

Important Dates

March 9, Daylight savings begins March 17, Happy St. Patrick's Day March 20, First Day of Spring **April 13**, Palm Sunday **April 18**, Closed for Good Friday **April 20**, Easter Sunday April 22, Earth Day



Office Phone 231-775-0133

Fax Number 231-779-0677 Day Break 231-779-5274



info@wexfordcoa.org www.wexfordcoa.org Facebook.com/WexfordCOA



For information on the newsletter, placing an advertisement or to submit an article please contact the Council on Aging.

Community Newsletter March

Check out the Local Events listed below

Thrifted Thread & Belly Laughs Comedy Night Event by Cadillac Leadership and Cadillac Area Chamber of Commerce

Wexford Civic Center 1320 N Mitchell St, Cadillac — March 8, 2025 6:00pm-9:00pm Doors open at 6 p.m. and the show starts at 7 p.m. Tickets are \$50 and available to purchase local at Horizon Books, Clam Lake Brewery, Cadillac Chamber Commerce, or by scanning the QR code below.



■ Money raised will go towards this year's class projects in partnership with Cadillac Area Habitat for Humanity to build a multi-use community engagement space.

Bingo at the Cadillac Moose Lodge #531, Wednesday Nights & Thursday Mornings Open to the Public during this time, Cadillac Moose Lodge is located on Boon Rd, 7461 E 46rd, Cadillac MI 49601

Wednesday evening Bingo. Doors open at 4pm, ball tickets go on sale at 5pm and the first speedball game starts at 6pm and sometimes lasts till 11pm and it features a progressive jackpot game.

Thursday Morning Bingo. Doors open at 8am, ball tickets go on sale at 9:30am and the first speedball game starts at 10am. Bingo goes till about 3pm.

Mini Golf at the Library Saturday, March 8, from 5pm—6:45pm

Cadillac Wexford Public Library 411 S Lake Street, Cadillac MI

Adults, teens, and families welcome. Come see the library transformed into a nine hole mini golf course. No sign up required, free event - stop in anytime between 5:00pm and 6:45pm and we'll set you up!

Annual Easter Egg Hunt—10487 W M-55, Wellston, MI 49689 Saturday, April 19 begins at 12pm Inside The Sportsman's Port Campground. Hop on over and join us for our Annual Easter Egg Hunt— a free fun-filled day for the whole family! Bring your baskets, for a fun filled time!

Be sure to check out Cadilac Senior Center as they have tons of activities planned for March & April, all information is available in their newsletter! Pick up your newsletter today available at the Senior Center or WCCOA office

- St. Patrick's Day crafts
- Easter Egg hunt
- Personal self defense classes
- Monthly activity Calendar

601 Chestnut St, Cadillac MI

231-779-9420

cadillacseniorcenter@hotmail.com

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



Executive Directors Thoughts

Despite the chilly weather and snow, we've been buzzing with excitement at Wexford COA! We're thrilled to welcome new clients for our services and are gearing up to offer even more training sessions in our office. For all the details, be sure to check out pages 4 and 5.

We're always on the lookout for ways to enhance our programs and bring joy to the seniors in Wexford. If there's something you want to see in the community—whether it be fun activities, new information in the newsletter, or fresh programs—let us know! While we can't promise to make every wish come true, your feedback is crucial in helping us find ways to make things happen.

In addition to your ideas for the future, we're eager to hear your thoughts on what we've achieved over the last 50 years. Wexford COA's 50th Anniversary is coming up this September, and we're planning a fantastic celebration at the 2025 Senior Expo on September 18th, 2025. Stay tuned for more info—keep an eye on our website or wait for the next newsletter for updates.

Wexford COA has hosted countless programs, activities, training sessions, and community events over the past 50 years. We would love to hear your cherished memories and stories. Whether you have suggestions for the future or want to reminisce about the past, please reach out to me by emailing gbump@wexfordcoa.org, sending a letter, or giving us a call at the office.

Together, we can continue to make Wexford a wonderful place for our seniors to thrive. Thank you for being a part of our journey! - Georgie, Executive Director

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.

Website Page:

https://wexfordcoa.org/ Facebook Page:

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

Use your phones camera to scan QR code



Services Offered by Wexford County Council on Aging

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

For More Information Please call (231) 775-0133

Understanding QR Codes: A Simple Guide

In today's digital age, QR codes are becoming increasingly popular. But what exactly are they, and how can they benefit you? Let's break it down.

What is a QR Code?

A QR code (short for "Quick Response" code) is a type of barcode that can be scanned using a smartphone or tablet to quickly access information, websites, or other digital content. They look like small, square patterns filled with black and white dots.

Where Might You See a QR Code?

You might see QR codes in restaurants and cafes for digital menus, on product packaging, in advertisements and flyers, on event tickets, on business cards, for public transportation, and for health and safety information.

Benefits of Using QR Codes

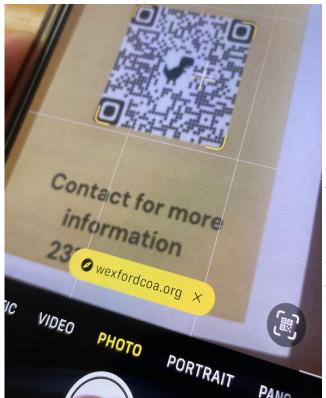
- Fast Access: Quickly get information without typing web addresses.
- Exclusive Deals: Scan codes for special offers and discounts.
- **On-the-Go Information:** Easily view menus, event details, and more.
- **Touch-Free:** Access info safely without physical contact.

When you use your smartphone's camera to scan a QR code, a link to a website will pop up on the screen. Tap on the link to go to the website and see additional information.

Tips for Safe QR Code Usage

- Be Cautious of Unknown Sources: Only scan QR codes from trusted sources to avoid potential scams or malicious links.
- Keep Your Device Updated: Ensure your smartphone or tablet is running the latest software to benefit from security updates and the best performance.

QR codes might seem like a small, mysterious square at first, but once you know how to use them, they open up a world of convenience and accessibility. Give it a try next time you see one!



How to Use a QR Code and Practice Scanning

- 1. **Get a Smartphone or Tablet**: Make sure you have a device with a camera and internet access.
- 2. **Open the Camera App**: Most modern smartphones and tablets have a built-in QR code scanner within the camera app.
- 3. **Hover the Camera Over the QR Code**: Instead of taking a picture, simply hover your camera over the QR code so it fits within the frame. Your device will automatically recognize the code.
- 4. **Follow the Prompt**: A notification will appear on your screen, usually at the top, asking if you want to open the link or access the information contained in the OR code.

Here's a QR code you can practice scanning. Give it a try to see how easy it is.

Medicare Advantage Open Enrollment: Key Facts and Tips



There's another time when you can change your Medicare Advantage. Most people know about the Open **Enrollment Period from October** 15th to December 7th, but there's also the Medicare Advantage Open **Enrollment Period.**

Need Assistance?

Contact Kim Swanberg at the Wexford County Council on Aging: 231-775-0133

Medicare Advantage Open Enrollment Period:

- Running from January 1st to March 31st each year.
- You can switch to a different Medicare Advantage plan or go back to Original Medicare.
- If you go back to Original Medicare, you can join a Medicare drug plan.

Eligibility:

- This period is for those who already have a Medicare Advantage plan.
- If you have a standalone drug plan, you can't use this period to make changes.

Change Limit:

You can only make **one change** during this period, unlike the fall Open Enrollment Period where you can make multiple changes.

Extra Help Programs:

If you have Extra Help, you can change your Medicare Advantage or Prescription Drug plan every month.

Medicare Monday Workshop Dates



Date: Monday's - March 3, April 7, May 5

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.

This workshop will be presented by certified Medicare counselor Kim Swanberg.

Seating is limited, so be sure to call now to secure your spot!

MEDICARE SAVINGS

Designed to help you pay for Medicare Part B (\$185 monthly premium)

You may qualify if:

- Single: Monthly income of \$1,714 or less and assets less than \$9,430.
- Married: Monthly income of \$2,319 or less and assets less than \$14,130.

or personal items but do include savings, stocks, CDs, life insurance policies, and

MEDICARE EXTRA HELP

Assists with paying for Medicare prescription drug coverage (Part D) premiums and lowers the cost of your сорау.

You may qualify if:

- Single: Monthly income of \$1,976 or less and assets less than \$17,600.
- Married: Monthly income of \$2,664 or less and assets less than \$35,130.





Contact us for more information!

Thank-you from Wexford Council on Aging



Wexford Council on Aging staff and Board Members would like to sincerely thank **Pat Steinhour** for her contributions to the COA board over the past 10 years. Your support has had a significant positive impact, and we are fortunate to have had you as a member. We truly appreciate all the time and effort you've put in. Thank you!



In January, WCCOA was the proud recipient of a generous donation from the Cadillac Moose Lodge #531

Bingo is held every Wednesday & Thursday with a portion of the proceeds donated to a local organization of their choice. WCCOA is grateful to have been considered to receive this gift. Pictured: Executive Director, Georgie & Moose Lodge Administrator, Rex Taylor.

Details to Bingo days can be found on the front cover of this newsletter.





Unlock the power of knowledge – Join Munson Healthcare – Home Health and Wexford Council on Aging for engaging presentations that showcase the vital benefits of skilled home care, hospice care, medical alert systems, volunteering, and bereavement support.

Your journey towards informed choices and enhanced wellbeing begins here! All workshops are free and will take place in the Wexford Council on Aging board room,

Beginning at 1 PM. Please call COA to reserve your seat 231-775-0133



Tuesday, March 11

Understanding skilled home care benefits and options



Tuesday, March 18

Hospice Facts and Myths



Tuesday, March 25

Medical Alert Systems. Options to stay independent and safe.



Tuesday, April 1

Benefits of volunteering, how to stay connected and involved.



Thursday, April 10

Learn about Bereavement services grief and loss.

What is Long Distance Caregiving

Many people live far away from their family or friends who need help. If you don't live nearby, you can still provide support and assistance as a long-distance caregiver. This article provides information and resources if you find yourself in a long-distance caregiving role

What tasks can a long-distance caregiver help with: Long-distance caregivers take on different roles.

From a distance, you may be able to:

- * Assist with finances, money management, insurance claims, or paying bills
- * Arrange for care management or in-home care by hiring formal caregivers such as home health aides
- * Order medical equipment, medicines, and other supplies the person needs
- * Serve as an information coordinator by researching information about relevant health conditions and medicines, navigating changing needs, and overseeing insurance benefits
- * Help with advance care planning, such as choosing a health care proxy and preparing a living will
- * Help find, organize, and update important paperwork and records
- * Research long-term care options, such as an assisted living facility or nursing home

You will probably be coordinating these tasks with family, friends, or other caregivers who live nearby.

Staying connected from far away: When you don't live close by, it may take more effort to find out what's going on and stay up to date with an older person's needs. Here are some strategies and technologies that long-distance caregivers can use to stay connected:

- * Create a list of important phone numbers and email addresses. Keep it in a shared document or spreadsheet online and update it regularly.
- * Help the older person learn about the features of their mobile or smart phone, such as texting and video calls.
- * If the person is comfortable using a computer or tablet, set up an email account for them and teach them how to stay safe online.

Making the most of a short visit with an aging parent or relative:

Talk to the person ahead of time and find out what they would like to do during your visit. Also check with the primary caregiver, if appropriate, to learn what they need. You may be able to handle some of their caregiving responsibilities while you are in town. These conversations can help you set clear-cut and realistic goals for the visit.

Because there's a lot to do during a short visit, it's easy to overlook simply spending time with the person and doing things together. Try to make time for activities unrelated to being a caregiver, such as watching a movie, playing a game, enjoying music, or taking a drive. Finding time to enjoy something simple and relaxing together is good for everyone.

Supporting the person doing day-to-day caregiving:

In many cases, one person takes on most of the everyday responsibilities of caring for an older person. It tends to be a spouse or the child or sibling who lives closest. If you are not the primary caregiver, you can still play an important role in supporting that person. Here are some ways you can help, even if you don't live nearby.

Ask what you can do that would be most helpful.

- * Stay in regular contact with the primary caregiver by phone or email. Just listening may not sound like much, but it can mean a lot.
- * Travel to stay with the older person for a few days so the primary caregiver can take a vacation or just have some time off.
- * Arrange for regular respite care in the form of a volunteer, an in-home aide, or an adult day care program.

In time, the older person may have to move to a residential (live-in) facility, such as assisted living or a nursing home. If that happens, the primary caregiver will need your support. You can work together to select a facility and coordinate the move. The primary caregiver may need extra support while adjusting to the person's absence and to living alone at home. https://www.nia.nih.gov/health/long-distance-caregiving/what-long-distance-caregiving

If you have questions about resources call Wexford Council on Aging 231-775-0133





Schedule a Tour Today! 2

231-876-0611

CurryHouseCadillac.com 5858 S 47 Rd Cadillac

Cadillac Area Pantries

First come, first serve basis: subject to product availability. Other terms such as frequency of visits/household may apply. For more information, Please contact the pantry directly.

Love Inc 231-779-1888 753 Sunnyside Dr, Cadillac Monday-Friday 9:30am-3:30pm

Salvation Army 231-775-7131 724 Wright St, Cadillac Monday-Friday 1:30pm-3:30pm 1 visit every 30 days)

Northern MI community Action Agency 231-775-8330 7110 E 34, Rd Cadillac Tuesday-Thursday 9am-1pm

Life House Assembly of God— Bread off life

231-775-7858 1120 W Division 1120 W Division St, Cadillac 2nd & 4th Monday of the Month 3:30pm-5:00pm

Revival Center Church 231-775-2662 5676 E M-55, Cadillac. Wednesday's 9am-11am



First Baptist Church-Kings Storehouse 231-775-5629

125 Stimson St, Cadillac. 1st & 3rd Thursday of the month from 2pm-3:30pm (12 visits per year/ pantry follows CAPS weather closures)

First Presbyterian Church 231-775-7111

221 E Harris St Cadillac. Grab & Go style available 24/7 outside the building (Take what you need, leave what you can)

Mesick United Methodist Church 231-885-1699 121 S Alvin St Mesick Thursday's from 3:30p,-5:00pm

River Free Methodist Church 231-885-1138
220 Walter St Mesick. Wednesday's 5:00pm-7:00pm
and Sundays after Church
Page 7

Empowering Seniors: A Look at CWPL's Inclusive Library Services

The Cadillac Wexford Public Library or CWPL provides services seniors need and want. CWPL is a county public library with locations in Cadillac, Manton, Mesick, and Buckley. All library locations are primarily supported by the county wide millage which provides 70% of their operating funds. Over the last five years, library staff have worked hard to make sure every location provides services to answer the needs of their communities.

Library staff offer one-on-one technology training. Having trouble updating the contacts on your phone? Want to learn how to use the library's free ebooks on your tablet? The library can help! In Cadillac, you can call ahead and make an appointment. A staff member will give you their undivided attention for an hour to help you learn what you want! You can also drop in for assistance whenever a location is open. Please, be aware staff may have to pause your learning time to help other patrons when you drop in, though. Library locations also provide printing, copying, scanning, and faxing services. We have library computers for public use and Wi-Fi.

The library is great at technology but don't worry, we're still in the book business! CWPL's total collection includes over 80,000 items. No matter where a book is housed, in Cadillac, Manton, or Mesick, it's available to you at your home library. Just let us know what you want and we'll have it sent over for your convenience. This includes the 3,300+ large print books from Cadillac. CWPL also has access to the collections of over 430 libraries across the state through our melcat service. If you want it, we can get it!

CWPL locations also work to preserve local history and support genealogists. Patrons can access Ancestry.com for free at our locations. Our libraries keep newspapers, cemetery records, yearbooks, and other historical resources to assist you in your research.

If you're looking for a private place to meet online or in person, your local library has options. Need a telehealth appointment with your doctor or an online meeting with your estate lawyer? Cadillac, Mesick, (and soon Manton) have small meeting spaces to help you! Just call ahead to reserve a space.

The Cadillac Wexford Public Library serves the community in hundreds of ways, large and small. These are just a few. Want to learn more? Visit us! Our staff would love to show you all the wonderful ways we can help.



Cadillac Public Library 411 S. Lake Street Cadillac, MI 49601 231-775-6541



Manton Public Library 404 W. Main St. Manton, Michigan, 49663 231-824-3584



Mesick Public Library 105 W. Mesick Ave, Mesick, MI 49668 231-885-1120



Buckley Public Library 305 S. First St, Buckley, MI 49620 231-269-3325 ext. 3020

Food and Healthy Recipes

Tuna Melt on Sour Dough Bread

Ingredients

- * 1 large or 2 small stalks celery
- * 1 large tomato
- * ½ medium lemon
- 2 (5- or 6-ounce) cans light tuna
- packed in water no salt added
- * 2 ounces low-fat cheddar cheese
- * ¼ cup low-fat mayonnaise
- * ¼ teaspoon ground black pepper
- * 4 slices whole wheat sandwich bread

Directions:

Rinse and dice celery. Rinse, core, and cut tomato into 4 thick slices.. Rinse lemon and cut in half. In a small bowl, squeeze juice. Discard seeds.

Drain tuna, and grate cheese.

In a medium bowl, add tuna. Flake apart with a fork. Add celery, lemon juice, mayonnaise, and black pepper.

Mix with fork until combined.

In a large skillet over medium heat, add 2 slices bread. Cook until toasted on bottom, about 5 minutes. Remove from pan. Repeat with other 2 slices. Remove pan from heat

On the toasted side of each bread slice, add ½ cup tuna salad. Top with tomato slice and sprinkle with cheese (about 2 Tablespoons each).

Return skillet to medium heat. Place 2 sandwiches in skillet. Cover and cook until cheese is melted and underside is browned, about 3–5 minutes. Remove from pan. Repeat with other 2 sandwiches.

Serve warm. https://www.canr.msu.edu/recipes/tuna-melt



Healthy Whole Wheat Chicken Penne

Ingredients:

- * 3 cups uncooked whole-wheat penne pasta
- * 1 cup of chicken breasts (cooked and diced)
- * 1 tablespoon minced garlic
- * 1 ½ cup fat-free milk
- * 1 tablespoon flour
- * ¼ cup low-sodium chicken broth
- * 1 teaspoon salt
- * ½ cup low-fat mozzarella and cheddar cheese
- * 2 cups of broccoli

Preheat oven to 350 °F. In a large pot, bring 2 quarts water to a boil. Gradually stir in pasta and return to a boil. Cook uncovered for 8-10 minutes or until tender. Do not overcook. Drain well. Toss pasta with ½ teaspoon garlic.

Fill a medium pot with water and bring to a boil. Add broccoli florets and cook for 5 minutes. Drain well. Sprinkle with remaining garlic.

Transfer pasta and broccoli to a medium casserole dish (about 8" x 11") coated with nonstick cooking spray.

Add chicken. Mix well.

In a small mixing bowl, mix ½ cup half and half with flour. Whisk to remove lumps.

In a medium skillet, heat chicken broth, salt, pepper, and remaining half and half. Stir constantly. Stir in half and half/flour mixture. Stir constantly and bring to a boil. Reduce heat to low. Stir frequently for 5 minutes. Sauce will thicken. Add cheese and stir until cheese melts. Remove from heat. Pour sauce over broccoli/pasta mixture. Cover casserole dish with lid or with foil. Bake at 350 °F for 8 minutes.





National Volunteer Month is Tue, Apr 1, 2025 – Wed, Apr 30, 2025



In 1943, Canada established National Volunteer Week to honor the women who contributed to the World War II effort. In 1974, President Richard Nixon introduced National Volunteer Week in the United States. Over time, this week evolved into a movement that gained significant recognition and support. Today, the entire month of April is designated as National Volunteer Month in the United States. This month serves as a reminder that even small acts of kindness can create a ripple effect of positivity, inspiring others to participate in volunteerism. National Volunteer Month is a time to celebrate and acknowledge the contributions of volunteers. It is also an opportunity to emphasize the importance of volunteering and encourage more people to get involved in their communities. This month is an excellent time to reaffirm your commitment to giving back.

These activities could be:

- Helping at a homeless shelter.
- Participating in a neighborhood trash cleanup.
- Assisting with weeding, hoeing, and other jobs in a community garden.

Wexford County Volunteer opportunities

Habitat for Humanity 231-775-7561
Salvation Army 231-775-1731
Wexford County Veterans Services 231-775-6654
Wexford County 4H 231-779-9480
Wexford Animal Shelter 231-779-9530



Visit https://www.unitedway.org/how-you-can-help/why-volunteer for more volunteer information.

Feel free to reach out to **Cadillac Area Chamber of Commerce** at any time as they are happy assist with current volunteer opportunities. 231-775-9776

Support Nonprofits: many organizations rely on the generosity of individuals during National Volunteer Month to continue their essential work. Visit the websites of nationally recognized or locally respected nonprofits. Find out what your donation might accomplish. With a local organization, explore how your volunteer hours could be put to the best possible use.

Spread the Word: Use the power of social media and other platforms to share your volunteering experiences and inspire others to join in. Your stories have the potential to ignite the passion of someone looking to make a difference. https://convoyofhope.org/articles/national-volunteer-month/

We want to express our heartfelt gratitude to our volunteers at Zion Lutheran Church for their continued support over the years. We truly appreciate your contributions and your assistance to our community. Thank you for shopping weekly, picking up monthly commodities, and helping prepare our bi-monthly newsletter.



We truly appreciate the generous community members who donate incontinence supplies and Ensure protein drinks to the COA. If you find yourself in need of these supplies, please don't hesitate to stop by our office.

I have a correction to make from the last article in the January and February New & Views.

The edited version stated that the Michigan College of Optometry, located at Ferris State University in Big Rapids, requires a person to be legally blind to attend their low vison clinic. That is not true.

Anyone who wishes for a low vison exam and interested in rehabilitation, may call for an appointment. The appointment will consist of an optometrist exam as well as optometry students, and perhaps time with a qualified Rehabilitation Teach of the blind. Suggestions will be offered for ways to continue to live independently.

The state agency, Bureau of Services for Blind Persons, does require a person be legally blind to qualify for services.

I hope the published misinformation did not cause any problems for anyone.

Questions of many kinds are addressed in the low vision support group meetings the second Tuesday of each month, from 10 am to 11 am at Wexford County Council on Aging in Cadillac, everyone is welcome.

Join us at the next Low Vision meeting. March 11 & April 8, 2025 at 10am at WCCOA board meeting room.

The second secon

CAREGIVER SUPPORT

Being a caregiver can be a labor of love and it can also be physically and emotionally challenging. To support caregivers, Area Agency on Aging of Northwest Michigan now offers, at no cost, the **REACH Program** for caregivers caring for a loved one with dementia.



GET STARTED



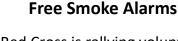
SCAN ME

To refer yourself or a caregiver you know send us a referral.

https://www.aaanm. org/reach-referral/

CONTACT US TODAY TO LEARN MORE!

231-421-9615 caregiversupport@aaanm.org



American Red Cross is rallying volunteers to install free smoke alarms nationwide, as part of "Sound the Alarm events". This year they will install free smoke alarms, create escape plans and share fire safety information. Serving all of Northern Michigan call 231-944-7019 to schedule appointment to get your free smoke alarms Installed.



Some Jokes to make you laugh

"Goodbye, Mother"

A young man was walking through a supermarket to pick up a few things when he noticed an old lady following him around. Thinking nothing of it, he ignored her and continued on.

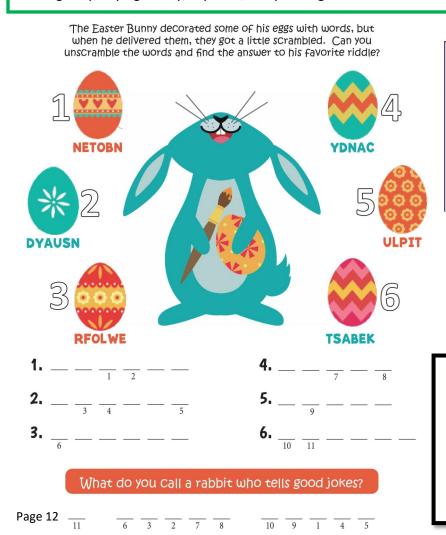
Finally he went to the checkout line, but she got in front of him. "Pardon me," she said, "I'm sorry if my staring at you has made you feel uncomfortable. It's just that you look just like my son, who just died recently." "I'm very sorry," replied the young man, "is there anything I can do for you?" "Yes," she said, "As I'm leaving, can you say 'Good bye, Mother'? It would make me feel so much better." "Sure," answered the young man.

As the old woman was leaving, he called out, "Goodbye, Mother!" As he stepped up to the checkout counter, he saw that his total was \$127.50. "How can that be?" He asked, "I only purchased a few things!" "Your mother said that you would pay for her," said the clerk.

"Be nice to your elders"

An elderly woman is carefully maneuvering her car to line it up for a tight parking space in a lot. Suddenly, a teenager in a convertible screeches in from the other direction and pulls into the space. As the girl gets out of the car, she grins and says "Sorry, Grandma, but you've got to be young and fast."

The older woman, in response, gently accelerates, plowing into the convertible. She backs up and does it again, ramming the convertible's bumper until it's totally destroyed! As the teen watches in horror, she rolls down her window and smiles gently, saying "Sorry, my dear, but you've got to be old and have good car insurance!"





231.775.3577

MCCURDY WOTILA& PORTEOUS

120 West Harris Street Cadillac, MI 49601 (231)775-1391

www.mwplegal.com

Estate Planning & Elder Law

- * Wills
- * Trusts
- * Powers of Attorney
- * Guardianship and Conservatorship

Long Term Care Planning

- * Medicaid Specialist on Staff
- * Asset Preservation
- * Critical Nursing Home Placement Experts

Allow us to assist you in planning for future estate and long term care needs. Our team of professionals offer decades of estate planning and Medicaid benefit expertise. We will custom fit a plan to your individual needs in an affordable and compassionate manner.

insureTC.com

David.Andrews@insureTC.com

Mobile/Text 231.357.0763

Office 231.932.1900 Ext 3 Fax 231.929.7339

945 E 8th Street Suite 1 Traverse City, MI 49686



Please remember that it is very important to keep updated on any address changes. Our newsletters are not forwarded. They are returned to us at a cost up to \$3.15. To help

reduce postage and return costs, please inform us of any address changes or if you wish to cancel your subscription.







MEDICAID • PROBATE ESTATE PLANNING TRUST ADMINISTRATION





Serving Seniors for over 30 years 800-395-4347 myelderlawplanning.com

Cadillac • Big Rapids • Traverse City • Gaylord

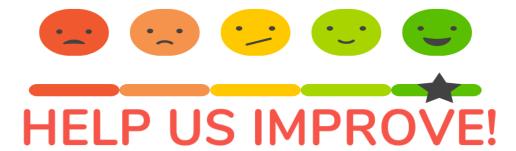
		6 F
Α	W	L
	What	0
Ħ	do y	×
U	you	ш
Z	<u>Sall</u>	R
Z	Call a rabi	•

bit who tells good jokes?

=|

6





***** WEXFORD COA WANTS TO HEAR FROM YOU! *****

Your voice matters to us! Whether you're a regular user of our services or simply enjoy our newsletter, we're all ears. We'd love to know how we can make Wexford COA even better for you and our community. What new services or programs would excite you? What topics would you like to read about in our newsletter?

If you're currently receiving services from us, we'd also love to hear how our team is doing. Your feedback is like sunshine helping us grow and improve!

Email us at info@wexfordcoa.org or mailing a letter to 714 W 13th Street.

When giving feedback about our services, please include the worker's name you're referring to. And if you're open to it, we'd love your name and contact information so we can follow up with you.

Thank you for helping us shine brighter together!



INVESTMENTS & RETIREMENT PLANNING

David L. Vickery, AIF®

ACCREDITED INVESTMENT FIDUCIARY®

- INDEPENDENT AGENT
- MEDICARE & MEDICAID PLANNING
- MEDICARE SUPPLEMENT INSURANCE
- LONG TERM CARE INSURANCE
- LIFE & HEALTH INSURANCE

- ANNUITIES
- RETIREMENT INCOME PLANNING
- ESTATE PLANNING
- SOCIAL SECURITY PLANNING
- OVER 35 YEARS OF EXPERIENCE



207 S. Mitchell Street, Unit D • Cadillac, MI 49601 www.vickeryfin.net • dlv@sigmarep.com Phone: 231-775-4244 • Fax: 231-775-7549

Securities offered through Sigma Financial Corporation, member FINRA/SIPC. Vickery Financial, LLC is independent of Sigma Financial Corporation.

GREEN ACRES

Assisted Living

235 Pearl Street Cadillac, MI 49601 231-775-5300 www.rlmgmt.com

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

- Assisted/respite care options
- 24 hour personal care assistance
- Assistance with medication
- Three home-cooked meals per day
- · Nutritional snacks throughout the day
- Emergency call system
- Life enriching activities
- Beauty/Barber shop
- Convenient front door parking
- Beautifully landscaped exterior sidewalks
- Public transportation available









714 W. 13th Street Cadillac, MI 49601

PRESORTED
STANDARD
U.S. POSTAGE PAID
CADILLAC, MI
PERMIT NO. 60

D	TEACET	TOTAL	TANDAM TE M	ATT TT A T/TC A NT	ADDRESS CHANGE.
Р	71.H.ASH. 1	.H. I U.S	KNUVVIH YU	JU HAVE AN	ADDRESSCHANGE

In order to make sure that yo	ou keep receiving your copy of "	"News & Views, please be sure to let us			
know if you have a change of address. We are charged for all newsletters returned as non					
deliverable. If you have someone you know who would like to receive a copy of our newsletter, use					
this form and drop it off or mail to Wexford County Council On Aging,					
714 W 13th St, Cadillac, MI 49601. ELECTRONIC ISSUE AVAILABLE.					
NAME:					
ADDRESS:					
CITY:	STATE:	ZIP:			
EMAIL					
Yes I would like the electronic issue instead of a mailed paper copy. (For Donation to the News & Views make the check out to Wexford County Council On Aging), Would you like to submit a story, joke, tid-bit, tip, etc.? Please send your submissions to <u>Lacey</u> at the office address above, or you can send by email to <u>Imeadows@wexfordcoa.org</u> Please note: Submissions may or may not be included in the News and Views, but we love to hear from you! Thanks!					