

WEXFORD COUNTY COUNCIL ON AGING NEWSLETTER



SEPTEMBER & OCTOBER 2026



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Important Calendar Dates

- **September 7** - Labor Day, COA office Closed
- **September 11** - Patriot Day, 9/11 Remembrance
- **September 22** - Autumnal Equinox (First Day of fall at 7:06pm)
- **October 12** - Columbus Day
- **October 16** - Boss's Day
- **October 17** - Sweetest Day
- **October 31** - Happy Halloween

WWW.WEXFORDCOA.ORG

WWW.FACEBOOK.COM/WEXFORDCOA

WELCOME FALL

There is something special about autumn in Northern Michigan. As the leaves begin to paint our landscapes in shades of red, gold, and orange, we're reminded to slow down and enjoy the simple pleasures of the season. From scenic drives and crisp morning walks to pumpkin patches, harvest festivals, and gathering with family and friends, fall offers countless opportunities to appreciate the beauty all around us.

This season also reminds us of the importance of staying connected. Whether you're attending a local event, enjoying a community meal, volunteering, or simply catching up with neighbors, the changing seasons are a wonderful time to strengthen the friendships and relationships that enrich our lives.

Inside this issue, we've included resources and information to help you stay healthy, informed, and engaged throughout the fall months. You'll find Medicare Open Enrollment information, tips for avoiding fraud scams, fall prevention guidance, local events and activities, transportation resources, seasonal recipes, and a little Halloween fun along the way.

We invite you to take time to enjoy the season and all the opportunities it brings. We hope you enjoy this edition of the newsletter and everything autumn has to offer.

A Message from the Director

As we welcome the fall season, I want to extend my heartfelt thanks to the residents of Wexford County for your support of the senior millage this August. Your vote was more than support for the Council on Aging. It was a recognition of the important role older adults play in our communities and a commitment to ensuring they continue to have access to services, resources, and opportunities that help them live with dignity, independence, and purpose.

For 50 years, the Wexford County Council on Aging has had the privilege of serving local seniors and their families. Over those years, we have witnessed firsthand the strength, resilience, and generosity of the people who call this county home. The passage of this millage reflects those same values and demonstrates that Wexford County remains a community that cares for its older adults.

On behalf of our Board of Directors, staff, and volunteers, thank you for the confidence you have placed in us. We do not take that trust lightly. We remain committed to being responsible stewards of the resources entrusted to us and to continuing our mission of supporting older adults today while preparing for the needs of future generations. Thank you for your partnership, your encouragement, and your belief in the importance of serving seniors throughout Wexford County.

Georgie Bump
Executive Director



Wexford County Council on Aging

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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.”

NORTHERN MICHIGAN SENIORS INVITED TO PARTICIPATE IN CHRONIC PAIN RESEARCH STUDY

Are you (or is someone you know) an adult aged 60+ and living with chronic pain? You may be eligible to participate in a PAID research study.

This study is a collaboration between the University of Michigan and the Northern Michigan Health Consortium.

Participants must have chronic pain that interferes with daily activities and be experiencing some degree of loneliness. This study is testing a telephone-based educational program that teaches skills to manage chronic pain symptoms and to enhance social connections among adults 60+ in Northern Michigan.

Participants will be randomly assigned to either 7 weekly telephone sessions with a Community Health Worker or a one-time workshop. The entire study can be completed from the comfort of your own home. All participants will be invited to complete two telephone surveys and will receive up to \$50 for completing both telephone surveys.

The SCOOP program and workshop are provided for free to participants in addition to any program materials. To find out more, contact SCOOP-info@umich.edu or call 1-844-456-4668



HAVE YOU SIGNED UP FOR THE SENIOR PROJECT FRESH PROGRAM THIS YEAR?

Don't forget to get out and use your benefits while our locally grown fruits and vegetables are fresh! For those who may not be familiar, Senior Project Fresh is a program through the State of Michigan that helps eligible older adults purchase fresh Michigan-grown produce directly from participating farmers and farmers' markets. It's a great way to support local growers while enjoying nutritious, seasonal foods. We also have an exciting update! Since the beginning of the season, more farmers and locations have signed up to accept Senior Project Fresh benefits, giving participants even more opportunities to shop locally.

PARTICIPATING LOCATIONS IN WEXFORD, MISSAUKEE, AND OSCEOLA COUNTIES INCLUDE:

WEXFORD COUNTY

- **Vets Park Farm Market**, 3740 41 Rd, Cadillac (Fridays, 8 AM - 2 PM)
- **Walraven's Markets**, 6120 M-115, Cadillac (open daily)
- **NanBop Farm**, 8240 Broadcast Way, Cadillac, MI Tuesdays & Wednesdays, 12 PM - 5 PM

MISSAUKEE COUNTY

- **Murray's Farm Market**, 2742 W Houghton Lake Rd, Lake City (open daily)

OSCEOLA COUNTY

- **DeHaVen Roadside Stand**, 4427 19 Mile Rd, Marion (open daily)
- **Evart Farmers Market**, 200 S Main St, Evart (Saturdays, 9 AM - 1 PM)
- **Reed City Farmers Market**, Downtown at the Depot (200 N. Chestnut St., Reed City, MI) (Wednesdays, 4-7 PM)

Fresh produce season doesn't last forever, so be sure to take advantage of your benefits before the season ends. Visit a participating market, meet your local farmers, and bring home some delicious fruits and vegetables!

Senior Lunch & Learn

Hosted with the Cadillac Senior Center 11:30am-1:00pm
601 Chestnut St, Cadillac, MI 49601

Wednesday, September 9 - Laura Alexander will lead a discussion on **Compassionate Care**. A lunch of pulled pork sandwiches, chips, and a cookie will be provided.



Wednesday, October 14 - Join Connie and Laurie as they present information about **PACE North**. A lunch of soup, rolls, and dessert will be provided.



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"Short Stories that make Seniors Smile"

I work in a small community hospital and often draw blood samples from inpatients. One evening, while I was preparing to take blood from an elderly patient, she stated, "I can feel it in my bones." Perplexed, I replied, "But I haven't even stuck you yet."

She said no and motioned to the television.

She was solving a puzzle on *Wheel of Fortune!*

-MELINDA ANDRE-ECHOLS



As a pharmacist, I often counsel patients on their new medications. One day, I was informing a woman about the side effects of her prescription, specifically drowsiness.

"You won't be able to work or drive while you're taking this," I told her. "Do you have any questions?"

Her little boy, who had been quietly standing next to her, raised his hand. "Can she still cook?" he asked.

"Of course she can," I replied.

His mother explained ruefully,

"He was hoping you'd say no."

-LITA HERNANDEZ



My uncle was in the hospital when a nurse came into his room and asked him, "Do you use oxygen?" With an incredulous look on his face, my uncle replied, "Doesn't everybody?"

-ROBERT WILLIAMSON



While volunteering in a hospital during college, I was tasked with feeding an elderly patient who didn't have the strength to do it himself. When his tray arrived, I picked up the utensils and asked, "Would you like me to use a spoon or a fork?" He replied, "That depends on your aim." -SANDY SPEER



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Join the Fun! Local Events & Activities

Manton Area Harvest Festival

Date: September 4th - September 7th Labor Day weekend

Since 1924, the Manton Area Harvest Festival has been a time-honored tradition of community events, live music, carnivals, Lumber jack show, and crafters.

Second Annual Harvest Festival

Location: 6039 E M-115, Cadillac MI 49601

Date: Friday, October 2nd - October 4th

Events for all ages will be happening throughout the weekend. Stop by for the day and enjoy activities including glow dance parties, touch-a-truck, arts and crafts, trick-or-treating, site decorating, costume contests, and more! Events will also be happening at the Carl T Johnson Hunting and Fishing Center and throughout Cadillac West!

Cadillac Craft Beer Festival

Location: City Park in Downtown Cadillac

Date: Saturday, September 26th 3PM Gates Open, Visit <https://cadillaccraftbeerfest.com> for more information. **General Admission Entry:** \$30 pre-sale & \$35 at the gate. Includes five 5oz pours & festival glass.

Mesick Farm & Artisan Market

Location: 210 E Mesick Ave, Mesick, MI 49668. The market is located at 210 E. Mesick Ave.

The corner of Mesick Ave. and Walter St

Date: Every Saturdays from 10 am to 3 pm until October 10, 2026

The Winter Market

Location: The Wexford Civic Center, 1320 N Mitchell St, Cadillac, MI 49601.

Date: Every week on Wednesday from 11:30am-5pm until January 27, 2027

Third Annual Cadillac Book Club

Location: Cadillac Library, 117 W Cass St, Cadillac.

Date: Saturday, September 12th 2026

Cadillac Book Fest features book sales by authors, book crafts, and more. This is a great opportunity for people in Cadillac and surrounding areas around Michigan to attend to meet fantastic small press authors, learn about their work, and even pick up some great reads.

CITY OF CADILLAC / WEXFORD COUNTY

HOUSEHOLD HAZARDOUS WASTE DISPOSAL DAY

When: Saturday Sept 26, 2026 Time: 9:00 am -1:00 pm

Where: Cadillac Wastewater Treatment Plant, 1121 Plett Rd, Cadillac, MI 49601

This is a day for Wexford County residents to safely dispose of old, unusable quantities of hazardous products that you did not know what to do with.

THE SECRETARY OF STATE IS *Coming to* MANTON!



Need to renew your driver's license or ID? Transfer a vehicle title? Apply for a disability placard? Skip the trip and take advantage of this convenient local service!



TUESDAY,
SEPTEMBER 29, 2026



10:00 AM - 2:00 PM



MANTON SENIOR CENTER
302 W Main St,
Manton, MI 49663

The Michigan Secretary of State Mobile Office will provide many of the same services available at a traditional Secretary of State branch, including:



FIRST-TIME MICHIGAN IDS



DRIVER'S LICENSE & ID RENEWALS



VEHICLE TITLE TRANSFERS



DISABILITY PLACARD APPLICATIONS & RENEWALS



This service is being brought to Manton in partnership with the Wexford County Council on Aging, making it easier than ever for local residents to take care of important transactions close to home.



TO LEARN MORE, CONTACT THE WEXFORD COUNTY COUNCIL ON AGING AT

231-775-0133

Don't Miss Your Medicare Check-Up!

Medicare Open Enrollment runs from October 15 through December 7 each year. During this time, you can review and make changes to your Medicare health and prescription drug coverage. Even if you're happy with your current plan, it's a good idea to compare your options each year to make sure your coverage still meets your needs and remains the best fit for the coming year.

Need a Medicare Plan Review?

If you would like a Medicare plan review during Open Enrollment and aren't sure you're on the Wexford COA mailing list, please contact us. We can make sure you receive an Open Enrollment form.

If you receive a form, please complete both the front and back and return it as soon as possible. Getting forms back early helps us estimate the number of people requesting assistance so we can plan ahead and ensure enough counselors, volunteers, and resources are available throughout the enrollment season.

Completed forms will be date-stamped and processed in the order they are received. A Medicare counselor will contact you when your form reaches the top of the review list. No appointments will be scheduled.

Open Enrollment is one of the busiest times of the year for our Medicare team. We assist hundreds of individuals during this period and appreciate your patience as we work through every request. Returning your form promptly helps us provide the best possible service and ensure everyone receives the assistance they need. The sooner we receive your form, the better we can prepare to serve our community!



REVIEW YOUR COVERAGE FOR 2027

Medicare Advantage and Part D plans usually change each year. Make sure that your drugs will still be covered and your providers and pharmacies will still be in network.

Original Medicare

Visit [Medicare.gov](https://www.Medicare.gov) or read the 2027 Medicare & You handbook to learn about Medicare's benefits for the upcoming year. The handbook is available in different languages.

Medicare Advantage Plan or a stand-alone Part D

Read your plan's Annual Notice of Change (ANOC) and Evidence of Coverage (EOC).

Explore other plans in your area.

You may find a cheaper plan that meets your healthcare and prescription drug needs. Research shows you can lower your costs by shopping around.

Medicare Advantage Plans have significant flexibility in the supplemental benefits

Medicare Advantage Plans can offer various benefits to members, including non-medical services like nutrition. When comparing options, it's essential to consider these factors and whether benefits are available to all or just some members.

Know how to change your coverage

If you decide to change your Medicare coverage, you can do so by:



Contact your State Health Insurance Assistance Program (SHIP) for help reviewing your coverage options and making changes to your Medicare coverage.

- Calling 1-800-MEDICARE to make changes over the phone; going to [medicare.gov](https://www.Medicare.gov) to make changes online
- Calling a plan directly to enroll (after getting all information in writing)

Next Medicare Monday Class Dates

Join us for the upcoming Medicare Monday classes at 4pm

October 5th & November 1st.

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.

Certified Community Advocate

The COA Advocate, Autumn, helps seniors problem-solve by exploring available options and choices. Supporting them in accessing resources and services to meet their needs.

Wexford County offers many resources for seniors, and the Advocate stays informed by collaborating with as many organizations as possible.

Our Advocate helps seniors with things such as:

- Applying for food benefits and state emergency relief through the Michigan Department of Health and Human Services.
- Applying for Home Heating Credits and Property Tax Credits.
- Speaking with other organizations on behalf of/with seniors to make the process of obtaining resources smooth and less stressful.
- There are many helpful resources available in our community for seniors, including home repair assistance, housing options, food programs, guardianship, providing documents for wills and power of attorney, legal resources, and more. Helping seniors access online systems or understand paperwork they receive that is required for services they are eligible for.

Give Autumn a call at 231-775-0133 or send her an email at communityadvocate@wexfordcoa.org if you need assistance.



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Transit Authority

Our **demand-response service** is a door-to-door public transit option for everyone in Wexford County. Trips are affordable as low as \$1 and never more than \$3. We also travel to Traverse City three times a day and may be able to help with rides to appointments near Munson Medical Center, Copper Ridge, or Cedar Run. You can schedule same-day rides (as space allows), or plan up to 21 days in advance.

We also offer **Rides to Wellness**, a premium, one-on-one van service for non-emergency medical trips, available for just \$15. And for longer-distance travel, our New Freedom Volunteer Driver Program connects seniors and individuals with disabilities to rides anywhere in Michigan.

Scheduling a Ride is Easy!

Call us at 231-779-0123 to talk to one of our friendly staff members. You can also schedule online or use our mobile app to book right from your phone whatever works best for you!

We're currently experiencing record ridership, and during the school year, our busiest times are **6:00 a.m. to 9:00 a.m. and 2:00 p.m. to 5:00 p.m., Monday through Friday**. If you need to travel during these times, we recommend scheduling your ride as early as possible. We're actively hiring and training more drivers to SERVE our growing community better. For more information, visit us at www.wexexpress.us or call 231-779-0123 today. We look forward to riding with you!

Smart Shopping for Better Health and Savings

A little planning before you shop can help you save money, reduce food waste, and make healthier choices for you and your family.

- Establish a food budget.
- Plan meals and snacks for the week.
- Create a shopping list and stick to it.
- Shop the perimeter of the store for fresh foods.
- Read nutrition labels to compare products.



Budgeting

When you're on a tight budget, avoid unnecessary purchases and impulse buys. Keep a running list of foods you need, look for sales and coupons, and take advantage of store loyalty programs and apps for discounts.

Meal Planning

Planning meals ahead of time can save time, money, and stress. Having a plan for the week makes it easier to prepare healthy meals and snacks. Using leftovers in future meals can stretch your food budget even further.

Shopping Lists

A shopping list helps you stay within your budget and avoid buying items you don't need. To save even more, choose seasonal produce, store brands, and other budget-friendly options.

Healthy Shopping

The perimeter of most grocery stores contains fresh foods such as fruits, vegetables, low-fat dairy products, lean meats, and whole grains. Limit highly processed foods and sugary drinks, which are often found in the center aisles.

Label Reading

Reading nutrition labels can help you compare products and make informed choices. Pay attention to calories, fat, sodium, and added sugars to select healthier options for your household.



MINI PIZZA

Ingredients

- 1 small bell pepper (diced small)
- ½ (8-ounce) container mushrooms (diced small)
- 1 medium tomato (diced small)
- 1 (4-ounce) chunk part-skim mozzarella cheese (shredded)
- 6 whole grain English muffins (cut in half)
- ½ teaspoon dried oregano
- ½ teaspoon dried basil
- 1 (8-ounce) can tomato sauce
- no salt added
- Optional Ingredients: 12 (2-inch-diameter) turkey pepperoni slices

Cooking Directions

1. Preheat oven to 450 degrees Fahrenheit. Gather and prepare ingredients.
2. Place muffin halves onto a baking sheet. If you like a crispier pizza, place the baking sheet in the oven while you prepare the rest of the ingredients.
3. Stir oregano and basil in the tomato sauce in a small bowl. See suggested substitutions for options to skip this step.
4. Using a spoon, add the sauce to each muffin half.
5. Add the vegetables to the pizzas.
6. If using, top with the pepperoni.
7. Top each pizza with cheese.
8. Place in the preheated oven and cook until cheese melts and is slightly golden brown. About 10-12 minutes.
9. Allow to cool for 2 minutes before serving.



Information provided by Michigan State University Extension. Visit the MSU Extension website for additional nutrition information, healthy eating tips, and recipes.

<https://www.canr.msu.edu/extension-recipes/>



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SPOOKY CREATURES

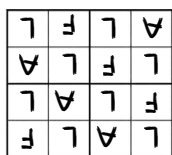
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BANSHEE
BAT
BLACK CAT
BOGEYMAN
COCKROACH
CYCLOPS
DEMON
FRANKENSTEIN

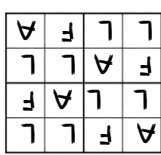
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GHOST
GOBLIN
GRIM REAPER
KRAKEN
MEDUSA
MONSTER
MUMMY

OGRE
PHANTOM
POLTERGEIST
SASQUATCH
SHADOW
SKELETON
SNAKE

SPIDER
TROLL
VAMPIRE
WEREWOLF
WITCH
YETI
ZOMBIE



Puzzle 2



Puzzle 1

 HALLOWEEN JOKES

Why didn't the skeleton go to the Halloween party?

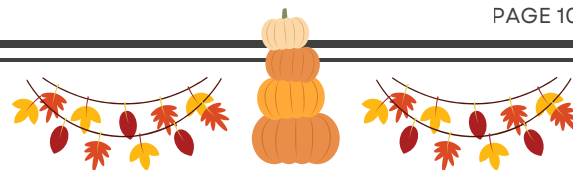
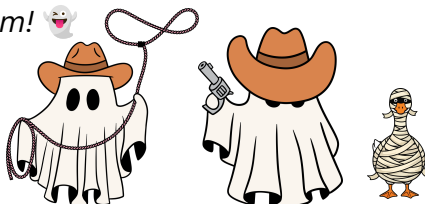
Because he had no body to go with! 💀

What is a pumpkin's favorite sport?

Squash! 🎃 🏆

Why are ghosts bad liars?

Because you can see right through them! 🙈 🌀 🐙



PUMPKIN PATCHES & FALL ATTRACTIONS

Address: 1441 W 14 Rd, Mesick, MI 49668.

Operating Hours: Monday-Sunday 8am-8pm A great farm-to-table stop for local produce, fresh-baked goods, and visiting farm animals.

Address: 1716 N 29 Rd, Cadillac, MI

49601. Offers seasonal family farm experiences and a gift shop, though pumpkin patch availability can vary by year.

PAHL'S COUNTRY STORE & PUMPKIN PATCH

Address: 11168 M-37, Buckley, MI 49620

(about a 22-minute drive northwest of Cadillac)

Operating Hours: Monday- Friday 10am-5pm; Saturday 9am-12pm. Large pumpkin patch with over a dozen varieties, corn and straw mazes, a straw tunnel slide, farm animals, and weekend hayrides or barrel train rides.

NORMAN'S FARM

Address: 22735 20 Mile Rd, Tustin, MI

**49688 .Operating Hours: Monday-Sunday
,8am-8pm.** A historic family farm,
operating since 1889, known for giant
pumpkins, gourds, squash, and other
fresh fall vegetables and decor.

LOOKING FOR MORE FALL FUN?

Be sure to visit the Cadillac Area Visitors Bureau's Fall Activities page for the latest information on seasonal events, color tours, festivals, outdoor adventures, and more happening throughout our area.

<https://cadillacmichigan.com/365-days/fall/>

Fall Sudoku Answers

Answers to Word Scramble

1. Ghost
2. October
3. Witch
4. Candy Corn
5. Skeleton
6. Zombie
7. Pumpkin
8. Vampire
9. Bat
10. Scary
11. Candy
12. Spider
13. Costume
14. Jack-O-
15. Haunted House

Special word- Trick-or-Treat

WHO YOU GONNA CALL?? FRAUD FIGHTERS

After reading the title of this article, I bet you had the hit song by Ray Parker Jr. playing in your head... “Who you gunna to call? Ghostbusters!!” Yes, it’s a great song and great movie franchise, but I’m here to discuss who is calling you, and who are you calling. It’s a big topic in the world of fraud.

Many of the phone calls I receive now say ‘Spam Caller’, and I immediately ignore them and let them go to voicemail. If it’s someone I need to talk to, they leave a voicemail. That’s a simple way to avoid talking to fraudsters. But what happens if it doesn’t say ‘Spam Call ’ but, for example, Wexford Community Credit Union, and shows our phone number? Now, it is possible we are calling you about your loan status or asking questions about a possible transaction that seems suspicious, but we have seen a rise in what is referred to as spoof calls. That’s when the information on the screen is correct, but the person on the line is a fraudster trying to gain access to your information.

Spoof calls are on the rise, not only from financial institutions, but also from police and sheriff’s departments and government agencies like the IRS. If you ever, ever have any question about whom you are speaking to, hang up and call the institution by the number you know, or stop by a branch. It’s ok; we don’t mind getting hung up on in these instances, and when you call back, we will have a good laugh about it. And never give a caller any personal information like your Social Security number or any two-factor authentication codes they may say you were sent—that is a sure sign they are trying to steal from you. (Many places will need to verify your identity before discussing business with you, but they will never ask for full SSNs, security codes from credit cards, or passwords to websites. Ask your financial institution what they require, so you know what to expect.)

One thing to know about fraudsters is that they offer great customer service...when they are trying to steal your money. Let’s say you get a pop-up on your computer while surfing online, seemingly from Microsoft or Apple Support. You’ll probably see a toll-free number to contact support in several places on the screen, all of which lead to fraudsters.

Case in point: a few years ago, a gentleman from Traverse City had that happen and was threatened with jail time because of what the “tech support” said they found on his computer. To keep from going to jail, he was convinced to wire over \$76,000.00, and once funds are wired, there is no way to get them back. Also, double check who you are calling for things like tech support by looking up the number on a legitimate website. If in doubt, try a local computer repair company for computer fixes, or better yet, have the grandkids come visit and fix the computer.

Jumping back to the title once again, here at Wexford Community Credit Union, we do have a group of staff called Fraud Fighters who meet every week to discuss fraud trends and what we’ve seen during the past week. This has become a popular group to have across the financial sector because there is just so much fraud out there, and it is imperative to not only protect our members as individuals, but our communities as a whole.

Be safe out there,



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





Halloween

WORD SCRAMBLE

OHGTS

OORBTCE

WHCTI

NCDYA CNRO

ELTKENOS

ZBEIOM

INUPMKP

IAERMVP

TAB

ARSCY

YNCDA

DEPSIR

TSEOCMU

CAKJ O NNTLAER

DAUTNEH HUSEO



Unscramble each Halloween word and write the correct answer on the line. When you finish, use the letters from the highlighted boxes to fill in the bubbles at the bottom of the page. The letters in the bottom bubbles will spell out a special Halloween word!

Fall Sudoku Puzzle

Fill in the grid with the letters F A L and L making sure no letter is repeated in each row, each column and within each mini grid.

Puzzle 1

		L	L
L	L		
F	A		
		F	A

Puzzle 2

L	A		
		A	L
L	F		
		F	L

MANTON SENIOR CENTER UPCOMING EVENTS

Pancake Breakfast Saturday, September 6, beginning at 7:00 a.m. Breakfast will be served at the 5th Street Gym. Bring your family and friends for a great meal and community fellowship.

LABOR DAY DONUT SALE & PARADE

Celebrate Labor Day in Manton! The Manton Senior Center will be selling fresh donuts on Labor Day morning, starting at 8:00 a.m. Donuts will be available until sold out, so be sure to stop by early. Then stay and enjoy the Labor Day Parade, which kicks off at 10:00 a.m.

CROCKPOT SOUP SUPPER

Mark your calendars for the Crockpot Soup Supper on **Thursday, October 22, from 5:00 p.m. to 7:00 p.m.** Enjoy a variety of delicious homemade soups, great company, and an evening of community fun.



CADILLAC SENIOR CENTER UPCOMING EVENTS

Cadillac Senior Center Craft Sale on **October 10th from 10:00 a.m. to 3:00 p.m.** Browse unique handmade items and support local crafters. Interested in being a vendor? Tables are available for \$30. Contact Vicki Richardson or Bev Lewis by September 10th to reserve your space.

St. Ignace Kewadin Casino Trip November 6-7, 2026: One night at the casino hotel. Rates start at \$130 per person \$10 food credit and \$10 free play. Contact Vicki at 231-779-9420 or 586-709-8107 for details and reservations.

Albuquerque & Santa Fe Adventure.

April 24-May 4, 2027. 11-day motorcoach tour featuring Santa Fe, Albuquerque, Acoma Pueblo (Sky City), the Sandia Peak Tramway, and more. Cost: \$1,600 per person (double occupancy). Single occupancy available for an additional \$439. Contact 231-779-9420 for more information and details



FALLING IS NOT AN INEVITABLE PART OF AGING: STEPS TO PROTECT YOUR LOVED ONES

As we get older, maintaining our independence is one of our top priorities. We want to keep driving, shopping, gardening, and enjoying our favorite activities without fear. That is why **Falls Prevention Awareness Week 2026** (September 21–25) is so important.

Many people believe that falling is just a natural, unavoidable part of growing older. **This is a myth.** Falling is not inevitable. By taking a few simple, proactive steps, you can drastically reduce your risk, protect your body, and stay in control of your daily life.

A single fall can change everything in an instant, leading to fractures, hospital stays, and a long recovery process. Often, the fear of falling causes people to cut back on their normal activities. Ironically, sitting still weakens your muscles, which increases your risk of a future fall. The good news is that you have the power to protect yourself. Most falls are caused by specific, manageable risk factors that you can change starting today.

5 PRACTICAL WAYS TO KEEP YOUR BALANCE

You can significantly lower your risk of tripping or slipping by focusing on these five key areas of your life:

- **Keep Moving:** Muscle strength and balance are your best defenses. Simple activities like walking, water aerobics, or Tai Chi keep your legs strong and your reflexes sharp.
- **Check Your Medications:** Some prescriptions, over-the-counter drugs, or combinations of pills can make you feel dizzy, lightheaded, or sleepy. Bring all your medicine bottles to your doctor or pharmacist once a year to ensure they are not affecting your balance.
- **Get an Eye Exam:** Your eyes tell your brain how to navigate stairs and avoid obstacles. Schedule an annual vision checkup to ensure your glasses prescription is up to date and to screen for conditions like cataracts or glaucoma.
- **Make Your Home Safe:** Look around your living space for hidden dangers. Secure or remove loose throw rugs, clear clutter from hallways, move electrical cords away from walking paths, and install sturdy grab bars next to your toilet and shower.
- **Light It Up:** Dim lighting makes it hard to see obstacles. Place bright nightlights in your bedroom, hallways, and bathroom so you can navigate safely if you need to get up during the night.

TAKE THE FIRST STEP

The easiest way to start is with a basic assessment. Tools like the **NCOA Falls Free Check-Up** allow older adults to screen themselves for risk factors in just a few minutes. Armed with this information, families can work together with healthcare providers to build a customized, highly effective safety plan.

ncoa | **FallsFree CheckUp**
national council on aging | YOU CAN PREVENT A FALL

Maintain your independence!

Use our **#FallsFree CheckUp** to learn about your falls risk today.

[ncoa.org/FallsFreeCheckUp](https://www.ncoa.org/FallsFreeCheckUp)



Visit: <https://www.ncoa.org/article/falls-free-checkup>

Protecting Your Home: The Importance of a Title Search

By: Alex Mallory of McCurdy, Wotila & Porteous, PC

For many people, their home is their most valuable asset. After owning a home for many years, it can be easy to assume that everything about the property's ownership is in order. Unfortunately, problems with the title to real estate can sometimes remain hidden for years—or even decades—until the property is being sold, refinanced, transferred, or passed down to the next generation.

One way to identify potential problems before they become serious is to order a [title search](#).

What Is a Title Search?

A title search is an examination of the public records affecting a particular piece of real estate. In Michigan, these records are typically maintained by the county Register of Deeds. The records can include deeds, mortgages, liens, easements, land contracts, probate orders, restrictions, and other documents affecting ownership or the use of the property. The Wexford County Register of Deeds maintains records of real estate transactions and encumbrances affecting property in Wexford County, with records dating back to 1864.

The purpose of a title search is to determine who has an ownership interest in the property and whether there are other claims, liens, or restrictions that could affect the property.

A title search is not simply a search for the current owner's name. A thorough examination can trace the property's history and identify documents that may affect the owner's ability to sell or transfer the property.

When and Why Should a Homeowner Consider a Title Search?

There are several circumstances in which a title search can be particularly valuable. Although this is not an extensive list, here are four common examples:

1. Before selling your home

Imagine that you have lived in your home for 30 years and decide it is time to sell. You find a buyer, negotiate a price, and prepare for closing—only to discover a problem with the property's title. Perhaps an old mortgage was never properly discharged. Maybe an estate was never properly administered after a former owner's death. Discovering these issues early gives you time to resolve them before they delay or jeopardize a sale.

2. When transferring property to children or other family members

Many people eventually consider transferring their home or other real estate to a child or other family member. Before making such a transfer, it can be helpful to understand exactly how the property is currently titled and whether outstanding interests are affecting it.

A title search can help identify the current ownership and reveal mortgages, liens, easements, or other recorded documents that should be considered before the transfer takes place.

3. When dealing with an estate

Title issues can become particularly important after someone dies. A family may believe that the deceased person owned a particular property, only to discover that the deed names someone else, that another person retained an interest, or that a prior transfer was never properly completed.

Ordering a title search during the administration of an estate can help the personal representative and the family understand exactly what interest the decedent owned and what needs to be done before the property can be sold or distributed.

4. To uncover old liens and mortgages

A property can have financial obligations attached to it that are not obvious to a homeowner. For example, an old mortgage may have been paid off years ago,

But the proper discharge may not have been recorded. There may also be tax liens, construction liens, judgments, or other encumbrances affecting the property. Identifying these issues before a transaction can save considerable time and frustration.

Don't Wait Until There Is a Problem

One of the biggest advantages of a title search is the opportunity to find a problem before you urgently need to resolve it.

If you are thinking about selling your home several months from now, transferring property to a family member, or beginning the process of settling an estate, investigating the title early can give you time to address unexpected problems. This can be especially important for older properties that have changed hands many times. A problem involving a deed or lien from decades ago may not become apparent until a new transaction requires someone to establish clear title.

The Bottom Line

Real estate ownership can become complicated as time passes. People get married and divorced, family members pass away, mortgages are paid off, property is transferred, and documents are recorded. Sometimes, the paperwork does not keep up with what happened in the lives of the people who owned the property. A title search can provide valuable peace of mind by giving you a clearer picture of what you actually own and whether anything else may affect your property.

If you are considering selling or transferring real estate, or if you are administering an estate that includes real property, consider having the title examined before you get too far into the transaction. Finding a problem early is almost always easier than discovering it when a buyer is waiting at the closing table. As with any significant real estate transaction, consulting with a qualified attorney or title company can help you understand the particular circumstances affecting your property. **McCurdy, Wotila & Porteous, PC (231-775-1391) and Lakeside Title, LLC (231-775-1148)** are both local companies that are happy to assist with guiding people through important real estate matters.

Alex Mallory, McCurdy Wotila & Porteous, PC phone: (231) 525-0531

fax: (231) 577-1488

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