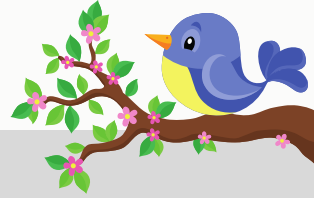
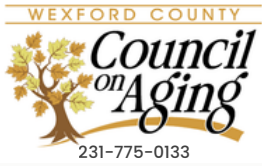


WEXFORD COUNTY COUNCIL ON AGING NEWSLETTER



May & June 2026

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Important Calendar Dates

- Monday May 25th, COA Closed for Memorial day,



A Season of New Beginnings at Wexford COA

As the last traces of winter finally fade and northern Michigan settles into the long-awaited warmth of spring, the Wexford COA enters one of its most active and meaningful seasons of the year.

May and June offer a wonderful opportunity to reconnect, renew, and recognize the amazing older adults who make our community so vibrant. These months always feel like a fresh start for the Wexford COA programs, with familiar faces returning and our community coming back to life after a long Michigan winter.

This time of year reminds us how important it is to stay engaged, stay active, and stay connected. Whether it's joining a group, trying a new class, catching up with friends, or simply getting out of the house, every moment of connection truly matters. Our team is here to support you in finding the services, activities, and resources that fit your needs at your pace, in your way.

Inside this issue, you'll find details on upcoming events, helpful programs, support services, and opportunities to get involved. From wellness activities to social gatherings to essential in-home supports, we're grateful for the opportunity to serve the older adults of Wexford County with care, respect, and a friendly smile.

As we step into the warmer months, we hope you find something in these pages that inspires you to a new hobby, a fresh routine, or simply a reminder that you're part of a community that values you. Here's to brighter days, new beginnings, and a wonderful start to summer.



[WWW.FACEBOOK.COM/WEXFORDCOA](https://www.facebook.com/wexfordcoa)

WWW.WEXFORDCOA.ORG

A Message from the Director

In the last few months, we've welcomed some new staff and board members. A few of our staff are brand new and still settling in, and we're excited to see how they grow into their roles and help shape our work moving forward.

At the same time, we continue to work closely with local organizations and are always looking for new partners. We build these relationships so we can better understand what resources are available in our community, and we often share that information with you through this newsletter. These connections help ensure we're reaching people, filling gaps, and responding to the real needs of seniors across Wexford County. That same focus carries into this newsletter, which we hope you find useful.

Our hope is that this newsletter is useful to you. We work to keep it informative, educational, and enjoyable, and we want it to reflect what matters most to the people we serve. If there are topics you'd like us to cover, or if there's something you want to learn more about, either through the newsletter or in person, we'd really like to hear your ideas.

You're always welcome to reach out to our office, and I also invite you to join me for a Golden Hour Conversation. These conversations give us a chance to listen, share, and talk about what matters most to older adults in our community.

Thank you for staying connected and for being part of Wexford COA.

Georgie



Wexford County Council on Aging Board Members 2026

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OUR MISSION

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OVER"

OUR VISION

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

Golden Hour Conversations

Join us for an informal monthly gathering to share ideas, ask questions, and learn about programs and services available to you. There's no agenda, just open conversation and connection.



Every 3rd Monday of the Month



9:30–10:30 AM

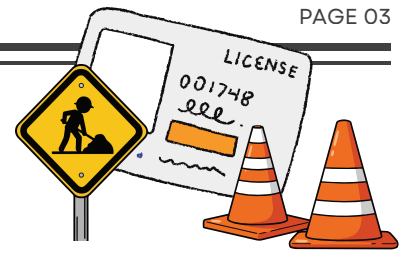


Wexford COA (714 W. 13th St.,
Cadillac)

Your voice matters, come be heard.



Refresh your knowledge on safe driving habits.



Learn about:

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

This free presentation is open to Aging drivers, caregivers, family members, and anyone interested in driving safety.

June Presentation Dates

- **Manton Senior Center – 302 W Main St. June 10 at 10:30 a.m. (Stay for lunch afterward!)**
- **Cadillac Senior Center – 601 Chestnut St. June 10 at 1:00 p.m.**
- **Springville Township Community Center – 105 E Mesick Ave. June 22 at 11:00 a.m.**

Learn more: michigan.gov/agingdriver

Includes self-assessments, health and driving information, caregiver resources, and tips for driving-related conversations.

Questions? Call 231-775-0133



Burger & Bumper Night

Come out for Burger Night and bring your classic car, truck, or motorcycle! Enjoy the nice weather, show off your ride, and visit with other car enthusiasts. Cadillac Area Car Culture will be part of the evening. Open to the public!

 Tuesday, **May 19** & Tuesday, **June 16**

 5:30–7:00 PM

 Cadillac Moose Lodge

Mobile Food Pantry – 2026 (Quarterly Distribution)

Feeding America West Michigan, in partnership with Baker College and the Cadillac Area YMCA, will host quarterly Mobile Food Pantry distributions throughout 2026.

Location: Baker College

9600 E 13th Street, Cadillac, MI 49601



• **June 11**

• **September 10**

• **December 10**



Times

1:30 PM – Check-in begins

2:00 PM – Distribution begins



Buckley Old Engine Club

Spring Swap Meet & Antique Car Show

 May 16–17, 2025

 Starts at 8:00 a.m. (arrive early)

 Buckley Old Engine Show Grounds

✓ No gate fee ✓ No reservations

✓ Food available on site



Swap Meet -Buy, sell, or trade tractors, engines, tools, and car parts (No setup fee; donations accepted for electric hookup)

Antique Car & Truck Show - Classic and vintage vehicles just for fun. Lawn chairs are welcome for relaxing on the grounds

Mesick Mushroom Festival Parade -Saturday, May 9th, 2026 • 12:00 PM

The Wexford COA is excited to participate in this year's Grand Parade and represent our seniors within this beloved community tradition. We encourage everyone to come out, enjoy the festivities, and cheer on all the local groups and organizations. Join us in Mesick for a day filled with creativity, community pride, and mushroom-themed fun!



Join the American Red Cross to Sound the Alarm & Save a Life.

The American Red Cross is offering free smoke alarms to households in need through its nationwide *Sound the Alarm and Home Fire Campaign* programs. These initiatives provide no-cost smoke alarm installations, along with basic fire-safety education and escape-planning support for families.

Working smoke alarms are one of the most effective ways to reduce the risk of home fire deaths. Properly installed alarms can cut the risk of dying in a home fire by more than half.

Help Your Family Prepare for Home Fire

Sign up for a home fire safety visit, including a FREE smoke alarm installation for your household, from your local Red Cross.

Availability depends on your location. Click below to sign-up

[Sign up with your local Red Cross](https://www.redcross.org/)

49601

<https://www.redcross.org/>

Local Red Cross teams and trained volunteers install alarms for free, focusing on helping households that cannot afford them or cannot safely install them on their own. Availability varies by region, and residents can request an appointment directly through the Red Cross website.



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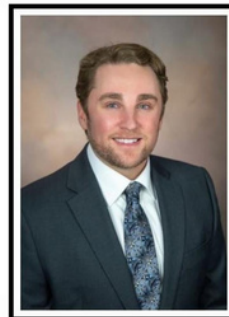
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National Nurses Week, May 6-12

Celebrated each May, National Nurses Week is a time to recognize the dedication, compassion, and expertise of nurses who serve our communities every day. Here at the Council on Aging, we are proud to honor the incredible nurses who work among us and make a meaningful difference in the lives of older adults and the families we serve.



Our nurses bring far more than clinical knowledge to their roles. They bring empathy, advocacy, and a deep passion for caring for others. Their commitment supports our mission and strengthens the services we provide to the community.

- **Erin**, who truly helps hold us all together, brings a calm, supportive presence and a strong commitment to improving the well-being of those we serve.
- **Kitty**, our Foot Care Nurse, brings skill, compassion, and attention to detail to her work. Her dedication helps clients remain comfortable, mobile, and confident, making a meaningful difference in their daily lives.
- **Rhonda**, our Medication Management Nurse, provides knowledgeable and compassionate support to help ensure medications are managed safely, accurately, and effectively.
- **Cathy**, who provides essential client support by guiding individuals through assessments and coordination with care and attentiveness. Her approachable manner and dedication help ensure each client's needs are understood and addressed with thoughtfulness and respect.
- **Stephanie**, who oversees client care, often serves as the first point of contact for individuals we support. Her professionalism, thorough intake assessments, and compassionate approach lay the foundation for quality care and help clients feel informed, respected, and supported from the very beginning.
- **Diane**, who oversees our Daybreak operation, brings leadership, dedication, and heart to her role. Her commitment to both clients and staff helps ensure Daybreak runs smoothly and provides a welcoming, supportive environment each day.
- **Lori**, our newly hired nurse at Daybreak, has quickly become a valued part of the team. Her compassion, enthusiasm, and dedication to quality care help create a positive and supportive environment for both clients and staff.

During National Nurses Week and every week, we extend our heartfelt gratitude to all nurses for their unwavering dedication, compassion, and service. Whether in hospitals, clinics, long-term care settings, community organizations, or behind the scenes, nurses play a vital role in keeping individuals and communities healthy. We are proud to celebrate nurses everywhere for the difference they make each day.



Cadillac Senior Center - Support Groups

Parkinson's Support Group: Meets on the 4th Tuesday of the month at 1 p.m.

Dementia Support Group: Meets on the 4th Tuesday of the month at 3 p.m.

605 Chestnut St, Cadillac, MI 49601



Bereavement Support Group

Phone: Contact 231-510-5523 to express interest

Meeting place: Cadillac United Methodist Church, 1020 Division Street, Cadillac

Meeting time: 2nd Tuesday, 5 - 6:30 pm (Virtual Options Available)



MEDICARE AND DURABLE MEDICAL EQUIPMENT (DME)

What kind of DME does Medicare cover?

EXAMPLES OF DME: Wheelchairs, walkers, hospital beds, power scooters, portable oxygen equipment, orthotics, catheters (if your need for them is permanent), prosthetics, certain diabetes supplies (including glucose monitors)



It's **durable**, meaning it can withstand repeated use



It serves a **medical purpose**.



It's appropriate and needed for use **in the home**, although you can also use it outside the home



And, it's likely to **last for three years** or more.

How does Medicare cover my DME?

Your primary care provider (PCP) must prescribe your DME. Your PCP must sign an order, prescription, or certificate.

IN THIS DOCUMENT, YOUR PCP MUST STATE THAT:

Your PCP must sign an order, prescription, or certificate.

If applicable, you had a face-to-face visit with your PCP, they should know if Medicare requires this visit for your DME.

The equipment is for home use.

You need the DME to help with medical or injury

What kind of DME does Medicare not cover?

- Equipment to mainly help you outside the home
- Items that you throw away after one use
- Items intended only to make things more convenient or comfortable
- Items that you don't use with equipment
- Modifications to your home
- Equipment not for home use



SHIP

State Health Insurance Assistance Program

shiphelp.org | 877.839.2675



Call your **State Health Insurance Assistance Program (SHIP)** to learn about DME coverage or get help appealing a denial of coverage.



The Council on Aging has a SHIP counselor available. Individuals with questions about Medicare options, including coverage, plans, and prescription drugs, are encouraged to call **231-775-0133** for assistance. SHIP (State Health Insurance Assistance Program) counseling is free and unbiased, and appointments are required for Medicare-related questions to provide the best one-on-one support.

I've been scammed.... now what?

Well, it happened, and it happened to you, or to someone close to you, who needs your help. What do you do now? When it's a fire, you call the fire department. When someone breaks into your home, you call the police. But what should you do when you've been scammed? Let's discuss some tips to help you, or perhaps someone close to you, through this. First things first-what has been exposed? Like with the fire department, it's most helpful to know where the fire is to put it out; it's the same when you've been scammed, so let's run through the list.

Banking & Computer

If the fraudster at any time gained access to your online banking or you gave them your account number, it is vitally important that you freeze your account (and perhaps debit and credit cards), tell your financial institution, and open a new account. They need to know what happened in case the fraudster tries to cash checks out of your accounts with checks they've made for themselves. If it is off hours at your bank or credit union, you can reset your online banking login and freeze your debit cards through their website or mobile banking app. Please don't wait. It's also important to know that if you were asked to download something or if you clicked on a link you were sent, you may have unknowingly downloaded malicious software. I recommend taking your device to a local computer repair shop or your phone service provider.

Gift Card

If you bought a gift card and gave someone the numbers on the back, call the card company immediately. There is a possibility they may be able to freeze the funds before the fraudster spends them or transfers them off the card. Most cards will have a phone number on the back to call, or the FTC keeps a list of phone numbers at: <https://consumer.ftc.gov/articles/avoiding-and-reporting-gift-card-scams>.

Social Security Number and other Personal Information

Start by notifying your local Social Security office; you want to prevent the fraudster who may try to steal your benefits. You will also need to contact each of the credit bureaus - Equifax, Experian, and TransUnion - and add a fraud alert to your credit report. The bureaus are supposed to share this info, but contact all three to be safe. Then, every few months, ask for a free credit report from them and review it to make sure no one is using your information and opening loans or credit cards in your name. If you took a photo of your driver's license and gave it to the fraudster, notifying the Secretary of State's office is also going to be necessary. An Identity Theft Affidavit might also be required with the IRS to help prevent the fraudster from filing tax returns and stealing your rebate. With all of this, go to IdentityTheft.gov to report possible identity theft and find step-by-step directions for these issues.

Contacting the Authorities

Report the crime to your local law enforcement agency and bring with you as much information and documentation as possible. If it is a cyber-enabled crime, you can file a complaint at ic3.gov, which is the Internet Crime Complaint Center, a division of the FBI, that handles internet crimes. It is also important to report any type of fraud to the Federal Trade Commission at <https://reportfraud.ftc.gov/>, as they are in charge of keeping track of all fraud information. Reported fraud in 2024 was \$16.6 billion, but estimates now are \$119 billion: more reporting gives law enforcement more information about who is out there hurting our friends and family members.

Let's all stay vigilant,
Hopefully, no one will have to use any of these tips!



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





Elder Abuse Awareness Day:
Protecting the Dignity, Safety, and Rights of Older Adults

Join us on June 15th at The Market at Cadillac Commons (117 W. Cass St., Cadillac) from 11:00 a.m. to 1:00 p.m. for a drop-in community event focused on raising awareness of elder abuse and all forms of abuse. Stop by for helpful information, fun activities, and opportunities to learn more. Additional details coming soon, watch for updates on Facebook or check in with our office.

Elder Abuse Awareness Day, observed each year on June 15, is an opportunity to shine a light on a serious issue that too often goes unnoticed. Elder abuse can take many forms, including physical, emotional, financial, or verbal abuse, as well as neglect and exploitation. It can happen in the home, in care facilities, or within the community, and it often involves someone the older adult knows and trusts.

Raising awareness is essential because elder abuse is frequently underreported. Many older adults may feel fear, shame, or isolation, or worry about losing independence if they speak up. By increasing public understanding, we help create safer environments where seniors feel supported and empowered to report concerns.

Preventing elder abuse starts with awareness, connection, and compassion. Simple actions such as checking in on older neighbors, listening carefully to concerns, and recognizing warning signs can make a meaningful difference. Communities, families, caregivers, and service providers all play an important role in safeguarding the well-being of older adults.

On Elder Abuse Awareness Day, we reaffirm our commitment to treating older adults with respect and dignity. Together, we can help ensure that every senior lives free from harm and with the care and security they deserve.

—————❤—————❤—————

Eating healthy and sticking to a tight grocery budget

<https://spendsmart-extension.iastate.edu/>

Breakfast Banana Splits

Serves: 1 adult
Serving Size: 1 split
Estimated Cost per Serving: \$1.03

Ingredients

- 1 small banana
- 1/2 cup low-fat yogurt
- 1/4 cup granola or flake-style cereal
- 1/2 cup fresh fruit (such as kiwi, orange, or apple), sliced or chopped

Instructions

1. Peel the banana and cut it in half lengthwise. Place both halves in a shallow bowl.
2. Top the banana with yogurt, granola or cereal, and fresh fruit.
3. Serve immediately.



Baked Zucchini Chips

Estimated Cost per Serving: \$0.52
Yield: 6 servings

Ingredients

- 3 small zucchini, thinly sliced
- 2 tablespoons extra-virgin olive oil
- Salt and pepper, to taste

Instructions

1. Preheat oven to 300°F. Lightly mist one baking sheet with cooking spray.
2. Slice zucchini into 1/8- to 1/4-inch-thick rounds. Toss with olive oil until evenly coated. Arrange the zucchini in a single layer on the baking sheet, then sprinkle with salt and pepper.
3. Bake until browned and crisp, about 25 to 30 minutes, flipping slices halfway through cooking.
4. Check frequently, as cooking times may vary. Rotate slices on the baking sheet if needed.
5. Once crisp and browned, remove from the oven and let cool. Store at room temperature and enjoy the same day for the best crunch.



♥ Making Heart-Healthy Choices Every Day by Reducing Sodium and Embracing Healthier Living ♥

Get the Facts: Sodium & Your Health

Did you know that most of the sodium in our diets doesn't come from the salt shaker? It often comes from processed foods and meals prepared outside the home. Learning where sodium hides and how to reduce it can make a big difference for your heart and blood pressure.

✓ Why Sodium Matters

Eating too much sodium can increase blood pressure and raise the risk of heart disease and stroke. The good news? Small, smart choices can add up to healthier outcomes.

Tips for Smarter Shopping

- Read food labels and choose products with lower sodium whenever possible.
- Foods with 35 mg or less per serving are considered very low sodium.
- Items with 140 mg or less per serving are classified as low-sodium.
- Watch out for phrases like “enhanced,” “salted,” or “brined.” These often mean extra sodium.
- Choose fresh fruits and vegetables, low-fat dairy, and foods without added sauces.
- Look for no-salt-added or low-sodium versions of canned vegetables, soups, breads, and cereals.

Tips for Cooking at Home

- Season food with herbs, spices, lemon juice, and garlic instead of salt.
- Limit packaged sauces, mixes, and seasoning blends that can be sodium-heavy.
- Taste your food before adding salt at the table.

Tips for Eating Out

- Check nutrition information online before visiting restaurants.
- Ask for no added salt when ordering and request sauces or dressings on the side.
- Choose smaller portions—or split a meal with someone else.
- Encourage your favorite grocery stores and restaurants to offer more low-sodium options.

Boost Potassium for Balance

Pairing lower-sodium choices with potassium-rich foods can help support healthy blood pressure. Great options include bananas, beans, spinach, yogurt, dried apricots, and potatoes.

♥ Small Changes. Big Benefits.

The more you know about what's in your food, the better choices you can make for yourself and your family.  Learn more about sodium and heart health at: www.cdc.gov/salt



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The Clam Lake Band

The Ancient and Honorable Clam Lake Dock and Dredge Marching and Chowder Society Silver Cornet Band, affectionately known as the Clam Lake Band, was founded in 1975. This summer marks the band's 51st year of providing free community concerts. What began under the shade of park trees is now performed at the beautiful Rotary Performing Arts Pavilion, offering the perfect lakeside setting for residents of Cadillac and the surrounding communities.

Interested in playing again?

The Clam Lake Band welcomes musicians of all skill levels. There are no tryouts, and everyone is encouraged to join. Rehearsals are held on Monday evenings at the Cadillac High School from 6:30-8:30 from May 11 through June 22, and the band regularly includes more than fifty local musicians.

Concert Schedule

Weekly concerts take place on Monday nights from 7:00–8:00 p.m., June 29 through August 3, all held at the Rotary Performing Arts Pavilion.

Special performances include:

- June 29 – Patriotic Concert honoring local Veterans
- July 13 – Christmas in July
- July 27 – Battle of the March Kings
- August 3 – Best of the Season (Season Finale)
- July 18 – Featured performance during the Cadillac Festival of the Arts



What to Bring

Guests are encouraged to bring a lawn chair or blanket for seating at the Pavilion.

For an enjoyable evening of music by the lake, mark your calendar and join us throughout the summer for these free community concerts.

-- Information provided by Mike Smith.



Medical Equipment Lending Pantry



815 Lincoln St., Cadillac, MI 49601

Open Mondays and Thursdays, 12:00–2:00 pm (except holidays).

For more information, call 231-884-9623.

The Medical Equipment Lending Pantry provides free equipment for individuals in Wexford and Missaukee Counties who cannot afford or access what they need. Available items include walkers, crutches, commodes, shower chairs, and wheelchairs (no hospital beds). Please return borrowed items in good condition so they can be loaned out again. Donations of usable equipment are appreciated.



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We're excited to welcome Ann Fox Realty as our newest newsletter advertiser!




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lmeadows@wexfordcoa.org to learn more about advertising in the COA Newsletter.

Next Medicare Monday Class Dates

Join us for the upcoming Medicare Monday classes at 4pm on May 4 & June 1

These educational sessions are designed to help participants better understand Medicare and available options. To register, please call Wexford Council on Aging at 231-775-0133.

Space is limited, so early registration is encouraged.



Veterans Serving Veterans, Food Bank

Dates & Time:

2nd & 4th Thursday
11:00 am – 12:00 pm

- May 14th
- May 28th
- June 11th
- June 25th

Food Boxes:

Thank you for continuing to return your empty food boxes. We will distribute over 2,600 food boxes in 2026. It is very important that we spend our donated dollars on food, not corrugated boxes.

Returnables:

Do you have returnable cans and glass beer bottles to return to the store? Save time and donate your deposit to VSV Park. Place your returnables in the trailers at any time, using the small trailer first.



Questions or assistance:

Call Steve Birdwell at 231-884-3597 and leave a message.

Honoring Our Hometown Heroes

The Manton Veterans Museum is a heartfelt tribute to the local men and women from Manton and surrounding areas who proudly served our country. Veteran-staffed and funded entirely through community donations, the museum preserves military history, artifacts, and personal stories that honor hometown heroes from all branches of service. Admission is free, making it a meaningful and accessible experience for all ages. Donations are always appreciated to help support this locally run museum, which receives no government funding.

 Hours of Operation (*NOTE - Does not open until after Memorial Day*)

- Wednesday–Saturday: 11:00 AM – 6:00 PM
- Sunday: 11:00 AM – 3:00 PM

 Location

103 N. Michigan Avenue, Manton, MI

 Follow on Facebook: Manton Veterans Museum



Veterans Serving Veterans, Community Park Farmers Market

Join us for our 2026 season, running May 16 through October 31 at Community Park in Cadillac!

Market Days:

Tuesdays | 12 PM – 6 PM

Fridays | 9 AM – 2 PM

Saturdays | 9 AM – 2 PM

Location:

3740 41 Road, Cadillac
MI 49601

 **July 25, 2026 | 9 AM – 3 PM 4th Annual Craft Show**

 **August 1, 2026 | 10 AM – 4 PM Classic Car & Military Vehicle Show**

 Contact: nan55j@gmail.com

 Follow on Facebook: Cadillac Vets Serving Vets Farmers Market

Powers of Attorney - Who, What, Where, When, and Why

By: Alex Mallory

What are powers of attorney?

Powers of attorney are legal documents that allow an individual (the principal) to nominate a trusted person (the agent) to perform certain tasks on their behalf. Powers of attorney come in wide varieties, but the most common versions used by the public are typically referred to as (1) financial powers of attorney and (2) medical powers of attorney.

Why are powers of attorney used?

If an individual becomes incapacitated (loses their ability to make informed medical and/or financial decisions due to old age, brain injury, or any other incident that impairs their cognition) their family members will naturally want to protect the individual's property and ensure the individual is receiving proper medical care.

Without a valid power of attorney already in place, the incapacitated individual's family will likely run into problems accessing the incapacitated individual's banks, investments, and other accounts because these accounts are private and only accessible by the incapacitated individual. Furthermore, the incapacitated individual's family will also run into problems facilitating the medical care for the incapacitated individual, especially if the incapacitated individual is resistant.

Powers of attorney are the most flexible and cost-effective tool to facilitate the care of an incapacitated individual's assets and health. However, to be valid and usable, powers of attorney must be signed by an adult who has the proper mental capacity to sign legal documents. If an individual becomes incapacitated and has not previously signed a power of attorney, then their loved ones will be forced to petition a local probate court to be appointed as a guardian and/or conservatorship for the incapacitated individual. Petitioning a probate court can be an expensive and stressful process. Even after a successful petition for guardianship and conservatorship has been granted, there are routine reporting requirements that are required to be filed on a regular basis.

Who benefits from the use of powers of attorney?

Incapacitated individuals and their loved ones benefit from the flexible and private arrangements that powers of attorney provide.

Where can powers of attorney be obtained?

Attorneys are licensed to create medical powers of attorney and financial powers of attorney for their clients. With the assistance of an attorney, powers of attorney can be tailored to suit the specific needs of each client. Attorneys can also provide guidance on how their clients can maximize the benefits and features of their power of attorney.

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The State of Michigan has a statutory, fill-in-the-blank, financial power of attorney that can be obtained online and utilized by all. Unfortunately, Michigan does not have a fill-in-the-blank medical power of attorney. CAUTION: Great care should be exercised when utilizing a fill-in-the-blank power of attorney. Without the guidance of a licensed attorney, unanticipated consequences can result from utilizing fill-in-the-blank powers of attorney. When should a person establish a power of attorney? There is a common misconception that powers of attorney are tools that only benefit elderly individuals who lose their mental capacity due to advanced age. This is untrue. Individuals can lose their capacity in many ways that have no relation to their age. For example, mental capacity can be lost due to physical injury to the brain or other medical events that affect brain cognition. These kinds of injuries or medical events affect adults of all ages, not just the elderly.

For the reasons expressed above, all adults (persons 18 years or older) should consider establishing powers of attorney when they attain adulthood. This preemptive approach will ensure that powers of attorney are in place if an adult loses their capacity (their ability to make informed medical and/or financial decisions) due to a physical injury.

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