

THE SENIOR SCOOP



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BENZIE SENIOR RESOURCES

March 2026

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—Art by Anna Karin Evaldsson

March is: Women’s History Month, National Reading Month, Colorectal Awareness Month, National Sleep Awareness, Brain Injury Awareness Month, and National Nutrition Month. March 3rd is the full moon known as the Worm Moon, Sap Moon, Crow moon, and the Lenten Moon. A total lunar eclipse will be on the 19th. March 6th is The Day of the Dude, to honor *The Big Lebowski* by taking it easy all day and maybe buying a new rug. The Spring Equinox is on the 20th of March. Happy Spring!

“Despite the forecast, live like it’s spring!”

— Lilly Pulitzer

“If we had no winter, the spring would not be so pleasant.”—Anne Bradstreet

“Come the spring with all its splendour, all its birds, and all its blossoms!”—Christina Rosetti





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The Gathering Place Senior Center
Hours: Monday — Friday
8:00 a.m.— 4:00 p.m. with exception
for special events and inclement weather.

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Angela Haase, Editor
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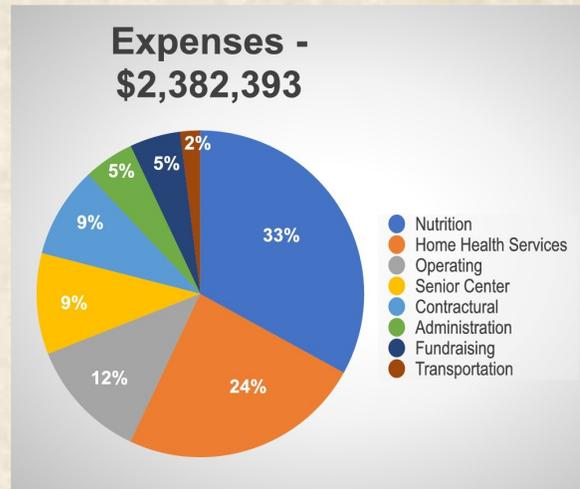
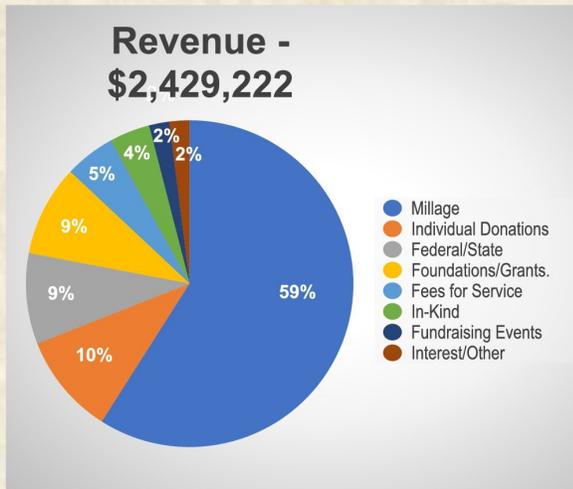
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Pie chart, Pie, and Pi

Our 2025 Financial Snapshot



Why do we need your help? Did you know that:

- Benzie Senior Resources is the grateful recipient of a county millage, which covers approximately 60% of our expenses.
- Benzie Senior Resources is a registered 501 c 3 non-profit organization which must fundraise to meet the non-millage-covered needs of our growing senior population in Benzie County. Each year this amounts to between \$600,000 and \$700,000.
- The need for senior assistance continues to grow. By 2030, over 40% of Benzie County will be over age 60, and that growth trend shows no signs of slowing.

For making one apple pie

First, get some Pillsbury pie crusts in the red box from the refrigerated section. Or store brand, or make your own crust if you've time, ability, and inclination. It's all good. Let them get up to room-temp -sit out about 15 minutes. Use non-stick spray on your Pyrex pie plates. Unroll and spread your bottom crust evenly, allowing overlap to pinch shut later.

Get 7-8 medium or 6 big tart baking apples, peel and core them. Slice them into logical slice sizes and put them in a largish bowl to mix later with dry ingredients. Sprinkle lemon juice over the apples so they don't brown.

Mix, stir, and combine these dry ingredients: $\frac{3}{4}$ to 1 cup granulated sugar
2 tbsp All-purpose flour (Don't use other kinds. It won't do well.)
 $\frac{1}{2}$ to 1 tsp. cinnamon, $\frac{1}{4}$ tsp nutmeg, $\frac{1}{4}$ tsp salt

Mix them into the apples evenly. Use your hands. It's the best way, so you don't mush up the apples and you're really blending your spices.

Layer your apples into the bottom crust, evenly as you go. When it's full or beyond full, slice bits of butter into the apples then place the top crust onto the pie. Pinch together the crust edge--evenly pinching points around the edge. Give the pie room to breathe by slicing a few vents on the top crust--letters, smiley face or plain. It'll work. It is a good idea to put a baking sheet under your pan so juices don't make a big mess in your oven.

Bake it at 400 degrees for about 50 minutes. Put foil or a baking ring around the edge of crust so it doesn't burn. If you need to, five then ten minutes more, keep checking it. Enjoy!--recipe from my sister Joanie, AKH



National Pi day is celebrated March 14 (3/14) each year to honor the mathematical constant which represents the ratio of a circle's circumference to its diameter. It is marked by eating pie and reciting digits of pi. It is also Albert Einstein's birthday.

March 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
2 Potato Encrusted Tilapia, Steamed Sweet Peas, California Vegetable Blend, Stoneground Wheat Bread, Fresh Cut Oranges	3 Stuffed Cabbage Rolls, Venetian Vegetable Blend, Steamed Parisian Carrots, Stoneground Wheat Bread, Diced Peaches	4 Thai Style Peanut Chicken, Thai Style Spring Roll, Asian Vegetable Blend, Lucky Fortune Cookie, Mandarin Oranges	5 Build Your Own Cheeseburger Bar, Baked Beans w/ Bacon, Malibu Vegetable Blend, Fresh Banana	6 Country Style Beef Fritters & Gravy, Herb Buttered Potatoes, California Vegetable Blend, Stone ground Wheat Bread, Cranberry Applesauce
9 Grilled Ham & Cheese, Oven Baked Tater Tots, Fresh Garden Salad w/ Betsie Valley Ranch, Oven Baked Spiced Apples	10 Bratwurst w/ Sauteed Peppers & Onions, Baked Beans w/ Bacon, Steamed Broccoli Florets, Fresh Grapes	11 Zesty Steak Fajitas Authentic Refried Beans, Tortilla Chips w/ Fire Roasted Salsa, Oven Baked Pears	12 Spaghetti & Italian Meatballs, Sicilian Vegetable Blend, Pesto Infused Cauliflower, Whole Wheat Garlic Toast, Tropical Fruit Blend	13 Slow Roasted Beef, Herbed Mashed Potatoes, Italian Style Green Beans, Stoneground Wheat Bread, Fresh Banana
16 Deluxe Pizza, Italian Vegetable Blend, Steamed Sweet Corn, Soft Baked Breadstick, Diced Pears	17 Corned Beef w/ Braised Cabbage, Herb Buttered Potatoes, Steamed Parisian Carrots, Swirled Rye Bread, Fresh Plums	18 Beef & Cheese Stuffed Ravioli, Steamed Cauliflower Florets, Steamed Spinach, Whole Wheat Garlic Toast, Pineapple Tidbits	19 Chicken Florentine over Rice, Malibu Vegetable Blend, Steamed Sweet Peas, Stoneground Wheat Bread, Apricot Halves	20 Boneless Pork Chops w/ Herbed Stuffing, Oven Baked Potato, Key West Vegetable Blend, Multi-Grain Dinner Roll, Fresh Grapes
23 Crispy Crab Cakes, Cheddar Bacon Mashed Potatoes, Japanese Vegetable Blend, Stoneground Wheat Bread, Mandarin Oranges	24 Homemade White Chicken Chili, Oven Roasted Asparagus, Steamed Sweet Corn, Oyster Crackers, Classic Applesauce	25 Whole Wheat Cinnamon French Toast, Freshly Scrambled Eggs, Savory Sausage Links, Oven Baked Pears	26 Georgia Style BBQ Pork Sandwich, Oven Baked Tater Tots, Southern Style Succotash, Diced Peaches	27 Jamaican Style Chicken, Whipped Sweet Potatoes, Malibu Vegetable Blend, Stoneground Wheat Bread, Apricot Halves
30 Beef Empanadas w/ Latin Rice, Tortilla Chips w/ Fire Roasted Salsa, Oven Baked Peaches	31 Loaded Baked Potato Bar, Steamed Broccoli Florets, Stoneground Wheat Bread, Classic Applesauce	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 <u>\$8.00</u> Caregivers under 60 are \$4.00

Nutrition Notes

Building a Healthy and Balanced Diet



Make most of your meal **vegetables and fruits** – ½ of your plate.

Aim for color and variety, and remember that **potatoes** don't count as vegetables on the Healthy Eating Plate because of their negative impact on blood sugar.

Go for **whole grains** – ¼ of your plate.

Whole and intact grains—whole wheat, barley, wheat berries, **quinoa**, **oats**, **brown rice**, and foods made with them, such as whole wheat pasta—have a milder effect on blood sugar and insulin than white bread, white rice, and other refined grains.

Protein power – ¼ of your plate.

Fish, poultry, **beans**, and **nuts** are all healthy, versatile protein sources—they can be mixed into salads, and pair well with vegetables on a plate. Limit red meat, and avoid processed meats such as bacon and sausage.

Healthy plant oils – in moderation.

Choose healthy vegetable oils like olive, canola, soy, corn, sunflower, peanut, and others, and avoid partially hydrogenated oils, which contain unhealthy trans fats. Remember that **low-fat does not mean “healthy.”**

Drink water, coffee, or tea.

Skip **sugary drinks**, limit **milk** and **dairy products** to one to two servings per day, and limit juice to a small glass per day.

Stay active.

The red figure running across the Healthy Eating Plate's placemat is a reminder that staying active is also important in **weight control**.

The main message of the Healthy Eating Plate is to focus on diet quality:

The *type of carbohydrate* in the diet is more important than the *amount of carbohydrate* in the diet, because some sources of carbohydrate—like vegetables (other than potatoes), fruits, whole grains, and beans—are healthier than others.

The Healthy Eating Plate also advises consumers to avoid **sugary beverages**, a major source of calories—usually with little nutritional value—in the American diet.

The Healthy Eating Plate encourages consumers to use **healthy oils**, and it does not set a maximum on the percentage of calories people should get each day from healthy sources of fat. In this way, the Healthy Eating Plate recommends the opposite of the low-fat message promoted for decades by the USDA.

HEALTHY EATING PLATE



Use healthy oils (like olive and canola oil) for cooking, on salad, and at the table. Limit butter. Avoid trans fat.



The more veggies – and the greater the variety – the better. Potatoes and French fries don't count.

Eat plenty of fruits of all colors.



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Harvard T.H. Chan School of Public Health
The Nutrition Source
www.hsph.harvard.edu/nutritionsource



Drink water, tea, or coffee (with little or no sugar). Limit milk/dairy (1-2 servings/day) and juice (1 small glass/day). Avoid sugary drinks.



Eat a variety of whole grains (like whole-wheat bread, whole-grain pasta, and brown rice). Limit refined grains (like white rice and white bread).

Choose fish, poultry, beans, and nuts; limit red meat and cheese; avoid bacon, cold cuts, and other processed meats.



Harvard Medical School
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Calendar of Events

Monday	Tuesday	Wednesday	Thursday	Friday
2 9:30 Stretch and Balance 10:30 Craft– Shamrock Garland 11:30-1:30 Lunch	3 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	4 11:30-1:30 Lunch 12:30 Bingo—wear flannel! 2-3:30 W.I.P. Work in Process Bring something you're working on to do...we may have tools or supplies to enhance your work.	5 9:00 Holistic Nutrition & Fitness 11:30-1:30 Lunch 1:00 BUNCO 1:30 Stories that Heal*	6 9:30 BUNCO 11:30-1:30 Lunch <u>Birthday Celebration with Cake and Song</u> 1:00 Wii Bowling 2:00-3:30 Helping Hands Workshop
9 9:30 Stretch and Balance 11:30-1:30 Lunch 1:30 Craft—Felt ornament. Make one take one	10 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	11 11:30-1:30 Lunch 12:30 Bingo—wear green! Each of these bingo days, when you wear something for the theme, you are entered for a special prize drawing!	12 9:00 Holistic Nutrition & Fitness 10:00 Coffee and Donuts w/ Vets 10:00 Craft-Easter Trees w/ Sandy \$5.00 10:30-12:30 BP Clinic 11:30-1:30 Lunch 1:00 BUNCO	13 9:30 BUNCO 11:30 Lunch & learn w/ Nevin “Use Your Smart Phone to Improve Your Health” 11:30-1:30 Lunch 1:00 Wii Bowling 2:00-3:30 Helping Hands Workshop
16 9:30 Stretch and Balance 10:30 Craft—Making Spring Flair for TGP 11:30-1:30 Lunch 3:00 Functional Movement w/ Luke	17 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	18 11:30-1:30 Lunch 12:30 Bingo—wear sunglasses! Produce Bingo is happening today at this time! Come for lunch & PINGO!	19 9:00 Holistic Nutrition & Fitness 10:00 11:30-1:30 Lunch 1:00 BUNCO 1:30 Stories that Heal*	20 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling Decorating TGP for Spring!
23 9:30 Stretch and Balance 11:30--1:30 Lunch 1:30 Craft— Shell pictures	24 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	25 11:30-1:30 Lunch 12:30 Bingo—wear a baseball cap! 2-3:30 W.I.P. Work in Process Bring your project and share some time with others	26 9:00 Holistic Nutrition & Fitness 10:00 TGP Book Group w/ author Ann Goethals “The Doublewide”** 11:30-1:30 Lunch 1:00 BUNCO	27 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling 2:00-3:30 Helping Hands Workshop
30 9:30 Stretch and Balance 10:30 Craft—Bunny Pots 11:30-1:30 Lunch	31 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	Produce Bingo will be on the 18th during our regular Bingo time during the day. Come join us for fun! And lunch!	* Stories that heal is back! Look to Debbie’s note on page 10 for more information. We hope you can join us and share a story that can help you heal!	** TGP Book Group is having a new happening with a zoom meeting at TGP on the 26th. Don't worry we have all the technology that's needed for it. Join us to meet a local author!

Staff Milestones



Brittney's birthday is on March 2nd. As one of our home health team Direct Care Workers Brittney plays a pivotal role in our client's lives. We are so grateful she is of such terrific help for them and helps keep their spirits buoyed as she does so. Brittney's family is everything to her, their happiness and the girls' dancing...happy birthday to you, Brittney!



Marissa's birthday is on the 8th. She is an animal lover- especially Rocko and Oreo at home. She enjoys walking down to the lake, thrifting, and time with family. Marissa has been with us for a couple of years and she's a steady, fun part of TGP's kitchen team. Happy birthday Marissa!



Amanda's birthday is on the 30th. We hope that she can celebrate with some spring weather, and taking a walk on the trail as she often likes to do. That and spending time with her wonderful family. Amanda is one of our Direct Care Workers in home health, and has been with us going on five years. Happy birthday Amanda!



Amy began with us early February as our new client service associate (i.e. front desk). She's excited to be a part of our BSR team!

Amy loves to spend time with her dog Fritz.. She's a crafter, a reader, and enjoys singing at church and to the radio. She is a joy to us and we are so glad she's part of our daily lives here at BSR. Welcome Amy!



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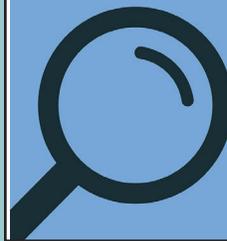
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Benzie Senior Resources, Honor, MI

15-0688

News from Debbie

Hello from The Gathering Place...

I can't believe it has been 5 months since I joined the team here. Thank you for helping me feel so welcome! We have a lot going on and I just wanted to highlight a few items for March! 🍀 Debbie

Have you had a chance to join us for a craft? Did you know that you can come and watch and just enjoy the community? We have crafters of all levels that participate and we have a lot of fun. We would love to have you join us. Do you have ideas for a craft that you would like to lead? Just drop in and pick up a Craft Proposal Form and let's chat.

Curious about Stories That Heal? Stories That Heal is an intergenerational community-centered arts program that uses storytelling and songwriting to foster healing, connection, and understanding. In a time when many people feel disconnected or unseen, Stories That Heal addresses a growing need for accessible, compassionate spaces where stories can build empathy and resilience. The Garden Theater has partnered with Interlochen Public Radio, Interlochen Arts Academy, and Benzie Senior Resources to expand their outreach to community members and host workshops for all ages.

The Garden Theater will bring their team of Stories That Heal facilitators to The Gathering Place to lead a songwriting workshop. Through shared storytelling exercises and somatic movement and breathwork, the group will write an original song tying the shared experiences of the participants. Please plan to attend either March 5th or March 19th at 1:30pm. If you have questions, call Debbie at The Gathering Place at 231-525-0601 ext. 207

Join Us for a Great Opportunity to meet and discuss the novel The Doublewide, with author Ann Goethals by Zoom on Thursday, March 26th at 10:00am at The Gathering Place. Our TGP Book Group will be reading the novel and you're invited to join us!

A little about Ann's novel, The Doublewide: "Candy Schein has always lived life from the sidelines—quiet, overlooked, and perfectly fine staying invisible. Life taught her early that silence was safer, so she made a habit of disappearing into the background. The Doublewide is a heartfelt, humorous story of self-discovery, second chances, and finding unexpected joy in the messiest, most human parts of life.

A little about Ann: Ann Goethals is a retired high school English teacher who set aside her own writing aspirations for three decades to nourish those of her students. During that time, she also developed new teacher training programs, created a student writing center, and worked in union leadership. She retired "into COVID" (a not unhappy coincidence) and has since focused her energies on her own writing. Goethals works in all genres and has had several pieces published in online journals. The Doublewide is her first novel. She is busy working on a sequel. Goethals divides her time between Northern Michigan and Chicago. She is never far from the lake." excerpted from Amazon.com

Have a wonderful March and if you haven't been back to The Gathering Place for a while, come see us and have a cup of coffee. We are here for you!

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.

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.



*Join us for Coffee & Donuts w/ Vets
March 12th at 10:00 a.m.*

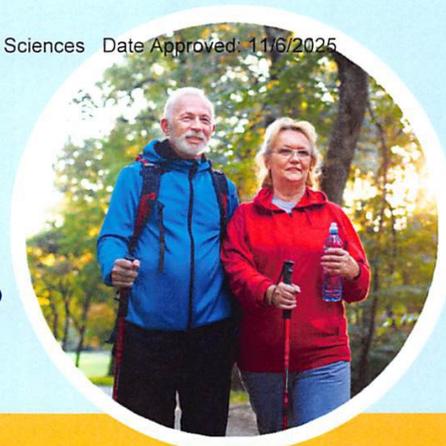
We are partnering with the Darcy Library to offer library books to our home-bound home delivered meals clients. The client may choose up to 25 books to keep for a month. The clients will place their order, the library will fill the bags, and BSR volunteers will deliver them with our meals (and then return them to the library when done).

If you're a homebound home-delivered meals client and would like to participate, call us and we'll send you a form.



Study ID: HUM00261437 IRB: Health Sciences and Behavioral Sciences Date Approved: 11/6/2025

Do you live with chronic pain and sometimes feel lonely?



We are testing a pain self-management program called **SCOOP** (Strengthening Connections to Overcome Pain) to help people with chronic pain live better and strengthen their social connections.

Who can participate?

Adults, 60 years and over, with chronic pain AND who sometimes feel lonely. Participation is completely voluntary.

How much will I be paid?

You will receive up to \$50 in checks for completing 2 telephone-based surveys. Program and materials are provided for free.

You will be randomly placed into one of two groups:



A 7-week program with podcasts (audio recordings) and weekly telephone sessions led by a Community Health Worker

--- OR ---



A control group that receives SCOOP materials and a workshop after the final survey

To Learn More...

Call: 1-844-456-4668

Email: SCOOP-info@umich.edu

Or scan the QR code to be contacted by staff!



Word Search

St. Patrick's Day

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

- CELTIC
- SAINT
- DUBLIN
- SNAKES
- IRELAND
- MARCH
- LUCKY
- FESTIVAL
- HARP
- RAINBOW
- SHAMROCK
- MUSIC
- LEPRECHAUN
- GOLD
- PARADE
- WHISKEY
- CATHEDRAL
- GREEN



*Don't forget
to turn
your clocks
AHEAD
1 hour
Sunday, March 8th*

Play this puzzle online at : <https://thewordsearch.com/puzzle/5005/>

Happy Anniversary!



Karen & Rick Houser will celebrate their 55th wedding anniversary on March 6th! They met when Rick was a sergeant in the Air Force. They were married in Plattsburgh, New York March 6th, 1971 then they moved to Michigan where Rick worked at the Detroit newspapers for 34 years as a mechanic. Karen worked as a secretary for many years. Retirement brought them to Benzonia in 2007. They have two daughters, six grandchildren (three boys and three girls), and their first great grandson is on the way! Congratulations!



March Birthdays

Carol Fender	3/1	Betty Bishop	3/12	Cathy Brown	3/24
Bob Rosa	3/1	Fred Braden	3/12	Brian Liggins	3/24
June McPherson	3/2	Rob Manilla	3/12	Nancy VanderLinde	3/24
Michael Parson-		Steve Ely	3/13	Lyle Crist	3/25
McNamara	3/2	Antoinette LaDouce	3/14	Dennis Johnson	3/25
Danny Nostrandt	3/2	Joe Perri	3/14	Becky Miller	3/25
Marla Dykstra	3/3	Dale Gauthier	3/15	Tom Mullins	3/25
Rebecca Ramarize	3/3	Gale Jacobs	3/15	Cynthia Plowman	3/25
Susan Welsh	3/3	Don Johnson	3/15	Judy Herban	3/26
John Reigler	3/3	John Noecker	3/15	Alfred Komoll	3/26
Jerry Zeller	3/3	Josephine Pace	3/15	Doug Norris	3/26
James Wiezorek	3/4	Kathy Shadwick	3/15	Fawn Ream	3/26
Maggie Baker	3/5	Kathy Bacon	3/17	Teresa Stockman	3/26
Cindy Falter	3/5	Cloral Beeler	3/17	Susan Eldred	3/27
Etta Mae Pierce	3/5	Jannette Ervin	3/17	Steven Neighbors	3/27
Glen Reed	3/5	Mary Hoyt	3/17	Sena Poynor	3/27
Linda Williams	3/5	Vi Labadie	3/17	Bob Sullivan	3/27
Pam Clark	3/6	Steve Loveless	3/17	Jill Pullen	3/28
Dan Davidson	3/6	Steve Lowry	3/17	Sharon Rosa	3/28
Raymond Kirby	3/6	Patty Tolar	3/17	Donna Sandecki	3/28
Beverly Rockwell	3/6	Gary Worden	3/17	Ed Schlueter	3/28
Maxine Taylor	3/6	Lewis Adams	3/18	Carolyn Dole	3/29
David Witkop	3/6	Susan Hughes	3/18	Marty Jablonski	3/29
Cathy McCoy	3/7	Patty Moore	3/18	Ted Mead	3/29
Linda Skidmore	3/7	Dixie Wilkins	3/18	Irene Nugent	3/29
Dick Wheaton	3/7	Amy Carmien	3/19	Thelma Rider	3/29
Regina Doyle	3/8	Phyllis Cederholm	3/19	Patricia Williams	3/29
Lorene Gleason	3/8	Sara Hollenbeck	3/19	Kathy Huffman	3/30
Melissa Gray	3/8	Tim Jablonski	3/19	Dale Janusch	3/30
Nancy Moore	3/8	Wanda Lefler	3/19	Lynn Smith	3/30
Carol Poulisse	3/8	Don Mead	3/19	Ken Williams	3/30
Sue Sullivan	3/8	Wayne Trumbell	3/21	Billie Beyette	3/31
Jack Harnish	3/9	Ron Bushong	3/22	Connie Erickson	3/31
Joan Lichty	3/9	Zoe DeGroat	3/22		
Diane Waters	3/9	Doug Stolz	3/22		
Connie Danke	3/11	Dale Herscher	3/23		
Marie Souvatzidis	3/11	Ray Nye	3/23		



Beautiful young people are
accidents of nature, but beautiful
old people are works of art.

— Eleanor Roosevelt —

AZ QUOTES

Medicare Minute

Medicare is not technically mandatory at 65, but it is effectively required for most to avoid life-long late-enrollment penalties (Part B/D) and coverage gaps. Automatic enrollment occurs if already receiving Social Security. If one is still working with qualified employer insurance (20+ employees), enrollment can be delayed.

Key Reasons for "Forced" Enrollment at 65:

- **Avoiding Penalties:** Failing to enroll in Medicare Parts B and D during the Initial Enrollment Period (without "creditable" coverage) leads to permanent monthly premium penalties.
- **Automatic Enrollment:** If you are already collecting Social Security or Railroad Retirement Board benefits at least 4 months before turning 65, you are automatically enrolled in Part A and Part B.
- **COBRA and Retiree Coverage:** If you have COBRA or retiree health plans, they often require you to sign up for Medicare at 65 because they become secondary insurers.

Small Employer Rules: If you are still working, but your employer has fewer than 20 employees, Medicare usually becomes the primary payer, making enrollment necessary to avoid coverage gaps.

When You Can Delay:

You are not required to take Medicare at 65 if you are still actively working and have "creditable" group health plan coverage from that employer (or a spouse's employer).

Important Consequences:

- **HSA Restrictions:** Once you enroll in any part of Medicare, you can no longer contribute to a Health Savings Account (HSA).

Marketplace Plans: If you have an Affordable Care Act (ACA) marketplace plan, you should switch to Medicare at 65 to avoid paying full price without premium tax credits, as these are not allowed for those eligible for Medicare. For most, 65 is the trigger for the **Initial Enrollment Period**, which is the 7-month window (3 months before, 65th birthday month, 3 months after) to sign up without penalties.

Give us a call at BSR if you're nearing your 65th birthday and you would like to review what is necessary for you to have adequate and required coverage. We have a Medicare specialist who can be of great help. We can make an appointment for you to meet with her at our office.
231.525.0600



MMAP
MICHIGAN MEDICARE/MEDICAID
ASSISTANCE PROGRAM



Navigating Medicare



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 (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 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



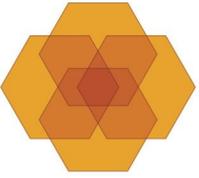
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- ♦ FULL DAY GUIDED TOUR OF INDIANA'S AMISH COUNTRY & TOUR OF AN AMISH HOMESTEAD
- ♦ Authentic AMISH HOMESTEAD DINNER
- ♦ Admission to the show "LOVES COMES SOFTLY" at the Blue Gate Theatre
- ♦ Admission to MENNO-HOF, "The Amish & Mennonite Story"
- ♦ Authentic Wagon Tour & Feeding at Cook's Bison Ranch
- ♦ Visit to Nationally Recognized SHIPSHEWANA TRADING PLACE & DOWNTOWN SHIPSHEWANA
- ♦ Explore Amish Country Goods at Eash Sales and E & S Foods

For more pictures, video, and information visit:
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Dive into the Amish Culture



Day 1: Depart your group's location in a spacious, video and restroom equipped motorcoach as you head for your destination: Shipshewana, at the heart of Amish Country, Indiana. Upon arrival, you will have time for shopping and lunch on your own at the SHIPSHEWANA TRADING PLACE. Consistently ranked one of the top Flea Markets in the Country, offering everything from handmade crafts, unique antiques, and delicious treats. Later, you'll head to Cook's Bison Ranch for an unforgettable experience. Take a SCENIC WAGON TOUR of their majestic ranch while seeing the bison up-close and even feeding them too if you wish! Your tour will conclude at "Buffalo Treasures Gift Shop" to bring home a memento. Next, you'll enjoy Dinner before experiencing the evening show, "LOVES COMES SOFTLY." Tonight, you'll check into your Shipshewana area hotel for a two-night stay.

Day 2: Begin the day by enjoying a Continental Breakfast before departing for a full day GUIDED TOUR OF INDIANA'S AMISH COUNTRY. During your tour, you will see local sites such as the famous barn quilts, the Brown-Swiss Dairy Farm Barn, and seasonal gardens, among other important sites in the Shipshewana area. Next, you'll enjoy a visit to downtown Shipshewana, where you'll have lunch on your own and free time for some shopping. Then, your Guided Tour continues with a TOUR OF AN AMISH HOMESTEAD. See the Amish Lifestyle close-up as you tour an Amish Farmhouse. You'll also have an opportunity to experience an expedition to visit an Amish craftsman at work, such as a Furniture Maker, a Rug Weaver, or a Leather Smith. The craftsman will provide a narrated demonstration of their work, focusing on the importance of the craft, and the traditions as it relates to Amish culture. Afterwards, you'll enjoy an AUTHENTIC AMISH DINNER at an Amish Homestead before returning to your hotel.

Day 3: Enjoy a Continental Breakfast before then depart for a visit to MENNO-HOF INTERPRETIVE CENTER. This immersive journey through the Amish and Mennonite story features a guided audio-video presentation and six distinct rooms that provide deep insights into Amish history and beliefs. One of these rooms includes a tornado simulation! You'll gently feel the wind whip and theater shake as you engage with the powerful experience of nature. You'll have free time to explore additional exhibits at your own pace. Your countryside Amish Adventure finishes with an exploration of Amish Country Goods at Eash Sales and E & S Foods, located next to each other. This combined one-of-a-kind Amish tailored experience is where you can buy unique Amish foods and see how their culture makes handcrafted home décor. Then depart for home... a perfect time to chat with your friends about all the fun things you've done, the spectacular sights you've seen and where your next group trip will take you!

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