		
James Loucks	6	Elizabeth Demers 1	7 Verl Koski	29		
John Shelder	6	George Hillier 1	7 Margaret Neihardt	29		
Dianne Burnett	7	Rob Janusch 1	7 Bruce Toms	29		
Larry Miller	7	Kathy Jordan 1	7 Judy Kretzschmer	30		
Larry Mortenson	7	Frances Loucks 1	7 Don Louisignau	30		
Cathy Bodell	8	John Tuohimaa 1	7 Mike Ryan	30		
Barbara Knight	8	Carol Bishop 1	9 Rhonda Trombly	30		
Carla Smith	8	Avis Burda 1	9 Bob Dipsinski	31		
Jim Cook	9	Fred Poynor 1	9 Gloria Ellis	31		
Lisa Gates	9	Vicki Sager 1	9 Bill Kulback	31		
Bill Tarker	9	Doris Clark 2	0 Bob Scholl	31		
Terry VanHeynigan	9	Dan Shields 2	0 Beverly Thomsen	31		
Judy Ann Gauld	10	Sharron McCollum 2	1 Jim VanHammen	31		
Judy Acha	11	Terry Montgomery 2	1			

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.

Produce Bingo

Produce Bingo is October 10th. We'll be having: BBQ Meatballs!

Ol' Time Gathering is <u>canceled</u> for October Trivia Night is on hold until January

Please <u>sign up</u> in advance if possible. Call **231.525.0601** or stop by TGP!



Health Notes



Falls are the #1 cause of concussions.

According to the Centers for Disease Control (CDC), falls are the leading cause of injury among older adults age 65+. More than 1 in 4 older adults fall every year in the United States, and 1 in 5 falls leads to serious injury. In addition, persons with brain injuries are at high risk for falls and a subsequent fall can make an existing head injury worse.

Talking with your doctor about falls, engaging in strength and balance exercises, managing medications, having vision and hearing checked regularly and making living environments safer, and asking for help are all steps that can be taken to prevent a fall.

Over half of falls take place at home. Regularly checking for fall risks at home and addressing potential hazards like clutter, throw rugs, and poor lighting is recommended. Seek support from family members and/or healthcare providers to address concerns about the risk of falling. Ask family members for help with preventive measures, such as making home modifications and removing hazards.

Over half of people who think they have a concussion never seek medical care, most commonly because they do not think their symptoms are severe enough. The reality is that concussions can be an invisible and often symptomless injury with serious and long-term consequences. It is important to get checked by a medical professional.

In some instances, a blow to the head can cause a type of bleeding near the brain, called a subdural hematoma. Subdural hematomas can be life-threatening, so it's important to see a healthcare provider immediately if your symptoms are severe.

Concussion symptoms, such as dizziness, confusion, or vision issues, may look like signs of typical aging and can be missed or misdiagnosed. Additionally, aging adults may be reluctant to seek medical care for fear of losing independence, not wanting to burden their family, financial considerations, and other reasons. However, the consequences of inaction can jeopardize long-term health.

Taking steps to lower the risk of falling also helps to lower the risk of sustaining a concussion. It is critical that if a person sustains a hit or blow to the head, they seek medical care to ensure an accurate diagnosis, treatment, and recovery planning.

Source: ncoa.org, Concussion Awareness Now Campaign 2024

Staff Milestones



Terry is having a birthday on 10/06! She has a hilarious dachshund named Dennis who always makes her laugh somehow. So does her husband Ken. Terry is one of our Home Health aides whose kindness & calm go a long way with our clients. Have a Happy Birthday Terry!



Amanda celebrates her 4th anniversary with us as a Home Health aide on 10/12! She loves the beach and hiking with her kids, and attending any of their events is always a priority! We are so happy she is part of our adventures! Thanks so very much Amanda!







10/15 marks chef David's 12th 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 adventure buddies in cuisine & fun... Thanks Dave!



10/17 Marissa celebrates her 1st anniversary with us as a kitchen assistant at TGP! She has a cat named Rocco. She loves to rock hunt, being with her family, and she loves hanging out with friends even though she says she can be a little much. Marissa is a pleasure and we are so glad she's part of the team at TGP! Thanks Marissa!





Susan loves fall! It's her favorite time of year—the crisp air and colors. She and husband Bob have been married 42 years. They have 3 children and 2 grandchildren. Susan is an avid quilter, & makes a mean batch of jam! Something you may not know about her, before she joined us here at TGP she was a floral designer for 20 + years. From there she made the switch to private caregiving, and then came to us, first working as assistant and now as our Director of TGP. It is her goal to make TGP a warm and welcoming center with many activities for all to enjoy! Have a happy birthday Susan! (It's on the 17th!)





10/19 marks that Angela Haase has been with BSR for 8 years. That it's October again is always a surprise to her somehow. She's heavily supervised off the clock by her long haired mini -dachshund, Nutmeg. She's tired a lot lately, tries to avoid Jello molds, and loves the scent of summer rain. She's happy to help with what's possible. Thanks Ang!



Jenya's birthday is 10/21! We have had the pleasure of her beautiful smile and generous heart for 15 years and are grateful she is still part of our Home Healthcare staff. Jenya & husband Eric are graced with two terrific daughters and we hope she has a wonderful birthday!





10/22 is Ray's first birthday with us since he joined us this past December as our Kitchen Crew Leader at TGP. Ray is at home on the river, behind the camera, and creating amazing desserts! He's become a wonderful & crucial part of our TGP team. We hope you have a Happy Birthday Ray!



Medicare Minute

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, 2025. 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

MICHIGAN MEDICARE/MEDICAID

ASSISTANCE PROGRAM

Navigating Medicare

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 inperson by calling our office at 231.525.0600.

Donation Information

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

We Need Your Help!

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.

DONOR INFORMATION:

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.

Name:		
Mailing Address:		
City:	_State:	Zip:
Phone Number:	Amount Enclosed:	
Type of Donation (please circle): Legacy	Tribute Otho	er
Make Checks Payable To: Benzie Senior R	Resources, Mail to: 105	542 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. regula-

Gifts to Benzie Senior Resources are tax deductible under appropriate I.R.S. reg tions. 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.





10542 Main Street, Honor, MI 49640

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We have a float! The National Coho Festival Parade was our first time out with it. Yay!