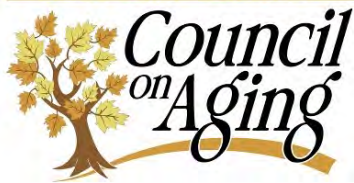


WEXFORD COUNTY



231-775-0133

# Nov/Dec 2023

## Inside this Issue

- Open Enrollment 2024
- Director's Report
- Appetite concerns & recipes
- Skills to make everyday easier
- Puzzle page & Funny Bone
- Low Vision Support Group
- Puzzle Answers



## Mark Your Calendar

- Nov 11th**—Veterans Day
- Nov 13th**—National Caregiver Appreciation Day
- Nov 14th**—Low Vision meet 10am
- Nov 14th**—National Pickle day
- Nov 23rd**—Thanksgiving Day
- Wexford Council on Aging Closed
- Nov 24th**—Black Friday shopping
- Wexford Council on Aging Closed
- Dec 1st**—National Christmas lights Day.
- Dec 5th**—International Volunteer day
- Dec 12th**—Gingerbread decorating day
- Dec 22nd—25th** Merry Christmas
- Wexford Council on Aging closed
- Dec 31st**—New Year's Eve
- COA Closed Jan 1st**—New years

# News and Views

## Open Enrollment 2024

### When's the Medicare Open Enrollment Period?

Every year, Medicare's open enrollment period is October 15 - December 7.



### What's the Medicare Open Enrollment Period?

Medicare health and drug plans can make changes each year—things like cost, coverage, and what providers and pharmacies are in their networks. October 15 to December 7 is when all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

### How do people know if they need to change plans?

People in a Medicare health or prescription drug plan should always review the materials their plans send them, like the "Evidence of Coverage" (EOC) and "Annual Notice of Change" (ANOC). If their plans are changing, they should make sure their plans will still meet their needs for the following year. If they're satisfied that their current plans will meet their needs for next year and it's still being offered, they don't need to do anything.

### What plan changes can I make during the Medicare open enrollment period?

During the Medicare open enrollment period – if you're already enrolled in Medicare coverage – you can:

Switch from Original Medicare to Medicare Advantage (as long as you're enrolled in both Medicare Part A and Part B, and you live in the Medicare Advantage plan's service area).

Switch from Medicare Advantage to Original Medicare (plus a Medicare Part D plan, and possibly a Medigap plan, although medical underwriting might be required for Medigap, depending on the state and the person's circumstances).

Switch from one Medicare Advantage plan to another.

Switch from one Medicare Part D prescription drug plan to another.

Enroll in a Medicare Part D plan if you didn't enroll when you were first eligible for Medicare. If you haven't maintained other creditable coverage, a late-enrollment penalty may apply.

# Directors Report

## 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

Inclusion

Choose to be positive

Our thoughts control our feelings and attitudes.

Change your thoughts and you will change your life.

Faith is the opposite of worry. Choose and practice faith.

Choosing to be positive improves your health and well-being. When in doubt, smile and then laugh at yourself. Be goofy. Don't take yourself too seriously. Positive thinkers forgive themselves and others.

Positive thinkers take action to overcome their problems.

Practicing being positive increases courage and confidence.

Positivity breeds enthusiasm. Enthusiasm leads to action

Take action.

Positive people have better relationships

Be positive. Look around you, see and enjoy the beauty of the season.

## Director: Pam Blevins Board Members 2023

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  
Alexander Mallory  
Calvin Reynolds  
John MacLeod

## Services Offered by the Wexford County Council on Aging

Homemaking Services  
Personal Care  
In-Home Respite  
Daybreak Adult Daycare  
Foot Care Clinics  
Medicare/Medicaid  
Assistance Program (MMAAP)  
Medication Management  
Senior Advocacy: Notary  
Information and Assistance  
Snowplowing (Winter month)

For More Information  
Please call (231) 775-0133



## Snowplowing 2023-2024

**Deadline for payment Nov 30th**

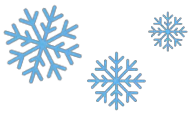


Snow plowing is done after 4 inches of snow or more has fallen or AFTER the storm has stopped.

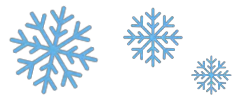


Driveways are plowed up to 120' in length, two car widths wide. A path from the home, to driveway & mailbox are cleared. Longer driveways can be contracted with the plower at a reasonable cost and collected by the contractor directly from you.

231-775-0133



# Open Enrollment 2024



## What's available during Medicare open enrollment?

Here are the types of Medicare coverage available during the annual enrollment period:

**Original Medicare** consists of Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) Every-one must first enroll in these two parts, and pay the Part B premium, before selecting additional coverage options. (If you're currently enrolled in a Medicare Advantage plan, you have the option to switch back to Original Medicare during Medicare open enrollment.)

**Medicare Advantage** (also known as Medicare Part C) plans are sold by private insurers as a bundled alternative to Original Medicare. Medicare Advantage plans may offer additional benefits, including some coverage for dental and vision care and Medicare Advantage policies usually incorporate Part D prescription drug coverage into the plan.

**Medicare Part D** prescription drug coverage (stand-alone policies) are also administered by private insurers. Part D is an optional program that helps cover the cost of your prescription drugs. (You may owe a penalty if you go with-out Medicare drug coverage or other creditable prescription drug coverage for 63 or more consecutive days.)

**Medicare Supplement Insurance** plans, also known as Medigap plans, help pay your share of out-of-pocket health care costs incurred with Original Medicare parts A and B. If you have Original Medicare, you can apply for Medigap at any time, though you're generally only guaranteed a policy during your six-month Medigap open enrollment peri-od, which starts the first month you're 65 or older and you have Medicare Part B.

**Note:** If you've claimed Social Security or Railroad Retirement Board benefits before reaching age 65, you'll auto-matically start receiving Original Medicare (parts A and B) the month you turn 65. You will be able to opt out of Part B if you have other qualifying health insurance, but Part A comes attached to Social Security benefits.



Crystal Singing Bowls  
Demonstration

November 15, 2023  
11 am at the

Cadillac Senior Center

Presented by *Carrie Galligan*

Enjoy the relaxing and healing



### Cadillac Band Boosters Craft show

Fox Motors Dealership—1450 N Mitchell St.

Saturday November 11th 9am—4pm

### Lake City Holiday Artisan Craft Market

Lake City High School— 251 Russell St, Lake City.

Saturday, November 18th 9am—3pm

### Second Annual St. Ann School Craft show

St. Ann Gymnasium 800 W 13th Street

Saturday November 18th 9am—4pm

### Reed City Evergreen Festival Craft show

225 W Church Ave, Reed City.

Friday, November 24th & Saturday 25th 9am—4pm

### McBain PTO Craft Show

High school Gymnasium. 107 E Maple St, McBain

Saturday November 25th 9am—3pm

### Manton Schools PTO Craft Show

105 5th St. Manton

Saturday December 2nd 9am— 2pm



# Eating & Appetite Concerns



## for Dementia

**Forgetting to Eat**—A person who is forgetful may also forget to eat. They may not know what time of day it is, and they may get distracted. A disease like Alzheimer's can injure the part of the brain that controls appetite. Also, food may not look, taste, or smell familiar.

**Forgetting How to Eat**— In the later stages of memory loss, your loved one may forget physically how to eat. They are at risk for malnutrition and dehydration. You may start to get worried, the person could also be losing weight.

### How to Help—

- \* Remind the person to eat. This can be a quick phone call or in person chat.
- \* Eating alone is no fun, Ask the older adult to sit down and have a meal with you.
- \* Do not rush the person, it may take them longer than usual to finish a meal.
- \* Prepare ready-made meals such as sandwiches so all they have to-do is go into the fridge and find it, they may still need a reminder.
- \* Reheating food may be more difficult. Arrange to have their meals heated up for them.
- \* Physically check to make sure they ate what they said they were going to eat.
- \* Provide finger foods. Put one piece of food on the plate at a time. Ideas include—a piece of toast with jelly, pieces of fruit, protein bars, cheese cubes, egg salad, sandwiches, steamed broccoli, chicken nuggets, fish fingers, tuna wraps, etc.
- \* Offer a store bought meal replacement beverage. Its like a nutritional milkshake, alternatively make a smoothie.
- \* Prepare your loved ones favorite foods, ask what their favorite meals they loved when they were younger.
- \* Ask your loved ones to help you prepare foods, this may help stimulate an appetite.
- \* Talk to a doctor about the problem Depression mood can also affect a person's appetite, Some medications can help or even make it worse.

- ⇒ Be on the lookout for mouth sores, poor or missing teeth or ill-fitting dentures that make it hard to chew.
- ⇒ Sometimes a person may chew their food and not swallow it. They may place it into their cheek and pocket it.
- ⇒ Sometimes you may need to chop the food up into smaller pieces making it easier to chew. Putting food into a blender can also it easier to swallow.
- ⇒ Choking or swallowing difficulties may require an exam by a specialist. A referral may be needed.





## Simple & Fun Recipes



### Salted Caramel Pumpkin Pie Croissant's

#### Pumpkin Filling -

1/3 cup- Canned pumpkin (not pumpkin pie mix)  
 3 Tablespoons- sugar  
 1/2 teaspoon- Pumpkin pie spice  
 2 tablespoons- Caramel topping  
 1 can (8 oz)- Refrigerated Pillsbury™ Original Crescent Rolls (8 Count)



#### Topping -

2 teaspoons- Sugar  
 1/8 teaspoon- Pumpkin pie spice  
 4 teaspoons- Caramel topping  
 1/4 teaspoon- Coarse sea salt

**Directions**— Heat oven to 375°F. Line large cookie sheet with cooking parchment paper. In small bowl, mix pumpkin, 3 tablespoons sugar, 1/2 teaspoon pumpkin pie spice and 2 tablespoons caramel topping. Separate dough into 8 triangles. Spread about a tablespoon of pumpkin mixture onto each triangle. Roll up loosely starting at shortest side of triangle, rolling to opposite point. Place on cookie sheet. In small bowl, mix 2 teaspoons sugar and 1/8 teaspoon pumpkin pie spice. Sprinkle over filled crescents. Bake 10 to 12 minutes or until golden brown. Cool 5 minutes on cookie sheet. Drizzle with 4 teaspoons caramel topping. Sprinkle with coarse sea salt. Best when served warm or at room temperature. <https://www.pillsbury.com/recipes/salted-caramel-pumpkin-pie-crescents>

## Homemade Creamy Vegetable Soup

2 tablespoons Butter  
 1 tablespoon Olive Oil  
 ½ cup Onions chopped  
 ½ cup Celery chopped  
 1 cup Carrots chopped  
 1 tablespoon Garlic minced  
 1 cup Green Beans chopped  
 1 cup Mushrooms sliced  
 1 cup Broccoli Florets  
 1 cup Corn Kernels  
 1 teaspoon Thyme dried  
 1 teaspoon Oregano dried  
 3 tablespoons All Purpose Flour  
 4 cups Whole Milk  
 1 teaspoon Salt start with this amount and then taste and adjust



1. Heat butter and olive oil in a skillet and add onions, celery and carrots. Cook for a few minutes till the onions soften, making sure not to brown them. Add the garlic, beans, mushrooms, broccoli and corn and sauté for 2-3 minutes. Mix in the thyme and oregano and add the flour.
2. Add the flour along with thyme and oregano and cook the flour with veggies for a minute and a half. Add the whole milk slowly, while stirring continuously. Keep stirring while you bring this to a boil, and then reduce to a simmer.
3. Add salt and pepper and let everything simmer for 6-7 minutes or till the soup thickens. Add a little broth or more milk to thin it out if its too thick for you. Serve hot.

**Homemade Creamy Vegetable Soup is an insanely delicious, creamy vegetable soup without any cream. Its perfect if you are looking for a vegetarian meal or just something light and easy.**

<https://myfoodstory.com/homemade-creamy-vegetable-soup-recipe/>

# Skills For Making Everyday Activities Easier

There's often an easier way to do many everyday activities if they're causing fatigue. Pause first and think if energy could be used more efficiently. These 5 Skills will help conserve energy, balance, activities, and avoid overexertion during everyday tasks.

1. Plan It Out—Help your care recipient plan a new way of doing tasks. This can be hard if they have done things a certain way for a long time. Gently remind them that new approaches can conserve energy and reduce shortness of breath.
2. Slow Down, Stop Rushing— if an activity is difficult or makes them out of breath, it can be tempting to get it over with. For example, going up the stairs quickly. However, this makes us more out of breath. Instead, try slowing down and breaking the activity into smaller chunks. For example, do a few stairs at a time.
3. Offload Your Legs—Save energy by finding opportunities to sit, so the body doesn't work as hard and take time to rest.
4. Change the activity or Equipment— Some activities can be harder for people with lung health conditions, especially when carrying heavy objects or bending over—these can affect the breathing. Think about ways the activity can be changed or made easier with equipment.



## *Coming Down the Home Stretch.....*

*Written by: Judy Sprague*

As we travel through the years, it becomes evident that as they accumulate, our bodies begin to strain under the weight of them. It is as if we are carrying each year of the past as we walk towards the future and our strength begins to wane under the load. Often one physical ailment after another appears. We have to seek medical assistance -rest more often- let go of some of our daily routine as we find ourselves in the new world of older age. We often bemoan the loss of our energy and our ability. Our physical appearance changes and we nap more, yet we sleep less at night.

Our interests change.

Aging becomes a journey into the unknown. Our goals change from earning a living to living with what we've earned. Instead of taking trips around the country, we take more frequent trips to the couch or bathroom.

Aches and pain set into our once agile, healthy limbs. There is no turning back. "Our bank account" of years is running low. Yet..... This "sunset of our lives" - the "golden years" with a shift in our thinking, can be a pleasant journey. A time to relish the freedom from many responsibilities once ours.

By our choices, we can adapt the best situation and find good in it This is not "toxic positivity." This is reality!

All the old phrases—"make a silk purse out of a sow's ear" - "make lemons from lemonade" - "every cloud has a silver lining" etc. These phrases truly begin to make some sense.

By our approach to aging, we can find the wonder within it and all the advantages available to us.

It begins with our choice to expand our thoughts into positivity practice this effort. Just like exercise strengthens our bodies so does choosing to practice good thoughts strengthens our minds.

It is a choice, It is your choice, travel well.

# Nation Observes Veterans Day and Salutes the Troops

**November 11 is Veterans Day**, a federal holiday that is meant to honor all veterans of the uniformed services who served or are still serving during times of peace as well as war. Veterans Day has its origins at the end of World War I when at the 11th hour of the 11th day of the 11th month of 1918, the fighting ended with the signing of an armistice.

In 1919, President Woodrow Wilson proclaimed the first Armistice Day, Nov. 11. The day is also known as Remembrance Day in the Commonwealth of Nations. Wilson's proclamation stated:

*"To us in America, the reflections of Armistice Day will be filled with solemn pride in the heroism of those who died in the country's service and with gratitude for the victory, both because of the thing from which it has freed us and because of the opportunity it has given America to show her sympathy with peace and justice in the councils of the nations..."*

Congress officially passed a concurrent resolution on June 4, 1926, with these words:

*"Whereas the 11th of November 1918, marked the cessation of the most destructive, sanguinary, and far reaching war in human annals and the resumption by the people of the United States of peaceful relations with other nations, which we hope may never again be severed, and, whereas it is fitting that the recurring anniversary of this date should be commemorated with thanksgiving and prayer and exercises designed to perpetuate peace through good will and mutual understanding between nations ...."*

The resolution also encouraged the display of the U.S. flag on all government buildings and urged appropriate ceremonies. A congressional act, approved May 13, 1938, made Nov. 11, a federal holiday. In 1954, Congress at the urging of veterans' organizations — changed the name to Veterans Day to honor service members who had served in all of the nation's wars. It should be pointed out that Veterans Day celebrates the service of all U.S. military veterans, while Memorial Day, a federal holiday on the last Monday in May, honors those who have died while in military service. Every Veterans Day, a number of restaurants and retailers offer discounts and special promotions for those who have served or are still serving. Most require proof of service

<https://www.defense.gov/News/Feature-Stories/Story/Article/2796315/nation-observes-veterans-day-and-salutes-the-troops/>

*Thank-you to all Veterans who have Served our Country*



# Puzzle Page & Funny Bone

Did you hear the Watermelon joke? .... **It's Pitiful**

What do you call somebody with no body no nose?... **Nobody Knows**

Why did the man get fired from the orange juice factory? .... **Lack on Concentration**

I'm not hard of hearing .. I've just heard enough.

What was the radioactive older adult's superpower? ... **Gramma Rays**

It's cleaning day today...I have already polished off a whole chocolate bar

Why Shouldn't you tell a secret in a cornfield?



Because the corn has "ears"

## Christmas Thanksgiving

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

CHRISTMAS  
 SEASONS  
 POLE  
 CANE  
 DECEMBER  
 GATHER  
 FALL

THANKSGIVING  
 FROSTY  
 CANDLES  
 TURKEY  
 STUFFING  
 THANKFUL  
 FEAST

FAMILY  
 NORTH  
 CANDY  
 NOVEMBER  
 GOBBLE  
 SNOWING  
 AMERICA



### Arrested Development

An elderly couple was driving across the country. While the woman was behind the wheel, the couple was pulled over by the highway patrol. "Ma'am, did you know you were speeding?" the officer said. The woman, hard of hearing, turned to her husband and asked, "What did he say?" "He said you were speeding!" the old man yelled. The patrolman then asked, "May I see your license?" The woman turned to her husband again, "What did he say?" The old man yelled back, "He wants to see your license!" The woman then gave the officer her license.

"I see you are from Arkansas," the patrolman said. "I spent some time there once and went on a blind date with the ugliest woman I've ever seen."

The woman turned to her husband again and asked, "What did he say?"

The old man replied, "He said he knows you!"

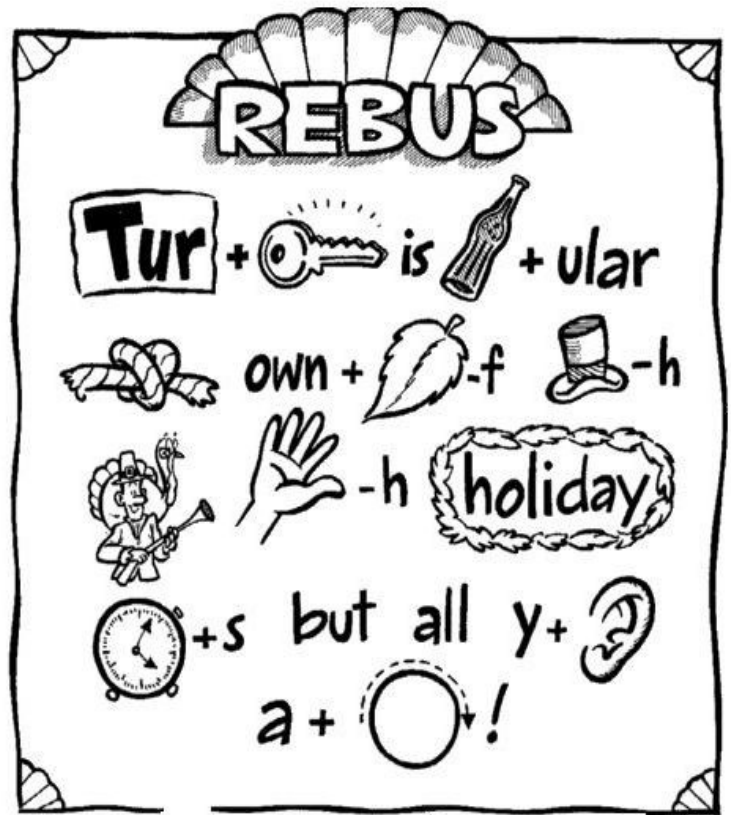




# Christmas Trivia

1. In the classic, *How the Grinch Stole Christmas*, the Grinch was described with three words. What were they?
2. In which modern-day country was St. Nicholas born in?
3. In the movie *It's a Wonderful Life*, What happened every time a bell rang.
4. What words follow "Silent Night" in the song?
5. Which Hollywood actor played six different roles in *The Polar Express*?
6. In Charles Dickens' *A Christmas Carol*, what was the first name of Scrooge?
7. Which country did eggnog come from?
8. Which popular Christmas beverage is also called "milk punch?"
9. How many ghosts show up in *A Christmas Carol*?
10. The movie *Miracle on 34th Street* is based on a real-life department store. What is it?

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



## Christmas Jokes

1. What do snowmen call their offspring?
2. Knock knock! Who's there? Tree! Tree who?
3. Why didn't the skeleton go to the Christmas party?
4. What do elves use to make last minute repairs?
5. What do you call a disrespectful reindeer?
6. Why didn't the stocking eat Christmas dinner?
7. Where do Santa and the elves go to swim?
8. What kind of pictures do elves take?
9. What do you use to decorate a canoe for Christmas?
10. Who brings Christmas presents to fleas?

# Low Vision Support Group

The Senior Expo was a very busy place on September 28. I shared a booth with Anita, from the Talking Book Program. Anita recorded 380 people stopped at our booth during 10am to 2pm that day. I would say that was a successful day!

For the October 10th meeting we went for a color bus tour. It was a cloudy drizzly day, but the 10 members on the bus seemed to enjoy the ride anyway. There was lots of color, but also a lot of green, depending on the area. The hour long ride was the first in three years due to the pandemic, which interrupted the annual event.

The November meeting will be the last until March 2024. The members have decided to once again go on hiatus for the worst of the winter months. There will be no meetings the months of December, January and February this year.

The criteria for canceled meetings due to bad weather/roads has always been the closing of the Cadillac Schools, so hopefully the November meeting and the March meeting, the first meeting in the spring, will escape cancellation. Staying at home during the winter months when weather can make travel difficult and unsafe is always a good option. Last meeting November 14th at 10am COA office. Have a safe and joyous holiday season, a healthy winter, and see you in the spring!  
- Connie Payne



The COA has large print Calendars available for those who have Low Vision Impairment, age 60 and over, and residence in Wexford County. There is no charge, Call 231-775-0133 or stop by the office to pick one up.

**DayBreak** is available to seniors 60 and older who reside in Wexford and surrounding counties.

DayBreak offers the care giver a much needed break while keeping their senior loved one safe and engaged socially in a safe environment with caring staff. Daily Care includes: Socializing, Exercise, Cards, Games, Music, Movies, Arts & Crafts. Lunch and Snacks provided.

Call for more information  
**231-775-0133**  
wexfordcoa.org

The logo for Wexford County Council on Aging, featuring a stylized tree and the text "WEXFORD COUNTY Council on Aging".

**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 Lacey Meadows

**Paid Advertisements**  
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

**Project Christmas 2023**  
**Saturday, December 9th**

Project Christmas ▪ The Salvation Army ▪ Toys for Tots are partnering to provide gifts and a meal to families in Wexford and Missaukee counties.

Registration is October 16<sup>th</sup> to December 1<sup>st</sup>

<p><b>Wexford Residents</b>  Call 231-779-5205 or 231-253-1940  Monday – Friday  9:30am – 3:30pm</p> 	<p><b>Missaukee Residents</b>  Call 231-839-8816  Monday – Friday  10:00am – 4:00pm</p> 
--	--

When calling, please have your sources of income, employment verification, if employed, and last 4-digits of social security number(s) for all in the home.

Questions? Call 231-429-9214

*Our mission is to share the spirit of Christmas and community caring with those in need through collaborative community wide effort.*

**Michigan Aging Network Resources & Services**

**Area Agency on Aging of Northwest MI** Serving—Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, and Wexford Counties **800-442-1713**

**Northern Health Care Management** Serving—Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, and Wexford Counties **800-640-7478**

**Veteran Support Center of MI**  
All Michigan Counties **800-667-9360**

**24/7 Hotline for abuse and neglect**  
(adults and Children) **885-444-3911**

**Legal Hotline for MI Seniors & Benefits Enrollment Center** **800-347-5297**

**Elder Law of Michigan** **866-400-9164**

**American Council for the blind**  
**800-424-8666**

**American Heart Association**  
**800-424-8721**

**ALS Association** **202-407-8580**



**COA Foot Care Gift Certificates**

COA foot care is \$25.00  
*What a wonderful gift to give for the Holidays or any day*

Stop by the office or call  
**231-775-0133**



**I make Medicare easy**  
*Trust Farm Bureau to help you choose the plan that's best for you*

**Lori Williams**  
**Licensed Health Agent**  
Call for an appointment today!



**FARM BUREAU HEALTH SERVICES MICHIGAN**

**(877) 822-7096 | lwilli@michfb.com | MFBHealth.com**

We do not offer every plan available in your area. Currently we represent 5 organizations which offer 34 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.

# Puzzle Answers

## Christmas Thanksgiving

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

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



**Rebus:** Turkey is popular not only at Thanksgiving and Holiday times but all year around.

### Christmas Trivia answers:

1. Stink, stank, stunk.
2. Turkey
3. An Angel got his wings
4. Holy night
5. Tom Hanks
6. Ebenezer
7. England
8. Eggnog
9. Four
10. Macy's



1. What do snowmen call their offspring? **Answer: Chill-dren.**
2. Knock knock! Who's there? Tree! Tree who?  
**Answer: Tree wise men.**
3. Why didn't the skeleton go to the Christmas party?  
**Answer: He had no-body to go with.**
4. What do elves use to make last minute repairs? **Answer: Ig-gluce**
5. What do you call a disrespectful reindeer? **Answer: Rude-olph**
6. Why didn't the stocking eat Christmas dinner?  
**Answer: He was stuffed!**
7. Where do Santa and the elves go to swim?  
**Answer: The North Pool**
8. What kind of pictures do elves take? **Answer: Elfies**
9. What do you use to decorate a canoe for Christmas?  
**Answer: Oar-naments**
10. Who brings Christmas presents to fleas?  
**Answer: Old St. Tick**

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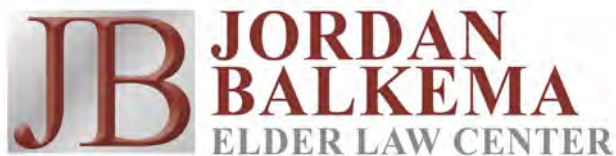
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