

#### 231-775-0133

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## Mark Your Calendar

#### COA is CLOSED Monday, Jan 1st

January 1—New Year's Day

January 2—National Buffet Day

January 5— National Whipped Cream Day

January 6 — National Spaghetti Day

January 19 — National Popcorn Day

January 20—Martin Luther King Jr. Day

January 23— National Pie Day

February 1—National Freedom Day

February 2—Ground Hog Day

February 4—Rosa Parks Day

February 9—Superbowl Sunday

February 12— President Lincoln's Birthday

February 14— Valentine's Day

February 17—President's Day

## January & february News and Views 2025

Nothing can be said to be certain, except death, taxes and those holiday bills -Ben Franklin, 2025

2025 is here; can you believe it? We are a quarter of the way through the 21st century!! And just like in the last century, some things are here to stay come the New Year—holiday bills and taxes.

If you didn't keep track of what you spent during the holiday season, when those bills come in the mail there might be some surprises (I don't remember ordering that many Lego sets for my family!!). To help save on credit card interest rates, you may be tempted to go online to find a low-interest loan. But be careful; there are many irreputable loan companies online that are just like loan sharks in those Hollywood movies- but instead of cement shoes, you get your identity stolen. If the loan company is requesting your online banking information (meaning your username, password, and answers to your ID questions) it's a huge red flag. They want your personal information to steal your identity. With your banking info, they can log in and transfer your Social Security check straight to themselves, and there is no getting it back because you gave them the information to do so. Be vigilant with your personal information and never give out any usernames or passwords.

Another end-of-the-year scam to consider: The IRS encourages everyone to file early, not just to get it out of the way and get your refund quicker - hopefully to beat out fraudsters who are trying to get your refund first, and yes, I mean beating them to the punch. Fraudsters have been known for the last few years to file the moment the system goes live to beat the actual taxpayer. And if that happens, you are going to have to prove who you are to the IRS and that may require traveling to an IRS office. And that is if you can get an appointment (and much delay in getting your refund)! If no appointments are available, those Detroit IRA offices are open certain Saturdays during tax season – though last year, hundreds of people lined up at 10pm on Fridays just to secure a spot for when the office opens at 9am the next day, each person waiting to prove who they were.

To help protect yourself from identity theft, be vigilant online; social media scammers are promising big pay days, sometimes using outdated tax codes to get you a bigger tax refund, all the while they are stealing your information. That, in turn, could cause you to lose out on future refunds because of tax fraud. Always remember the IRS is never going to call you, email you, text you or show up at your door; they will always write a letter (they are old fashioned like that). And with all the fraud out there, old-fashioned is a good thing.

-By Larry Mix, Compliance Manager, Wexford Community Credit Union

# Director's Report

#### Our Mission

"To provide resources and support to 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** 

Dear Wexford County Seniors and Families,

It's hard to believe it's already 2025! 2024 was a whirlwind year for Wexford COA, bringing many changes to the organization. We introduced new software, welcomed a new director, a new fiscal manager, a new nurse, and so much more.

Reflecting on all these changes and my opportunity to serve as the new executive director, I realize how grateful I am for this role. Gratitude is a powerful emotion that helps us appreciate the positive aspects of our lives, even amidst challenges. It fosters a sense of community and strengthens our resolve to face the future together.

While there are many challenges ahead for both myself and the organization with all the "new" changes 2024 brought, I am filled with gratitude for being part of these transformations. I believe that by focusing on gratitude, we can navigate these changes with a positive outlook and a stronger sense of purpose.

Thank you for your continued support and trust in Wexford COA. Together, we can make 2025 a year of growth and success.

Here's to a great year ahead!

Georgie

#### Wexford Council on Aging Board Members 2025

Director: Georgie Bump

Chair: Bob Colvin

Vice Chair: John MacLeod Treasurer: William Potvin Secretary: Catherine Best

Lynne Harris Ruthann French Jane Leveque Gary Taylor Calvin Reynolds Alexander Mallory Find us in your internet browser, below are provided sources to our online sites.

<u>Website Page:</u> https://wexfordcoa.org/

Facebook Page:

https://www.facebook.com/ WexfordCOA/

Info Email account: Info@wexfordcoa.org

#### Services Offered by Wexford County Council on Aging

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

For More Information Please call (231) 775-0133



We wish to express our sincere appreciation to Floyd Kanipe for your unwavering service as a board member for the past 20 plus years.

Your dedication has significantly contributed to our organization's success. It has been a privilege to work with you, and we truly value your commitment and support.



#### **Medicare Monday Workshop Dates**

Date: Monday's - January 6, 2025 February 3, 2025 March 3, 2025

**Time:** 4 PM - 6 PM

**Location:** Wexford County Council on Aging

714 W. 13th St.

Reserve Your Seat: Call 231-775-0133

Join us to learn how to navigate the Medicare maze! Discover the differences between Advantage Plans and Supplemental Plans. We extend our heartfelt gratitude to everyone who generously donated to the Wexford Council on Aging in memory of...

Ada Lush

**Inez Weston** 

Leona Fuerneisen

**Cheryl Rassio** 

Your kindness and support mean so much during this difficult time. Thank you for honoring their memory with your contributions.

#### **DO YOU HAVE MEDICARE?**

THERE ARE 2 EXTRA-HELP PROGRAMS AVAILABLE FOR THOSE WHO QUALIFY!

<u>Medicare Extra Help:</u> This program is designed to help you in paying for your Medicare Prescription Drug Coverage (Part D) premium and lower the cost of your copay and deductibles.

#### You may qualify if:

**Single:** monthly income of \$1,902 or less and assets less than \$17,220.

**Married:** Monthly income of \$2,575 or less and assets less than \$34,360. (Assets do not include your home, car or personal items, but will include savings, stocks, CD's, life insurance policies and other items with a cash value). Income is updated as January 2024

Medicare Saving Program: This program is designed to help you pay for your Medicare Part B.

You may qualify if:

**Single:** Monthly income of \$1,680 or less and assets less than \$9,090.

**Married:** Monthly income of \$2,259 or less and assets less than \$16,630. (Assets do not include your home, car or personal items, but will include savings, stocks, CD's, life insurance policies and other items with a cash value).

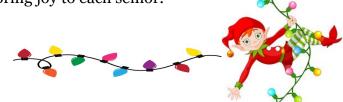
Income is updated as of April 2024



#### News Around the office

As we bid farewell to 2024, we reflect on the memories and experiences that shaped this past year. It's a time to appreciate the growth, challenges, and victories we've encountered. Hello 2025! Let's embrace the new year with hope and excitement for the opportunities ahead. May it bring us all joy, success, and new adventures.

Our staff proudly participated in Project Christmas, which focuses on selecting seniors to receive gifts and a food basket during the holiday season. The entire office staff participated in calling recipients to gather specific information related to Christmas wishes and wants. Many staff members also delivered gifts and food baskets to the seniors. Thanks to the hard work of our Director, Georgie, and the COA staff we were able to take advantage of sales and thoughtfully chosen specific gifts that will bring joy to each senior.



A Heartfelt Thank You to Our Incredible MMAPS Team! As always, our amazing staff and volunteers—Kim, Sheri, John, and Mary—have made a tremendous impact in our community during open enrollment. Together, they assisted around 500 people and achieved an estimated savings of \$518,660 through prescription drug plan changes. We are extremely grateful for this program and the dedicated individuals involved. A huge thank you to our volunteers and staff for all their hard work, long hours, and unwavering dedication. Without you, this program would not be possible!



The Office created "The Golden Giving Tree" to spread joy and kindness during the holiday season. We encouraged community members to choose a tag from the tree that represents a wish or need of a local senior. This was such a fun and fulfilling project. This year, we successfully fulfilled 13 "Golden Giving Tickets" many thanks to the community for helping fulfil these tickets.





"I'm just getting old!" I often hear folks say this when sharing their pain or mobility struggles. However, as a physical therapist, I know that age doesn't have as much to do with pain or mobility as most people think.

While pain and discomfort can be more common as we get older, it is not our fate. In my work, I have seen people in their 40's debilitated by pain and people in their 90's who are thriving and can dance the polka. By expecting pain and immobility to be a part of aging, we are more likely to accept it and less likely to do something about it.

So what's the deal? How do we care for our body as we age and tap into our natural resilience? Here are a few important considerations that can help you keep moving.

- Reflect on your goals. Life is not over when we retire- far from it! What do you want to do in these
  years? Care for grandkids? Hike the Grand Canyon? Live independently? Having goals that are
  meaningful to you gives you a functional fitness target to aim at.
- 2. Build your consistency. The body adapts to the things it does consistently. If you're consistently active, your body will adapt its strength, stamina, and stability to be active at that level. It is also highly responsive to challenges (which is different to every person) and can make improvements. Evidence shows that being active in a way that moderately increases the heart and breathing rate for 150 minutes every week has incredible resilience boosting power across all areas of health, not just fitness.
- 3. Move in a way that brings you joy. Find ways to move your body that make you feel alive and joyful. This will help you build consistency. Dance. Shovel the driveway. Lift weights. Do yoga. Walk with a friend. Movement should be fun and provide a sense of satisfaction. People tend to want to do the things they enjoy and avoid the things they don't!
- 4. 4. Find a good mechanic. No, not for your car, for your body! Physical therapists (PTs) are the body's musculoskeletal master mechanics. They know how to help keep your joints, posture, and movement optimal for you. Research shows that the earlier you address an issue with a PT, the less time and money you're likely to spend on it in the future. So the next time you notice a pain or mobility issue beginning to affect your function. Get an appointment with your PT and try to nip it in the bud. Find a PT who you feel listens to you and focuses on your goals. Ask friends or family who they like working with!

While our bodies go through a lot over the years, they continue to be resilient as long as we're alive, even if you have a health condition like arthritis, Parkinson's disease, or dementia. Don't sell yourself short just because of the number of candles on your birthday cake and get, or keep, moving in a way that serves you and the things that matter most to you in life.



**P**arkinson's is the fastest growing neurodegenerative disease even outpacing Alzheimer's. There are 35,000 people in Michigan with Parkinson's disease. This number more than doubles when considering the network of care-givers, family members and friends that help them every day through their Parkinson's journey. It takes a village. people in Michigan with Parkinson's disease. This number

If you've been diagnosed with Parkinson's Disease and live in the state of Michigan, the Michigan Parkinson Foundation can help. Michigan Parkinson Foundation has four pillars including respite, community, exercise and education with its vision to ensure the Parkinson community has access to responsive, compassionate and quality care. All their resources are free of charge. Here's how they can help you or a loved one.

#### **Respite**

Under respite, the Michigan Parkinson Foundation offers \$2,000 a year in reimbursement. Additionally, up to \$600 a year can be obtained to help pay for costly medications. Applications can be found on their website.

#### **Exercise**

Exercise is the only evidence-based intervention to slow the progression of Parkinson's Disease. Michigan Parkinson Foundation offers zoom exercise classes Monday-Saturday at 10am as well as a virtual dance class on Thursdays at 11am. Classes include PWR! Moves, Lower intensity PWR! Moves (seated and standing only), High intensity PWR! Moves and Yoga for PD. All classes are also available on demand on the Michigan Parkinson Foundation YouTube channel.

#### **Community**

With over 70 support groups in the state of Michigan, there are lots of opportunities to build connections within your community. The Cadillac (Wexford county) support group meets at the senior center on the 4th Tuesday of the month at 1pm. If in person support groups aren't in your area there are several offered virtually on their website. In addition to support groups, Michigan Parkinson Foundation also offers a mentorship program where people with PD and their care partner can connect with others in a similar situation. Mentorship information can be found on the website. Additional mentors are needed in northern Michigan, if you are interested, please contact Torrey Davenport, Northern Michigan Programs Manager at tdavenport@parkinsonsmi.org

#### Education

Michigan Parkinson Foundation offers many opportunities for education both in person and virtually. The virtual education series includes one guest speaker each month on a plethora of topics including nutrition, intimacy, mental health and more. If you miss the live presentation, recordings can be found on the Michigan Parkinson Foundation YouTube channel under VES. In person programming also takes place throughout the year. For more information on upcoming in-person events, please contact Torrey Davenport, Northern Michigan Programs Manager at tdavenport@parkinsonsmi.org

#### **Laugh Out Loud Jokes**

#### **Golf Tournament**

An old man and a 20 year old are paired together at a golf tournament. They're playing a long par 5 that dog legs around some tall trees. As the 20 year old sets up his tee shot to hit onto the fairway the old man notes "when I was your age we used to hit over the trees - not around to the side."

So the 20 year old readjusts and tries to hit over the trees - but can't clear them and loses his ball. He tries again and loses that one too...Then the old man says "of course, when I was your age, the trees were only 6 foot tall."

#### The Barber Shop

A young boy enters a barber shop and the barber whispers to his customer, "This is the dumbest kid in the world. Watch while I prove it to you." The barber puts a dollar bill in one hand and two quarters in the other, then calls the boy over and asks, "Which do you want, son?" The boy takes the quarters and leaves. "What did I tell you?" said the barber. "That kid never learns!" Later, when the customer leaves, he sees the same young boy coming out of the ice cream parlor. "Hey, son! May I ask you a question? Why did you take the quarters instead of the dollar bill?" The boy licked his cone and replied: "Because the day I take the dollar the game is over!"

#### Newlyweds

Tim decided to tie the knot with his long time girlfriend. One evening, after the honeymoon, he was organizing his golfing equipment. His wife was standing nearby watching him. After a long period of silence she finally speaks: "Tim, I've been thinking, now that we're married maybe it's time you quit golfing. You spend so much time on the course. You could probably get a good price for your clubs." Tim gets this horrified look on his face. She says, "Darling, what's wrong?" "For a minute there you were beginning to sound like my ex-wife." "Ex-wife!" she screams, "I didn't know you were married before!" "I wasn't," he replied.

#### Forgetful Humor

An older couple is sitting on the couch watching tv. The wife turns to the husband and asks if he'd like some ice cream. He says "I would but you always forget the whipped cream and I just can't without the whipped cream" she says "I won't forget the whipped cream you'll see" 15 minutes later she comes back from the kitchen and hands him a plate of spaghetti. He takes one look and says "See! I knew you'd forget the parmesan!"

#### **Having Each Others Back**

'Three sisters ages 92, 94 and 96 live in a house together. One night the 96 year old draws a bath. She puts her foot in and pauses. She yells down the stairs, "was I getting in or out of the bath?" The 94 year old yells back, "I don't know, I'll come up and see." She starts up the stairs and pauses. "Was I going up the stairs or down?" The 92 year old is sitting at the kitchen table having tea listening to her sisters. She shakes her head and says "I sure hope I never get that forgetful." She knocks on wood for good measure. She then yells, "I'll come up and help both of you as soon as I see who's at the door."

#### **Laugh Out Loud Jokes**

1. What's the secret to having a smoking hot body as a senior?

#### Cremation.

2. What is a prize old people can win for aging?

#### Atrophy.

- 3. I used to know a couple who grew fruit trees together. They lived to a ripe old age.
- 4. What's the best part of old age?

#### That it doesn't last very long.

- 5. These are not gray hairs! They are wisdom highlights.
- 6. Which underwear brand do seniors love best?

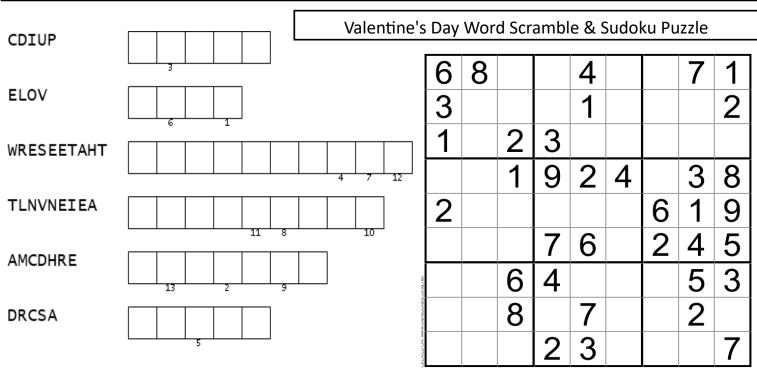
#### It Depends.

- 7. One benefit of old age is that your secrets are always safe with your friends, **because they can't remember them!**
- 8. Age is an issue of mind over matter. If you don't mind getting older, then it really doesn't matter.
- 9. Why do old people love English muffins so much?

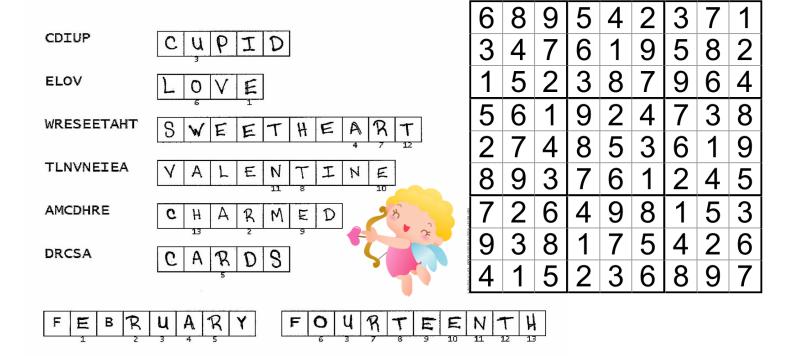
#### All the nooks and grannies.

- 10. Stop thinking of them as "hot flashes. "Think of them as your inner child playing with matches.
- 11. How is the moon like dentures?

Both come out at night <a href="https://www.rd.com/article/old-people-jokes/">https://www.rd.com/article/old-people-jokes/</a>



#### **Puzzle Answers**



#### **Recipes to Cook and Enjoy**

#### **Turkey Pinwheel Roll ups**

#### **Ingredients:**

- 2 ounces cream cheese, low fat
- 1 Flour tortilla (8 inches)
- 2 slices Turkey (low-sodium, 6 ounces)
- 1 Roma tomato (medium chopped)
- 1 cup baby Spinach leaves (fresh)

#### **Directions:**

- 1. Place tortillas on microwaveable plate or paper towel; microwave uncovered on HIGH 10-15 seconds to soften.
- 2. Spread about 1 tablespoon cream cheese over each tortilla. Top with a slice of turkey, chopped tomatoes and spinach.
- 3. Roll up tightly, cut each roll into roughly eight 1-inch slices.

https://www.canr.msu.edu/resources

#### **Baked Spinach Artichoke Dip**

#### **Ingredients:**

- 2 cups of artichoke hearts (no salt or fat added), drained and chopped
- 1 (10 ounce) package of frozen chopped spinach, thawed and drained
- 1 (8 ounce) container of low-fat plain yogurt
- 1/4 cup of chopped green onion
- 1 clove of garlic, minced
- 2 tablespoons of chopped red pepper

#### **Instructions:**

- 1. Combine all ingredients except red pepper and mix well.
- 2. Pour mixture into 1-quart casserole dish or 9-inch pie plate.
- 3. Bake at 350 degrees for 20-25 minutes or until heated through.
- 4. Sprinkle with red peppers.
- 5. Serve with tortilla chips and/or fresh vegetables.

https://www.canr.msu.edu/resources/ healthy recipes The Michigan College of Optometry, located at Ferris State University in Big Rapids, offers resources for individuals with low vision. However, their staff is limited, and services are available only to those who meet the criteria for legal blindness, defined as having a visual field of less than 20 degrees or an acuity of less than 20/200.

For those looking for assistance in adapting to daily living with low vision, the college provides a low vision clinic for a one-time introduction to useful adaptations. Another valuable option for support is the Cadillac Area Low Vision Support Group, which has been active for over 22 years. This group is part of the Wexford County Council on Aging and is one of the few remaining low vision support groups in the state. The Cadillac Area Low Vision Support Group meets monthly, bringing together over 15 members from several counties. If you are experiencing low vision or vision loss, you are welcome to join their informational and casual meetings. The group meets on the second Tuesday of each month from 10 AM to 11 AM at the Wexford County Council on Aging. There are no dues to participate, and family and friends are welcome to attend as well. Please note there are no meetings scheduled from December through February.

If you're looking for information about the Cadillac and Manton Senior Center, I recommend visiting their official website or contacting them directly for the most up-to-date details on daily activities and events. They typically offer a variety of programs, including fitness classes, social gatherings, and educational workshops tailored for seniors in the community. Participating in these programs is a great way to stay engaged and meet new people! Many senior centers also provide information about upcoming events, activities, and resources for seniors. Staying informed about their offerings can help you make the most of what they provide! Call your local Senior center today

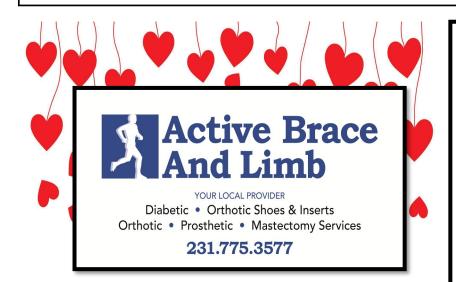


Manton Senior Center 302 W Main St, Manton MI 49663 231-824-6961



Cadillac Senior Center 601 Chestnut St, Cadillac MI 49601 231-779-9420

The COA has large print 2025 Calendars available for those who have Low Vision Impairment, age 60 and over, and reside in Wexford County. There is no charge for the first calendar additional ones being \$10. call 231-775-0133 or stop by the office to pick one up.



#### **CAREGIVER SKILLS TRAINING**

For anyone who helps an aging person; including those with Alzheimer's, Parkinson's, or other dementias.



**LIVE Virtual Training Online Jan/Feb 2025** 

#### Falls and Mobility **Assistance**

Monday, Jan. 27 5:00 pm - 7:00 pm

#### Strategies for:

- Fall prevention
- What to do if there is a fall
- Helping with walkingIn/out of a car

#### Caregiving Skills for the Dailu Routine

Monday Feb. 3 5:00 pm - 7:00 pm

#### Strategies for:

- · Bathing (includes bed bath)
- · Activities of daily
- living
- Communication

#### Care for the Caregiver

Monday, Feb. 10 5:00 pm - 7:00 pm

#### Strategies for:

- Injury Prevention
- Self-care
- Organizational tips
- Resource
- connections

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for future care needs. Call us



Call us! (800) 442-1713

Services through the MI Choice Medicaid Waiver Program are paid for by the Michigan Department of Health and Human Services and the Centers for Medicare and Medicaid Services.

#### 

For information on the newsletter, placing an advertisement or to submit an article please contact the COA office at (231) 775-0133 or email us info@wexfordcoa.org

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through bulk mailing permits, which means they are not forwarded. Instead, they are returned to us at a cost of \$0.95 to \$2.15. Additionally, we only send newsletters within the 496 Zip Code. To help us reduce postage and return costs, please inform us of any address changes or if you wish to cancel your subscription. Best regards, Lacey





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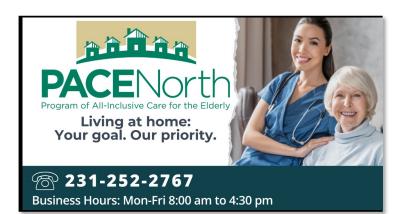
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Green Acres of Cadillac provides the very best in retirement living. We focus on providing you with personalized living spaces within a community atmosphere and personal assistance needed for you to live a happy healthy and independent life. You'll find that Green Acres is the place to be, with your personalized apartment located on "Park Avenue." The beautiful interior streetscape is lined with trees, park benches, canopies, and old fashioned street lights. Our residents can take part a variety of activities such as exercise classes, picnics, arts & crafts, games, gardening, worship services, as well as enjoying our elegant dining atmosphere. Green Acres is staffed 24 hours a day with compassionate and devoted caregivers who have a true passion for the elderly.

#### Services and Amenities

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