

Veteran adds lively repartee to Tallman Center



You can't be around David Honomichl for long at the Tallman Lakes Senior Center without being caught up in the lively banter he carries on with fellow seniors. He exhibits a ready smile and enjoys kidding with everyone around him as he takes part in activities at the center.

He's also been a valuable volunteer over the many years he's been involved with the center. Perhaps his most valuable contribution has been keeping the wooden chairs at Tallman repaired, which center director Sandy Varnes says has been vital.

"We have started a special fund to obtain new chairs for the center, because the ones we have were always in need of repair," Sandy said. "David stepped in and kept our chairs useable while we raise money for new ones."

David is a Vietnam Veteran. He spent "one year, 29 months and 22 days" in the Army—all but two months of it in Vietnam. He was honorably discharged in September, 1967. He was part of the 64th transportation unit, stationed at Pleiku, where the U.S. had an air base. Back in the states, he met a fellow veteran who told him his former unit had suffered severe casualties just a couple months after he left.

Honomichl lived in Burton, MI, near Flint. When drafted into the Army, he was working at Fisher Body, where he was hired in December 1963. Within a month after his discharge, he was back at work. After the Fisher Body plant closed, he worked for Flint Metal Fab until he retired. Then David and his wife, Elaine, who have been married 42 years, resettled in northern Michigan.

He's been coming to the Tallman center since the early 90's, starting when he was hired to rake leaves around the building. He soon became a regular visitor.

David is an avid bingo fan and likes to play at the center every Tuesday and Thursday. He also comes to all the pot lucks, where another of his volunteer activities is to help out by collecting the 50-50 contributions.

If you want to share a laugh with this good-humored vet, just stop by the Tallman Senior Center on a Tuesday.

What Day of the Month Do I Get my Social Security Payment?

Posted on <u>June 6, 2019</u> by <u>Jim Borland</u>, <u>Assistant Deputy Commissioner</u>, <u>Communications</u> for Social Security Administration

Timing is everything, and the arrival time of your monthly payment from Social Security can be key to keeping your financial house in order.

As you budget to pay your bills and save for future needs, keep in mind that your monthly retirement or disability benefit will be paid at the same time each month.

To see your next payment date, create or log on to your *my Social Security* online <u>account</u> and go to the "Benefits & Payments" section.

In general, here's how we assign payment dates:

- If you were born on the 1st through the 10th of the month, you'll be paid on the second Wednesday of the month;
- If you were born on the 11th through the 20th of the month, you'll be paid on the third Wednesday of the month; and
- If you were born after the 20th of the month, you'll be paid on the fourth Wednesday of the month.

There are exceptions. For example, children and spouses who receive benefits based on someone else's work record will be paid on the same day as the primary beneficiary.

For others, we may issue your payments on the 3rd of each month. Among other reasons, we do this if:

- You filed for benefits before May 1, 1997;
- You also receive a Supplemental Security Income (SSI) payment;
- Your Medicare premiums are paid for by the state where you live; or
- You live in a foreign country.

Individuals who receive SSI payments due to disability, age, or blindness receive those payments on the 1st of each month.

If your payment date falls on a federal holiday or weekend, you can expect to receive that month's payment on the weekday immediately prior.

You can see a current schedule for Social Security and SSI benefit payments in an easy-to-read calendar.

Social Security is with you through life's journey, helping you to secure today and tomorrow through important financial benefits, information, and planning tools. To learn more, please visit our website.

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PLEASE CALL MEAL

Mondov	Ianday Tuasday Wadnesday Thuwsday				SITES FOR LUNCH		
Monday	Tuesday	Wednesday	Thursday 1	Friday 2	RESERVATION BY 9:00 AM.		
AU	GU		Swiss Steak Mushroom Gravy Mashed Potato Squash Peaches Biscuit w/Honey 1% Milk	Baked Fish Potatoes Green Beans Oranges Roll 1 % Milk	PRICES Age 60 and up: \$3 Under age 60: \$5 Note: Menus are		
5 Lasagna Carrots Tossed Salad Peaches Garlic Breadsticks 1% Milk	6 Taco Tuesday Seasoned Taco Meat Tortilla Shell Lettuce & Tomato Refried Beans Fresh Fruit 1 % Milk	7 1/4 Pounder w/ cheese Seasoned Crispy Cubes Peas Apricots Hamburger Bun 1% Milk	Stuffed Green Peppers California Blend Warm Applesauce Breadsticks 1% Milk	9 Chicken Breast Sandwich Potato Salad Bun Watermelon 1% milk	\$1 Lunch Days Third Friday each month Ludington Center August 16 Last Thursday each month		
Chicken Noodle Casserole Peas Sliced Peaches 1% Milk	Sweet & Sour Pork Over Bed of Rice Stir Fry Vegetables Peas Tropical Fruit Mix 1% milk	14 Roast Pork Sweet Potatoes Diced Pears Dinner roll 1% Milk	15 Thursday Pizza Day Fresh Salad Bar Strawberry Shortcake 1% Milk	Sloppy Joes Hash Brown Casserole Fruit Mix Hamburger Bun 1% Milk	Scottville & Tallman Centers August 27 Kitchen 757-4831 Meal Sites		
19 Stuffed Cabbage Rolls Carrots Warm Peaches 1% milk	Ground Beef w/ Spanish Rice Green Beans Orange Wedges 1% Milk	21 Meatloaf Mashed Potatoes/ gravy Fruited Jell-O Rye Bread 1% Milk	Turkey Deli On a Bun Coleslaw Potato Salad Fruit Mix 1 % Milk	Pepper Steak Scalloped Potatoes Beets Pineapple Tidbit Rye Bread 1% Milk	Scottville 757-4705 Ludington 845-6841 Tallman 757-3306 In accordance with Federal Law and U.S. Department of Agriculture policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, or disability. To		
26 Stuffed Baked Potato Ham, cheese Broccoli Sliced Apples Dinner Roll 1% Milk	Swedish Meatballs Egg Noodles Stewed Tomatoes Fresh Fruit and Salad Bar 1 % milk	Jumbo Hotdog Baked Beans Warm Peaches Bun 1% milk	Spaghetti w/Meat sauce Garden Salad Warm Peaches Garlic Toast 1% Milk	30 Sliced Roast Turkey Mashed Potato Pears Dinner Roll 1% Milk	file a complaint of discrimination, write USDA, Director, Office of Adjudication, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410 or call toll free (866) 632-9992 (Voice). Individuals who are hearing impaired or have speech disabilities may contact USDA through the Federal Relay Service at (800) 877-8339: or (800) 845 6136 (Spanish). USDA is an		
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CAMPER COMMENTS



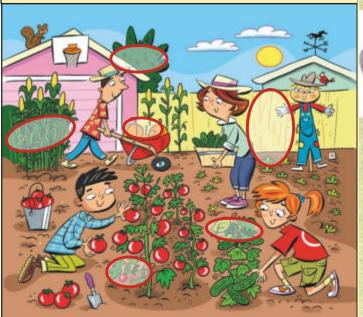
These are actual comments left on U. S. Forest Service registration sheets and comment cards by backpackers completing wilderness camping trips:

- "A small deer came into my camp and stole my bag of pickles. Is there a way I can get reimbursed? Please call."
- "Escalators would help on steep uphill sections."
- "Instead of a permit system or regulations, the Forest Service needs to reduce worldwide population growth to limit the number of visitors to wilderness."
- "Trails need to be wider so people can walk while holding hands."
- "Ban walking sticks in wilderness. Hikers that use walking sticks are more likely to chase animals."
- "A McDonald's would be nice at the trail head."
- "The places where trails do not exist are not well marked."
- "Too many rocks in the mountains."

Retrieved from: http://www.lovetheoutdoors.com/camping/camping_humor.htm#camper-comments

PUZZLE SOLUTIONS:

Riddle answers: 1. reflection 2. tree 3. thumb
Picture Answers: Bloom, Dig, Farm, Garden, Seed, Vine



Bananas are curved because they grow towards the sun.

Bananas go through a process called "negative geotropism."

Instead of growing towards the ground, they start growing towards the sun.

The fruit grows against gravity, which gives the banana its familiar curved shape.



DID YOU KNOW?



Dignity, fame and protection are considered ancient properties for the

August Birthstone Peridot. The Peridot is also used to increase prosperity, growth, and openness. Peridot is told to have the ability to bring healing and vitality to the whole body. It said to increase patience, confidence and assertiveness.



Food as Medicine



Food as Medicine focuses on the ideas of nutritional science, meaning the study of how the nutrients in our food work synergistically to promote health. Food is essential in the health and wellness of our body, mind and spirit. Eating a well-balanced diet of seasonal, nutrient rich foods - especially organically and locally grown fresh produce and grass fed or free-range meat - provides the necessary building blocks of health and disease prevention.

Taste can give a clue to how a food helps certain organs of the body. Sour tasting foods, for example, help tone the liver and gall bladder. Sweet tasting foods (naturally sweet foods such as cherries and bananas) help the spleen, stomach, and improve digestion. Salty tasting natural foods (kelp, miso, barley) improve the function of the kidneys and bladder. Pungent tasting foods (green onion, chives, clove, parsley, ginger) are attributed to improved lung function and better movement of food through the large intestine. Bitter tasting foods (asparagus, celery, grapefruit, endive) improve circulation and digestion through the small intestine. Eat for what ails you. Ginger can quell feelings of nausea. Honey is an ancient remedy for soothing coughs and other throat complaints. Garlic can help your body to fight free radicals and lower blood pressure. Brussel sprouts are a good source of sulfur, which enhances liver function. Berries contain antioxidants which can help to stave off mental decline. Nuts and seeds contain unsaturated fats, which can lower cholesterol.

The Standard American Diet (SAD) is the typical western diet that many of us eat. It is characterized by a high intake of red meat, sugar and artificial sweeteners, high-fat foods, salt and refined grains. The SAD eater takes in hydrogenated and trans-fats, high-sugar drinks and higher intakes of processed meat. Ten years ago, more than 50% of all Americans consumed one-half pound of sugar per day; one wonders how much is taken in today! Studies of western populations who eat the SAD diet show more obesity, more death from heart disease, more death by cancer (especially colon), more diabetes, and more chronic diseases.

Even the smallest of changes in your diet can make a difference. Replace just one SAD food with one healthy food today. The smaller the change, the greater the likelihood that you will stick with it. Making a change that you can live with is key to a healthier, happier you. Keep harmony with nature.

Healthy and Wise is a monthly lecture series led by Luanne Parks, DNP. This informational series is a guide to more natural health care.

Day: Third Thursdays

Time: 12:30 PM

Place: Scottville Area Senior Center

This information is for educational purposes only. It is not intended to diagnose or treat disease. Use of this information is solely at the discretion of the individual.





It's National Immunization Awareness Month!

By Nona Bear

Retrieved from: https://www.seniorsspeakout.org/author/nonabear/

Staying healthy for our families is one of the most important things we can do as seniors. August is National Immunization Awareness Month, which serves as a great reminder for us that vaccines are one of the simplest and most effective tools we can use to make sure we stay healthy as we age.

Vaccines can prevent serious and potentially deadly diseases in people of all age groups, but it is especially important that seniors take steps to educate ourselves about the vaccines that are most important for people age 65 and older. Some diseases that may not be as harmful to younger people can be extremely dangerous in older individuals, and it is important to be vigilant.

Vaccines can help prevent diseases that, as we age, can have harmful effects on our health and well-being. The Centers for Disease Control and Prevention (CDC) provides valuable information on how important vaccinations are to seniors, and even provides a quiz that you can take to determine which vaccines you should get this year to stay healthy.

One of the vaccines best-suited to seniors is the pneumococcal vaccine, which prevents a disease that, even though it's most common in young people, can pose danger to adults 65 and older. Additionally, the CDC recommends a pertussis vaccine (for those who haven't received a Tdap vaccine), a tetanus vaccine every 10 years after your Tdap vaccine, two doses of the shingles vaccine called Shingrix (for adults 50 and over), and of course your seasonal flu shot. If you ever have doubts, the best course of action is to always consult your doctor about what vaccinations are best for you and your family, especially if you are planning to travel to certain countries where a disease is prominent.

Nobody likes needles, no matter what age you are! But we need to ensure that we are taking every precaution to safeguard our health, and vaccination is one of the easiest ways to do so. It is especially good news that most necessary vaccines are covered under Medicare Part B and Part D, enabling us all to have access to these potentially life-saving treatments.

As children and grandchildren get ready to go back to school, they may need vaccinations, as well. Make it a family priority to get yourself vaccinated, too, and keep the whole family safe and healthy this year! Remember, by getting the proper vaccinations, you not only ensure that you stay healthy, but that your family and grandchildren do too!

THINGS TO THINK ABOUT:

- Which letter is silent in "Scent," the S or the C?
- The word "swims" upside-down is still "swims".
- Do twins ever realize that one of them is unplanned?
- Every time you clean something, you just make something else dirty.
- Maybe oxygen is slowly killing you. It just takes 75-100 years to fully work.
- If poison is past its expiry date, is it more poisonous or no longer poisonous?
- What if the dog only brings back my ball because he thinks I like throwing it?
- Why is the letter w, in English, called double u? Shouldn't it be called a double v?
- Intentionally losing a game of rock, paper, scissors is just as hard as trying to win.
- If you replace the "W" with "T" in "What, Where, and When", you get the answer to each of them.



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Previous



Now

We have updated our Center's logo.

Reflecting our outlook on life after retirement.

We are pleased to introduce our new logo with the tagline;

"Vitality at its Best"

YARD SALE

We are currently accepting items for our annual yard sale, one of our biggest



"Fund Raiser!"

While we are pleased you'll share your treasures with us; to benefit the upkeep of the Ludington Senior Center. We respectfully decline items such as, clothes, shoes, broken and non working items. Thank you for your continued support. Yard sale is scheduled for, Friday & Saturday, September 13th & 14th.

Paddle & Play on Platte River!! Honor, Michigan

Join us for a FUN filled day trip on Platt River.

Date: Friday, August 16th, 2019.

Time: 9 am leaving Ludington Senior Center.

Please call 231.845.6841 to register!

Kayak and tubs will be available for rent.

Single kayak starts at \$37 / Double \$61 Tubing starts @ \$9 (1hr.) / \$16 (2hrs).

Please bring your own sack lunch





Monday, August 19, 2019. Time: 9 - 11:30 am By appointment, 231.845.6841

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Day 4 - 6 Kauai Marriott Resort, Lihue, Hawaii

Day 7 - 9 Ka'anapali Beach Hotel, Maui, Hawaii



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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Co) helle ugust			9 Foot care 9:30 Crafts/Laughs 10 Ladies Billiards 10:15 Zumba Gold N Meals 1 Dup Bridge 5:15 Zumba Gold 7:30 Boot Scooters	9 Cribbage 9:30 Yoga 10 Men's Billiards 10:30 Mahjongg N Meals 1 Cards/Games 1 Biugo	3 Pinochle 1pm
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Billiards Open Play Monday Thru Friday 1 - 4 pm	8:30 Yoga 9 Cribbage 9:30 Yoga 10 Men's Billiards 10:30 Malijongg N Meals 1 Cards/Games 5:15 Zumba Gold	9:30 Crafts/Laughs 10 Ladies Billiard 10:15 Zumba Ton. N Meals 12:15 Dup Bridge 2 Country Dancing 5 Weight Watchers	9 Cribbage 9:30 Yoga 10 Men's Billiards 11 Stretch & Fit with Cyndi N Meals 12:15 Meditation	9 Foot care 9:30 Crafts / Laughs 10 Ladies Billiards 10:15 Zumba Gold N Meals 1 Dup Bridge 5:15 Zumba Gold 7:30 Boot Scooters	9 Cribbage 9:30 Yoga 10 Men's Billiards 10:30 Mahjongg N Meals 1 Cards/Games 1 Bingo	Pmochle 1pm
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18	19	20	21	22	23	24
Paralegal Aug 19 9 - 11:30 Call 231:845:0841 For appoint- ment	8:30 Yoga Paralegal 9-11:30 9 Cribbage 9:30 Yoga 10 Men's Billiards 10:30 Mahjongg N Meals 1 Cards/Games 1:30 Low Vision 5:15 Zumba Gold	9:30 Crafts/Laughs 10 Ladies Billiard 10:15 Zumba Ton, N Meals 12:15 Dup Bridge 2 Country Dancing 5 Weight Watchers	9 Cribbage 9:30 Yoga 10 Men's Billiards I1 Stretch & Fit with Cyndi N Meals 12:15 Meditation 2 Essential Oil Class	9:30 Crafts/Laughs 10 Ladies Billiards 10:15 Zumba Gold N Meals 1 Dup Bridge 5:15 Zumba Gold 7:30 Boot Scooters	9 Cribbage 9:30 Yoga 10 Men's Billiards 10:30 Mahjongg N Meals 1 Cards/Games 1 Bingo 1 Cricut FUN	Pinochle 1pm
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Billiards Open Play Monday Thru Friday 1 - 4 pm	8:30 Yoga 9 Cribbage 9:30 Yoga 10 Men's Billiards 10:30 Mahjongg N Meals 1 Cards/Games 5:15 Zumba Gold	9:30 Crafts/Laughs 10 Ladies Billiard 10:15 Zumba Ton. N Meals 12:15 Dup Bridge 2 Country Dancing 5 Weight Watchers	9 Cribbage 9:30 Yoga 10 Men's Billiards 11 Stretch & Fit with Cyndi N Meals 12:15 Meditation 2 Diabetes Support 3 Ted Talks	9:30 Crafts/Laughs 10 Ladies Billiards 10:15 Zumba Gold N Meals 1 Dup Bridge 5:15 Zumba Gold 7:30 Boot Scooters	9 Cribbage 9:30 Yoga 10 Men's Billiards 10:30 Mahjongg N Meals 1 Cards/Games	Pinochle 1pm

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Healthy Living

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Michigan Senior Project Fresh/Market Coupons are still available. If you haven't gotten your \$20.00 coupon ration for 2019, please stop into the Ludington Senior Center.

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Must be 60 years and over to be eligible and meet the income guidelines.

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Dates: July 17th; Aug. 21st; Sept. 18th; Oct. 16th; Nov. 20th & Dec. 18th, 2019

Time: 2:00 pm - Free to everyone

Meeting facilitator: Karen Bieniek



Learn, share & explore the possibilities of essential oils



Introducing the newest member of the Ludington Senior Center family!!

Amelia Rae

Amelia Rae is the daughter of Jaclyn the Diabetes Support facilitator.

"Healthy Me" Diabetes Support Group



Resumes Wednesday, August 28th, 2019 @ 2pm

In this group we discuss not only diabetes, but other health conditions that can surround it. Sit down with your peers, and learn from their real life experiences.

Discuss articles with the latest nutrition suggestions, treatment methods and advancements. This group is low key and meant for open discussion.

Guided Meditation

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308 S Rowe Street, Ludington, MI 49431 Call 231.845.6841 to find out more, or just pop in! Wednesdays at noon, during the Summer!

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articipants will sit comfortably in a class, and a guided through 2 or 3 separate medital ons; each about 10 minutes in length.

Participants will have time to share their experiences and impressions before and after each meditation.

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Pinochle - Saturdays @ 1:00 pm.

Bingo - 1st, 2nd, 3rd & 4th Fridays @ 1:00 pm.

Cards - Mondays & Fridays @1:00 pm.



Cooling Center - Beat the Heat!! Ludington Senior Center

During extreme heat conditions,
The Ludington Senior Center is open,
Mondays - Fridays 9am - 4:30 pm.
Please come in and escape the heat.
Cold water, coffee & tea on site. Join
recreational activities already in
place, complete a puzzle
or read a book!



The possibilities are endless, while beating the HEAT



TED TALKS

Enjoy an hour of mind stimulating discussion.

2nd & 4th Wednesdays @ 3pm
Dates: August 13th & 27th.



Facilitator Gene Kyle

Coffee & Tea provided.



Cricut @ the Senior Center



Have you ever seen T-Shirts with cute quotes, and always wanted one; but don't know where to buy them?

Join us at the Ludington Senior Center, 308 S Rowe Street on Friday, August 23rd at 1:00 pm, to create your very own T-shirt! Class is \$5.00 and you bring your T-shirt. Vinyl and design Provided All Ages Welcome







The Ludington Senior Center - Boom Shop

We have a wide range of hand-made items, created by local Artist & Artisans. When looking for a unique gift item or something special for yourself, please do pop in and see what we have to offer!





- Handcrafted Wooden Pens
- Ouilted Handbags
- Quilted & Croqueted Baby Blankets
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Anna Urick Duggins is an Elder Law Attorney and partner at Parmenter Law who specializes in helping seniors find long-term care solutions. Services include: long term care planning, asset preservation, Medicaid applications, obtaining Veteran's Aid & Attendance benefits and estate planning.

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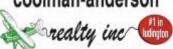
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Books for kids at Scottville Senior Center

As part of its new Mason County Grandparents Raising Grandchildren (GRG) program, the Scottville Area Senior Center (SASC) has formed a new partnership with literacy advocates in the county. The goal is to provide books and literacy information to grandparents to help their grandchildren learn and grow through reading.

The senior center is partnering with the PoWeR Book Bags organization, Great Start Collaborative, community leader Tara Autrey and others. As local PoWeR Book Bags leader Jacquie Gerould aptly puts it, "As a former teacher I know how important literacy is, and I love seeing the children getting excited picking out a bag and book." The bags also contain crayons, paper, book marks and a finger puppet.

Another key partner is the center's own Charity Sew group, let by Norma Andersen. They have previously sewn bags for the book bag program, and have agreed to do so again at their Thursday, August 1 gathering. The group meets at the Scottville center from 9:00 a.m. to noon, and welcomes newcomers who would like to help sew book bags for kids.

Monique Selimos, of Great Start Collaborative, has agreed that a member of their team will be the featured speaker at the October 23 meeting of the Grandparents Raising Grandchildren support group at the center. As always, books will be available to kids and grandparents attending the monthly meetings.

So with help from these great partners, SASC is building a library of hundreds of books for young people. They are available to kids and their grands who attend GRG meetings, to the center's visitors who would like to take books to their grandchildren, or for kids who visit the center with their senior relatives.

"We relish intergenerational interaction at the center," said Bill Kerans, SASC director. "And since we're part of Mason County Central Schools, literacy is part of our DNA. After all, the heart of our GRG program is the kids growing up in grandfamilies."



New kid library and book bags at Scottville Area Senior Center

Creative Crafts

4th Wednesdays August 28th at 2 PM

BIRD SEED ORNMENTS \$1.00

We're making these ornaments using gelatin. A cookie cutter for you to keep is included in the price of this craft.





A Guide to More Natural Health Care

Third Thursdays at 12:30 PM

August's Topic:

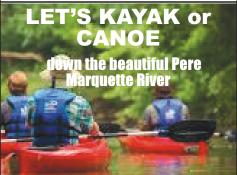
Herbs in the Backyard

And

Making Herbal Medicine



MAKE AND TAKE AN HERBAL REMEDY!



PLEASE RSVP (To reserve watercrafts)

4th Thursdays • 1:30 PM • August 29
Meet at River Run Canoe Livery, 600 S
Main St, Scottville . Bring your own
vessel or rent. \$15 a person for any
boat or \$7 if you bring your own. Call
for details! 757-4705

PROJECT FRESH COUPONS ARE STILL AVAILABLE AT SASC!

These coupons can be used for produce at farmers' markets. Call the Scottville Area Senior Center at 757-4705 for more information!



SCOTTVILLE AREA SENIOR CENTER IS A COOLING STATION!



We welcome seniors
who may need a
comfortable, cool place
to be. We will have
Pedialyte freeze pops
available to help keep
people hydrated in
extreme heat!

140 S. MAIN ST. • SCOTTVILLE, MI 49454 • 231-757-4705

Life Story Writing Class underway

New writers welcome to join in

The new Life Story Writing Class at Scottville Area Senior Center got off to a great start in July. The class formally runs for eight weeks, ending August 29, but new people are welcome to join in anywhere along the way. Class leader Sharon Bailey and the others in the group will help newcomers get started and they can proceed at their own pace.

"We've had such a good time," said Bailey, "we're even talking about continuing to get together informally after the class officially ends. So we're keeping it on the calendar in September, to allow for those informal sessions.

"We may schedule more classes in the future," she added, "if there's enough interest. Everyone's life is filled with interesting, dramatic and poignant events"

"The Life Story approach is a terrific way to capture those important times and preserve them as part of your family history," said Bill Kerans, who is assisting Sharon with the class. "You can make it as simple or elaborate as you wish."

Each class participant is provided with a packet of suggestions for building lists to capture the highlights of their lifetime, and embellishing those lists into more comprehensive memoires.

Class members enjoy reading individual episodes they've written about their personal history and discussing their experiences with the group. A pot luck dinner and reading session is being considered so the writers can share some of their experiences with others outside the group.

When: Thursdays, 1 PM Where: Scottville Senior

Center

Cost: Free, just bring a notebook and pen!



ASK SHARON

I am going to talk about Medicare Advantage (MA) this month. Open Enrollment is upon us in a couple of months. It begins on Oct 15 and ends on December 5th; with coverage from a new plan starting on January 1. During this period of time you can change MA plans and Medicare D plans if you are not happy with the plans you have now. It is a good time to go over your drug list and make sure your plan hasn't dropped your meds or hasn't raised the premium too much.

Q. Is it advantageous to enroll in an MA plan over a Medigap plan?

A. It really depends on your financial situation and whether or not you think you will be hospitalized more than normal. As we get older sometimes we develop health problems that could land us in the hospital more than most people.

An MA plan can cost as little as zero dollars and covers things that Medigap and regular Medicare doesn't. It pays for prescription drugs, some dental, eye care, some hearing aid coverage (although not much on hearing aids). Some MA plans cover gym membership locally. There are copays for most services. When you reach the out of pocket amount, which is the amount you are responsible for, the plan will pay all other expenses for the rest of the year. Out of pocket amounts range from about \$4200 to 6000, depending on plan you choose. You can see me in the open enrollment period if you would like to check out MA plans.

Q. How is Medigap (Medicare Supplement) plan different?

A. A Medigap plan, depending on the plan you choose, costs roughly \$150 to \$250 a month. If you choose a plan in the higher price range, it will cover all costs that Medicare doesn't cover. If you can afford one of these plans, there is the advantage that you will not have to worry about healthcare bills. The plans that run cheaper don't cover deductibles for Medicare Part A &B. Medigap also does not cover prescription drugs, dental, eyeglasses, hearing aids or gym membership.

If you don't enroll in a Medigap plan when you are first eligible, you may not be able to get this plan at a later date. A licensed insurance agent will have to enroll you in a Medigap plan. Call me at 757-4052 if you need help with either of these plans. I hope I made this clear to everyone. It can be complicated, I know, but there is help out there.

~ Sharon Bailey is a certified MMAP Counselor. Call Sharon at 757-4052 to make an appointment for help with your Medicare and insurance issues.

140 S. MAIN ST. • SCOTTVILLE, MI 49454 • 231-757-4705



JOIN SWOGGER, BRUCE & MILLAR LAW FIRM FOR:

ESSENTIAL ESTATE PLANNING

First Mondays of the month MONDAY, August 5

9:00 AM TO 12:00 PM

At SCOTTVILLE AREA SENIOR CENTER

Join attorney Courtney Marshall for Essential Estate Planning at the Scottville Area Senior Center. This new program offers an opportunity to speak with an experienced estate planning attorney to review, update, and/ or create an estate plan. Schedule an appointment, free of charge, to discuss your individual estate plan by calling Scottville Area Senior Center at 231-757-4705 or checking the sign-up sheet for an open time.

<u>JEDPARDY! POTLUCK</u> FRIDAY, AUGUST 16TH AT 4:20

THIS IS...



a potluck featuring our own version of Jeopardy! Bring a dish to pass and your thinking cap for an evening of general knowledge trivia presented on our big screen TV.

Compete with others for (not so) fabulous prizes! Don't worry. Our trivia is not quite as tough as it is on TV!

*Sorry, no cash prizes or Alex Trebek, but it will still be fun.



Grandparents Raising Grandchildren

4th Wednesdays at 5:30 PM

Open to Mason County grandparents and kinship caregivers raising grand children and other young relatives.

Regular meetings to help you with educational, medical, legal and other parenting issues.

Meetings will feature child care and activities in a separate room, plus food for adults and kids.

Please call for details: Scottville Area Senior Center 231/757-4705





Fresh Conversations is a series of monthly lessons, where you can engage in nutrition education activities that focus on balancing and planning healthy meals, stretching food dollars to eat healthier, and shopping strategies, as well as techniques for staying active.

Cost: FREE!

Where: Scottville Area Senior Center

140 S. Main Street, Scottville, MI 49454

When: 3rd Tuesday of the Month @ 12:30pm Dates: 8/20, 9/17, 10/15, 11/19, 12/17, 1/21, 2/18

Interested? Call Katie Haner to sign up: 231-355-7531

MyID Medical Jewelry Presentation >



Come to the Scottville Senior Center on Wednesday, August 14th at 12:30 to learn about MyID medical jewelry. MyID is a system of wearable products that can link emergency medical providers with your health information through an online database.

140 S. MAIN ST. • SCOTTVILLE, MI 49454 • 231-757-4705

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Sat
	M.		St	Charity Sew 9-12 Stretch & Bal 9:00 Wii Bowling 10:00 Lunch 11:45 Life/StoryWrite 1:00 Cards Group 4:30	Wii Bowling 8:30 Bingo 10:00 Lunch 11:45 Open Pool 12-4:00 Set Back 1:00 CountryDance 2:00	3
KEY Exercise -Weekly -Once each Month - Series - Special	5 Essential Estate Planning-by appt. Senior Interval Training 9:30 Quilting 10:00 Lunch 11:45 Chess Club 1:00	6 Ladies' Coffee 9:30 Sit & Be Fit 10:30 Lunch 11:45 Mahjong 12:30 Euchre 1:00 Open Pool 12-4 Games 1:00	Painting 9:00 Ladies Pool 10:00 Lunch 11:45 Cribbage 12:15 Pinochle 1:00	Book Club 1:00	Wii Bowling 8:30 Bingo 10:00 Lunch 11:45 Open Pool 12-4:00 Set Back 1:00 CountryDance 2:00	10
	Senior Interval Training 9:30 Quilting 10:00 Lunch 11:45 Chess Club 1:00	Footcare-by appt. Sit & Be Fit 10:30 Lunch 11:45 Mahjong 12:30 Euchre 1:00 Open Pool 12-4 Games 1:00	Painting 9:00 Ladies Pool 10:00 Lunch 11:45 Cribbage 12:15 My ID Medic Alert Presentation 12:30 Pinochle 1:00	Wii Bowling 10:00	16 Wii Bowling 8:30 Bingo 10:00 Lunch 11:45 Open Pool 12-4:00 Set Back 1:00 CountryDance 2:00 Jeopardy Potluck 4:30	7
18	Senior Interval Training 9:30 Quilting 10:00 Lunch 11:45 Chess Club 1:00	20 Sit & Be Fit 10:30 Lunch 11:45 Fresh Con. 12:30 Mahjong 12:30 Euchre 1:00 Open Pool 12-4 Games 1:00	Painting 9:00 Ladies Pool 10:00 Lunch 11:45 Cribbage 12:15 Pinochle 1:00 Parkinsons Grp 1:00	Stretch & Bal 9:00 Wii Bowling 10:00 Life/StoryWrite 1:00 Cards Group 4:30	Wii Bowling 8:30 Bingo 10:00 Lake County Day Trip 10-4 Lunch 11:45 Open Pool 12-4:00 Set Back 1:00 CountryDance 2:00	24
25	26 Quilting 10:00 Lunch 11:45 Chess Club 1:00	27 Sit & Be Fit 10:30 Lunch 11:45 Mahjong 12:30 Euchre 1:00 Open Pool 12-4 Games 1:00	Painting 9:00 Ladies Pool 10:00 Lunch 11:45 Cribbage 12:15 Pinochle 1:00 Creative Crafts 2:00 Grandparents/ grandchildren 5:30	Wii Bowling 10:00 Life/Story Write1:00 Kayaking 1:30 Cards Group 4:30	30 Wii Bowling 8:30 Bingo 10:00 Lunch 11:45 Open Pool 12-4:00 Set Back 1:00 CountryDance 2:00	31

TALLMAN SENIOR CENTER

6765 E. MARSHALL ROAD • FOUNTAIN, MI 49410 • 231.757.3306

LUNCH
Mon - Fri
Noon
Please call by 9 am
each day to sign up
for lunch!





HOURS MON thru FRI 9:00 TO 3:00

MONDAY		TUESDAY		WEDNESDAY		THURSDAY		FRIDAY		SATURDAY
						1 Bingo Lunch	10:00 12:00	2 Cribbage Open Pool Lunch Sit 'n be Fit	10:00 10-12:00 12 :00 2:30	3
5 Coffee Table Games Crochet class Lunch Sit 'n be Fit	10:00	6 Bingo Lunch Talk Session	12:00	7 Auxiliary Mtg Coupon Class Lunch Sit 'n be Fit		8 Bingo Lunch		9 Book Club Cribbage Open Pool Lunch Sit 'n be Fit	9:30 10:00 10-12:00 12:00 2:30	10 POTLUCK 12:00
12 Coffee Table Games Crochet class Lunch Sit 'n be Fit	10:00	13 Bingo Lunch Talk Session	12:00	14 Board Mtg Lunch Sit 'n be Fit		15 August Birthday Party Bingo Lunch COA Mtg (Free Soil	9:30 10:00 12:00 1:00	16 Yard sale Cribbage Open Pool Lunch Sit 'n be Fit Girls' Night	9-3 10:00 10-12:00 12:00 2:30	17 Yard sale 9-3
19 Coffee Table Games Crochet class Lunch Sit 'n be Fit	10:00	20 Bingo Lunch Talk Session	12:00	21 Crafts Lunch Sit 'n be Fit	10:00 12:00 2:30	22 Bingo Lunch	10:00 12:00	23 Cribbage Open Pool Lunch Sit 'n be Fit	10:00 10-12:00 12 :00 2:30	24
26 Coffee Table Games Crochet class Lunch Sit 'n be Fit	10:00	27 Bingo Lunch Talk Session	12:00	28 Lunch Put N Take Sit 'n be Fit	12:00 1:00 2:30	29 Bingo Lunch	10:00 12:00	30 Cribbage Open Pool Lunch Sit 'n be Fit	10:00 10-12:00 12 :00 2:30	31

TALLMAN YARD SALE August 16th & 17th, 9-3

All profits will be used to buy new chairs for the Tallman Senior Center. You may also make a donation if you'd like to help the cause but don't want to buy anything. We hope to see you there!

FREE SOIL AREA SENIOR CENTER

8480 N. DEMOCRAT • FREE SOIL, MI 49411 • 231.464.6789

The Free Soil Area Senior Center

The Center is open from 9:00 am until 2:00 pm on Tuesday and Thursday each week.

Delicious made-from-scratch meals cooked on site. Served at NOON.

MACKINAC ISLAND TRIP! \$310.00 (PER PERSON, DOUBLE OCCUPANCY) Tues-Thurs, August 27-29



Price includes:

- Motorcoach transportation
- 2 nights lodging
- 4 meals: 2 breakfasts and 2 dinners
- Visit to Mackinac Island, including a guided carriage tour
- Boat ride through the Soo Locks and free time to sight-see in Sault Sainte Marie
- Visit to Mackinaw Crossings
- Admission to Colonial Michilimackinac

JOIN US FOR A MEAL
PLAY CARDS
WALK LAPS IN THE GYM
PLAY A GAME OF POOL
ENJOY ENTERTAINMENT
VISIT WITH NEW
& OLD FRIENDS

AUGUST

Please call (231) 464-6789 By NOON the day before to reserve a meal. Thank you!

Thursday, August 1

PORK MEDALLIONS IN GRAVY
MASHED POTATOES
PEAS & CARROTS
ROLL & BUTTER
CAKE & ICE CREAM
GROUP EXERCISE 11:00

Tuesday, August 6

BBQ CHICKEN
CHEESY POTATOES
SALAD
ROLL & BUTTER
COOKIE BAR

*** REGULAR MEETING 1:00***

GROUP EXERCISE 11:00

Tuesday, August 13

CHICKEN PASTA CLUB SALAD FRESH VEGGIE TRAY ROLL & BUTTER JELL-O ***GROUP EXERCISE 11:00***

Thursday, August 8

UNSTUFFED CABBABAGE ROLLS
*RICE IN ENTRÉE
ROLL & BUTTER
APPLESAUCE
GROUP EXERCISE 11:00

Thursday, August 15

MEATLOAF
GARLIC MASHED POTATOES
GREEN BEEN CASSEROLE
ROLL & BUTTER
PINEAPPLE TIDBITS
*** GROUP EXERCISE 11:00***

COA MEETING 1:00/FREE SOIL

Tuesday, August 20

COOKS CHOICE



GROUP EXERCISE 1 1:00

Tuesday, August 27

SLOPPY JOES
OVEN FRIES
COLE SLAW
APPLE WEDGES
COOKIE
GROUP EXERCISE 1 1:00

Thursday, August 22

BAKED POTATO BAR FRESH FRUIT SALAD ICE CREAM SUNDAE _***GROUP EXERCISE 11:00***

Thursday, August 29

Pizza Casserole
Salad
Fresh Fruit
Garlic Bread
GROUP EXERCISE 11:00

Caregiver's Corner

INDEPENDENCE AND AGING

Many of us approaching or past retirement are also caregivers to our older parents. The Ludington Area Senior Center's *Caregiver's Corner* has gathered some advice for helping aging parents stay as independent as possible, even if they are no longer able to manage all essentials of daily living on their own.

Maintaining independence while aging is not easy for many people. Often health and other issues cause the independence of our parents to take a back seat. Illness and accidents can cause a sudden loss of independence. Even if this is only temporary, an aging parent may experience adverse mental feelings, such as hopelessness and depression.

As caregivers, we may need to counsel a parent that they need help in carrying out their daily tasks. It is understandably frustrating to become more dependent on caregivers, and resistance may occur. In some cases, acceptance is voluntary and may even be requested, but for others it is clearly required.

EFFECT ON INDEPENDENCE OF SUDDEN DETERIORATION OF HEALTH

As family caregivers, it is very difficult to witness a sudden deterioration of health in our aging parents. Older parents are often, understandably, reluctant to move out of their home. Their caregivers are equally concerned about their parents living alone and experience apprehension about their parent's emotional and physical well-being.

WAYS TO HELP YOUR PARENTS STAY AS HEALTHY AND INDEPENDENT AS POSSIBLE

Focus on changes in lifestyle and surroundings to maintain health. You can help your older parents adopt ways to maintain better health. This can go a long way in preventing various disease conditions that could affect independence. Here are some suggestions that can help:

Encourage good dietary habits

A healthy diet is the key to healthy aging, and can help your older parents avoid an array of lifestyle-related diseases. Focus your diet advice on complex carbohydrates. Examples: oatmeal, whole wheat and other grains, broccoli, brown rice, beans, sweet potatoes. Advise avoiding simple sugars and refined or processed foods. Moreover, you also need to take into account their fluid intake, which is essential to flush out the toxins from

caffeinated beverages are not beneficial to the body.

Exercise

Exercising regularly has been shown to not only help people become more physically active, but also to improve cognitive functioning. Both are important to bolster as we age. Anything you can do to encourage walking, seated exercises, and other light exercises will be helpful.

Health check-ups

Check-ups are very important for timely diagnosis, and even prevention, of any disease. Regular check-ups for elderly parents in your care will help monitor health and maintain independence.

Safety at home and outside

Ensuring safe surroundings for your loved ones at home and when they go out can go a long way in preventing accidents. Here are a few tips to help reduce the risk of falls and other accidents for your older parents:

1. Rugs and toys

One of the first steps to prepare the home environment so that older adults feel confident and safe is to ensure safe footing. It's wise to remove all rugs, which can be a major reason for accidental falls. If there are children in the home, make sure there are no toys lying on the floor. This will go a long way to making the home senior-friendly and safe.

2. Slippery floors and lighting

All of us, especially our elderly loved ones, can slip and fall due to water on the floor. It's especially important to install rails and grab bars in the bathroom for support. Shower benches are another necessity. It's also necessary to ensure that rooms and hallways are well lit. All of us have reduced vision as we age. This makes it very difficult to see and avoid obstructions in dim light.

3. Smart use of smart technology

A smartphone-based monitoring system helps ensure safety for our parents even when we are not with them. Emergency assistance devices worn by elderly parents are another option for making use of new technologies. These devices enhance safety and quick response if an accident should occur despite our best efforts

Helping hands

Consider directly helping aging parents with daily chores and errands, such as laundry and grocery shopping. While they do the lighter tasks, such as making a list and folding clothes alone, a caregiver can take on tasks that require physical labor, which might be difficult for a loved one.

Emotional support

Depression is a significant worry as people reach an elevated age. Loneliness and realization that help is needed for things that used to be easily accomplished can cause emotional stress. So it is necessary that we offer emotional support to older parents. Listening and taking an active part in discussions can have a positive impact on emotional well-being.

Conclusion

All the tips and suggestions above can help you keep your loved ones as independent as possible while continuing to live a fulfilling life.

Fraud Alert: Genetic Testing Scam



The U.S. Department of Health and Human Services Office of Inspector General is alerting the public about a fraud scheme involving genetic testing. Scammers are offering Medicare beneficiaries cheek swabs for genetic testing to

obtain their Medicare information for identity theft or fraudulent billing purposes. Fraudsters are targeting beneficiaries through telemarketing calls, booths at public events, health fairs, and door-to-door visits.

If a beneficiary agrees to genetic testing or verifies personal or Medicare information, a testing kit is sent even if it is not ordered by a physician or medically necessary.

Protect Yourself

- If a genetic testing kit is mailed to you, don't accept it unless it was ordered by your physician. Refuse the delivery or return it to the sender. Keep a record of the sender's name and the date you returned the items.
- Be suspicious of anyone who offers you free genetic testing and then requests your Medicare number. If your personal information is compromised, it may be used in other fraud schemes.
- A physician that you know and trust should approve any requests for genetic testing.
- Medicare beneficiaries should be cautious of unsolicited requests for their Medicare numbers. If anyone other than your physician's office requests your Medicare information, do not provide it.

If you suspect Medicare fraud, <u>contact the HHS OIG</u> <u>Hotline</u>. <u>https://oig.hhs.gov/fraud/report-fraud/</u>

Fraud Alert: Nationwide Brace Scam

The U.S. Department of Health and Human Services Office of Inspector General is alerting the public about a fraud scheme involving orthotic braces and other medical equipment.

Scammers are offering Medicare beneficiaries orthotic braces that are supposedly free to them and covered by Medicare. Fraudsters (1) may call beneficiaries directly to offer braces or (2) use television or radio advertisements to encourage beneficiaries to order free braces by calling the phone number provided. If a beneficiary provides or verifies personal or Medicare information, a brace is sent even if it is not requested by the beneficiary or medically necessary. Often, a beneficiary receives multiple braces. Medicare is then billed for each brace using the beneficiary's information. If a beneficiary has received unwanted or unneeded braces, and that equipment is billed to Medicare, then Medicare may deny a brace that the beneficiary needs in the future.

Protect Yourself

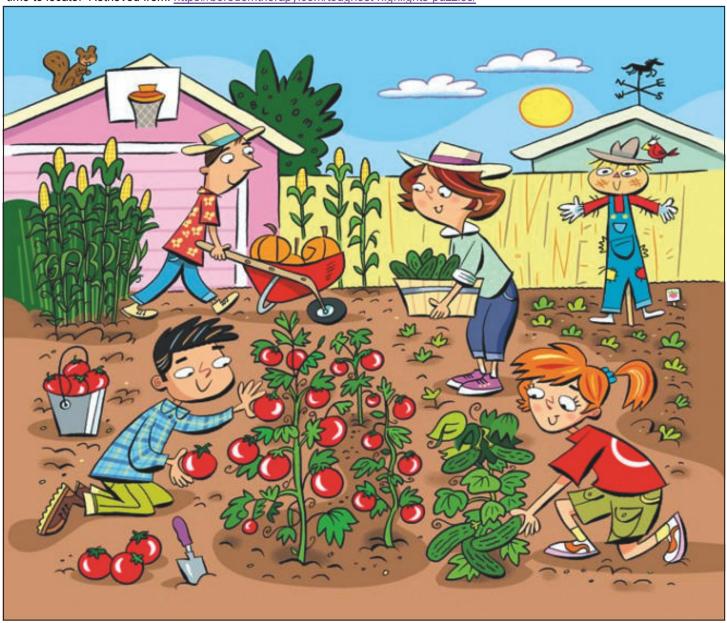
- If you receive a call from someone offering you a free brace that will be billed to Medicare, hang up immediately.
- If medical equipment is delivered to you, don't accept it unless it was ordered by your physician. Refuse the delivery or return it to the sender. Keep a record of the sender's name and the date you returned the items.
- Be suspicious of anyone who offers you free medical equipment and then requests your Medicare number.
 If your personal information is compromised, it may be used in other fraud schemes.
- A physician that you know and trust should approve any requests for equipment to address your medical needs.
- Medicare beneficiaries should be cautious of unsolicited requests for their Medicare numbers. If anyone other than your physician's office requests your Medicare information, do not provide it.

If you suspect Medicare fraud, contact the HHS OIG Hotline.

BRAIN GAMES

Hidden Word Puzzle

This picture is from *Highlights* magazine. While this magazine is for children, the puzzles can be challenging and fun for adults, too. This picture contains six hidden words related to gardening. Can you find them? Some of them are obvious while others take some time to locate. Retrieved from: https://boredomtherapy.com/toughest-highlights-puzzles/



Riddles

- 1. You saw me where I could not be. Yet, often you see me. What am I?
- 2. Reaching stiffly for the sky, I bare my fingers when its cold. In warmth I wear an emerald glove and in between I dress in gold.
- 3. It's shorter than the rest, but when you're happy, you raise it up like its the best. What is it?

ACTIVE for LIFE Newsletter

GET IT THREE WAYS!

The Active for Life newsletter is available

- 1. In print—for free—at MANY locations throughout Mason County:
- 2. Online—for free—using this link:

 ourseniorcenter.com/find/Scottville-area-senior-center or
 https://www.ourseniorcenter.com/find/ludingtonarea-senior-center-49431
- **3.** Mailed to you contact the Scottville Senior Center. 231-757-4705, \$18.00 per year, paid by check or cash.

LOCAL SUPPORT

Probably the biggest advantage of support groups is helping an individual realize that he or she is not alone -- that there are other people who have the same problems. This is often a revelation and a huge relief to the person.

Being in a support group can also help you develop new skills to relate to others. In addition, the members of the group who have the same problems can support each other and may suggest new ways of dealing with a particular problem.

When joining a support group, you may be uncomfortable at first when it comes time to discuss problems in front of strangers. However, the fact that others are facing the same type of situation may help you open up and discuss your feelings. In addition, everything that takes place within the support group should be kept confidential.

Alzheimer's Support Group

Mason County District Library 217 E. Ludington Ave. Read More. Ludington, MI 49431 Second Thursday 1:00pm.

Parkinson's Support Group

April thru December Scottville Senior Center 140 S. Main St. Scottville, MI 49454 Third Weds **1:00** pm

Grief Support Group

Hospice of Michigan 5177 W. US 10, Ste. 2 Ludington, MI 49431 Fourth Mondays 12:00pm 231-845-3423

Grief Support Group

United Methodist Church 5810 Bryant Road,. Ludington Michigan 49431 Second Mondays 4-6pm

USEFUL NUMBERS

517-284-8800/877-999-6442 Attorney General For Local Information / Resources 211 Area Agency on Aging of West MI 616-456-5664 Better Business Bureau of West MI 800-684-3222 MI Auto Insurance Coverage Issues 888-995-8441 Health Dept. District #10 231-845-7381 **HELP Ministries** 231-843-6811 (Hands Extended Loving People) Legal Aid of Western Michigan 888-783-8190 www.legalaidwestmich.org Legal Hotline for Michigan Seniors 866-400-9164 www.elderlawofmi.org/legal hotline MI Public Service Commission 800-292-9555

(inquiries and complaints)

Unwanted Phone Solicitation 888-382-1222

FREE MEDICAL EQUIPMENT LOANS

American Legion Post 76 231-845-7094 318 N James St, Ludington, MI 49431

318 N James St, Ludington, MI 494317Days/Week: Noon-7:00 p.m.

<u>Custer VFW Gold Bar Post</u> 231-757-9665 2022 State St. (US 10), Custer, MI 49405

Monday-Friday 9:00a.m. - 5:00p.m.

<u>Ludington Senior Center</u> 231-845-6841

308 S. Rowe St., Ludington, MI 49431 Monday-Friday 9:00 a.m. - 4:30p.m.

VA Benefits Claim Support

American Legion 318 N James Street Ludington, MI 49431 1st & 3rd Wednesdays 9:30 am - 4:30 pm Walk - in encouraged. 231.845.7094

Low Vision Support Group

Ludington Senior Center 308 S Rowe Street Ludington, MI 49431 Third Mondays @ 1:30 pm 231.845.6841

<u>Healthy Me -</u> Diabetes Support Group

Ludington Senior Center 308 S. Rowe Street Ludington, MI 49431 2nd and 4th Wednesdays 2:00pm 231-845-6841

Stroke Support Group

March thru November Scottville Senior Center 140 S. Main St. Scottville, MI 49454 Third Thurs 2:00 pm





When you need care.

Sometimes immediate health needs don't follow a doctor's schedule. That's when Spectrum Health Ludington Hospital has you covered. Whether you're a current patient or not, get the care you need at our **Convenient Care** Walk-In Clinic, and we'll coordinate with your provider. It's Convenient Care— close to home, and when you need it.

Now, expanded hours!

For the most up-to-date hours and information, please visit spectrumhealth.org/convenientcare.

Convenient Care Walk-In Clinic

Medical Office Building at Spectrum Health Ludington Hospital 7 Atkinson Drive, Suite 113 Ludington, MI 49431 231.843.3700

@Spectrum Health @5.20

