



BENZIE

SENIOR RESOURCES

November 2025

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The full moon is 11/5 and is a **SUPER MOON** again, the last for this year. It's known as the Beaver or Mourning moon. The Leonid meteor showers will peak 11/17 & 11/18.

It's National Hospice & Palliative Care Month, Lung Cancer Awareness Month, Native American Awareness Month, National Diabetes Month, National Family Caregivers Appreciation Month, National COPD Awareness Month, National Novel Writing Month, & National Gratitude Month.



We want to thank you, our community for the wonderful success of our Soup Supper held October 9th. We hosted 195 people! The soups were yummy, the silent auction was successful, and a great amount of fun unfolded! Many thanks to those who made this happen:

BSR Advisory Council

Gloria Smith, Maren Bailey, Carol Pelky, Donna Estes, Sandy Link, Judy Fast, and Lynn Vanderplow.

Food Donors

Great Wolf Lodge, Pleasanton Brick Oven Bakery, Slabtown Burgers, Papa J's Pizzeria & Diner, The Stone Oven, Dinghy's Restaurant & Bar, A&W Restaurant, Goody's Market, Saint Ann Church of Frankfort, Bud's in Interlochen, L'Chayim Delicatessen, Crescent Bakery & Café, Wesco, Villa Marine Bar & Grill, Stormcloud Brewing, Lakeside Cafe, Lucky Dog Bar & Grille, The Cherry Hut, and Grand Traverse Pie Company.

Celebrity Servers

Brigit Hassig, BSR Executive Director, Rob Manilla, BSR Board of Directors member, Nancy Mullen Call, President of BSR Board of Directors, Rev. Dinah Haag, BSR Board of Directors Member, The Honorable Judge John Mead, Sheriff Kyle Rosa, Fire Chief Tim Markey, Diane Mahoney, BACN Executive Director, Benzie Bus Mobility Manager, Rob Scott, Haley Fiaschetti— Meteorologist Channel 9 & 10, Joe Charlevoix— Chief Meteorologist UpNorthLive.

Silent Auction Items

Honor Family Market, Jack Harnish, Crystal Lake Alpaca Farm, Lisa's Little Gift Shop, Mike Cooney, Ursa Major Bistro, Positive Image Salon, The Roadhouse Mexican Bar & Grill, Unearthed, A Papano's Pizza, Honor & Onekama Building Supply, Ingrid Turner, Hungry Tummy, Little Mexico, Keep On Grinding, MI Garden Spot, The Bookstore, The Scoop of Frankfort, Cracker Barrel, Bay Wear Frankfort, La Senorita Mexican Restaurant, Great Wolf Lodge, The Barber Shop, Rob Manilla, Market Basket, Grand Traverse Family Chiropractic, Hull's of Frankfort, Nugent ACE Hardware, Cherry Republic, Carol Pelky, Weldon Coffee, Cindy Falter, The Old & New Shop, Anet & Ollie's Five and Dime, Empire Outdoors, Grocer's Daughter Chocolate, Shipwreck Café, The Secret Garden, Barb's Backyard Birds, Tractor Supply Co., Hair We R, Cold Creek Farm, The Misty Cove, St. Ambrose Cellars, The Focus Gallery, Big Fish Sportswear, Momentum Apparel, Eden Hill Vines, Mimi's Taqueria, Elberta Pizza Company, Labadie's Summer Place Casuals, Victor Dinsmoore, Sandy Link, TrueNorth Honor, Jim's Joint BBQ, Stapleton's Corner Store, Blackbird Farm, and Korner Gem.

Special thanks to our TGP and BSR staff for their support and efforts, too!

Benzie Senior Resources 231.525.0600



Meaningfully engaging
and supporting Benzie County
residents age 60 and over to
enhance their quality of life
physically, socially, and
intellectually.

DIRECTORY

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The Gathering Place: 231-525-0601

Email: info@BenzieSeniorResources.org
Website: www.BenzieSeniorResources.org
Facebook: [@benzieseniorresources.org](https://www.facebook.com/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

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Leo Hughes, *Vice President*
Rev. Dinah Haag
Paul Turner

Victor Dinsmoore, *Treasurer*
Hugh Walton, *Secretary*
Nancy Mullen Call, *Ex officio*
Ingrid Turner

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

A November Note of Thanks

Every day at Benzie Senior Resources, gratitude finds me first—at the door of The Gathering Place, on a home-delivered meals route, in a call from a family caregiver, or across a table filled with leaders who give their time, talent, and trust to our mission.

I am grateful for our volunteers—the neighbors who show up in all seasons to check on seniors and deliver a warm meal with an even warmer smile. Food, safety, and connection, five days a week, thanks to people who care.

I am grateful for our staff - quietly extraordinary people who don't always realize how much their work matters in delivering 26 programs daily!

I am grateful for our members and guests at **The Gathering Place**, where the motto “you are only a stranger once” rings true. The music, classes, lunch conversations, and simple joy of seeing friends remind us why social connection is essential to healthy aging. If you haven't visited lately, we're open Monday–Friday, 8:00 a.m.–4:00 p.m.—come by and say hello.

I am grateful for our Board of Directors—their steadiness, counsel, and insistence on excellence keep us aligned with our mission and accountable to the community we serve.

I am grateful for this generous community. Your ongoing millage support and partnership with local organizations make this work possible and sustainable. Voters continue to extend an expression of trust we work hard to honor every day.

And finally, I'm grateful for the simple moments—a wave from a driver, a nurse's gentle reassurance, a new face at lunch, or the way autumn light fills Honor Plaza in the afternoon. These are small reminders that, together, we are building a county where older adults can thrive.

If you'd like to get involved, we'd love to welcome you—whether as a volunteer driver/runner, a program helper, or just a friendly face at The Gathering Place. Your presence truly matters.

With deep thanks and warm wishes for a peaceful Thanksgiving,

Brigit Hassig

Executive Director, Benzie Senior Resources



Each November we reach out for help in the spirit of Christmas for our Annual Holiday Christmas Gift Bags. This program focuses on seniors who are homebound and have mobility or health concerns. Isolation is always difficult, but loneliness during the holiday season can be uniquely painful. These lovingly assembled gift bags help our recipients know they're remembered.

Each bag is filled with a variety of items, such as: unscented hand lotion; facial tissue; socks; large print crossword/word search puzzle books; playing cards; protein/breakfast bars; trail mix; cheese crackers; pencils/pens; hand sanitizer; hot cocoa packets; disinfectant wipes; hand soap, paper towel, non-refrigerated Jello and pudding cups and small jigsaw puzzles, small flashlight w/ batteries, microwave popcorn, and small games. Our goal this year is to distribute at least 250 bags.

Please get items in by December 8th so we can assemble them soon after! Thank you for your help!



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

Benzie Senior Resources is committed to providing nutritious, enjoyable meals for all participants. Please be aware that our meals are prepared in a shared kitchen where common allergens—including dairy, eggs, wheat, soy, peanuts, tree nuts, fish, and shellfish—may be present. While we take every reasonable precaution to minimize cross-contact, we cannot guarantee that any meal is completely free of allergens. Your health, safety, and comfort are very important to us. Thank you for your understanding and support.

Monday	Tuesday	Wednesday	Thursday	Friday
3 Loaded Oatmeal Bar, Savory Sausage Links, Oven baked Peaches	4 Hawaiian Style Chicken & Rice, Malibu Vegetable Blend, Steamed Spinach, Stoneground Wheat Bread, Pineapple Tidbits	5 Cincinnati Style Chili, Steamed Sweet Corn, Stoneground Wheat Bread, Oven Baked Pears	6 For our Home Delivered Meals only— Deluxe Pizza, Italian Vegetable Blend, Steamed Parisian Carrots, Soft Baked Breadstick, Banana	Pineapple Dijon Baked Ham, Whipped Sweet Potatoes, Scandinavian Vegetable Blend, Sweet Hawaiian Rolls, Classic Fuit Cocktail
10 Potato Encrusted Tilapia, California Vegetable Blend, Green Bean Blend, Stoneground Wheat Bread, Diced Pears	11 Homestyle Goulash, Steamed Sweet Peas, Steamed Parisian Carrots, Stoneground Wheat Bread, Fresh Cut Oranges	12 Tangerine Chicken Over Rice, Caribbean Vegetable Blend, Steamed Spinach, Lucky Fortune Cookie, Tropical Fruit Blend	13 Beef Stir-fry Over Rice, Asian Vegetable Blend, Steamed Broccoli Florets, Lucky Fortune Cookie, Mandarin Oranges	14 Slow Roasted Beef, Herbed Mashed Potatoes, Normandy Vegetable Blend, Stoneground Wheat Bread, Diced Peaches
17 Italian Meatball & Cheese Sub, Sicilian Vegetable Blend, Pesto Infused Cauliflower, Fresh Banana	18 Classic Beef Stroganoff, Key West Vegetable Blend, Oven Roasted Asparagus, Stoneground Wheat Bread,	19 Southwestern Chicken Alfredo, Fire Roasted Corn & Black Beans, Steamed Spinach, Soft Baked Breadstick, Fresh Grapes	20 Crispy Cod Sandwich, Sweet Potato Bites, Steamed Broccoli Florets, Stoneground Wheat Bread, Fresh Plums	21 Rosemary Garlic Roasted Pork, Parmesan Garlic Mashed Potatoes, Venetian Vegetable Blend, Stoneground Wheat Bread, Apricot Halves
24 Seasoned Beef Nacho Bar, Authentic Refried Beans, Tortilla Chips w/ Fire Roasted Salsa Oven Baked Pears,	25 Roasted Turkey w/ Herb Stuffing, Parmesan Garlic Mashed Potatoes, Green Bean Blend, Stoneground Wheat Bread, Bonnie's Famous Cranberry Sauce, Classic Pumpkin Pie	26 CLOSED 	27 CLOSED 	28 CLOSED 
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 \$8.00 Caregivers under 60 are \$4.00	We will honor our veterans Tuesday November 11th at lunchtime. Please join us. Lunch for veterans and their guests is free. 	For November 6th, the meal at TGP is pizza, salad, and drinks only. This is for workshop attendees and others dining at TGP.	We are closed November 26, 27, and 28th for Thanksgiving. We are thankful for you, and appreciate your understanding so that we may have time for our families.

Nutrition Notes

Benefits of Peanut Butter

November is National Peanut Butter Lovers Month. It's part of many people's daily diets. As long as you don't have nut allergies, if it's not one of your regular foods, consider adding it to your menu. There are many reasons including these:

Peanut butter is loaded with so many good, health-promoting nutrients, including vitamin E, magnesium, iron, selenium and vitamin B6. Research shows that people who regularly eat nuts and nut butter, including peanut butter, are less likely to develop heart disease and type 2 diabetes.

Peanut butter is a concentrated source of nutrition that may offer potential health benefits. One study showed that eating peanuts every day can lower the overall risk of death by up to 21%—and reduces the occurrence of heart disease by 38%.

Research has shown that consuming foods that are high in fiber can improve digestive regularity and reduce the risk of constipation. As previously mentioned, peanut butter is a good source of dietary fiber, which means that it can help to support digestive regularity.

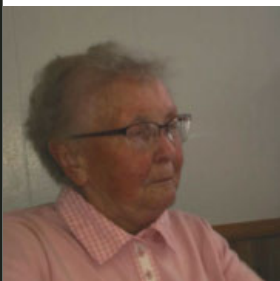
It's good for the brain! When it comes to choosing the right healthy foods for your brain, peanuts and peanut butter are a nutritious option. They can help with improving memory, cognitive function and concentration, they can give your mood a boost, and they can even support the prevention of Alzheimer's disease.

However, eating too much peanut butter can increase a person's daily intake of saturated fat, sodium, and calories--eating too much of anything isn't good for you. So, make your best judgement and try to follow the recommended daily nutritional allowances.

There are endless ways to eat peanut butter. Next time you're tired of your good ol' PB&J, try one of these combinations. Don't be afraid to get a little creative with it.

Add it to yogurt or hummus. Add it to sauces or salad dressings. Add it to stir-fry for a savory spin. Enjoy it with granola bars. Add them to overnight oats for a breakfast treat. Snack on veggies & fruit with it as a spread (remember ants on a log?). Best way to enjoy peanut butter? With a spoon!

I got to know Irene Rath when I played Bunco with a group of ladies the last Sunday of each month at Benzonia Township Hall. Everybody would bring a dish to share for late lunch/early supper. Irene often brought her homemade peanut butter fudge to share. It was the best I've ever had. Sometimes she would bring some as a surprise to the BSR office for us to enjoy. I was blessed by knowing her as a friend, and blessed because she shared her recipe (that she got from a friend some years before). Here it is...



1 stick butter
2 cups brown sugar
2 cups white granulated sugar
1 cup evaporated milk
1 cup peanut butter
1 Tablespoon vanilla

Cook first 4 ingredients together to a soft 'ball' stage in a saucepan. Add peanut butter and vanilla, beat.

Pour in small baking pan to let harden. Cool & store in fridge. It won't last long! Enjoy!—Angie Haase



Calendar of Events

Monday	Tuesday	Wednesday	Thursday	Friday
3 9:30 Stretch and Balance 11:30-1:30 Lunch 12:30-2:00 pm Medicare Monday, time w/ Michelle Veliquette 1:30 Orange Slice Ornaments w/ Debbie 5:30 Zumba	4 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	5 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo	6 11:30-1:30 Lunch NO ACTIVITIES!	7 9:30 BUNCO 11:00 Phone Tech w/ Nevin—bring your phone! 11:30-1:30 Lunch <u>Birthday Celebration with Cake and Song</u> 1:00 Wii Bowling 2:00-3:30 Helping Hands Workshop
10 9:30 Stretch and Balance 10-2:00 Mobile Secretary of State 11:30-1:30 Lunch 5:30 Zumba	11 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	12 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo	13 9:00 Weight Loss Control & Movement 10:00 Altered Books w/ Pam 10:00 Coffee and Donuts w/ Vets 10:00 Cornerstone Book Group 10:30-12:30 BP Clinic 11:30-1:30 Lunch 1:30 BUNCO	14 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling 2:00-3:30 Helping Hands Workshop *Trip to Benzie Historical Museum-via Benzie Bus, limit 10 approx. 12:30 pm
17 9:30 Stretch and Balance 11:30-1:30 Lunch 12:30-2:00 pm Medicare Monday, time w/ Michelle Veliquette 1:30 Pine Cone Scale Trees with Debbie Part I 5:30 Zumba	18 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	19 8:00 Leave for Little River Casino 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo 4:30 Board of Director's Meeting Annual Meeting	20 9:00 Weight Loss Control & Movement 10:00 TGP Book Group 10:00 Wine Cork Tree w/ Sandy 11:30-1:30 Lunch 1:30 BUNCO PINGO! Snack 4:00 p.m., Games at 5:00 p.m. Required sign-up!	21 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Real Wreath Making with Mixed Greenery with Judy 2:00-3:30 Helping Hands Workshop
24 9:30 Stretch and Balance 11:30--1:30 Lunch 1:30 Pine Cone Scale Trees with Debbie Part II (must do both) 5:30 Zumba	25 10:30 The Melody Makers 11:30-1:30 Special Meal for Thanksgiving! Turkey & Pie! 3:30 Chair Yoga	26 CLOSED 	27 CLOSED 	28 CLOSED 
Note on Activities: So you are aware of activity fees that have long been attached to these offerings: Chair Yoga \$5.00 Zumba \$3.00 Bingo \$2.00/2 cards	New fun on Fridays starting this month...we will be making gifts for our homebound friends. Helping Hands Workshop will be 2:00-3:30 p.m. on Fridays. If you have an idea to share, or just feel like creating, join us! More on Page 12 on this.	Medicare Mondays November 3rd & 17th We will have help for you to review questions on recent letters and changes to your Medicare here at TGP. Come between 12:30 and 2:00 to talk about your concerns on this very important matter.	We are closed November 26, 27, and 28th for Thanksgiving. We are thankful for you, and appreciate your understanding so that we may have time for our families.	As a nod to National Gratitude Month, Fridays for us are a time to be Grateful & have Gratitude. Fill out a note on what you are grateful for and about and you can win a TGP Punch card.

Staff Milestones



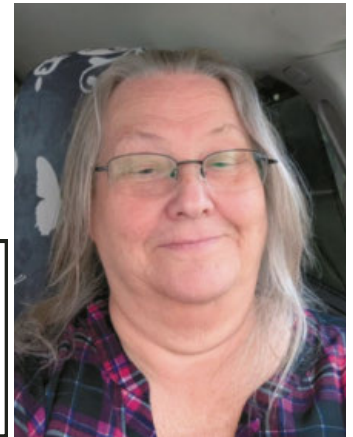
Felicia has a birthday 11/3! As one of our RN's we rely on her abilities with our clients, and her joy for the world around us. Felicia is a bona fide rock hunter.. She makes art with her beach finds and creates beauty wherever she is. Happy birthday Felicia!

Ryan has his 6th anniversary 11/4. For Ryan it's all about character because he is one. It can be as much as adding Dijon to the potato salad, and the just right spin on a story or anecdote. It is best of there's room for magic, too. Ryan's all about maintaining an active life with his family. Thanks for your help and your humor, Ryan! Happy Anniversary!



Davina has her 2nd anniversary 11/7. She and her husband James greatly enjoy their walks and adventures. Her knowing smile and calm demeanor help us get through even our most challenging days at TGP. We are thankful for you Davina! Happy Anniversary!

Lori celebrates her anniversary 11/14. She's been a Home Health Aide with us over the years and we, as well as our clients are grateful for her. Lori's family is everything to her! She's all about being mom & grandma. Thanks for being part of who we are Lori! Happy Anniversary!



Debbie joined us in October at TGP. She is our Community Engagement Coordinator—she's responsible for fun! We are so happy that she has joined our staff. Great ideas and great energy! It is her pleasure to get to know you and connect with our senior community so that we can be a cohesive and fun bunch—there for each other and here to have the best time that we can together,

Please introduce yourself to Debbie as she wants to get to know you. She asks that you might give her grace for a bit as there are a lot of names and faces she's learning. Thanks! And welcome Debbie!

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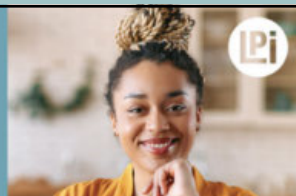
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Bulletin Board

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Director at Benzie County
Department of Veterans
Affairs. 231.882.0034 or
Email kkorolenko@benzieco.net.

*Join us for Coffee & Donuts w/ Vets
November 13th at TGP at 10:00a.m.*

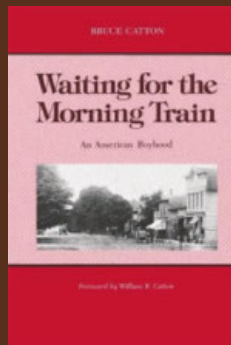
Benzie Senior Weight Loss Control...



9:00a.m. –10 a.m. Thursdays, Private
weigh in. Discussion relating to weight
loss. Healthy recipe sharing, light activi-
ty. This will be weekly at TGP.

The Gathering Place Book
Group meets 10:00 a.m.
November 20, as the 27th is
Thanksgiving Day.

November: *Waiting for the
Morning Train*
by Bruce Catton, local writer



FOOT CARE CLINIC BY APPOINTMENT

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

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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.

We still have room for you to
join us on our upcoming trip to
Washington DC March 26th –
31st. The total cost for the trip
per person, double occupancy is
\$779.00. Please contact the
BSR office to sign up for this
fun trip!

231.525.0600 call soon!



**IMPORTANT: Call our office to cancel
your BSR worker/contractor for Home
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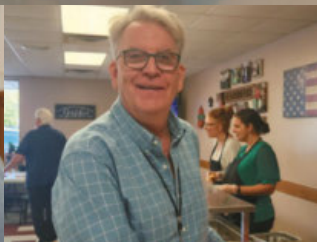
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Thinking ahead...for those months of cold and possi-
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poles, or if you see them for little to no \$ consider
picking them up as a
donation for us? We
like to have some ahead
to give out to help our
seniors stay safe in the
winter.

Please bring them to
Angie at BSR. Thanks!



Here We Are...



Word Search

Thanksgiving

S	R	G	S	I	Y	N	M	U	T	U	A	G	E
G	P	B	E	P	I	L	G	R	I	M	S	N	F
A	S	L	O	M	U	M	F	E	F	R	E	I	A
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M	U	C	A	C	O	R	N	Y	P	R	I	I	I
P	F	K	T	Y	V	C	P	E	U	E	N	G	L
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A	N	I	D	Y	P	E	M	U	K	F	V	N	L
R	G	D	E	H	I	B	O	T	I	E	E	A	A
G	S	A	H	Y	A	R	U	A	N	A	M	H	F
G	M	Y	S	T	O	A	T	A	P	S	B	T	C
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F	A	M	M	S	A	E	P	N	E	E	R	G	K

BLACK FRIDAY
FAMILY
TURKEY
GRAVY
STUFFING
HARVEST
CELEBRATE
PUMPKIN PIE
PILGRIMS
MASHED POTATOES
NOVEMBER
FEAST
CORN
GREEN PEAS
THANKSGIVING
FALL
AUTUMN
PLYMOUTH



Don't forget to
turn your
clocks back
1 hour Saturday
November 1st
for Daylight
Savings Time

Play this puzzle online at : <https://thewordsearch.com/puzzle/193/>

Please join us for a new group every Friday from 2:00pm until 3:30pm. Helping Hands is designed with the idea of "reaching out and including" our neighbors who cannot join us here at The Gathering Place. As the group forms, we will make decisions about how to accomplish this goal. Some examples might include building craft kits to send out, making items to send as a "celebration" for holidays. The options are endless. We would love to have you join us at our 1st meeting Friday, November 7th at 2:00pm.

Produce Bingo

Produce Bingo is **November 20th**. A big thanks to our supporters of PINGO!

We will start at 4:00 p.m. for food, then 5:00 p.m. for games.

We'll be having: **stuffed cabbage rolls and veggie tray**

Please sign up ahead for this at TGP or call 231.525.0601

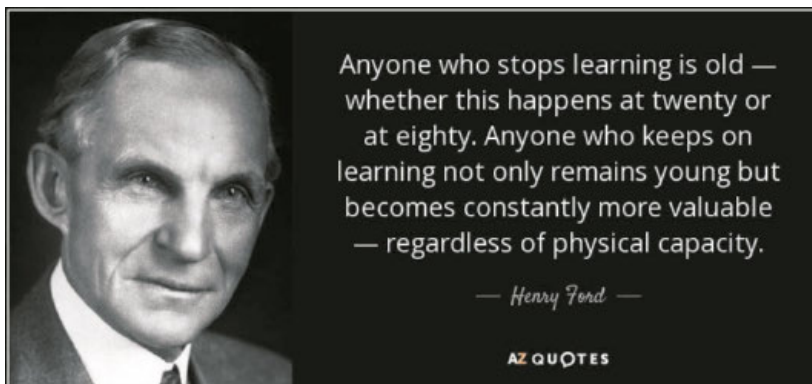
We hope you can join us for this opportunity for fun and good fresh foods!



November Birthdays

Wendy Dobson	1	Ted Smigiel	11	George Petritz	21
Helen Robotham	1	Dave Wynne	11	Connie Lapham	22
Carol Claypool	2	Rex Dunlop	13*	Arlene Paul	22
Doug Durkee	2	Leah Erickson	13	Camille Vettraino	22
Myrna Mallison	2	Jeanne Hafer	13	Barbara Wilson	22
Joan Oderkirk	2	Dorothy Manning	13	Dale Ritter	23*
Carol Pelky	2	Kathleen McManus	13	Gary Richter	25*
Loy Putney	2	Carleen		Lisa Trudell	25
Roger Klabunde	3	Wojciechowski	13	Joy Jensen	26
Margaret Stooksberry	3	Linda Johnson	14	William Shields	26
Don Winters	3*	Gil Markus	14*	Shirley Ransom	27
Robin Fortine	4	Terry Tolar	14*	Jill VanDyke	27
Kim McKenzie	4	Karlin Corey	15	Vickie Ely	28
Gary Rankin	4*	Wanda Curtis	15	George Gottschalk	28*
Linda Reed	4	Dottie Hallock	15	Bert Lappe	28*
Mary Rineer	4	Don Schmid	15	Judy Putney	28
Jeanette Woods	4	Maxine Winters	15	John Bird	29*
Dorothy Mead	5	Gerry Blood	16	Julia Deemer	30
Sandy Rockwell	5	Mary Jane Hall	16	Lorraine Martin	30
Steve Thompson	5	Marsha Kerby	16	Grace Williams	30
Jan Glatzer	6	Mary Stroba	16		
Chris Neihardt	6	Nancy Boehm	17		
Charlene Spohn	6	Char Fink	17		
Bill Waring	6	Joyce Templin	17		
Bryan Black	7	Christeen Bint	18		
Amy Esch	7	Christi Flynn	18		
Mina Jenner	7	Tammy Grostick	18		
John Jenkins	8	Jeannette Miller	18		
Jane Gary	9	Betty Orr	18		
Greg Noah	9	Deb Cordell	19		
Lynda Steele	9	Sue Littler	19		
Maria Garza	10	Shirley Mortenson	20		
Larry Nunemaker	10*	Kay Reed	20		
Lee Streeter	10	Sonja Reitan	20		
Mel Adams	11	Ron Schmidt	20		
Jeffrey Bowers	11*	Mary O'Connor	21		
Diane McKeen	11	Don Olney	21		

*Denotes Veterans who have served our country. Thank you!



Medicare Minute

Medicare Advantage: Why EVERYONE Should Recheck Coverage This Fall

Annual Enrollment Period: Oct. 15 – Dec. 7

“This is the most important open enrollment period in Medicare’s 60-year history,” says Melinda Caughill of 65 Incorporated. Plans for 2025–26 are shifting in ways that aren’t obvious at first glance—some plans are ending, benefits are being trimmed or reshaped, and provider networks are moving. Don’t assume last year’s choice is still your best fit. Be a savvy consumer and avoid headaches later.

What’s changing (high level)

- **Some plans are leaving or consolidating** (e.g., Michigan Medicine is discontinuing its Michigan Care Advantage plan after 2025; UnitedHealthcare is discontinuing plans in select counties for 2026).
- **Provider networks are in flux** (example: MyMichigan Health is out-of-network with Aetna MA in 2025; systems nationally have been dropping certain MA contracts). Always confirm your doctors/hospitals for 2025.
- **Benefits & rules are changing** (OTC/flex cards and extras are being reduced in many plans; prior authorization timelines and transparency are tightening for 2025 under new CMS rules).

Your essential steps

1. **Read your ANOC (Annual Notice of Change)** It arrived in September. Flag any changes to premiums, deductibles, copays/coinsurance, out-of-pocket maximum, drug and pharmacy networks, medical benefits, extras, and the service area.
2. **Confirm your prescriptions** Use the Medicare Plan Finder to compare drug coverage and total annual cost (premium + copays).
3. **Verify your doctors and hospitals** If you’re in Medicare Advantage, make sure your primary care, specialists, and preferred hospital are in-network for 2025. Networks change mid-market and mid-state—don’t guess.
4. **Don’t choose on price alone** Ultralow premiums can come with tighter networks and more prior authorization. Know the trade-offs before you enroll.

Free, unbiased help—you may call or go online if you are able

MMAP (Michigan’s SHIP): Certified counselors provide one-on-one, no-cost help. **Call 1-800-803-7174.**

[Michigan+1](#)

Medicare.gov or 1-800-MEDICARE: Use Plan Finder or call for plan comparisons and enrollment help. [Medicare.gov](#)

Local BSR assistance

Benzie Senior Resources offers **office appointments** (very limited availability at this point in open enrollment season) and **two November drop-ins at The Gathering Place** to review coverage and answer questions. **Call BSR to schedule**—bring your ANOC, **current plan card**, and a **list of your medications** to appointments and for the times on November 3rd and 17th at TGP.

Bottom line: Plans and provider networks are changing. Take time now to review—so you’re protected all year.

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.

MMAP
MICHIGAN MEDICARE/MEDICAID
ASSISTANCE PROGRAM



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 (231)525-0600 or toll free 888-893-1102, or email 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 Other

Make Checks Payable To: **Benzie Senior Resources**

Mail to: 10542 Main Street, Honor, MI 49640

☐ Check here if you wish to remain ANONYMOUS _____

Benzie Senior Resources is an independent 501 (c) 3 not-for-profit organization. Gifts to Benzie Senior Resources are tax deductible under appropriate I.R.S. regulations. Consult your tax or legal advisor for details.

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

SCAN ME





BENZIE SENIOR RESOURCES

10542 Main Street, Honor, MI 49640

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

Address Service Requested



Financial Fraud Awareness Workshop



When

Thursday, November 6
11:30 am – 3:00 pm

Where

The Gathering Place Senior Center
10579 Main St., Honor

RSVP

Call Angie or Renee at
(231) 882-4462



Free lunch from
Papano's & Cherry Hut

Free transportation from Benzie Bus

Free Benzie Bus passes are provided
by Benzie Senior Resources for
Benzie County residents age 50+.
Call (231) 325-3000 to request a
pass (can be done up to the morning
of the workshop).

Presenters

- Sara Swanson
Benzie County Prosecutor
- Justin Kellor
Edward Jones Financial Advisor
- Benzie County Sheriff's Office
- Dan Cartland
Traverse City FBI Field Office
- Ron Stier
Department of Health
& Human Services
- Dannié Arnold
Information Technology
State Savings Bank

Topics include

- What is financial exploitation?
- Different types of scams
- What you can do to protect yourself

Schedule

- Lunch: 11:30 am – 12:00 pm
- Presentation: 12:00 pm – 2:00 pm
- Questions & Answers: 2:00 – 3:00 pm

 STATE SAVINGS BANK

