

BENZIE

SENIOR RESOURCES

May 2025

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May is: Older Americans Month, Gardening for Wildlife Month, Be Kind to Animals Month, American Cheese Month, No Mow May, Better Speech & Hearing Month, Mental Health Awareness Month, ALS Awareness Month, and it is the Month of Grace.

May 12th 13th is the full moon known as the Flower Moon or Corn Planting Moon, sometimes the Milk Moon or the Hare Moon. The Eta Aquarids Meteor Shower will happen May 6th and 7th.



Flip the Script on Aging! by Kelly Ottinger

May is Older Americans Month 2025, and Benzie Senior Resources is thrilled to do our part in transforming how society perceives, talks about, and approaches aging. We join the Administration for Community Living in challenging stereotypes and misconceptions about the process of growing older.

As humans, we function best when we seek and accept whatever help we need to thrive during any stage of life. Help is help, whether it's a pacifier to sooth an infant, grocery delivery service for a busy working family, or hot meals prepared for homebound seniors.

Is there something you've always wanted to do? We can all use whatever means are available to keep our world large. Enjoy some inspiration from people who did and are doing, just that:

Laura Ingalls Wilder began writing "Little House on the Prairie" at age 65 Benjamin Franklin signed the U.S. Declaration of Independence at 70 Reed Hughes became the oldest PGA Tour player, playing at the Sanderson Farms Championship in 2024, and shooting his age at 71

Linda "Nana" Vanderloop is the oldest woman to have completed a continuous hike of the Appalachian Trail, finishing in 2024 at age 74

Nelson Mandela won the Nobel Peace Prize at 75

Astronaut John Glenn last orbited earth at age 77

Anna Mary Robertson began painting at age 78. She became more widely known as Grandma Moses, the most prolific primitive art painter of modern times

Susan B. Anthony formed the International Woman Suffrage Alliance at age 81 Keith Richards is still performing with the Rolling Stones at 81 Smokey Robinson is still performing at age 85, and Willie Nelson at 87 Clint Eastwood completed his most recent movie, "Juror #2" in 2024 at age 89 Nola Ochs earned her bachelor's degree from Fort Hays State University at 95, and went on to earn her master's degree at 98.

We may need to approach things in a different way as we age, but *our world does not have to shrink*. As Dolly Parton has said, "I'll do whatever I have to do to live the way I want. I'm gonna get up in the morning and put that makeup on. And if I need a wheelchair to get around in my high heels, then so be it!"

The BSR Human Services office will be closed Monday May 19th. TGP will be open as usual.



Benzie Senior Resources 231.525.0600



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: 9:00 a.m. – 3:00 p.m.

The Gathering Place Senior Center Hours: Monday — Friday, 8:00 a.m.— 4:00 p.m. with exception

for 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 Hugh Walton

Benzie Senior Resources is a 503 (c) 3 organization 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 grants from: Allen Foundation, Art & Mary Schmuckal Foundation, Benzie County Community Chest, Benzie County Sunrise Rotary Foundation, Cherryland Cares Electric Co-op, Father Lovett Foundation, Grand Traverse Band of Ottawa and Chippewa Indians, Grand Traverse Regional Community Foundation, Herbert H. and Barbara C. Dow Foundation, John L. Mulvaney Foundation, Seabury Foundation, Wayne and Joan Webber Foundation, and Willoughby Rotary Foundation. In addition, we are supported by generous donations from individuals, community businesses, churches and service clubs. We are grateful for each and every gift!

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

Brigit Hassig, Executive Director Angela Haase, Issue Editor Benzie Senior Resources 10542 Main Street Honor, MI 49640

NEWSLETTER SUBSCRIPTION FORM

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If you would like a copy of this newsletter mailed to your home OR emailed to you each month, please mail this form to the Benzie Senior Resources office, 10542 Main St, Honor, MI 49640. For annual mailing the subscription fee is \$10.00. 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

Michigan Senior Action Week is May 5-9, including Older Michiganians Day on May 7. We are asking for your support in the FY26 budget. Older adults – the fastest growing seg-



ment in Benzie County - face many issues that impact their ability to stay independent. Funding is not keeping up with these needs. Our network of service providers and older adults is urging legislators to take action and ensure funding in the budget for critical supports and services in the following areas: Expand access to the MI Choice Waiver program, a Michigan Medicaid program, that provides home and community-based services to adults (18+) who are medically eligible for nursing home

care but prefer to live at home or in a community setting. • Increase Home and Community-Based Services by \$8 million and a \$2 million increase for home delivered meals. • Assist family and informal caregivers by supporting a permanent \$5 million appropriation distributed to area agencies on aging (AAAs) to develop Caregiver Resource Centers, and pass the Caring for MI Family Tax Credit to provide tax relief of up to \$5,000 per year for family caregivers. Contact our elected officials today:

Senator Jon Bumstead Toll Free: (855) 347-8032

SenJBumstead@senate.michigan.gov

Rep. Betsy Coffia (517) 373-3817 BetsyCoffia@house.mi.gov

Advance Directive Workshop

Are you worried about who will make your healthcare decisions if you should become unable to do so? Join our workshop for an interactive, informative, and lively discussion!

An Advance Directive document will be available for each participant as we--

- *Learn the role of the patient advocate (who do I choose to make decisions for me if I am unable?)
- *Ponder your choices/preferences for medical treatment (what kind of treatment do I want in certain circumstances?)



*Fill out, sign, and *complete this legal document* should you wish.

Donna Heinrich, a registered nurse with advance care planning experience, will be available to help you with your document and answer any questions.

May 30th at 2:00 p.m. to 3:00 p.m.

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

Monday	Tuesday	Wednesday	Thursday	Friday		
We accept cash, Visa, Mastercard, and Discover. Personal Checks also accepted — made out to BSR Lunch is served 11:30am to 1:30pm	\$4.00 suggested donation for age 60 and older. Under 60 is \$\frac{\$8.00}{}\$ Caregivers under 60 are \$4.00		l Classic Philly Steak Sandwich, Oven Roasted Potatoes, Scandinavian Vegetable Blend, Classic Fruit Cocktail	Caribbean Style Roasted Pork, Whipped Sweet Potatoes, Malibu Vegetable Blend, Multi-Grain Dinner Roll, Mandarin Oranges		
5 Authentic Chicken Shawarma Wrap, Oven Baked Tater Tots, Steamed Cauliflower Florets, Classic Fruit Cocktail	6 Country Style Beef Fritters and Gravy, Herb Buttered Potatoes, California Vegetable Blend, Stoneground Wheat Bread, Apricot Halves	7 Loaded Baked Potato Bar, Steamed Broccoli Florets, Stoneground Wheat Bread, Classic Applesauce	8 Potato Encrusted Tilapia, Crispy Smashed Potatoes, Caribbean Vegetable Blend, Stoneground Wheat Bread, Fresh Grapes	Jamaican Style Chicken, Whipped Sweet Potatoes, Malibu Vegetable Blend, Sweet Hawaiian Rolls, Pineapple Tidbits		
Boneless Pork Chops with Herbed Stuffing, Oven Baked Potato, Key West Vegetable Blend, Old Fashioned Strawberry Shortcake	13 Stuffed Cabbage Rolls, Capri Vegetable Blend, Steamed Sweet Peas, Stoneground Wheat Bread, Diced Pears	14 Crispy Crab Cakes, Cheddar Bacon Mashed Potatoes, Japanese Vegetable Blend, Stoneground Wheat Bread, Apricot Halves	Bratwurst with Sauteed Peppers and Onions, Oven Baked Tater Tots, Normandy Vegetable Blend, Fresh Banana	16 Spaghetti & Italian Meatballs, Venetian Vegetable Blend, Steamed Spinach, Soft Baked Breadsticks, Pineapple Tidbits		
Grilled Chicken Caesar Salad, Whole Wheat Garlic Toast, Fresh Banana	Grilled Chicken Caesar Salad, Whole Wheat Garlic Toast, Chicago Style Italian Beef Sandwich, Sweet Potato Bites, Steamed Broccoli		Chicago Style Italian Beef Sandwich, C Sweet Potato Bites, Steamed Broccoli Florets, Classic Chicken Marsala, Oven Roasted Asparagus, Steamed Sweet Corn, Stoneground Wheat		Deluxe Pizza Italian Vegetable Blend, Steamed Spinach, Soft Baked Breadsticks, Fresh Cut Oranges	23 Slow Roasted Beef Herbed Mashed Potatoes, Italian Style Green Beans, Stoneground Wheat Bread, Fresh Cut Watermelon
CLOSED FOR MEMORIAL DAY	27 Philly Style Chicken Sandwich, Oven Roasted Potatoes, Scandinavian Vegetable Blend, Classic Fruit Cocktail	28 Whole Wheat Cinnamon French Toast, Savory Sausage Link, Freshly Scrambled Eggs, Oven Baked Pears	29 Smoky Ham & Bean Soup, Capri Vegetable Blend, Steamed Cauliflower Florets, Oyster Crackers, Fresh Banana	30 Chicken Cordon Bleu, Oven Baked Potato, Key West Vegetable Blend, Stoneground Wheat Bread Fresh Grapes		

Nutrition Notes and More

To support memory and brain health, focus on these brain-boosting foods:

<u>Fatty Fish</u>: Salmon, tuna, mackerel, and sardines are excellent sources of <u>omega-3 fatty acids</u> (DHA and EPA), which are crucial for brain function and memory.

Berries: Blueberries, raspberries, and strawberries are packed with <u>antioxidants</u> that can protect the brain from damage and improve memory.

Green Leafy Vegetables: Spinach, kale, and collard greens are rich in vitamins, minerals, and antioxidants that support brain health.

<u>Nuts and Seeds</u>: Walnuts, almonds, pumpkin seeds, and flaxseeds provide healthy fats, protein, and other nutrients that are beneficial for brain function.

Whole Grains: Opt for whole wheat bread, brown rice, and oatmeal instead of refined grains, as they provide sustained energy for the brain.

Coffee and Green Tea: These beverages contain caffeine and antioxidants that can boost alertness and focus.

Avocados: A good source of heart-healthy monounsaturated fats, vitamin E, and phytonutrients.

Eggs: Contain choline, which is important for brain health and memory.

Dark Chocolate: Contains flavonoids, which are antioxidants that can improve brain function.

Turmeric: Contains curcumin, an antioxidant that may help protect the brain.

Oranges: Contain vitamins C, thiamin, and B6 that help keep the brain working well.

-www.mayoclinichealthsystem.org



Memorial Day, observed on the last Monday of May, is an American holiday that honors and mourns the men and women who have died while serving in the U.S. military. This year it is May 26th

Origin: The holiday's roots lie in the post-Civil War era, with the tradition of decorating graves with flowers and flags evolving into a national observance.

<u>Decoration Day:</u> Originally called Decoration Day, it was formalized by a "Memorial Day Order" issued by Grand Army of the Republic Commander-in-Chief John A. Logan in 1868.

Distinction from <u>Veterans Day</u>: While Memorial Day honors those who died in service, <u>Veterans Day</u>, observed November 11, celebrates the service of all U.S. military veterans, both living and deceased.

National Moment of Remembrance

On Memorial Day, at 3:00 p.m. local time, Americans are asked to pause for a minute to remember those who have died in military service to the United States.



Calendar of Events							
Monday	Tuesday	Wednesday	Thursday	Friday			
	The BSR Human Services office will be closed Monday May 19th. TGP will be open as usual for activities and meal. Thanks!	This Amish Grocery Store In Michigan Has Homemade Sandwiches That Are Absolutely To Die For Toder's Glabery, Delt, Furniture Market Store Sto	1 10:30 Corner Stone-Christian Book Group 11:30-1:30 Lunch 1:30 BUNCO 1:30 Snack and Learn w/ Pursuit Physical Therapy	9:30 BUNCO 10:30 Walk Fit w/ Rebecca 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle			
5	6	7	8	9 9:30 BUNCO			
9:30 Stretch and Balance 11:30-1:30 Lunch 1:30 Tai Chi For Better Sleep	10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican	10:30 Corner Stone- Christian Book Group 11:30-1:30 Lunch	11:30-1:30 Lunch 10:30 Walk Fit w/ Rebecca 1:00 NO Wii Bowling			
5:30 Zumba	J	Train Dominoes	5:00 PINGO meal 6:00 PINGO game!	1:30 Crochet, Knit, & Sew Circle 2:00 Ladies Tea			
9:30 Stretch and Balance 11:30-1:30 Lunch 1:30 Tai Chi For Better Sleep 5:30 Zumba	13 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	14 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes	15 10:00 Altered Books w/ Pam 11:30-1:30 Lunch 1:30 BUNCO	9 am leave for Amish Store Field Trip \$15 Bring lunch and shopping \$ 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 MITTEN KITTENS Workshop			
9:30 Stretch and Balance 11:30-1:30 Lunch 1:30 Tai Chi For Better Sleep 5:30 Zumba	20 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	21 8:00 leave for Little River Casino! 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00 Mexican Train Dominoes 4:30 Board of Director's Meeting	10:00 Cardmaking Techniques 11:30-1:30 Lunch 1:30 BUNCO	9:30 BUNCO 10:30 Walk Fit w/ Rebecca 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle 5:00 Meal for Trivia Night 6:00 Trivia game start			
CLOSED FOR MEMORIAL DAY	10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	28 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00 Mexican Train Dominoes	29 10:00 TGP Book Group 11:30-1:30 Lunch 1:30 BUNCO 5:00 Karaoke with Ruby Rose, Pizza Party \$5 for Pizza!	30 9:30 BUNCO 10:30 Walk Fit w/ Rebecca 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle 2-3 p.m. Advanced Directive Workshop			

Staff Milestones and More



Michelle 's birthday is May 2nd. Michelle has been doing an amazing job as Home Delivered Meals Director. Her husband Andy & their kids are very proud of her and she continually inspires us with her abilities and her kindness, and of course, her smile. Happy Birthday Michelle! Thank you for all that you are and do! You keep us rolling!

Felicia, one of our wonderful RN's is celebrating her 4th anniversary with us May 3rd. 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!





Jordan's celebrating his 1st anniversary with us at TGP on May 3rd! Jordan has such a great time at TGP and well, everywhere! He enjoys resale collectibles, scoring the super find of kitsch when possible, and fun with his sweet dog Mickey. Happy anniversary Jordan!

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. Tammy loves vintage Pyrex, Texas, Snoopy, and the time she and Mike have in the summer at the beach. Thanks so very much Tammy!



At Benzie Senior Resources, we strive to create a welcoming, respectful, and safe environment for all participants, volunteers, and staff. To ensure a positive experience for everyone, all team members, participants and volunteers can rely on and demonstrate the BSR values together:



relationship/teamwork where supportive connections develop with each other, and each has a sense of being seen and valued;

trustworthiness/integrity where each are honest, reliable, transparent and consistent; and

respect/dignity where each treat each other politely, appreciatively and accepting.

Who are we? Benzie Senior Resources is an inclusive organization serving Benzie County residents ages 60 and above of any income level (some services are based on sliding scale fees), and Medicaid-waiver disabled adults with special needs. BSR does not discriminate against any individual or group on the basis of ethnicity, gender, marital status, national origin, physical disability, political beliefs, race, religion or lack thereof, sexual orientation or weight.



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

www.mblawtc.com

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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.

FOOT CARE CLINIC

BY APPOINTMENT

Wednesdays at Benzie Senior Resources
Office with our RN Stacey
for Age 60 and over for Benzie only residents.
Call 231-525-0600 to set yours up.
There is a service fee for each client session —
\$20.00/client.

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...



Free Computer Help

The Darcy Library in Beulah Thursdays 10 a.m. to 12 Noon Use your computer or one at the library. Questions? Call Carol at 231.882.4037

The Gathering Place Book Club Book Group meets 10:00 am 03/29/25 Our book is *The Women* by Kristin Hannah



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.

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-- 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!



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 try to keep each other healthy!

(231) 525-0600

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

Please bring clean, gently used or new Flannel fabric, Fleece fabric for projects! Thanks!!! We appreciate your help!

MICHIGAN STATE | Extension



Tai Chi for SEEP

This program combines the benefits of Tai Chi for Arthritis and Fall Prevention and Sleep Education for Everyone. Tai Chi has been shown to increase strength, improve balance, and prevent falls. Participants will also learn techniques to improve the quality and quantity of their sleep.

The FREE program consists of 8- 2hour sessions. Each session will include:

- · Tai Chi Warm-ups
- Tai Chi Lesson
- Tai Chi Cool Downs
- Sleep Education: the relationship between pain and sleep, sleep hygiene, and techniques to improve sleep.
- Goal Setting

This work is supported by the Rural Health and Safety Education program, project award no. 2024-46100-42884, from the U.S. Department of Agriculture's National Institute of Food and Agriculture.

DATES/TIME:

Mondays: 5/5, 5/12, 5/19,

and 5/26

From: 1:30-3:30 pm

*Participants should plan to attend all 8 sessions!

LOCATION:

The Gathering Place Benzie Senior Center 10579 Main St. Honor, MI

REGISTRATION:

Please pre-register at the Gathering Place front desk or by calling 231-525-0601

INSTRUCTOR:

Naomi Hyso MSUE Health Educator

hysonaom@msu.edu

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Word Search

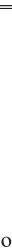
Musical Instruments 2

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G	Р	N	N	I	N	L	I	I	Н	I	Ε	G	L
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HARPSICHORD TUBA BANJO DRUM KIT CLAVINET THEREMIN SOUSAPHONE TAMBOURINE PIPE ORGAN GLOCKENSPIEL **PIANO** BASS GUITAR TIN WHISTLE MANDOLIN VIOLIN LUTE **CELLO** SITAR









Play this puzzle online at : https://thewordsearch.com/puzzle/58/

Did you know that Project Fresh Coupons are only available through an online process for 2025?

We will help you sign up. Come for help with this at The Gathering Place Tuesdays May 6th & 13th, from 11:00 a.m. until 1:30 p.m. We will have computers on site so we can sit with you and help you register!



May Birthdays						
David Mead	1	Chuck Ottenbacher	8	Vince Rogers	21	
Kent Chipman	2	John VanLaeken	8	Lillian Killeen	22	
Kay Gossens	2	Jack Holtrey	9	Millie Smith	22	
Mike Bishop	3	Katherine McArthur	9	Marsha LaTour	22	
Kimberly Allen	3	Alma Penfold House	9	AnnMarie		
Nancy Ellis	3	Dot Cline	10	Parson McNamara	23	
Leonard		Mike Sheronick	10	Kay Chandler	24	
Kastenschmidt	3	Roger Blue	12	Larry Hall	24	
Susan Mark	3	Michael Fought	12	Sharon Kennedy	24	
Dick Robotham	3	Sandra Kelly	12	Julie Dye	25	
Bev Holbrook	4	Hope Clifton	13	Jack Howell	25	
Don Maginity	4	Creg Hillier	13	Blane Krupa	25	
Rosalie McLenithan	4	Claudia Bailey	14	Frank Clarke	26	
Donna Chalmers	6	Katie Conley	14	Victoria Alvarez	27	
Trevor Danford	6	Jane Elzerman	14	Mike Mazeika	27	
Mary Dykstra	6	Donald Gensman	14	Donna Phillips	27	
Leo Hughes	6	Henry Cordell	15	Daniel Remahl	27	
Michael Mead	6	Robert Fitzke	17	Patty Fagan	28	
Warren Putney	6	Jeanne Strathman	17	Dave Grimes	28	
Don Shadwick	6	Robin Talsma	17	Arlene Rawls	28	
Kory Tomey	6	Bill Goodband	18	Vince Kulawiak	29	
Karen Sue Yagle	6	Diana Heller	18	Jerry Philo	29	
Kay Boyne	7	Rhonda Kittleson	18	Patty Adams	30	
Dorr Bugbee	8	Carolyn Davis	19	Dick Hitchingham	30	
Sandy Campbell	8	Peggy Pawlak	19	Alfred Nagel	30	
Lynn Wiggins	8	Ray Tate	19	Yvonne Feldman	31	
Darryl Milarch	8	David Taylor	19	Jerry Machesky	31	
		•		Carol Wiggins	31	

<u>Produce Bingo</u>

Produce Bingo is May 8th. We want to thank recent supporters of PINGO—We really appreciate your help!

We'll be having: Three Bean Chili and a Veggie Tray Please sign up in advance at TGP!

Trivia is back on May 23rd We'll eat together beforehand at 5:00pm We'll have: Sloppy Joe, Potato Salad, Soft Pretzel, and Cake.
Trivia starts at 6:00 pm

Karaoke May 29th. Pizza Party for participants it is \$5.00 to have Pizza! Singing starts at 5:00 p.m.

Pizza shortly after. Come have fun!

Call 231.525.0601 to sign up or stop by to see us at TGP!



Medicare Minute—explaining the Parts of Coverage

Medicare has four main parts: A (Hospital Insurance), B (Medical Insurance), C (Medicare Advantage), and D (Prescription Drug Coverage). Part A covers inpatient hospital stays, while Part B covers outpatient care like doctor's visits. Part C is a private health insurance option that replaces Original Medicare (Parts A and B) and often includes prescription drug coverage. Part D is optional prescription drug coverage that can be added to Original Medicare or included in a Medicare Advantage plan.

Here's a more detailed breakdown:

Medicare Part A (Hospital Insurance):

Covers:

Inpatient hospital stays, skilled nursing facility care, hospice care, and some home health care.

Premium:

Most people don't pay a monthly premium for Part A, but there are scenarios where you may need to purchase it.

Enrollment:

If you're eligible for Social Security or Railroad Retirement benefits, you'll likely be automatically enrolled in Part A. Medicare Part B (Medical Insurance):

Covers:

Doctor's visits, outpatient care, medical equipment, and some preventive services.

Premium:

There's a monthly premium for Part B, which is deducted from your Social Security or Railroad Retirement benefits.

Enrollment:

Enrollment in Part B is optional, and you can choose to enroll or not enroll.

Medicare Part C (Medicare Advantage):

What it is:

Medicare Advantage plans are offered by private companies that contract with Medicare.

Benefits:

They generally provide all the benefits of Original Medicare (Parts A and B) and may include additional benefits like vision, dental, and hearing coverage, according to the National Council on Aging (NCOA).

Prescription Drug Coverage:

Many Medicare Advantage plans include prescription drug coverage (Part D).

Enrollment:

You must be enrolled in both Part A and Part B to join a Medicare Advantage plan.

<u>Medicare Part D</u> (Prescription Drug Coverage):

- **Covers:** Prescription drugs.
- **Enrollment:** Part D is optional and available to anyone with Medicare.

How it works: You can choose to join a separate Medicare drug plan if you have Original Medicare (Parts A and B) or many Medicare Advantage plans include drug coverage.

Other Important Considerations:

Medigap:

These supplemental insurance policies can help cover some of the costs that Original Medicare doesn't, like your 20% coinsurance.

Enrollment Periods:

There are different enrollment periods for Medicare, including the General Enrollment Period (three months before, the month of, and three months after your 65th birthday), the Annual Enrollment Period (October 15 to December 7), and the Special Enrollment Period.

Costs:

Premiums, deductibles, and coinsurance amounts vary depending on the specific plan and part of Medicare.

Medicaid

Medicaid is a separate program that provides health coverage to low-income individuals and families.

Extra Help:

Medicare has an "Extra Help" program that provides financial assistance to low-income beneficiaries with Part D.

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.



Donation Information

Giving is not just about making a donation. It's about making a difference. **We Need Your Support!**

Benzie Senior Resources is an independent 501 c3 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 are 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.

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