

WEXFORD COUNTY COUNCIL ON AGING NEWSLETTER



231-775-0133



January & February

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January&February Calendar Days

Jan 1 – New Year's Day
& COA Office Closed

Jan 4 – World Braille
Day

Jan 9 -Law Enforcement
Appreciation Day

Jan 18– World Snow Day

Jan 19 - Martin Luther
King Jr Day

Feb 1 - National
Freedom day

Feb 4 - Rosa Parks Day

Feb 8 -Super Bowl
Sunday

Feb 14 - Valentines Day

Feb 26 - National send
letter to an elder day



7 Happy & Healthy New Year's Resolutions for Aging Seniors

The beginning of a new year is a great time for seniors to reevaluate their priorities and start with a clean slate. It's never too late to set new goals and change habits, especially regarding health. Putting effort toward maintaining and improving health is critical for seniors who want to enjoy their retirement and ensure a high quality of life.

Commit to Daily Exercise - It's difficult to overstate just how important exercise is for seniors. Regular physical activity is critical in preventing disease and keeping the mind healthy. As such, daily exercise should be part of every senior's routine. Exercise doesn't have to include heavy weight lifting or intense cardio. Seniors can greatly benefit from a daily walk or low-impact activities like yoga or tai chi. Older adults can also make getting fit a social activity by taking classes or finding an accountability buddy. Establishing an exercise regimen in the new year is one of the best New Year's resolutions for seniors.

Prioritize Nutrition - Nutrition is also critically important for older adults. Nutrition is an ever-evolving pursuit, and nutritional needs can change over time. Getting adequate nutrients each day takes more effort than occasionally eating fruits and vegetables. This New Year, consider adopting a personalized nutrition plan that ensures you're getting the nourishment you need each day. Working with a nutritionist can help you achieve optimal nutrition for your sex and age group, but you can also try tracking your foods and engaging in simple trial and error.

Getting proper nutrition each day not only helps keep disease at bay but also improves mental health, boosts energy levels, and enhances overall mood.

Directors Report

2025 was a great year, and we're excited to see what 2026 will bring for Wexford COA and the older adults in Wexford County! We're launching Golden Hour Conversations, a monthly opportunity to connect directly with you.

Why are we doing this?

We believe the best way to serve our community is by listening. These conversations will help us:

- Understand your needs and priorities
- Learn what programs and services matter most to you
- Share resources and opportunities available in Wexford County
- Build stronger relationships between Wexford COA staff and older adults

There's no formal agenda, just open dialogue. Whether you have ideas, questions, or simply want to learn more about what's available, this is your time to be heard. Join us on the 3rd Monday of each month from 9:30 AM to 10:30 AM at the COA. The first session will be on Monday, January 19th. Come meet me, your COA Director, or one of our staff members. We'd love to hear from you and work together to make 2026 a year of growth and connection!

Georgie

Wexford County Council on Aging Board Members 2026

Director: Georgie Bump

Chair: Bob Colvin

Vice Chair: John MacLeod

Treasurer: William Potvin

Secretary: Catherine Best

Jane Leveque
Gary Taylor
Calvin Reynolds
Alexander Mallory
Mary Curtis

OUR MISSION

"TO PROVIDE RESOURCES & SUPPORT TO WEXFORD COUNTY RESIDENTS SIXTY AND OVER"

OUR VISION

"FOR SENIORS TO LIVE HEALTHY, SAFE, AND INDEPENDENT LIVES WITH DIGNITY & RESPECT".



Last Month in Pictures

Staff/Family
Day at Dick
Family Farm.



DayBreak
Activities

Daybreak Crafts

Increase Social Time - Healthy New Year's resolutions for seniors don't have to be exclusively about exercise and nutrition. Health is a holistic practice, and socialization is key to good health. Without adequate social time, seniors can quickly experience feelings of loneliness and isolation, which can be detrimental to both physical and mental health. Seniors should prioritize their social time with friends and family in the new year. Spending even a few hours a week talking over coffee or sharing in a favorite pastime can do wonders for the mind, body, and spirit.

Challenge Your Mind - It's easy for seniors enjoying their retirement to fall into habits that don't include stimulating themselves mentally. While retirees have earned the right to relax, they still need to challenge their minds to stay healthy. Some of the best New Year's resolutions for seniors include activities that do just that. Arts and crafts, Word puzzles, Brain training games, Trivia, and Quizzes.

Try a New Hobby - Hobbies are a great way to pass the time and stay engaged while doing something that interests you. For some seniors, hobbies can even turn into a new passion or a second career. Sometimes, though, it can take a bit of trial and error to pick up a hobby that sticks. This New Year, commit to trying at least three new hobbies. Researching the things you're interested in can help you find a hobby that fits your lifestyle. Getting into a new hobby doesn't have to require a lot of time or money. You can borrow materials, rent equipment, or simply shadow a friend.

Practice Positive Thinking - Positive thinking is important for people of all ages, but it's especially crucial for seniors. Older adults face unique struggles and can experience a lot of stress as a result. A lack of positive thinking can make certain challenges seem to be more difficult and take a toll on mental health. Positive thinking is a skill, which means it's not something that can be perfected overnight. Most people will have to work at it. For inspiration, read a book on positive thinking or talk to a personal success coach to pick up practical tips for positive thinking. Changing your frame of mind can make a huge difference in your daily life.

Prioritize Mental Health - When seniors don't prioritize their mental health, they can lose motivation and fall into bad habits that cause their physical health to suffer. As such, it is beneficial to incorporate mental health-promoting practices into your daily routine. You might:

- Practice thankfulness
- Meditate
- Invest in self-care
- Give back to others
- Get adequate sleep
- Take time to relax
- Cultivate new friendships

Find more details on this topic by visiting the website listed below from Family Matters.

<https://familymattershc.com/new-years-resolutions-for-aging-seniors/>



601 Chestnut
St, Cadillac, MI
49601
(231) 779-9420



302 W Main St,
Manton, MI
49663
(231) 824-6961

The Cadillac & Manton Senior Centers are a wonderful place to stay active, connected, and involved in the community. There's always something fun to look forward to! If you're thinking about a positive New Year's resolution, consider making the Cadillac or Manton Senior Center part of your routine. Contact them! It's a great way to stay active, meet new people, and enjoy everything our community has to offer.

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Open Enrollment Delivers Over \$1 Million in Savings for Wexford County Seniors

MEDICARE MONDAY

January 5th & February 2nd

Time: 4 – 6 P.M.

Wexford County Council on Aging

714 W. 13th St. Cadillac, MI

Call 231-775-0133 to reserve seating

Learn how to navigate the Medicare Maze!
What is the Medicare Alphabet?
Advantage Plans, Supplemental plans

Seating is limited, so call now to reserve your space.



MEDICARE SAVINGS

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

You may qualify if:

- **Single:** Monthly income of \$1,762 or less and assets less than \$11,460.
- **Married:** Monthly income of \$2,379 or less and assets less than \$17,470.

Note: Assets do not include the home you live in, one car, or personal items but do include savings, stocks, CDs, life insurance policies, and other items with cash value.

MEDICARE EXTRA HELP

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

You may qualify if:

- **Single:** Monthly income of \$1,956 or less and assets less than \$17,600.
- **Married:** Monthly income of \$2,664 or less and assets less than \$35,130.

Note: Assets do not include your home, car, or personal items but do include savings, stocks, CDs, life insurance policies, and other items with cash value.

Open Enrollment 2025 was a record-breaking success

for Wexford County seniors, thanks to the incredible dedication of the Council on Aging's Medicare counseling team - Kim, Sheri, and Mary. These professionals worked diligently to guide residents through the often-confusing process of reviewing and selecting Medicare plans, ensuring older adults had the information they needed to make the best decisions for their health and finances.

The results were outstanding, with more than 659 residents served and over \$1,000,000 saved. That's one million dollars staying in the pockets of Wexford County seniors, money that can now be used for groceries and other essentials.

Kim, Sheri, and Mary provided expert guidance and personalized support throughout the enrollment period, helping seniors feel confident and informed. Their commitment to the community shines through in every interaction.

A Special Thank You to our Volunteer - Mary

Mary's contributions extend far beyond simply lending a helping hand. She volunteers during Open Enrollment and completes Medicare training each year, ensuring she is fully certified. Her commitment ensures that older adults receive accurate, up-to-date guidance when they need it most. Mary's willingness to step forward, learn, and serve shows true dedication to our community, and we are incredibly grateful for her generosity and expertise.

On behalf of the entire Wexford County community, we extend our heartfelt thanks to Mary! Your hard work and care have made a lasting difference.

Plan for Next Year

To ensure you receive information for next year's Open Enrollment, please call the Wexford COA to add your name to our mailing list. If you did not get a review during open enrollment for 2026, please call Wexford COA to further review your options.



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Heart-Healthy Lunches

Whole Wheat Egg Salad Sandwich

Ingredients:

- 2 hard-boiled eggs, chopped
- 1 tablespoon mayonnaise
- 1 teaspoon Dijon mustard
- Salt and pepper to taste
- 2 slices soft whole wheat bread
- Lettuce leaves or cucumber



Directions

In a bowl, combine chopped hard-boiled eggs, mayonnaise, Dijon mustard, salt, and pepper.

Spread the egg salad mixture evenly onto one slice of bread.

Top with lettuce leaves or cucumber (if using) and the other slice of bread. Cut the sandwich into quarters or eighths and serve.

Roasted Butternut Squash Fries

Ingredients

- 1 medium butternut squash
- 1 tablespoon olive oil
- 1 tablespoon chopped fresh thyme
- 1 tablespoon chopped fresh rosemary
- 1/2 teaspoon salt

Directions

Heat oven to 425°F. Lightly coat a baking sheet with nonstick cooking spray.

Peel skin from butternut squash and cut into even sticks, about 1/2 inch wide and 3 inches long.

In a medium bowl, combine the squash, oil, thyme, rosemary, and salt; mix until the squash is evenly coated.

Spread onto the baking sheet and roast for 10 minutes. Remove the baking sheet from the oven and shake to loosen the squash. Place back in the oven and continue to roast for another 5 to 10 minutes until golden brown.



COOKING TIME



Our office was looking Merry and Bright this holiday season! We had a fun door decorating contest that brought out a ton of creativity and holiday cheer. Hope everyone had an awesome holiday!!

Thank You to our Generous Donors and their Donations.

We are blown away by the generosity of our community. From monetary contributions to cleaning supplies, incontinence products, and more, your donations truly make a difference every single day. Because of you, we're able to keep providing care and comfort to those who need it most. Haven't donated yet? There are so many ways to join in, and every gift counts! A big shout-out to the people listed below and organizations for their donations!



- Bill & Jean Lakin**

Theodore Fewless

Love Inc

Salvation Army
- Lauren Taylor**

Norma Tubis

The "Chum" Mattson & Dan Travis

- Euchre Tournament
- Jackie Bailey**

Glenn Kangas
- June Corner - Quilt Donation**

Mary Nutt

Tammy Penney

Valentine's Word Search



- | | | |
|-----------|------------|-------------|
| ADMIRER | FRIEND | RED |
| BOYFRIEND | GIRLFRIEND | ROMANCE |
| CRUSH | HEART | ROMANTIC |
| CUPID | HONEY | ROSE |
| DARLING | HUG | SENTIMENTAL |
| DEVOTION | KISS | SMITTEN |
| EMBRACE | LOVE | SWEETHEART |
| FLAME | MOONSTRUCK | SWEETS |
| FLIRT | PASSION | TENDERNESS |
| FLOWERS | POEM | VALENTINE |

2026 Low Vision Calendars Are Here!

We're excited to offer calendars specially designed for those with low vision. They're easy to read and perfect for staying organized all year long!

How to Get Yours:

FREE for individuals with low vision or available by a **\$10 donation**

Call us today at 231-775-0133.

Supplies are limited, so don't wait.



GRAB YOURS TODAY!





Providing monthly supplemental foods to promote health for individuals aged 60 or older who meet income guidelines. Through this program, they aim to significantly improve the overall well-being of our seniors by ensuring they receive the nutrition they need. Additionally, the program helps address any gaps in their dietary needs, supporting a healthier lifestyle.

Cadillac

- Day: 1st Monday
- Time: 9:00 AM – 12:00 PM
- Location: Moose Lodge, 7461 E. 34 Rd, Cadillac (Boon Rd)

Mesick

- Day: 2nd Monday
- Time: 9:00 AM – 10:00 AM
- Location: Mesick Free Methodist Church, 220 S Walter St., Mesick, MI 49668

Wexford (SR Housing)

- Day: 1st Tuesday
- Time: 9:00 AM – 9:15 AM
- Location: Kirkland Terrace, 111 S. Simons, Cadillac, MI 49601

Wexford (SR Housing)

- Day: 1st Tuesday
- Time: 10:00 AM – 10:30 AM
- Location: Harborview Apts, 329 S. St. Cadillac, MI 49601

Household Size 60 Years Old and Above 130%	Annual Income	Monthly Income
1	\$23,475	\$1,957
2	\$31,725	\$2,644
3	\$39,975	\$3,332

School Closings & Holidays could affect the delivery schedule.
Please call NMCAA for questions 231-775-8330

Northern Michigan Community Action Agency



Free Tax Help for Wexford Seniors: Don't Miss Your Credits!

The VITA (Volunteer Income Tax Assistance) Program offers free tax preparation for seniors starting early January 2026.

Why Seniors Should Still File? Even if your income is based on nontaxable sources (like Social Security or retirement) and you are not required to file a Federal return, you should still file a tax return to claim valuable

Michigan state credits.

Our IRS certified volunteer preparers help you claim every credit you are due, including:

1. Michigan Property Tax Credit (Homestead Credit): Available to Homeowners AND Renters. This credit can put up to \$1,900 back in your pocket.
2. Michigan Home Heating Credit: Helps offset winter heating costs. Available to both homeowners and renters who meet income guidelines.

How to Get Your Taxes Done (Starting Early January 2026)

We offer fast, free service from our Cadillac office:

1. Schedule a traditional one-on-one appointment with a certified preparer.
2. Secure Document Drop-Off: No time for an appointment? Drop off your tax documents securely. A preparer will complete your return, and we will call you when it's ready for a quick review and signature.

Ready to Schedule or Learn More?

Call the Cadillac Office starting in early January 2026 to book your service or ask what documents to bring.

Cadillac Office Contact: (231) 775-9781

With Great Power Comes Great Responsibility

Happy New Year, Everyone!! As we enter the new year, one goal many people have is to be more organized.

Now, I'm not here to give you tips on how to keep all your bills organized, but how to get them paid when you might not be able to. Let's say you have to go to the hospital for a few days. How can someone take care of things for you? Well, that's called a Power of Attorney, and can be one of the most important documents you have on file in case of emergency.

Now, going through an elder law center and getting all of your affairs in order is a great way to do things, but the Michigan Elder Abuse Task Force wanted to find a way to help everyone, regardless of means, to have this all-important paperwork on file. So, the Task Force worked with the Kimble Center for Legal Drafting at Cooley Law School to come up with some easy-to-use forms that would also be free for everyone. Those forms can be found at <https://www.michigan.gov/orsstatedb/after-retirement/power-of-attorney-and-advance-directive-resources>. It has step-by-step directions in easy-to-understand language.

There are two types of Power Attorney forms: Finance and Medical. Both are important to have on file with the right people. The medical POA should be on file with your doctor's office, which may also make sure it's filed with the local hospital. That way, if you are in the hospital and cannot speak for yourself, there is no question of who speaks for you. The financial POA should be on file with your financial institution in the event it is needed to make sure someone can access your funds to ensure that bills are paid on time. When assigning a POA to oneself, it is so important that it is someone you can trust, and they will always have your best interests in mind. The person you choose to act on your behalf is called your agent. This individual can handle certain tasks or decisions for you, depending on what the document allows. A Power of Attorney is an important tool because it lets someone you trust step in and assist when needed, helping ensure your affairs are managed according to your wishes. The POA template that I mentioned earlier does a great job breaking down all the options for you to choose from. I encourage everyone to go to the website and fill out the form, regardless of age, and file them accordingly. This will make things easier on your loved ones if something happens; they can be with you, instead of having to go to the courthouse and get things done that way.

-Larry Mix, Compliance Manager, Wexford Community Credit Union

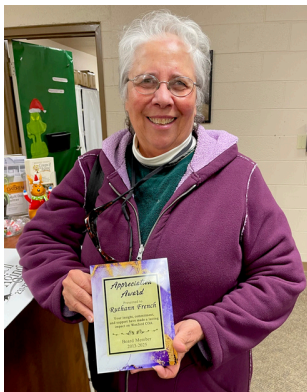


Larry Mix, Compliance Manager, BSACS, CUCE, CCUFC
1015 Wilcox St., Cadillac, MI 49601 | wexccu.com | 231.775.2081



Ruthann French

We extend our heartfelt gratitude for your dedication, leadership, and commitment to the board for the last 12 years. Your time, insight, and support have made a meaningful impact, and you will be truly missed. Thank you for everything you've contributed during your service.



In-Home Services offered by the Wexford COA

Are you 60 or older and living in Wexford County?

Homemaking services are here to help you maintain a clean and healthy living environment!

- Light housekeeping (dusting, laundry, vacuuming, mopping floors, cleaning bathrooms and kitchens, making beds)
 - Helping maintain a safe home environment
 - Social and emotional support
 - Meal preparation
-

Personal care services provide peace of mind, ensuring you or your loved one receives the support needed. With our qualified direct care staff, you can be confident knowing that someone is there to help. We assist with everyday tasks such as:

- Bathing (which can range from stand-by assistance to helping you clean up. Note that participants can only be a one-person safe transfer; otherwise, our staff will provide a bed bath.)
- Dressing
- Grooming

Whether it's a gentle hand with daily routines or comprehensive care, we've got you covered!

Respite care provides a crucial break for family caregivers, offering planned, short-term relief to support and sustain their caregiving efforts. It allows caregivers to rest and recharge, ensuring they can continue to care for their loved ones effectively. Many families find joy in caring for their loved ones at home. However, without support, the responsibilities can become overwhelming.

Respite care helps:

- Sustain the health and well-being of family caregivers.
 - Reduce the likelihood of caregiver burnout, abuse, or neglect.
 - Provide family caregivers the opportunity to run errands, shop, visit, or simply relax.
-

Medication Management: Many seniors take multiple medications for various medical conditions. Proper medication management ensures that these medications are organized, administered, and monitored correctly and on time. Our service educates and supports seniors and their families, emphasizing the importance of medication management and offering guidance throughout the process.

- **Personalized Medication Setup:** Our skilled nurses will set up your medications weekly or bi-weekly, as needed.
- **Medical Coordination:** We collaborate with your physician to review medications and monitor for side effects, interactions, or other potential issues.
- **Educational Support:** We provide detailed instruction sheets and teach you about your medications to ensure they are taken safely and appropriately.

These services of the Wexford COA are offered to all Wexford County residents aged 60 and older. Many of our seniors are subsidized (cost share) through the *Wexford County Senior Millage*. This helps to lower the actual cost of the homemaking, personal care, in-home respite, and medication setups

Classic Jokes with a Senior Spin

"You're still the one I want to annoy for the rest of my life." (Sweet and relatable)

"I love you more than my hearing aids... and that's saying something!"

"Our love is like a fine wine – we get better with age, even if we can't remember why we opened the bottle."

"Roses are red, violets are blue, I forget the rest, but I still love you!"

"They say love is blind. At our age, it's more like slightly blurry, but I still see you."

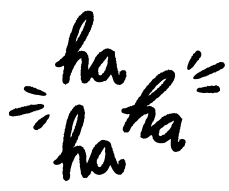


Love & Memory Jokes

"You know you're in love in your golden years when you forget why you walked into the room, but you remember exactly where you put your reading glasses."

"I've loved you for so long, I'm starting to forget what life was like before you... and I'm okay with that!"

"My memory isn't what it used to be, but my love for you is as strong as ever!"



Jokes about enduring love

"We've been together so long, our love story has footnotes."

"You're my favorite person to reminisce with... even if we sometimes disagree on the details."

"Happy Valentine's Day to my favorite old-timer!"



DIGITAL Companions

A hands-on program where individuals 60+ and older can get personalized help from CTC Digital Media students to confidently use their devices. Participants bring their smartphones, tablets, or other gadgets and learn essential skills from knowledgeable students.

January 15th 12:30pm - 1:30pm
or
February 19th 12:30pm - 1:30pm



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Romance Scams

If you're an older adult who's just ventured into online dating, the prospect of romantic companionship can be exciting. But when it comes to using dating apps and sites, it's important to act with caution. Otherwise, you just might get tangled up with the wrong person and find yourself the victim of a sweetheart scam.

What are sweetheart (or romance) scams?

Sweetheart scammers use fake profiles on dating sites to engage other users, stir up romantic feelings, and ask for money. Sweetheart scams go by other names too, such as online dating scams, confidence scams, romance scams, or catfishing. Scammers commonly target older adults who often have retirement savings and likely live alone. Adults 60 and older tend to be less informed about online scams in general.

How common are sweetheart scams?

Unfortunately, very. According to the FBI's most recent Elder Fraud Report, more than 6,700 people over age 60 lost nearly \$367 million to such scams since 2023. Why are online dating scams so common? First, there are so many online dating sites, and lots of people use them. Second, the post-pandemic shift to virtual communication and meet-ups gives scammers a ready excuse to avoid in-person dates, which makes it easier to manipulate their victims. And finally, people have become lonelier and more vulnerable since the pandemic. This is particularly true for older adults who are more likely to isolate at home for longer.

Signs of a sweetheart scammer

Avoiding online dating scams starts with knowing what signs to look out for. The person you're talking to may be a con artist if they:

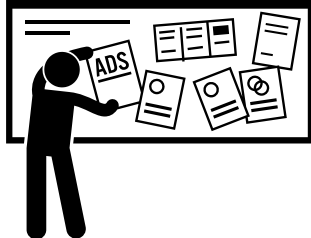
- Ask you to move to another app or website to speak privately.
- Claim to be a native English speaker, but their spelling, grammar, or accent tells you otherwise.
- Refuse to chat on video, claiming their phone's camera doesn't work, or they don't have a cell phone at all.
- Ask to send you money so they can get their hands on your personal banking information.
- Ask you to send them money for a family medical emergency, or store gift cards, because they've lost their job. They might say they're going to buy airline tickets to come visit you. Basically, dating scammers will use any "hardship" story that's already worked to get you to part with your cash.

What to do if you think you're the victim of a sweetheart scam

First, there's no reason to feel ashamed or embarrassed. These criminals are clever, and any of us could fall prey to a sweetheart scam. Here's what to do if you believe you've been conned:

- Report the fraud <https://www.ftc.gov/>
- Notify your financial institutions that you may have been scammed.
- Change all your passwords immediately.
- Block the scammer immediately on all forms of communication: messaging apps, phone, text, and social media.

While reporting the scam may feel intimidating, sharing what happened to you can help prevent it from happening to someone else.

ADVERTISEMENT

The Wexford Council on Aging would like to present you with wonderful opportunities in 2026 to strengthen your connection with the local senior community in Wexford County.



LOOKING FOR A
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The Area Agency on Aging of Northwest Michigan (AAANM) is seeking Advisory Council applicants who live in our service area and have a strong interest in supporting older adults, caregivers, and aging services—whether through personal experience or professional expertise.

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learn more today.

**News & Views Newsletter**

Our bi-monthly newsletter remains a trusted resource, reaching over 1,200 households. This year, we're offering fresh new ways for your message to be seen and noticed. such as, including your advertisement on our website.

Why should you advertise with us?

By participating, you gain trusted exposure and demonstrate your commitment to supporting the senior community. This is a fantastic way to be part of initiatives that truly make an impact.

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We are so grateful to everyone who purchased gifts for the individuals on our “Golden Giving Tree”. Thanks to your kindness, 14 tickets have been fulfilled, and so many wonderful people stopped by the office to donate or pick up a giving ticket. Your generosity truly brightened the holidays for those in need, and we can’t thank you enough for making this season special!



Door Decorating Winners



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714 W 13th Street, Cadillac, MI. 49601

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EMAIL: _____

ADDRESS: _____

SCAN ME!



If you'd like to donate to help support the newsletter, please make checks payable to Wexford COA. If you have a story, joke, photo, or other content you'd like to share, please send it to us. We'd love to include it in a future issue. Send your submissions to lmeadows@wexfordcoa.org. You can also quickly sign up for our newsletter by scanning the QR code with your phone's camera. It's fast, easy, and convenient!