

WEXFORD COUNTY COUNCIL ON AGING NEWSLETTER



231-775-0133

WWW.WEXFORDCOA.ORG

March & April

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WEXFORDCOA](http://WWW.FACEBOOK.COM/WEXFORDCOA)

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Sponsors

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COA Closed April 3rd Good Friday



March 1 - National Peanut
Butter Lover's Day

March 3 - World Wildlife Day

March 6 - National Oreo
Cookie Day

March 8 - International
Women's Day.

March 17 - St. Patrick's Day

April 1 - April Fools' Day.

April 3 - Good Friday

April 5 - Easter Sunday

April 7 - World Health Day

April 15 - Tax Day

April 22 - Earth Day

The season that takes its time

If there's one thing you can always count on during March and April, it's that absolutely nothing is predictable, and that's half the charm. These two months show up every year like old friends who still haven't decided if they're staying for dinner or just dropping by to say hello. One day the sun feels almost warm, the next day you're brushing off the car again and wondering why you ever put the shovel away.

But somewhere in the middle of all this back-and-forth, something shifts. You notice it when you step outside, and the air doesn't feel quite as sharp. Or when you realize the sky is still a little light at dinnertime. Suddenly, the world has color again, tiny hints of green, a few bold birds returning early, and that familiar feeling that things are starting to wake up.

March and April may move slowly, but they quietly carry us from the heaviness of winter into something softer. They remind us how change really happens in life. Not all at once, not in a perfect straight line, but little by little. A sunny day here. A melted patch of snow there. A moment you didn't expect that makes everything feel lighter.

And while these months might not have the polished glow of summertime or the fireworks of fall, they have their own kind of magic. They're the reset button of the year, a time for opening windows, clearing out corners, trying something new, or simply noticing what's beginning again.

So as we move through this slow, in-between season, it's worth taking a moment to appreciate the gentle way spring approaches, not with a big announcement, but with small, steady hints that better days are on the way.

Directors Report

As we start a new season, I'm proud to share the meaningful impact Wexford COA had on our community throughout 2025. Every phone call, every referral, every home-based support visit, and every connection we help make is part of our mission to support older adults in living healthy, safe, and independent lives with dignity.

In this newsletter, you'll find our 2025 Impact Stats Sheet, a simple overview of the services we coordinated and the number of seniors who received support through our programs. These numbers reflect real people, neighbors who benefited from homemaking services, personal care assistance, respite support, resources, guidance, and connections to trusted partners throughout Wexford County.

We know that numbers can raise questions, and we welcome them. If you'd like to better understand how these services work, what certain programs include, or how needs in our county are changing, I invite you to join us at our next Golden Hour Conversation. This is an open, informal time for community members to ask questions, offer ideas, or simply learn more about how we support older adults.

Your curiosity and feedback help us serve the community better. Thank you for your continued support and for being part of everything we accomplished in 2025. - Georgie

Wexford County Council on Aging Board Members 2026

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Secretary: Catherine Best

Jane Leveque

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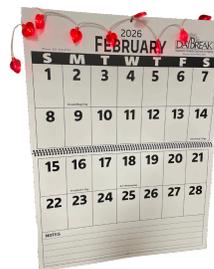
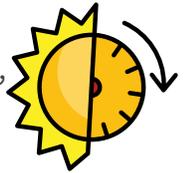


OUR MISSION
" TO PROVIDE
RESOURCES &
SUPPORT TO
WEXFORD COUNTY
RESIDENTS SIXTY
AND OVER"

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

Don't forget

Daylight Saving Time starts Sunday, March 8, at 2:00 a.m. Move your clocks ahead one hour.



LIMITED SUPPLY ALERT!

We still have 2026 Low Vision Calendars available

- ✓ High-visibility design
 - ✓ Easy-to-read format
 - ✓ FREE for individuals in wexford
- Don't miss out. Grab yours today

Digital Companion

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 devices.

March 19 - 9:30am - 10:30am

April 23 - 12:30pm - 1:30pm

May 14 - 9:30am - 10:30am

Classes are held at Career Tech Center (CTC) 9901 E 13th St, Cadillac, MI 49601. Contact Wexford COA to sign up, limited seating available, please call to reserve. 231-775-0133



Staying Confident and Informed on the Road

Special Speaker Coming in June

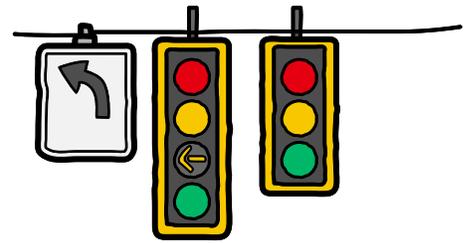
We all want the older adults in our lives to stay safely mobile, whether they continue driving, are thinking about giving up the keys, or are exploring other transportation options. The Safe Drivers Smart Options (SDSO) website offers resources to help families support aging adults with safe driving, planning for driving retirement, and finding dependable transportation alternatives.

Michigan now has more than 1.8 million drivers age 65 and older, and many want to stay independent for as long as possible. Regularly reviewing driving skills and monitoring health changes can help older adults remain safe and confident on the road.

Driving is a lifelong skill, but it requires good physical ability, clear thinking, and quick reactions. As we age, natural changes can affect how we drive. Still, independence doesn't have to be lost.

Older adults can stay safe by:

- Staying active and practicing safe driving habits
- Knowing when it may be time to transition away from driving
- Exploring transportation options that support independence



Talking with a loved one about giving up the keys can be difficult. SDSO provides helpful tools to make these conversations easier and to guide families through the process of planning for lifelong mobility.

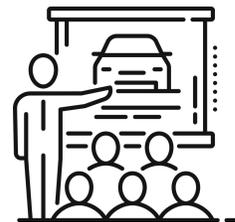
This June, we are pleased to welcome an Aging Driver Specialist from the Michigan Department of State. Their presentation is not an evaluation and not about deciding whether someone should or shouldn't drive. It's a friendly, helpful opportunity to learn what Michigan offers to support lifelong mobility.

Find more information: michigan.gov/agingdriver

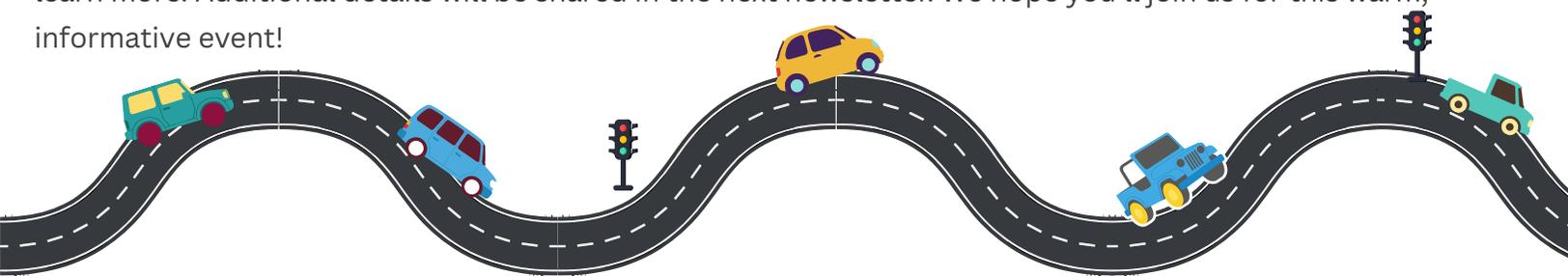
The site includes self-assessments, information on health and driving, instructions for confidential driver referrals, and tips on beginning conversations about driving retirement.

June Presentation Dates

- **Manton Senior Center — June 10 at 10:30 a.m. (Stay for lunch afterward!)**
- **Cadillac Senior Center — June 10 at 1:00 p.m.**



This presentation is open to everyone: older adults, caregivers, family members, and anyone who wants to learn more. Additional details will be shared in the next newsletter. We hope you'll join us for this warm, informative event!



Careers & Commerce Expo 2026 Job Fair, Business Expo, Volunteer Job Fair

Whether you are looking to hire, volunteer, or get involved in the community, this is the expo for you!

Date: Friday, March 13th **Time:** 9am-3pm
Location: Wexford Civic Center

Community Easter Egg Hunt

Date: Saturday, March 28th, 11am-1pm
Location: Revival Center Cadillac
5676 E M55, Cadillac MI 49601
Age-specific hunt, Touch-A-Truck, Photos with Easter Bunny, and more!



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

Manton SC closed
on March 18-19 for
kitchen remodeling



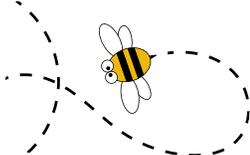
601 Chestnut
St, Cadillac, MI
49601
(231) 779-9420

Manton Senior Center St. Patrick's Day Potluck

Date: March 17th **Time:** 12pm 

St. Patrick's Day Potluck, great food, fun, and community spirit! Wear your favorite green outfit, bring a dish to share, and enjoy a warm, cheerful afternoon with friends and neighbors. It's the perfect chance to celebrate together and taste everyone's favorite recipes!

Manton Senior Center Meet the Beekeeper

Date: March 25th **Time:** 12:30pm 

We're excited to welcome a local beekeeper to the Manton Senior Center for an engaging and educational presentation! Learn about the fascinating world of bees, how honey is made, and why these tiny pollinators are so important. You'll have the chance to ask questions, see equipment up close, and walk away with a new appreciation for beekeeping.

Cadillac Spotlight - show us what you got

Date: Saturday, March 21st

Time: 6pm

Location: Wexford Civic Center 

Lights, talent, action! Join us for our Talent Show and cheer on local performers as they sing, dance, play instruments, tell jokes, and show off their unique skills.

See more about this event on page 05

Cadillac Senior Center Bus Tour to Mackinaw

Date: May 27th - May 29th 

Contact: Vicki Richardson 231-779-9420 or 586-709-8107 Join CSC for a fun and relaxing 3-day bus tour to beautiful Mackinaw!

Enjoy sightseeing, great company, and a wonderful getaway as we kick off the summer season. Still have plenty of spaces available

The Wimsy Mushroom Vintage & Artisan Market

Date: Saturday, April 11th

Time: 9am-5pm

Location: Wexford Civic Center

Step into the charm of The Whimsy Mushroom Vintage & Artisan Market! An event featuring handpicked artisans, vintage finds, and whimsical treasures.

Mesick Gardening Class

Date: All Thursdays for the month of March

Time: 10am - 11:30am

Location: Mesick Public Library, 05 W Mesick Ave, Mesick, MI 49668 

Cadillac Leadership Talent Show Fundraiser – March 21st

Cadillac Leadership invites you to a fun and meaningful Talent Show Fundraiser to support the bathroom and lobby renovations at the Wexford Civic Center!

Show starts: 6 PM

Tickets: \$50 – includes admission, one drink ticket, and a People’s Choice vote.

Enjoy delicious food from Chico’s Taco Truck, available for purchase throughout the evening.

Tickets available at:

- The Wexford COA office – cash or check
- Wildflour Bakery (Downtown Cadillac) – cash or check
- cadillac.org – credit/debit card

Can’t make it to the show but want to support the cause? Visit cadillac.org or contact Georgie to donate.

Want to participate in the Talent Show?

You can still sign up! Contact Georgie for more information.



“THE SENIOR SAVINGS SCOOP”



Enjoy these senior-friendly deals from generous local businesses.

GQT Cadillac 4 theater - Senior Monday! Guests 62 years and older can enjoy our newest release movies at \$6 all day long! 12:30pm -9:30pm, **231-775-7261**

Cadillac Family Fare - Offers a 5% senior discount every Wednesday for customers aged 55 and older. This promotion is available at Cadillac and other surrounding Family Fare stores.

Walgreens - Offers a 20% senior discount for shoppers 55 and older on the first Tuesday of each month, known as Seniors Day, for most regular-priced items in-store and online.

Dunegrass Co. - 10% Off for Senior Citizens 65+

Culver's - 5% Discount for seniors off your entire meal.

Cadillac Goodwill - Seniors 55 and older enjoy a 20% discount on their entire purchase. On Thursdays, Veterans receive a well-deserved 20% off as our heartfelt thank-you for your service and dedication.

Cadillac Salvation Army - Seniors aged 55 and older receive a 20% discount on their entire purchase. Veterans receive a 20% discount on Thursdays with a valid ID.

Cadillac Area Habitat for Humanity Restore - Offering a 15% Discount on Thursdays for items that are donated to the store. Must be 60+ to receive this discount.

Cadillac Area YMCA - Seniors aged 65 and older can obtain a gym membership for \$50, and free rides there through the WexExpress.

Many businesses recognize that seniors live on fixed incomes and show their appreciation by offering special savings and discounts. From grocery stores and pharmacies to restaurants, retail shops, and travel companies, these deals can make a meaningful difference month after month. Seniors often qualify for savings starting at age 55 or 60, and the best part is, many discounts aren’t widely advertised, so it never hurts to ask!

MEDICARE SAVINGS	MEDICARE EXTRA HELP
<p>Designed to help you pay for Medicare Part B (\$185 monthly premium)</p> <p>You may qualify if:</p> <ul style="list-style-type: none"> • 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. <p>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.</p>	<p>Assists with paying for Medicare prescription drug coverage (Part D) premiums and lowers the cost of copay.</p> <p>You may qualify if:</p> <ul style="list-style-type: none"> • 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. <p>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.</p>



Medicare class designed to provide valuable information, resources, and support for those involved with or interested in Medicare. Whether you're a beneficiary, caregiver, or simply looking to expand your understanding. Offering insights and assistance to help you navigate the complexity of the Medicare system

FEBRUARY 02	MARCH 02	APRIL 06	MAY 04	JUNE 01	JULY 06
AUGUST 03	AUGUST 31	OCTOBER 05	NOVEMBER 02	DECEMBER 07	

Call **Wexford Council on Aging** at **231-775-0133**. Seating is limited, so call to secure your spot.

It's Open Enrollment for **Medicare Advantage Plans**, and now is the perfect time to make sure your Medicare coverage still fits your needs. If you're already enrolled in a Medicare Advantage plan and want to make a change, you can make **one adjustment from January 1 through March 31**. During this window, you can switch to a different Medicare Advantage plan, return to Original Medicare, or add or drop a Part D prescription drug plan if you're returning to Original Medicare. This is a great opportunity to review your coverage, simplify your choices, and feel confident about the year ahead. If you'd like friendly guidance or help exploring your options, the Wexford Council on Aging is here for you at 231-775-0133.



The program provides monthly supplemental foods to adults who meet income requirements. Its goal is to support seniors' overall well-being by helping them access the nutrition they need and filling gaps in their diets to promote 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: **Kirtland 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

NUTRITIOUS AND DELICIOUS

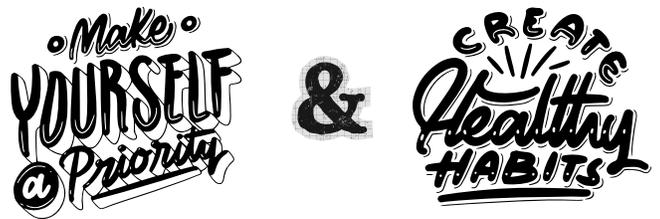
CELEBRATE MARCH NATIONAL NUTRITION MONTH

National Nutrition Month has a long history, beginning in 1973, and takes place each March with a new focus on simple steps we can all take to support healthier living.

Good nutrition plays an especially important role for older adults. As we age, our bodies naturally change, metabolism may slow, and shifts in taste or smell can influence the foods we choose. It's understandable to reach for something quick from the cupboard or pick up a ready-made meal on the go. However, choosing balanced, nourishing foods can offer meaningful long-term benefits for both physical and cognitive well-being. National Nutrition Month, created by the Academy of Nutrition and Dietetics, encourages everyone to make informed food choices and develop sustainable, healthy eating habits. The campaign highlights how thoughtful nutrition can support overall health and provides helpful resources to make those choices easier.

Why Is Senior Nutrition So Important?

Eating a well-balanced diet is essential for seniors to maintain their health and quality of life. A nutritious diet can help prevent or manage chronic conditions, such as diabetes, heart disease, and osteoporosis, and support healthy aging and cognitive function. Sadly, many seniors struggle to get the nutrients they need for reasons that include:



- **Decreased Appetite:** Seniors may have a reduced sense of taste or smell, hormonal changes, or medication side effects that can decrease their appetite and cause improper food intake.
- **Limited Mobility:** Older adults with mobility issues may have difficulty grocery shopping, preparing meals, or dining out, which can make it challenging to access nutritious foods.
- **Financial Constraints:** Seniors on fixed incomes may struggle to afford healthy food options, leading them to choose cheaper but less nutritious alternatives.
- **Poor Dentition:** Some older adults may experience changes in their dental health, such as missing teeth or dentures that don't fit well, which can make chewing and swallowing certain solid foods more difficult and may limit the variety of foods they're able to enjoy.
- **Chronic Health Conditions:** Seniors with chronic conditions such as Alzheimer's disease, dementia, or cancer may have specific dietary needs or restrictions that can make meal planning more complex.
- **Social Isolation:** Older adults who live alone or have limited social connections may experience loneliness and depression, which can impact their appetite and motivation to cook and eat.

Local & Community Resources

- Meals on Wheels

Provides home-delivered, nutritionally balanced meals for seniors with limited mobility or health concerns. Also provides social check-ins.

- Congregate Meal Sites

Local senior centers often host group meals that support both nutrition and social connection.

Nutrient-Packed Recipes for National Nutrition Month

To make healthy eating easier, we're sharing four nutritious recipes, one for every craving:

Banana-Peanut Butter Yogurt Parfait

Number of Servings: 1

Prep Time: 5 Minutes

Total Time: 5 Minutes

Ingredients:

- 1 ripe banana
- $\frac{1}{8}$ teaspoon ground cinnamon
- 1 tablespoon natural peanut butter
- $\frac{1}{4}$ cup low-fat plain Greek-style strained yogurt
- 1 tablespoon unsalted roasted peanuts

Directions:

1. Slice 1 banana; place half the slices in a small bowl or jar.
2. Sprinkle with $\frac{1}{8}$ teaspoon cinnamon; mash with the back of a fork.
3. Top with 1 tablespoon of peanut butter; layer on $\frac{1}{4}$ cup of yogurt.
4. Top with the remaining banana slices and 1 tablespoon peanuts.

The banana-peanut butter yogurt parfait is a naturally sweet (no-sugar-added), diabetes-friendly, heart-healthy, gluten-free option that's perfect for breakfast or dessert.



Sheet-Pan Garlic-Soy Chicken & Vegetables

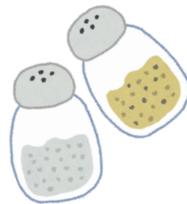
Number of Servings: 4

Prep Time: 20 Minutes

Total Time: 40 Minutes

Ingredients:

- $\frac{1}{4}$ cup low-sodium soy sauce
- 2 tablespoons packed brown sugar
- 3 cloves garlic, grated
- 2 teaspoons canola oil
- 2 teaspoons grated fresh ginger
- $\frac{1}{4}$ teaspoon crushed red pepper
- 1 pound boneless, skinless chicken thighs, trimmed and cut into 1-inch strips
- 2 cups sugar snap peas, trimmed
- 1 medium red or orange bell pepper, cut into 1-inch strips
- 1 bunch scallions, trimmed and cut into 1-inch pieces
- 1 teaspoon sesame oil

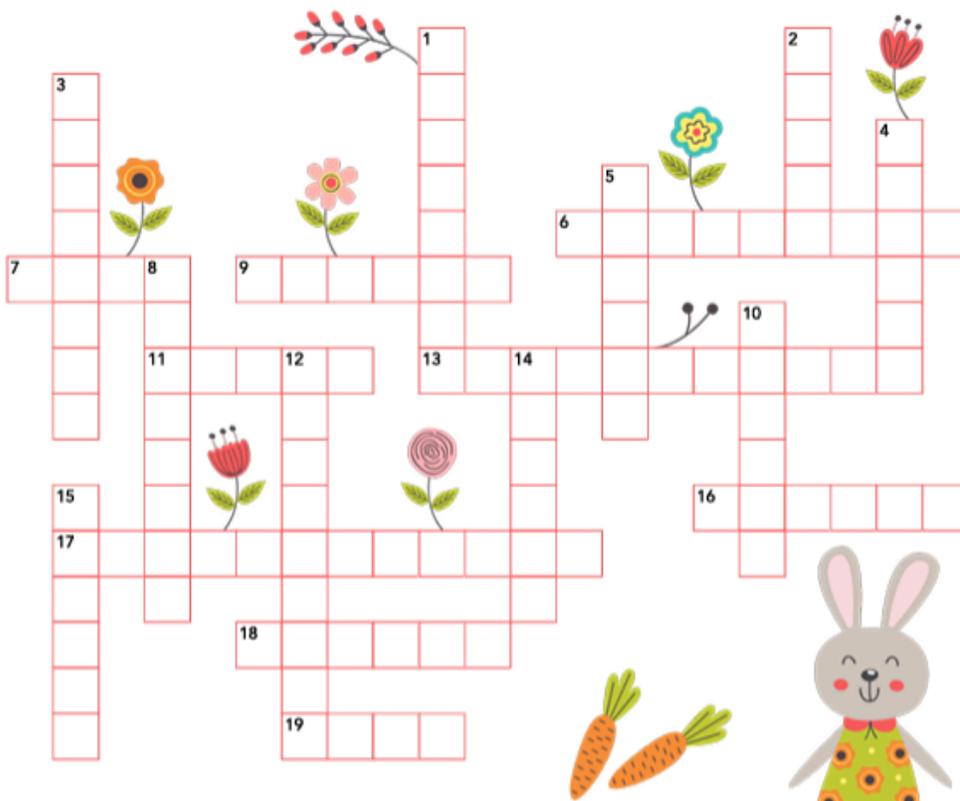


Directions:

- Place a large rimmed baking sheet in the oven; preheat to 400°F.
- Combine soy sauce, brown sugar, garlic, canola oil, ginger, and red pepper in a small skillet; bring to a simmer over medium-high heat. Cook, stirring, until the sugar is dissolved.
- Place chicken, snap peas, bell pepper, and scallions in a large bowl. Add the soy mixture and stir to coat. Remove the baking sheet from the oven and coat it with cooking spray. Spread the chicken and vegetable mixture in an even layer on the hot baking sheet. Bake, stirring once, until the chicken is cooked through and the vegetables are tender, about 20 minutes. Drizzle with 1 teaspoon sesame oil and stir to coat.

The sheet-pan garlic-soy chicken & vegetables is diabetes-friendly and high in protein!

Easter Crossword



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

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

Across

- 6. Traditional Easter Sunday meal
- 7. _____ Friday
- 9. Hopy Fluffy animal
- 11. Newly hatched baby bird
- 13. Who delivers Easter Eggs?
- 16. A bunny's Favourite snack
- 17. Sweet spiced bread you eat at Easter
- 18. What do you carry on an Easter hunt?
- 19. What children hunt for at Easter

Down

- 1. Bright & warming light - comes out in spring!
- 2. Easter month
- 3. Spring Flower that symbolises new life
- 4. You celebrate Easter with your _____
- 5. Hat you decorate & wear at Easter
- 8. You might do this to eggs at Easter
- 10. Easter is always on this day
- 12. What Easter Eggs are made from
- 14. Season in which Easter falls
- 15. A place many people go at Easter



The Doctor's Orders:

86-year-old Mr. O'Reilly, who is a bit hard of hearing, goes to see his doctor. After the check-up, the doctor says, "Mr. O'Reilly, you have a heart murmur, so you must be very careful." A few days later, the doctor sees O'Reilly at the St. Paddy's festival, dancing up a storm with a huge smile on his face. The doctor yells, "What are you doing? I told you to be careful!" O'Reilly shouts back, "I'm following your orders, Doc! You told me I had a 'hot mama' and to be 'cheerful!'".

VICKERY FINANCIAL LLC

INVESTMENTS & RETIREMENT PLANNING

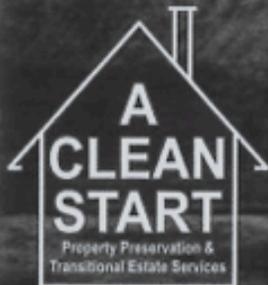
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Est. 2009

Transitional Estate Services

- Relocating/Retiring?
- Moving into an assisted living/elderly care facility?
- Downsizing?
- De-cluttering?
- Taking care of a loved one's property?
- We Can Help!



Michigan Locations:

Manistee (Home Base)
 Ludington
 Frankfort
 Traverse City
 Cadillac

*Veteran Discounts Offered

Services Offered:

Free Property Assessment
 Moving (local and long distance)
 Packing
 Organizing
 Cleanouts
 Deep Cleaning
 Donating
 Preparing Property to Sell

Contact:

Ralph Osuch
 815-514-3171
ralph@acleanstart.net

Michigan Rep:
 Tyler Perry
 331-801-0108

www.acleanstart.net

Spring Training—Gaining Knowledge over the Fraudsters



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



Spring is here, and regardless of what Mother Nature may try to throw at us during this time of year, we will be ready. As we look forward to spring and then the joys of summer, that doesn't mean that the fraudsters are headed south for spring break. One of the questions I am frequently asked is: How do we keep track of all the scams and frauds out there? Well, please allow me to highlight two of the resources we use at the credit union, which are publicly available to everyone.

The first one I would like to highlight is our friends at the Federal Trade Commission, or FTC, who have a whole host of information about recent scams and frauds, including information about fraudsters pretending to be the FTC itself! And to help get that word out, the first week in March is National Consumer Protection Week by the FTC. They share all the information they have on how to protect yourself and what to do after someone falls for a scam. They are also the ones that you can report a scam to at www.ReportFraud.ftc.gov, and they collect and share that information with law enforcement across the country to help prevent it from happening to others.

Another great resource is AARP.org, and by clicking on Money, then Scams & Fraud, you will find lots of information and explanations for different types of fraud that are currently taking place. AARP also has a Fraud Watch Network Scam-Tracking Map that you can zoom in on your area for scams that are being reported by locals. They also host a weekly podcast called The Perfect Scam, where experts tell stories about fraud victims and their families.

Speaking of AARP, did you know that every employee from the teller on the front line, to everyone in the call center, every loan officer, up to and including the CEO, has completed BankSafe training by AARP? Wexford Community Credit Union is proud to be recognized by AARP in the fight against financial exploitation. Every fall, every staff member undergoes the BankSafe training program to protect all our members from the fraudsters out there.

A Classic Scammer Story The Microwave Support:

A scammer calls claiming to be from "Microsoft Support" and insists they need to restart your device.

Victim: "I don't know how to turn it off!"

Scammer: "There must be an off button. How do you stop it normally?"

Victim: "I press the big button under 'Stop/Cancel!'"

Scammer: "Okay, press it now. Is it off?"

Victim: "No, the door popped open."

Scammer: "Door? Is there a disc inside?"

Victim: "No, there's a burrito."

Scammer: "Why is there a burrito in your computer?"

Victim: "Computer? I thought this was microwave support!"





2026 Spring Safety Checklist

Spring is a great time to update your home and habits. It's also a good moment to check for fall risks. Use this spring safety checklist to help stay safe.

Indoor Safety



- Clear the path** - Declutter hallways and rooms by removing loose rugs, cords, and unnecessary furniture that could cause trips.
- Let there be light** - Brighten up your space by replacing burnt-out bulbs and adding night-lights in key areas like hallways, stairs, bathrooms, and bedrooms.
- Get a grip** - Double-check stair railings and install grab bars in bathrooms to provide extra support where it's needed most.
- Clean wisely** - When reaching high places, always use a sturdy step stool (never a chair!) Better yet, ask for help.
- Keep rugs in check** - Most senior safety experts advise older adults to remove area rugs. If that's not possible or desirable, at least secure them with nonslip pads.
- Step safely** - Swap out worn-out slippers for shoes with nonslip soles to maintain better stability indoors.

Outdoor Safety



- Smooth the way** - Inspect sidewalks and driveways for cracks or uneven spots that could cause a stumble.
- Tidy up the yard** - Clear out fallen branches and leaves to keep outdoor spaces hazard-free.
- Shine a light on safety** - Make sure outdoor lights, including porch and pathway lights, are working properly to brighten up dark areas.
- Check for wobbles** - Test porch railings, steps, and outside furniture for stability, and schedule any needed repairs right away.
- Beware of slippery surfaces** - Rain and pollen buildup can create slick surfaces on patios and decks. Give them a good sweep regularly.

Health and Wellness Checks



- See clearly, walk confidently.** Book an eye exam to ensure your vision isn't putting you at risk for falls.
- Stay hydrated, stay steady.** It's important to drink more water during warmer weather to avoid dizziness and fatigue.
- Garden with care.** Use knee pads and long-handled tools to avoid excessive bending and straining while enjoying your spring blooms.

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Probate
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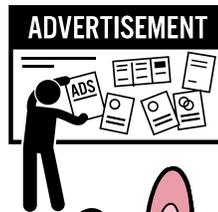
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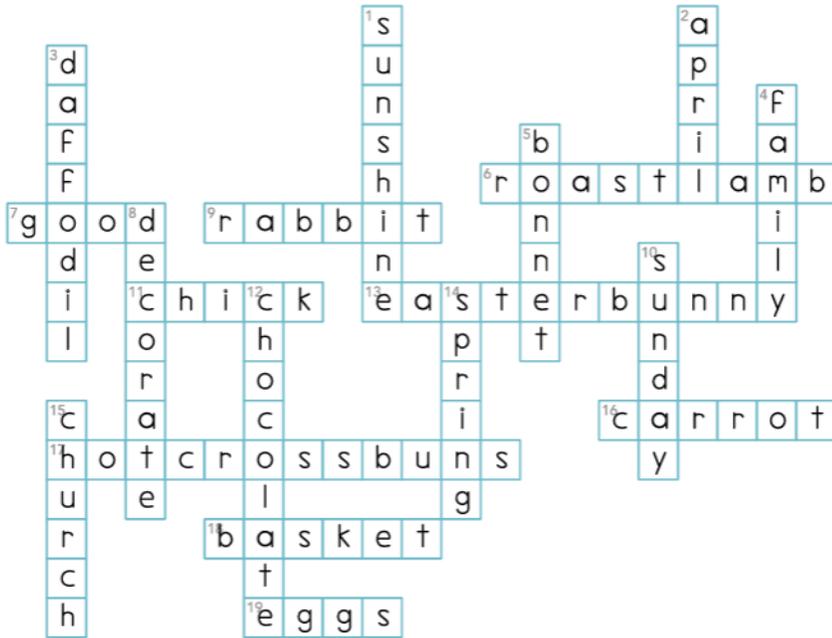
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Easter Puzzle Solutions

Crossword



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

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

Legal Corner with Alex

Avoiding Probate: Key Estate Planning Tools You Should Know

What is probate, and how can I help my loved ones avoid probate when I die?

Probate administration, commonly referred to as “probate,” is a legal process that facilitates the transfer of any property that is held in a decedent's name to the decedent's successors.

A decedent is an individual who has died. A decedent's successors are either (1) their legal heirs (if they die without a valid will or trust), (2) their devisees (the people they list to receive a gift under a valid will), or (3) their beneficiaries (the people they list to receive a gift under a valid trust).

Probate administration is only necessary if a decedent passes away (1) with property that is held in their name alone (no co-owner or transfer on death beneficiary is named) or (2) with property that is co-owned with another individual, without rights of survivorship. Both of the above scenarios result in property that is “stuck” in the decedent's name, which means the property does not automatically flow to the decedent's successors. Probate administration is used to fix this problem.

If an individual wants to help their loved ones avoid probate administration upon the individual's death, they must ensure their assets are directed to automatically flow to their successors. This can be accomplished in a number of ways, including:

1. Establishing transfer-on-death beneficiaries on their assets that allow for such designations.
2. Using enhanced life estate deeds, commonly referred to as ladybird deeds, on their real estate.
3. When appropriate, co-ownership with rights of survivorship.

CAUTION: Using the above-described tools without proper guidance can potentially lead to unintended consequences. To ensure these tools are being leveraged properly, people should consider meeting with a qualified estate planning attorney.

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