



**JULY
AUGUST
2022**

231-775-0133

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MARK YOUR CALENDAR

- Independence DayJuly 4**
- COA Office closedJuly 4**
- Tell the Truth DayJuly 6**
- COA Crafters with a Cause at the City Park July 23**
- Senior Appreciation Day July 28**
- Nat'l Tell a Joke Day....Aug 16**
- SNAG presents Snacks & Facts.....Aug 17**

*We Rise by
Lifting Others*

- Robert Ingersoll

NEWS AND VIEWS

Celebrating our Volunteers

This past year we at the Council are so very grateful to have had the **Zion Lutheran Church Volunteers**. They have delivered food boxes in the summer and fall of 2021 from the USDA Farmers to Table program. Last fall they installed address signs to seniors in the out-county areas. They do weekly grocery shopping for seniors in Cadillac. They assist with getting this newsletter ready to mail. They have provided respite and companionship to area seniors. Several members provide handmade birthday and sympathy cards for us. They have also made phone calls to resources to update the Wexford/Missaukee Senior Resource Guide. A small group of 8th graders even provided “melting” snow art for seniors in Pheasant Ridge Park and more.

We have acknowledged the

Zion Volunteers and thanked them in the News and Views in the past, however, we wanted to really highlight them and the other volunteers past and present because **We cannot do what we do without Them!**

For the Zion Volunteers it started with a meeting of their community connections committee. They discussed volunteer opportunities in the Cadillac area and chose to give 1 year of service to the Council, which started in July of 2021. Needless to say we were thrilled. We were knee deep in the pandemic and were trying to fill the gaps in services for seniors in the area such as food box deliveries and grocery shopping for home bound seniors in Cadillac. The staff had been providing these “fill in the gaps” services up until then and needed help to fill the

Continued on page 3



Directors Report

Erin Brotherton

Our Mission

“To provide resources and support for Wexford County residents, sixty and over.”

Our Vision

For seniors to live healthy, safe, and independent lives with dignity and respect

Our Values

Compassion

Diversity

Independence

Determination

And

Inclusion

My time as Interim Director is flying by. Our team continues to work closely and support one another and our goals. We all appreciate your patience during these trying times. It is unfortunate that we don't have enough staff to accommodate the increased needs of current clients or begin services for others. Knowing these needs are unmet is stressful. I also would like to remind you that our services are meant to assist clients to remain in their homes. It is not to be compared to local professional cleaning services or landscaping businesses. Please keep this in mind.

I had the pleasure of participating at the 2nd Annual Military and Veterans Expo in May. It was well attended and I met many men and women, young and old, who served or are serving our

country. When a small group of young women sang our national anthem, it brought goose bumps and tears to many eyes. Seeing the salutes and hands over hearts was emotional. I was impressed with the number of booths representing a wide variety of organizations, like ours, who want to help. Two booths stood out to me. One taught vets to build a fly fishing rod, tie flies, and then accompany them to learn the sport. The other was an organization that rescues horses who suffer from post-traumatic stress disorder (PTSD) as a result of overtraining or neglect and matches them with vets who are living with PTSD.

Look for us to be at several events this summer, like Crafters for a Cause on July 23rd in the city park. What a great way to support the many non profits organizations in the area. The table spaces are only \$20.00 per crafter and all of those fees go to a different non-profit every week. We also are participating in the SNAG Snacks and Facts. These presentations offer great information on different topics. The next one is really important– Advanced Directives with Munson Healthcare on August 17th at the Pavilion. Don't Forget Senior Appreciation Day on July 28th at the Mackinaw Trail Middle School. A day of FUN—LEARNING— AND DID I SAY FUN!!!! Have a great and safe summer
Erin Brotherton

Director: Erin Brotherton

Board Members 2022

Chair: Lynne Harris

Vice Chair: Robert Colvin

Secretary: Catherine Best

Treasurer: Leo Paveglio

Ruthann French

Floyd Kanipe

Jane Leveque

William Potvin

Pat Steinhour

Gary Taylor

Ron Puruleski

Services Offered by the Wexford County Council on Aging

Homemaking Services

Personal Care

In-Home Respite

DayBreak Adult Day
Center

Foot Care Clinics

Medicare/Medicaid Assistance
Program (MMAP)

Medication Management

Private Duty Nursing

Senior Advocacy: Notary

Information and Assistance
(Seasonal)

Senior Project Fresh

Lawn Care

Snow Plowing

For More Information

Please call (231) 775-0133

gaps. With the Zion Volunteers coming on board, this allowed the staff to get back to their regular and important work.

Throughout the year there have been **45** different volunteers from Zion Lutheran Church. We are so very excited and grateful that the Zion Volunteers just recently voted to continue helping the council for another 6 months. YAY!!! Thank you, Thank you, Thank you.

We would also like to recognize some other awesome volunteers. Let me tell you about Nancy and Mike Stachowiak. They have volunteered for the council for 6 years or more (along with a feline helper or two) preparing the newsletter for mailing. They also are a very important part of volunteers with the Senior EXPO. Mike was even our Distinguished Senior recipient in 2019. However, the Council is not their only volunteer effort. Mike gives many hours of work to many different agencies and programs through out the area: New Freedom Volunteer Driving Program, Backpack Program, and more. Nancy has the big job of being the support team for their volunteering endeavors. Mike and Nancy recently "Retired" from doing the newsletter and we are so very grateful for the time they have given us.

We would also like to highlight some other very important volunteers that have all been working with WCCOA for quite awhile. They

give hours upon hours making sure that the council is working smoothly. They approve our budgets, provide insight and training on issues, they give valuable input on programming, oversee building improvements and so much more. These volunteers are our Board of Directors. They give their time selflessly in helping to make sure this agency is the best that it can be in service to the Seniors of Wexford County.

Lynne Harris: Lynne has been on the board for 10 years and has served as Board Chair for the past 8 years. She keeps the board on task, which at times is quite the TASK.

Bob Colvin: Serving on the board for 9 years, Bob has been the Vice-Chair for the past 3 years. Bob also serves as liaison to the Manton Senior Center.

Cathy Best: Cathy has been on the board for 6 years and Secretary for the past 5 years. Cathy is also very involved several groups such as SNAG.

Leo Paveglio: On the board for 9 years, Leo has served chair for the financial Committee for as Treasurer for the past 8 years. Leo also has been a MMAPS volunteer counselor for several years, retiring from that 2 years ago.

Floyd Kanipe: Floyd has served in many positions on the board over the years. (pre 2012) He has been instrumental in many committees just as the

Building and the Transportation committees.

Ruthann French: A board member for 9 years and also liaison for the Cadillac Senior Center.

Jane Leveque: Another board member that has been with us pre-2012. Jane represents the northwest part of the county.

William Potvin: Bill has worn many hats as a board member in the past 9 years. He stays busy heading up the building committee as well.

Pat Steinhour: Check signer extraordinaire, Pat has been involved with the Board for 8 years.

Gary Taylor: Serving on the board for 7 years, Gary is our liaison to the Wexford County Commissioners.

Ron Puruleski: Ron is our newest member of the board, as of this past fall. He says he is "busy learning the ropes." Ron also serves on the Cadillac Housing Commission.

Needless to say, "We appreciate each and every one of our Board members for all they do to ensure that we can serve the seniors of Wexford County."

A HUGE Heart felt THANK YOU to all of the volunteers past and present.

We truly cannot do what we do WITHOUT YOU!



AROUND TOWN

- **VETERANS LUNCHEON:** The first Wednesday of each month at the Manton Senior Center. The Wexford County Veterans Office is there to assist you, the veteran and your spouse, with any questions you may have about Veteran services.
- **SENIOR APPRECIATION DAY - ITS BACK:** This event will be held on **Thursday, July 28th** at Mackinaw Trail Middle School in Cadillac. Doors open at 8:45am with live music, coffee & pastries. This year, we will have 3 different sessions of workshops with the first one starting at 9:30am. We will once again have a style show during lunch with Susan Jensen from Absolutely Fabulous Resale coordinating and dressing our models. Please stop by her store on Plett Rd. near Pak Mail if you are interested in being a model (or need a great shopping experience!). Lunch will be provided again by Goldie Beebe from Chartwells and she will be conducting 2 cooking workshops as well. At 2 pm we will be doing Dessert & Door Prizes. This entire event is **FREE** for all seniors. The printed programs will be available at various locations by mid-June. *NO pre-registration required.* Join us for a day full of fun!

- **ADDRESS SIGNS:** We will be taking names for the Wexford County residents that live in the outer areas of the County for the address signs. Having your home marked with a Reflective Green Address sign is important for EMS and other emergency services as well as family, friends and workers coming to your home. The signs will be numbered and come with a 6 ft steel post, ready to install. You can install yourself or request

the council install them for you.

SNAG PRESENTS : Snacks & Facts

- **August 17th,** Advanced Directives with Munson Healthcare. Held at Pavilion. 2 pm—4 pm.
- **September 28th,** Tours & Tech with CTC. Begins at 9am. Held at CTC. Get a tour of CTC and then meet with students who will help you navigate your technology such as phones.



Crafters, Direct Sales and Plant Sales

July 2nd Salvation Army
10 am-6pm @Cadillac Commons
Booth Dress Up red, white and blue

July 9th Dav-Lor's Hope Chest
10am-4pm @ Cadillac Commons

July 16th ABC Ministry
(10am-4pm) @Green Acres of Cadillac (outside)

July 23rd Council on Aging
10am-6pm @Cadillac Commons

July 30th After 26 Music Festival

Aug 6th Foster Closet
10am-6pm @ Cadillac Commons

Aug 27th Relay for Life
10am-6pm @ Cadillac Commons

Sept 3rd Wonderland/Animal Advocates
10am-6pm Cadillac Commons

Sept 10th Love Inc.
10am-6pm Cadillac Commons

Sept 17th LifeHouse Food Pantry
10am-6pm @ Cadillac Commons

100% of the booth fees are donated to the selected program for each date.

\$20 Booth Fee, 10 x 10 Spots

Contact Heather's Apple Flowers to reserve your spots!

KITCHEN KORNER



One-Pan Salmon and Vegetables: This recipe is so easy, it's almost not even a recipe. It showcases flaky and richly pink salmon, a low-calorie protein source full of heart-healthy omega-3 fatty acids and energy-boosting B vitamins. This non-recipe is versatile!

Replace salmon with another flaky fish like tilapia or trout. Swap out the veggies for whatever's in your fridge, or add potatoes for a heartier meal.

Ingredients

- 1 squash or zucchini, sliced into rounds
- 1/2 onion, cut into wedges
- 1 cup cherry or grape tomatoes
- 1 bell pepper, sliced
- 3 tablespoons olive oil, divided
- 1 teaspoon Cajun seasoning or your favorite fish-seasoning blend
- 2-3 salmon fillets, about 4 ounces each
- 1 lemon, optional



Instructions

1. Preheat oven to 450 F and line a baking sheet with parchment paper or aluminum foil (not wax paper). If you don't have these, you can thoroughly grease the pan with vegetable oil.
 2. In a large bowl, toss all veggies with 2 tablespoons of oil and seasoning, then spread them into a single layer on the baking sheet.
 3. Nestle your salmon fillets, skin side down, between the vegetables. Brush with remaining olive oil, and top with 2 thin lemon slices each.
 4. Roast for 12-15 minutes, until salmon is flaky and mostly opaque.
- Add 1 salmon fillet and a heaping serving of roasted veggies to each plate for a healthy and satisfying meal. Enjoy!



Berry Chicken Salad:

For a colorful and protein-packed lunch, this easy recipe for seniors repurposes leftover shredded or chopped chicken into a salad that replaces classic grapes with fresh, antioxidant-rich berries.

Ingredients

- 1/4 cup olive oil mayonnaise (regular mayo works just fine but is higher in cholesterol)
- 1 teaspoon sugar
- 1/2 teaspoon dried tarragon
- 1 1/2 cups chopped or shredded leftover chicken (about 1 breast)
- 1 cup quartered fresh strawberries or whole fresh blueberries
- 1/2 cup fresh or frozen peas, thawed
- 1/4 cup chopped celery
- Torn salad greens or spinach



Instructions

1. Whisk the first three ingredients together in a large bowl. Season with salt and pepper to taste.
2. Add chicken, berries, peas, and celery, and stir well to combine.

Scoop chicken salad over salad greens or spinach for a fresh and filling lunch.

Rules for Medicare Plans

People representing Medicare plans aren't allowed to:

- Ask for your personal information (like your Medicare, Social Security, bank account, or credit card numbers) over the phone unless it's needed to verify membership, determine enrollment eligibility, or process an enrollment request. Plans don't need your personal information to give a quote.

Note: If you applied for Extra Help paying for Medicare prescription drug coverage, someone from the plan may contact you if any information is missing from your application.

- Come to your home uninvited to sell or endorse anything.
- Call you unless you're already a member of the plan. If you're a member, the agent who helped you join can call you.
- Require you to speak to a sales agent to get information about the plan.
- Offer you cash (or gifts worth more than \$15) to join their plan or give you free meals during a sales pitch for a Medicare health or drug plan.
- Ask you for payment over the phone or online. The plan must send you a bill.
- Tell you that they're Medicare supplement insurance (Medigap) policies.
- Sell you a non-health related product, like an annuity or life insurance policy, during a sales pitch for a Medicare health or

- drug plan.
- Make an appointment to tell you about their plan unless you agree. During the appointment, they can only try to sell you the products you agreed to hear about.
- Talk to you about their plan in areas where you get health care like an exam room, hospital patient room, or at a pharmacy counter.
- Market their plans or enroll you during an educational event like a health fair or conference.

Independent agents and brokers selling plans must be licensed by the state, and the plan must tell the state which agents are selling their plans.

Rules for meeting with an agent.

If you're going to meet with an agent, the agent must follow all the rules for Medicare plans and some specific rules for meeting with you.

During the meeting, Medicare plans and people who work with Medicare can:

- Give you plan materials.
- Tell you about the plan options and how to get more plan information.
- Give you an enrollment form.
- Collect your completed enrollment form.
- Leave business cards for you to give to friends and family.

During the meeting, Medicare plans and people who work with Medicare can't:

- Charge you a fee to process your enrollment into a plan.

- Steer you into a particular plan.
- Communicate incorrect information about their plan type or use inappropriate statements like their plan is "the best" or "highest ranked."
- Tell you about other plan options you haven't agreed to discuss, unless you specifically ask about them (to discuss these options, you need to complete a separate appointment form).
- Pressure you to join their plan by saying things like "you have to join this plan or you won't have coverage next year."
- Ask you to give names and phone numbers or addresses so they can sell to your friends or family.
- Ask you to sign the enrollment form before you're ready to join.

Note: You should only sign the form when you're ready to join.

After the meeting:

The plan will contact you to make sure you want to join and that you understand how the plan works.

The agent who helped you join the plan can call you to talk about other plan options.

Extra rules for agents selling Medicare Private-Fee-For-Service (PFFS) Plans

Agents selling Medicare PFFS Plans must:

Give you written information with a complete description of how the plan works.

Make clear that there's no guarantee that your doctor or

Area Agency on Aging and more—online Workshop Schedule

CHRONIC PAIN PATH: A 6-week on-line workshop using Zoom. An Interactive workshop that helps individuals with chronic pain improve how they manage their situation to cope and feel better. Topics include: pacing and planning for optimal energy, dealing with difficult emotions, managing pain and fatigue, eating healthy, staying active, and positive thinking. Sessions meet 2.5 hours once a week for 6 weeks on-line. Participants will need a webcam and a microphone to participate.

July 28—Sept 8, 2022.

Thursday Afternoons: 1:00—3:30 pm. To register call 313-833-7080 ext. 223

August 26—Sept. 30 2022.

Friday Afternoon: 1:00—3:00 pm. To register call 989-358-4616

DIABETES PATH: A 6-week on-line workshop. Diabetes PATH (Personal Action Toward Health) is an interactive workshop designed to help individuals with diabetes or pre-diabetes improve their health and feel better. Caregivers are also welcome to attend. Topics include: monitoring and balancing blood sugar, creating meal plans, decreasing stress, dealing with difficult emotions, and preventing complications. Sessions meet 2.5 hours once a week for 6 weeks on-line. Participants will need a webcam and a microphone to participate.

July 6—Aug 17, 2022.

Wednesday Morning: 10:00—12:30 pm. To register call 313-397-8227.

Arthritis Foundation Exercise Program A low-impact physical activity program proven to reduce pain and decrease stiffness. The routines include gentle range-of-motion exercises that are suitable for every fitness level. Weights, balls and TheraBands are used in this class. **Fridays 11:00 am – 12:00 pm** To register, email marsa@valleyaaa.org. Once registered, you may attend on a drop-in basis whenever it is convenient for you.

NEMCSA/Region 9 Area Agency on Aging hosts one-hour webinar sessions to benefit older adults, caregivers of all types, and healthcare professionals. For more information or to register, contact (989) 358-4616 or mainvilleb@nemcsa.org
Second Friday, from 1:00-2:00

Kinship Care – July 8, 2022

Navigating Family Dynamics in Caregiving – August 12, 2022

Dealing with Grief and Loss – September 9, 2022

GetSetUp: Learn, Connect, Share

A place for active older adults to learn, connect and share with peers in small intimate classes. 350 classes, 350 things to learn, 350 skills to unlock, thousands of different opportunities to make new friends. Classes in Health, Wellness, Exercise, Technology, activities such as painting, cooking and more. GetSetUp helps you live better, longer. GetSetUp is an online community of people who want to

learn new skills, connect with others and unlock new life experiences. This safe, social and interactive learning environment has been specifically designed for older adults. Classes are taught by older adults and kept small to ensure everyone can actively participate. <https://www.getsetup.io/>

**MSU EXTENSION:
Prescription for Health**

Earn up to \$100 in fruits and vegetables. **Attend the six In-Person Session** to receive \$100 voucher for fruits and vegetable at Family Fare.

Cost: FREE There is no cost to participate

The class for Wexford County is **Cooking For One Wednesdays, July 6- August 10, 2-3pm**

Location: Baker College Room 104 9600 E. 13th Street, Cadillac, MI

To register call or email: Anna Kahmark at 231-335-7640 or kahmark1@msu.edu.

Must be a resident of Wexford County and be 18 years of age.

You'll never be bored when you try something new.

There really is no limit to what you can do.

Dr. Suess

PUZZLE PAGE

answers on page 13

SUDOKU

		3		1				4
6		1	9	3		8	5	
4			7			3		
2	6		1	5			4	
	3		8		7	2	1	
		7		4	2			9
		6			9			5
	9	8	3		5	4		2
7				8			6	

BRAIN TEASERS

- You are a cyclist in a cross-country race. Just before the crossing finish line you overtake the person in second place! What place did you finish in?
- Please add the following numbers in your head.
Start with 1000.
Add 40
Add 1000
Add 30
Add 1000
Add 20
Add 1000
Add 10
Write down your answer.
- There is a word in the English language in which the first two letters signify a male, the first three letters signify a female, the first four signify a great man, and the whole word, a great woman. What is the word?
- You're escaping a labyrinth and there are three exits. Exit A leads to an inferno. Exit B leads to an assassin. Exit C leads to a lion that hasn't eaten in 3 years. Which exit do you pick?
- What 4-letter word can be written forward, backward or upside down, and can still be read from left to right?
- A man left home running. He ran away and then turned left, ran the same distance, and turned left again, ran the same distance, and turned left again. When he got home, there were two masked men. Who were they?
- How many seconds are there in a year?
- Give me food, and I will live; give me water, and I will die. What am I?
- What has to break before you can use it?
- A man wanted to encrypt his password but he needed to do it in a way so that he could remember it. He had to use seven characters consisting of letters and numbers only (no symbols like ! or <). In order to remember it, he wrote down "You force heaven to be empty." What is his password?

REBUS

Guess What it Says?

1 another one thing	2 heart	3 thought <i>But</i> thought
4 LEAST	5 MILL1ON	6 FOOLING
7 historyhistoryhistory	8 musically	9 ↓ end
10 B R I A N	11 ↑ FILE	12 ecapace

THE FUNNY BONE

When you are bored just think about a few things that don't make sense ...like;

1. If poison expires, is it more poisonous or is it no longer poisonous?
2. Which letter is silent in the word "Scent," the S or the C?
3. Do twins ever realize that one of them is unplanned?
4. Why is the letter W, in English, called double U? Shouldn't it be called double V?
5. Maybe oxygen is slowly killing you and It just takes 75-100 years to fully work.
6. Every time you clean something, you just make something else dirty.
7. The word "swims" upside-down is still "swims"
8. 100 years ago everyone owned a horse and only the rich had cars. Today everyone has cars and only the rich own horses.
9. If you replace "W" with "T" in "What, Where and When", you get the answer to each of them.

Great confusions are still unresolved

1. At a movie theatre, which armrest is yours?
2. If people evolve from monkeys, why are monkeys still around?
3. Why is there a 'D' in the fridge, but not in the refrigerator?
4. Who knew what time it was when the first clock was made?

And now...

Vagaries of English Language..

- Why isn't a Fireman called a Water-man?
- Why does Lipstick not do what it says?
- If money doesn't grow on trees, why do Banks have Branches?
- If a Vegetarian eats vegetables, what does a Humanitarian eat?
- How do you get off a non-stop Flight?
- Why are goods sent by a ship called CARGO and those sent by truck SHIPMENT?
- Why do we put cups in the dishwasher and the dishes in the Cupboard?
- Why do doctors 'practice' medicine? Are they having practice at the cost of the patients?
- Why is it called 'Rush Hour' when traffic moves at its slowest then?

- Why do Noses run and Feet smell?
We can never find the answers, can we?
So just enjoy the pun and fun of the English language!!

←————→
A girl Potato and boy Potato had eyes for each other, and finally they got married and had a little sweet potato which they called 'Yam,' Of course, they wanted the best for Yam, and when it was time they told her about the facts of life.

They warned her about going out and getting half-baked, so she wouldn't get accidentally mashed, and get a bad name for herself like 'Hot Potato,' and end up with a bunch of tater tots.

Yam said not to worry, no spud would get her into the sack and make a rotten potato out of her, but on the other hand she wouldn't stay home and become a couch potato either. She would get plenty of exercise so as not to be skinny like her shoestring cousins.

When she went off to Europe, Mr. And Mrs. Potato told Yam to watch out for the hard-boiled guys from Ireland and the greasy guys from France called the French fries. Yam said she would stay on the straight and narrow and wouldn't associate with those high class Yukon Golds, or the ones from the other side of the tracks who advertise their trade on all the trucks that say, 'Frito Lay.'

Mr. And Mrs. Potato sent Yam to Idaho P.U. (that's Potato University) so that when she graduated she'd really be in the chips. But in spite of all they did for her, one-day Yam came home and announced she was going to marry Tom Brokaw.

Tom Brokaw!

Mr. And Mrs. Potato were very upset. They told Yam she couldn't possibly marry Tom Brokaw because he's just.....

Are you ready for this?

Are you sure?

OK!

Here it is!

" A COMMON TATER "

If you see me smiling it's because I'm thinking of doing something bad.

If you see me laughing, it's because I already have.

LOW VISION SUPPORT GROUP

by Connie Payne

Spring turned quickly into summer as often happens in northern Michigan. Even though the winter was rated as mild, it did seem long, perhaps because of the isolation due to the covid virus. For now, that isolation is put on hold, and we are once again seeing friends and family.

Our restart to our low vision support group meetings was a wonderful new beginning. We filled the seats around the big beautiful table in the conference room at the COA! We had returning members, and some new members as well. It felt so good to see everyone again, to greet new members and be in the welcoming atmosphere of the COA staff.

As we start a new season, it is wise to remember to protect your eyes from the bright sunlight, and unwanted eye injury that dirt or bugs can cause. Protective eye wear is important to preserve vision, no matter how little vision is present. Some vision is still better than none.

Anita, the talking book librarian from the Grand Travers Library visited on June 14. She brought updates and great information about the talking book program. Just a reminder that the low vision support group is part of the services offered by the Wexford County Council on Aging and is for anyone experiencing vision loss or low vision, family and friends, or anyone curious about adaptations, are welcome to attend. The second Tuesday of each month, at 10 am to 11 am is when we meet.

Please come join us!

When you change the way you look at things, the things you look at change.

Wayne Dyer

Handyman Wanted



Licensed and insured handyman needed for maintenance tasks around the WCCOA office and Daybreak (Adult Daycare), may also include tasks in a clients' home.

This is an on call position.

A maintenance schedule can be created for most projects at the office and Daybreak, but candidate should be able to respond to a request within a reasonable time frame.

Pay is dependent on candidates' experiences.

Applications can be picked up at the council office. Call for more details.

231-775-0133

REMEMBER ADDRESS CHANGES

The newsletter is mailed by bulk mailing permit and will not be forwarded. They are returned to us at a cost of .95 cents to 1.86 each or more.

PLEASE advise us of an address change or cancellation of your newsletter to help us keep the postage and return cost down.

I make Medicare easy

*Trust Farm Bureau to help you
choose the plan that's best for you*

Lori Williams

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curryhousecadillac.com

Rules for Medicare Plans

Continued from page 6

hospital will agree to accept the plan's terms and conditions or provide you with treatment if you join the plan. Send you a letter if they can't reach you by phone with instructions on how to disenroll if you change your mind. Have people available to answer any questions from you, your doctor, or other providers about the plan.

Agents and representatives of insurance companies sometimes blur the lines of acceptable and none acceptable behavior, which is why Medicare has put these rules in place. Medicare.gov

If phone keeps ringing with unsolicited phones call— hang up. If a representative shows up at your door – tell them no thanks. We all receive a lot of calls and mail from agencies, unfortunately there really is no sure way to stop them all. However, if problems persist with calls and in person solicitation from a particular agency or agent, give the Wexford County Council on Aging and we can lodge a complaint on your behalf.

You can also call the Council to make an appointment to look over your coverage.



Live Life
in Full
Bloom!

Home Heating and Property Tax Credits

Deb Simon

Many seniors are not required to file taxes because their social security income is not taxed, however, they are not aware that they could still possibly qualify for a Home Heating Credit (MI-1040CR-7) or Property Tax Credit (MI-1040CR). Home Heating and Property Tax Credits can be filed independently of State Income Tax MI-1040.

What is the Home Heating Credit? It is a way the State of Michigan helps you pay some of your heating expenses if you are a qualified home owner or renter. There is a deadline each year for submitting the application and you may only apply for the current year. For this year it is September 30, 2022. You may qualify for a home heating credit if all of the following apply:

- You own or were contracted to pay rent and occupied a Michigan homestead.
- You did NOT live in a licensed care facility for the entire year.
- Your income fits within the limits stated on the MI-1040CR-7 income table.

What is the Property Tax Credit? It is how the State of Michigan can help you pay some of your property taxes if you are a qualified home owner or renter. *Property Tax Credits can be filed up to four years back*, which means the years currently eligible are 2018, 2019, 2020, and 2021. Property Taxes that are delinquent are not eligible, only

taxes that are paid in full are eligible. Only your permanent home, your homestead, is eligible for the credit. Credits may not be filed for cottages, second homes, property owned or property rented/leased to others. You may qualify for a property tax credit if all of the following apply:

- You own or were contracted to pay rent for at least 6 months during the year. If you own your home, your taxable value was \$135,000 or less.
- Your total household income is \$60,000 or less.

For more detailed information on these credits, you can go to www.michigan.gov/taxes. You can also contact our office to obtain the forms or to obtain help completing the forms.



Medicare/Medicaid

Assist our MMAPS counselor in helping over 1000 seniors in Wexford County review and sign up for Medicare Part D plans during open enrollment.
(Oct 15th—Dec 7th)

This service can be provided to the seniors by phone.

Virtual Training Provided
Contact our office at 231.775.0133 for more information if you are interested

PUZZLE PAGE ANSWERS

SUDOKU

9	7	3	5	1	8	6	2	4
6	2	1	9	3	4	8	5	7
4	8	5	7	2	6	3	9	1
2	6	9	1	5	3	7	4	8
5	3	4	8	9	7	2	1	6
8	1	7	6	4	2	5	3	9
3	4	6	2	7	9	1	8	5
1	9	8	3	6	5	4	7	2
7	5	2	4	8	1	9	6	3

Volunteers don't get paid — not because they are worthless, but because they are PRICELESS.

REBUS

1. One thing after another
2. Broken heart or heart broken
3. But on second thought
4. Last but not least
5. One in a million
6. Fooling around
7. History repeats itself
8. Musically inclined
9. The beginning of the end
10. Scatter brain
11. Line up in single file

BRAIN TEASERS

1. Second Place. If you pass the person in second, you take second place, and they become third.
2. Many will get 5000. But the actual answer is 4100!
3. HEROINES
4. Exit C. If a lion hasn't eaten in 3 years, it has definitely starved to death.
5. Noon
6. The catcher and the umpire.
7. Twelve. Jan. 2nd, Feb. 2nd, March 2nd...
8. Fire
9. Egg
10. Try to pronounce the sentence like these characters: u472bmt.

When You Donate, You Make a Difference

The Wexford County Council on Aging is an independent 501 © (3) not-for-profit organization that depends upon donations to sustain many of our programs. When you make a donation to the Wexford County Council on Aging, you will be helping to provide important services and programs to seniors in our county. Some of these services include home-making services, respite services, personal care services, advocacy and more.

Tribute Donations:

You may consider asking for gifts to the Wexford County Council on Aging as a memorial in lieu of flowers.

Planned Giving: As you prepare your legacy for your family and your community, please consider including the Wexford County Council on Aging as part of your plans. Please remember us in your estate planning or simply have your attorney add an addendum to your will. Your bequest to the Wexford County Council on Aging will benefit many seniors and help us to continue vitally needed services for years to come.

You can be assured we will continue to be good stewards of your gifts. If you would like to designate your gift to a specific program or in memory or honor of an individual, please tell us and we will do our best to meet your wishes. If you have any questions, please feel free to contact us at (231) 775-0133.

100% of all contributions are retained by the Wexford Council on Aging. The Wexford Council on Aging is an independent 501 © (3) not-for-profit organization. Gifts to the Wexford County Council on Aging are tax deductible under appropriate I.R.S. regulations. Consult your tax or legal advisor for details.

News and Views:

For information on the newsletter, placing an advertisement or to submit an article please contact the COA office at (231) 775-0133

Carrie L. Galligan
cgalligan@wexfordcoa.org

WEBSITE:

www.wexfordcoa.org

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We are so grateful for the paid advertisers that appear in our newsletter. Advertisers were solicited to help defray the cost of printing and mailing the News and Views to our area seniors in Wexford County. Although the Wexford County Council on Aging cannot endorse any individual business that advertises, we thank each one for their support of the mission of the Wexford County Council on Aging and the News & Views newsletter.

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Thank you Angels

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Thank you so much:

Rosemary R. B. Payne Charles S.
L. Taylor Joan C. Charlie B.
Several Anonymous

Thank you to Lighthouse Assembly of God for the beautiful Afghans for seniors.

Thank you to donators for the Hearing Aid batteries for seniors.



We so appreciate the talents of these community members that make the wonderful birthday and sympathy cards that we send out each month.

Thank you so much!
Bev W. Jackie S. June D.



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