

Helping in So Many Ways Volunteer of the Month-Ann Kozloski

Free Soil Area Senor Center Volunteer for the November Newsletter is Ann Kozloski. Ann's official title is Treasurer, for the Free Soil Area Senior Center Board. Ann keeps our finances in check and our budget in place.



Ann has been a large asset in helping to set up fund raisers, trips, mystery trips and our first big, group bus trip to Mackinac Island this year. Ann is very much needed and appreciated in all of her capacities at the Free Soil Area Senior Center!

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









Holding Steady- Steps You Can Take to Prevent Falls

By Emily Armstrong, Area Agency on Aging of Western Michigan



As we get older the chance of our suffering a fall increases, in fact according to the National Council on Aging (NCOA) 1 in 4 Americans aged 65+ falls each year. After relying on your body to catch you and keep you steady for many years, any decline in this ability can be a serious downfall to your mobility and morale. Sometimes the fear of falling can be such an all-consuming worry that you may start retreating from doing the things you used to love. However, just because you are noticing a drop in your confidence, movement levels, and strength, does not mean that you can't improve upon these things and live a fulfilling life. The key to avoiding falls is knowing *which* factors contribute to falls so we can work to prevent them. The NCOA recommends a number of steps you can take to prevent a fall and build your confidence along the way!

The first is to **find a good balance and exercise program**. This is vital because building up your body's flexibility, strength, and balance enables you to avoid falling in the first place, and if you do happen to fall, you'll have the ability to get up safely. The Area Agency on Aging of Western Michigan and its partners offer a variety of evidence-based falls prevention classes through their Healthy Aging programs such as A Matter of Balance and Enhance Fitness. You can find upcoming classes throughout West Michigan here: https://www.aaawm.org/classes.

The senior centers in Mason County also offer a variety of exercise classes that can help you enhance fitness. Please check the senior center calendars in this and future issues of your *Active for Life* newsletter for exercise classes convenient for you.

Five more important steps for fall prevention:

- **Talk to your health care provider about fall risks**. Go over your medical history and if you've experienced falls in the past. Your provider also has the ability to assess your risk level for a fall and what can be addressed to lower this risk.
- **Regularly review your medications with your provider**. Some medication's side effects can increase your risk of falling, and of course, you should take medications only as they are prescribed by your doctor.
- **Get your vision and hearing checked annually**. Proper sight can help you avoid trip hazards and obstacles, and abnormalities in your inner ear can also negatively impact your balance. Treat your health as a top priority to fall prevention and check in with your doctor on these three steps to ensure your well-being.
- Keep your home safe by removing hazards that are commonly overlooked, but easy to fix. A few things to look for: Do you have a clear pathway through your rooms? Look for rugs, cords and wires, and bulky furniture that may be in your way. Assess your stairs; if steps are uneven or broken this can cause you to fall, and make sure that your stairway is well-lit and has a handrail. In the kitchen, it is best if items are not kept on high shelves, and that your step stool is sturdy if you must use it. In your bedroom, you should have a light close to the bed within easy reach, as well as a well-lit path to the bathroom. Lastly, your bathroom is a danger zone for slips and falls. It should have some sort of support for you to rely on when using the toilet and bathtub, and if you have a slippery shower floor, add a non-slip rubber mat. All helpful things to keep your home safe!
- Enlist the help of your family and friends. Let them know that you are worried about falling and would appreciate their help in making your home a safe space. They can provide an extra set of eyes and hands to rid your house of obstacles. They are also likely to help you navigate talking to your doctor, checking your vision and hearing, and reviewing your medications. Having their help will make the process less overwhelming for you. Often those around you are eager and willing to help, you just need to ask!

These six steps come together to help you avoid falls, so you can continue to do the things that you love. Getting older doesn't have to mean a loss of independence; it does mean adapting your environment to best fit your changing needs so that you can flourish. Be sure to use the resources around you; from your doctor to a family member or friend, to help you take these preventative measures. For more information, visit the National Council on Aging's website at www.ncoa.org.

MASON COUNTY SENIOR MEALS

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100	Company of the Compan		PLEASE CALL MEAL		
Monday	Tuesday	Wednesday	Thursday	Friday	SITES FOR LUNCH RESERVATION BY
N.	love	mhe	r	1 Breaded Fish Scalloped Potato Carrots	9:00 AM. PRICES Age 60 and up: \$3
4	5	Applesauce 1% Milk	Vinder age 60: \$5 Note: Menus are subject to change.		
Country Fried Steak Mashed Potato Tropical Fruit 1 % milk	BBQ Chicken Potato Salad Baked Beans Pears Dinner roll 1 % milk	Meatloaf Brussels sprouts Banana Homemade Roll 1 % milk	THURSDAY PIZZA DAY	Chicken Pot Pie & Veggie Green Beans Warm Peaches 1 % milk	\$1 Lunch Days Third Friday each month Ludington Center November 15
11 Breaded Pork Cutlet Potatoes/gravy Cauliflower Pears Dinner rolls 1 % milk	12 Taco Tuesday Taco Meat Flour Shell Refried Beans Cheese, Lettuce, Tomato Fresh Fruit 1% milk	Spaghetti/meat sauce Broccoli Tossed Salad Peaches Bread 1 % milk	Jumbo hotdogs Spudsters Fresh Grapes Hotdog buns 1 % milk	Meatballs in gravy Mashed Potato Brussels sprouts Grapes Biscuits 1 % milk	Scottville & Tallman Centers November 21 Kitchen 757-4831 Meal Sites
18 Sliced Roast Beef Mashed Potatoes Green Peas Fruit cup Roll 1 % milk	19 Polish Sausage Sauerkraut Red Skin Potatoes Applesauce Bun 1 % milk	20 Sloppy Joes Hash brown Casserole Tropical Fruit Hamburger Bun 1 % milk	21 Breaded Chicken Sweet Potatoes Green Bean Casserole Tropical Fruit 1 % milk	Z2 Tator Tot Casserole Potatoes in entree Green Beans Peaches Roll 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 disa-
25 Chicken Marinara Winter Blend Melon Chunks Spaghetti 1 % milk	26 Lasagna Broccoli Peaches Breadsticks 1 % milk	Turkey Supreme with Stuffing Sweet Potatoes Green Beans Applesauce Pumpkin Cookie 1 % milk	28 Happy Holidays NO MEALS SERVED	29 Happy Holidays NO MEALS SERVED	bility. To 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
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Cashews are the kidney shaped seeds that adhere to the bottom of the cashew apple, which is the fruit of the cashew tree, and is native to the coastal areas of northeastern Brazil.

The cashew tree made its way to the Goa, India, between 1560 and 1565 with Portuguese sailors. From there, it spread throughout Southeast Asia and eventually, Africa.

Lets take a look at some fun and fascinating facts about the cashew nut.

- 1. In Goa, the cashew apple is mashed and the juice extracted and kept for fermentation for a few days. Fermented juice then undergoes a double distillation process. The resulting beverage is called feni or fenny. It has about 40% to 42% alcohol.
- **2.** Before the seed is roasted, cashews are actually a shade of green.
- **3.** November 23rd is National Cashew Day.

- 4. The true fruit of the cashew tree is a kidney shaped drupe that grows at the end of the cashew apple. The dupe develops first on the tree, and then the pedicel expands to become the cashew apple. Within the tree fruit is a single seed, which is often considered a nut, in the culinary sense.
- **5.**While in their shell, cashew nuts are surrounded by a toxic oil or resin that's similar to urushiol called "anacardic acid," which can burn or irritate the skin. They're nearly always treated by roasting, boiling or steaming before they're shelled.
- **6.** In 2010, Nigeria was the top producer of cashew nuts, producing 650,000 tonnes.
- 7. People who have a tendency to get kidney stones or have gallbladder issues may need to avoid or reduce their intake of cashews as they have oxalates, which can make their condition worse.
- **8.** Cashews are commonly used in South and Southeast Asian cuisine. They're a characteristic ingredient of numerous chicken and vegetarian dishes of southern India.

Website: "TONS OF FACTS", January 10,2018,

Scottville Community Thanksgiving Dinner for Seniors

Scottville Optimist Hall Sunday, November 24 Serving Dinner from 12:00 – 2:00 pm

The Scottville Area Senior Center is sponsoring Scottville's traditional Community Thanksgiving Dinner for Seniors this year. Please call the senior center for details, 231-757-4705.

As always, the dinner will be held at the Scottville Optimist Hall, with food prepared by Mason County Central Schools Food Services.

As always, we will feature a traditional Thanksgiving dinner, with turkey and dressing, mashed potatoes and gravy, and more.

Only desserts can be brought in by guests

As before, guests are welcome to bring desserts to share. However, we cannot serve any dishes to pass—except desserts. Please do not bring salads, jello, and other types of side dishes.

Rebus answer key: 1. gravy 2. napkin 3. family 4. salad 5. wishbone 6. dessert 7. pilgrim 8. thankful

Caregivers Comer

Caregiver Anxiety: How to Overcome Anxiety, Stress & Worry

Website: Aging Care

Do these scenes sound familiar:

- You've been in bed for an hour, tossing and turning, but you can't sleep. You keep re-hashing the day's events and worrying over everything that needs to get done tomorrow. Now you start fretting about the fact that you can't get to sleep.
- You're trying to quickly get in and out of the grocery store, because mom has a doctor's appointment this afternoon and the kids have to be dropped off at soccer practice. Suddenly your heart starts beating fast, and your hands start to sweat.

Feeling stressed is normal for caregivers. But constant worrying, unrelenting doubts and pre-occupation with the "what ifs" and worst-case scenarios can be unproductive and even paralyzing. Anxiety causes physical symptoms -trembling, heart palpitations, insomnia, sweating, fatigue – and mental anguish that interfere with day-to-day life.

The good news is that chronic worrying is a mental habit you can learn how to break. Here are five techniques for recognizing triggers, reducing stress, and overcoming caregiving anxiety.

Coping with Caregiver Stress

Recognize the Physical Response to Stress

The first step is to identify when you're becoming anxious. Listen to your body and recognize physical changes in your body: butterflies in the stomach, feeling as if your heart is beating out of your chest, shortness of breath.

Don't let your body's symptoms scare you, let them talk to you. That rapid heartbeat doesn't mean you're having a heart attack; it's your body's natural response to anxiety and stress.

Once you know the sensations, you can control them. Think of the physical symptoms as a fire engine going to another place. You've noticed them; now let them pass by.

Pause to Practice Relaxation

Relaxation techniques, such as deep breathing, can instantly lower the physical symptoms and mental worry associated with anxiety.

Place one hand on your stomach above the navel, and the other hand on your chest. Breathe in slowly until the stomach rises and hold your breath for three to five seconds.

Then, exhale slowly.

Another exercise to try is muscle relaxation.

Tense, and then relax your muscles, one by one. Tense your shoulders, then feel the sensation as you relax those muscles.

Continue tensing and relaxing down the body: forearms, hands, abdomen, buttocks, legs and feet.

In addition, learning yoga, meditation or prayer will teach you techniques that you can use throughout the day to reduce stress.

Accept that Caregiving Brings Uncertainty

Fear of the unknown plays a huge role in anxiety. Chronic worriers can't stand doubt or unpredictability. They need to know with 100 percent certainty what's going to happen. The problem is, no one can predict the future or control of the outcome of every situation.

Thinking about all the things that could go wrong doesn't make life any more predictable and it won't keep bad things from happening. It will only keep you from enjoying life.

Stop worry by asking yourself these questions:

What's the probability that what I'm scared of will actually happen? Is there a more likely, alternate outcome?

Is the thought helpful? How will worrying about it help me and how will it hurt me?

What would I say to a friend who had this worry?

Schedule Worry-Time

Our worries tend to be like the constant dinging of emails: they show up throughout the day, and we stop everything to address them. If you find yourself constantly fretting about things, set aside a 30-minute period each day where you do nothing but worry. During your worry period, you're allowed to worry about whatever's on your mind. The rest of the day, however, is a worry-free zone. After worry time has expired, vow not to think about your problem again until your anxiety time the following day. When you find yourself worrying, jot down what you are worrying about and resolve to think it through later. By the time the worry zone rolls around, many of your troubles won't even matter anymore - and you will have spent almost an entire day anxiety-free.

Avoid Triggers that Cause Stress

Avoid things that can aggravate the symptoms of anxiety disorders, such as poor diet, caffeine, sugar, smoking, over-the-counter cold medications and alcohol.

Research has shown that the top three dietary causes of increased anxiety are caffeine, sugar, and alcohol. In many cases, taking these five steps will be enough to significantly reduce your anxiety.

However, if you cannot control your anxiety, see your doctor.

Anti-anxiety and antidepressant medications are available that can help reduce symptoms. *In addition*, some people may benefit from counseling and therapy.

Taken in part from https://www.agingcare.com



Welcome to Wherever We Are:

A Memoir of Family, Caregiving, and Redemption by Deborah J. Cohan

Welcome to Wherever We Are is a meditation on what we hold onto, what we let go of, how we remember others and ultimately how we're remembered.



Deborah Cohan shares her story of caring for her father, a man who was simultaneously loud, gentle, loving and cruel and whose brilliant career as an advertising executive included creating slogans like, "How about a nice Hawaiian punch?"

Wrestling with emotional extremes that characterize abusive relationships, *Cohan* shows how she navigated life with a man who was at once generous and affectionate, creating magical coat pockets filled with chocolate kisses when she was a little girl, yet who was also prone to searing, vicious remarks like "*You'd make my life easier if vou'd commit suicide.*"

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Alaska Discovery Land & Cruse **Trip Presentation** **Presenter: Andrew Brown from Collette**

Ludington Senior Center 308 S Rowe Street, Ludington Tuesday, November 12th, 2019 3:00 P.M. Start Time



PARMENTER Monday, November 18, 2019. Time: 9 - 11:30 am By appointment, 231.845.6841



LUDINGTON AREA SENIOR CENTER								
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday		
		Noven	nber		9 Cribbage 9:30 Yoga 10 Men's Billiards 10:30 Mahjongg N Meals 1 Cards/Games 1 Bingo	Pinochle 1pm		
3	4	5	6	7	8	9		
Billiards Open Play Monday Thru Friday 1 - 4 pm	9 Cribbage 9:30 Yoga 10 Men's Billiards 10:30 Mahjongg N Meals 1 Cards/Games 5:15 Zumba Gold	9:30 Crafts/Giggles 10 Ladies Billiard 10:15 Zumba Ton. N Meals 12:30 Dup Bridge 12:30 Beg. Tai Chi 2 Country Dancing 5 Weight Watchers	9 Cribbage 9:30 Yoga 10 Men's Billiards 11 Stretch & Fit with Cyndi N Meals	Foot Care 9:30 Crafts/Giggles 10 Ladies Billiards 10:15 Zumha Gold N Meals 1 Dup Bridge 5:15 Zumba Gold 7:00 Boot Scooters	Foot Care 9 Cribbage 9:30 Yoga 10 Men's Billiards 10:30 Mahjongg N Meals 1 Cards/Games 1 Bingo	Pinochle 1pm		
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Billiards Open Play Monday Thru Friday 1 - 4 pm	9 Cribbage 9:30 Yoga 10 Men's Billiards 10:30 Mahjongg N Meals 1 Cards/Games 5:15 Zumba Gold	9:30 Crafts/Giggles 10 Ladies Billiard 10:15 Zumba Ton N Meals 12:30 Dup Bridge 12:30 Beg. Tai Chi 5 Weight Watchers	9 Cribbage 9:30 Yoga 10 Men's Billiards 11 Stretch & Fit with Cyndi N Meals 2 Diabetes Suppon 3 Ted Talks 7 Coin Club	Foot Care 9:30 Crafts/Giggles 10 Ladies Billiards 10:15 Zumba Gold N Meals 1 Dup Bridge 5:15 Zumba Gold 7:00 Boot Scooters	9 Cribbage 9:30 Yoga 10 Men's Billiards 10:30 Mahjongg N Meals 1 Cards/Games 1 Bingo 1 Painting Class	craft show		
17	18	19	20	21	22	23		
Paralegal Nov 18 9 - 11:30 Call 2318456841 For appointment	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/Giggles 10 Ladies Billiard 10:15 Zumba Ton. N Meals 12:30 Dup Bridge 12:30 Beg. Tai Chi 2 Country Dancing 5 Weight Watchers	9 Cribbage 9:30 Yoga 10 Men's Billiards 11 Stretch & Fit with Cyndi N Meals 2 Essential Oil Class	9:30 Crafts/Giggles 10 Ladies Billiards 10:15 Zumba Gold N Meals 1 Dup Bridge 1 Garden Club 5:15 Zumba Gold 7:00 Boot Scooters	9 Cribbage 9:30 Yoga 10 Men's Billiards 10:30 Mahjongg N Meals 1 Cards/Games 1 Bingo	Pinochle 1pm		
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LUDINGTON AREA SENIOR CENTER

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Healthy Living



PAGE 10

Stretch & Fit While Getting Strong with Cyndi

Wednesdays @ 11:00 am.





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"Healthy Me" Diabetes Support Group

This group is designed around you and offer support with those battling similar medical issues.

2nd & 4th Wednesdays of each month @ 2pm.

Day & Time: 2nd Wednesday at 2pm

Date: November 13th

Location: Ludington Senior Center

Phone: 231.845.6841



Many older adults experience concerns about falling and restrict their activities.

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Instructor: Ed Thompson
Boot Scooters
Thursdays @ 7:00 PM
Country Dancing Rocks

Cribbage - Mondays, Wednesdays & Fridays @ 9:30am.
Duplicate Bridge - Tuesdays 12:30 & Thursdays @1:00 pm.
Mahjongg - Mondays & Fridays @ 10:30 am.
Pinochle - Saturdays @ 1:00 pm.
Bingo - 1st, 2nd, 3rd & 4th Fridays @ 1:00 pm.
Cards - Mondays & Fridays @ 1:00 pm.
Crafts & Giggles - Tuesdays & Thursdays @ 9:30

Enjoy an hour of mind stimulating discussion.

Facilitator Gene Kyle

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

Topics:

Nov. 13th - We Need to Talk

About An Injustice Nov. 27th - The Case

for Optimism on Climate Change

Coffee & Tea provided.

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Day: 3rd, Wednesday monthly.

Time: 2:00 pm

Date: November 20th, 2019



Embrace wellness, one drop at a time!

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Boot Scooters
Christmas Party
Sunday, Dec. 1st.
Start Time, 4 P.M.
Ludington Senior

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Contact:

Mona Johnson
@ 231.690.9394 for
further information.

Date: Friday, Nov. 15th. Ludington Senior Center Time: 1:00 - 4:00 pm

Cost: \$20.00

12" X 12" Fall Greetings Canvas Call 231.845.6841 to register.

\$10.00 Non-refundable toward total cost due at registration.





Tai Chi for Every Body

Beginners Tai Chi Tuesday @ 12:30pm

\$3.00 Donation

Yang Style Tai Chi

No Wednesday Tai Chi classes during the month of November.



TAI CHI

Open Enrollment for Medicare Prescription Drug Plan (Med - D)

Begins, October 15th - December 7th.

Call the Ludington Senior Center,
at 231.845.6841 to scheduled and appointment.

MMAP Volunteers will see clients,
Mondays - Thursdays, by appointment only.

- Clients are ask to bring to their appointment:
 Medicare Insurance Card
 - Info on the plan they currently have.
 - Prescription list printout.

Note: Clients can get a copy of their prescription list from their doctor or pharmacist.



Monday, November 11, 2019 Thank You!!



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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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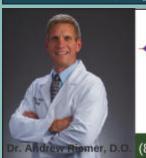


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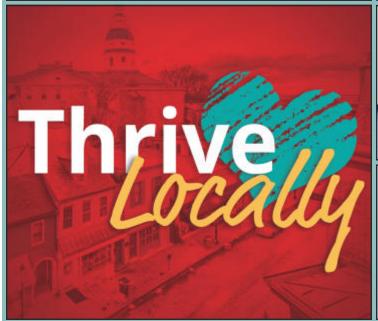
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First Kinship Care Recognition Dinner



Judge Jeff Nellis speaks on important role of kinship caregivers

A capacity crowd attended Mason County's first Kinship Care Recognition Dinner this fall at the Scottville Area Senior Center (SASC). They were there to honor grandparents raising their grandchildren and other kinship caregivers raising their young relatives.

There were about 20 kinship caregivers in attendance, along with a similar number of their kinship family members, ranging in age from less than one to 15 years of age. Every chair in the senior center was occupied for the event.

On hand to honor these "heroes among us" were some of the most influential public officials involved with judicial and legislative issues affecting kinship care, along with key Michigan kinship advocates.

Heading the list were Judge Jeffrey Nellis of the Mason County Probate and Family Court, State Senator Curt VanderWall, and County Commissioners Janet Andersen, Steven Hull, and Ron Bacon. All three commissioners have strongly supported the formation of the Grandparents Raising Grandchildren/Kinship Caregiver support group initiated this year at SASC.

While the adults were meeting, their kids were in the next room with a group of senior center staff and volunteers, building bird feeder kits donated by Home Depot, coloring, or watching a kid-friendly movie. Sounds audible in the adult room testified to their enjoyment. Everyone enjoyed a dinner prepared by the Mason County Central Schools food service team—the same people who provide senior congregate and in-home meals throughout the county.

Judge Nellis was eloquent on the important role kinship caregivers play in the lives of the county's youth, with obviously sincere appreciation for their commitment. Senator VanderWall expressed strong support for the kinship care families and for state-level efforts to help make the path smoother for them and their young relatives. Andersen, Hull and Bacon have

demonstrated their support by taking on roles well beyond their official duties to support seniors and the families led by grandparents and other kinship caregivers.

These leaders stayed long after their comments to the crowd, lingering to answer questions and discuss individual circumstances encountered by the people they were there to honor.

Other key players in the success of the evening were co-sponsors Adoptive Family Support Network (AFSN),



Mason County Central students volunteered to set up for the dinner

Synergy Media and Home Depot. Synergy donated all of the ads—dozens—on its five radio stations. Deb Frisbie of AFSN initially proposed the event when she was a guest speaker at a support group meeting this summer, and followed through as co-organizer. Mason County Central students from Spartan Academy volunteered and did a great job setting up the center for the dinner. Local media—Synergy radio stations and the county's newspapers, Mason County Press and Ludington Daily News—were very supportive via interviews and articles informing the public about the event and the role of kinship caregivers.

Numerous honored guests expressed their appreciation and said both they and their kids enjoyed the evening. One guest said as she left, misty-eyed, "I had no idea there was a group like this...with people who would understand and support me."



Kids built bird feeders donated by Home Depot

The support for kinship families will continue, with informational meetings, speakers, group outings and other activities—all defined by feedback from grandparents and other kinship caregivers themselves. For information, to participate or to help, contact the Scottville Area Senior Center at 231.757.4705, director

@scottvilleseniorcenter.com

Recognition Dinner summary continued on next page

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Lasting Impact Hoped from Event

"This recognition event could be a breakthrough moment for our program to assist grandparents and other relatives who step up to raise their young kinfolk. They're often heading a family for the second time or expanding their family to embrace additional kids," said Bill Kerans, Scottville Senior Center (SASC) director, "often at considerable personal and financial sacrifice."

"We know from census data that there are at least 70 such families in Mason County. We're dedicated to helping them with information and resources to support their commitment. It's a perfect fit with our role of providing in-home and support services to seniors county-wide."

"The dinner brought our program to the attention of many new people. But there are still others out there raising one to seven young relatives. We will continue to reach out, and hope those who attended, and others who heard about it through the media, will join us and participate in our meetings and activities."

SASC has had great support from experts with the Adoptive Family Support Network, the local Department of Health and Human Services office, Great Start Collaborative, leading kinship advocates such as Jan Wagner, who helped create the program, and other experienced kinship family members willing to share their lessons learned with newer families. In addition, local schools, Help Ministries, churches and others have helped spread the word.

"So far we've operated strictly on donations we've raised," Kerans added. "We are vastly encouraged that the Council on Aging and the Board of Commissioners have approved some funding from the voter-approved senior millage for 2020, to help us sustain the program. Their support has been amazing. But donations will continue to be essential for us to continue."

"My hope is that more people will take advantage of the program and that we'll have to have a larger venue the next time we honor these great people."





Deb Frisbie, Adoptive Family Support Network, event co-sponsor



ASK SHARON

This month I am going to go over some of the details of Medigap (or Medicare Supplement). I have mentioned it in columns before, but I will touch on some of the things that may affect how you decide which type of Plan you choose for your supplemental policy.

Q. I heard that Medigap Insurance will not cover the Part B deductible. Is that true?

A. Yes, on page 69 of the Medicare and You Book, last paragraph, it states that as of January, 2020 plans sold to new people on Medicare won't be allowed to cover Part B deductible.

Plans C and F, which cover Part B deductible will no longer be available to new enrollees. That means if you are new to Medicare beginning in January of 2020 you will be responsible for approximately the first \$200.00 a year before Medicare pays for doctor visits, lab work and medical equipment will be covered. Part A pays only for hospital stays.

Q. Are all Medigap plans equal in how well they pay?

A. They are all required to follow the same standard, made by Medicare. They vary in price quite a lot, so it is important to compare plans.

Q. Are there any rules that I should know about?

A. As in all government programs there are rules. I will list them rather than write a paragraph about each one.

- 1. You must have Medicare parts A and B
- 2. A Medigap policy only covers one person. Spouses must buy separate policies. This cost is in addition to the cost of Medicare.
- 3. You can't have prescription drug coverage in both Medigap policy and a Medicare drug plan. See page 81 in Medicare and You book for explanation.
 - 4. Expect Medigap policies to rise as you get older.
- 5. You will have to see a licensed insurance agent to purchase a Medigap policy. You should call a licensed agent that handles multiple plans. If you need help deciding on a plan, you can see me. Remember you should not pay more for the exact same coverage.
- 6. You will have to enroll in a prescription drug plan separate from the Medigap plan. You should enter your drugs into Medicare.gov to find least expensive plan for your drugs. Do not enroll in a plan that comes in the mail unless you are sure it covers your medicine for the lowest price. I hope this helps when you are ready to shop around for a supplemental policy. I will also be helping with drug plans and Medicare Advantage plans until December 5th.

~ 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

Veteran's Day at the Scottville Senior Center

Join us on Monday, November 11th at 1 PM to celebrate this important day. We will watch a video entitled Michigan's Salute to Veterans and will have cake and ice cream!



Is cancelled until further notice. We are sorry about the inconvenience.



FRESH Fresh Conversations is a CONVERSATIONS FREE series of monthly lessons, where you can

engage in nutrition education activities that focus on planning healthy meals, stretching food dollars, and shopping strategies, as well as techniques for staying active.



PAINTING PARTY

December 12 6 PM - 8:00 PM

You will be shown step-by -step how to create the painting.

ALL materials are provided. No experience needed!

<u></u>

Cost: Canvas size: 12" x 16"= \$25

Must pay with registration

Sign up and pay at the Scottville Senior Center.

Creative Crafts 4th Wednesdays

RIRD 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.



Country Dance

Fridays • 2:00pm

Great Fun Great People Great Exercise



D.J and Instructor: **Ed Thompson** FREE! ALL DANCE ABILITIES **WELCOME!**

Wear Your Favorite Christmas Sweater . . .

Ugly or otherwise . . . PRIZES will be awarded!!

Of course, we will need snacks . . . Finger Food! We welcome whatever you choose to bring to

CHRISTMAS PARTY

Monday, December 16th 1:00 PM - 4:00 PM

White Elephant Gift Exchange

A White Elephant Gift Exchange is the popular Christmas game where people TRY to walk away with the best present. Bring a gift: Gently Used or low cost. Gifts can be funny, weird, useful or not.

join the fun



Grandparents Raising Grandchildren/Kinship **Caregiver Support Group**

We're having special group activities in Nov. and Dec.

November 24th-

Thanksgiving meal for Seniors (see page 5)

December 14– Holiday meal 3-5 PM and concert 7 PM at Ludington Area Center for the Arts.

Please call 231-757-4705 for details.

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

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Sat
			MO		1 Wii Bowling 8:30 Bingo 10:00 Lunch 11:45 Open Pool 12-4:00 Set Back 1:00 CountryDance 2:00	2
KEY Exercise -Weekly -Once each Month - Series - Special Event	4 EssentialEstate Planning-by appt. Quilting 10:00 Lunch 11:45 Chess Club 1:00	5 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 Life Story 11:00 Lunch 11:45 Cribbage 12:15 Pinochle 1:00	7 Stretch & Bal 9:00 Wii Bowling 10:00 Open Pool 12-4 Pool League 1:00 (Tallman) 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	9
10	Quilting 10:00 Lunch 11:45 Chess Club 1:00 Michigan's Salute to Veterans 1:00	12 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	Stretch & Bal 9:00 Wii Bowling 10:00 Life Story 11:00 Lunch 11:45 Book Club 1:00 COA meeting 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	16
17	18 Quilting 10:00 Lunch 11:45 Chess Club 1:00	19 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 Parkinsons Grp 1:00	Stretch & Bal 9:00 Wii Bowling 10:00 Lunch for \$1 11:45 COA meeting 1:00 Pool League 1:00 (Ludington) Cards Group 4:30	Wii Bowling 8:30 Bingo 10:00 Open Pool 12-4:00 Set Back 1:00 CountryDance 2:00	23
SENIOR THANKS GIVING MEAL 12-2	Quilting 10:00 Lunch 11:45 Chess Club 1:00	26 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 3:00	28 CENTER CLOSED HAPPY THANKSGIVING DAY	29 CENTER CLOSED	30

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

MONDA	ΛY	TUES	DAY	WEDNES	DAY	THURSD	AY	FRIDAY	SATUR- DAY
		VEM	BER	BAKE 15 AN 0 3 PN			SALE		2 30 00 00 00 00 00 30
4 Coffee Table Games Crochet class Lunch Sit 'n be Fit	9:30 10:00 10:00 12:00 2:30	5 Bingo Lunch	10:00 12:00	6 Auxiliary Mtg Coupon Class Lunch Sit 'n be Fit	10:00 11:00 12:00 2:30	7 Bingo Lunch Soap making	10:00 12:00 1:00	8 Soap Making 10: Cribbage 10: Open Pool 10-12: Lunch 12: Sit 'n be Fit 2:	12: 00
11 Coffee Table Games Crochet class Lunch Sit 'n be Fit	9:30 10:00 10:00 12:00 2:30	12 Bingo Lunch	10:00 12:00	13 Board Mtg Lunch Sit 'n be Fit	10:00 12:00 2:30	14 Bingo Lunch	10:00 12:00	15 Craft & Bake Sa 9:00 AM-3:00 P	
18 Coffee Table Games Crochet class Lunch Sit 'n be Fit	9:30 10:00 10:00 12:00 2:30	19 Bingo Lunch	10:00 12:00	20 Crafts Lunch Sit 'n be Fit	10:00 12:00 2:30	21 November Birtl Party Bingo Lunch COA Mtg	nday 9:30 10:00 12:00 1:00	Cribbage 10: Open Pool 10-12: Lunch 12: Sit 'n be Fit 2: Girls' Night Out 4: (Weather permitting)	00 00 30
25 Coffee Table Games Crochet class Lunch Sit 'n be Fit	9:30 10:00 10:00 12:00 2:30	26 Bingo Lunch	10:00 12:00	27 Lunch Sit 'n be Fit	12:00 2:30	28 CENTER CL	OSED	29 CENTER CLOSED	30



Soap making volunteers needed! We're making soap to sell in our Craft & Bake Sale. All proceeds will be used to buy new chairs for Tallman Senior Center!

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.



Tuesday, November 5

LEMON PEPPER CHICKEN CHEESY POTATOES GREEN BEANS ROLL & BUTTER FRUITED GELATIN ***GROUP EXERCISE 11:00***

REGULAR MEETING @ 11:00 AM

NOTE: MEETING TIME CHANGE

Tuesday, November 12

BBQ CHICKEN BAKED POTATO BROCCOLI ROLL & BUTTER RED/WHITE/BLUE SUNDAES ***GROUP EXERCISE 11:00***

Thursday, November 7

MEATLOAF MASHED POTATOES W/GRAVY MIXED VEGETABLES **ROLL & BUTTER** PEARS

CAKE & ICE CREAM ***GROUP EXERCISE 11:00***

Thursday, November 14

PORK ROAST RED POTATOES PEAS & CARROTS ROLL & BUTTER CLEMENTINE No Bake Cookie ***GROUP EXERCISE 11:00*** ***COA MEETING/TALLMAN 1:00***

Tuesday, November 19

SPAGHETTI W/MEAT SAUCE **TOSSED SALAD GARLIC BREAD** PINEAPPLE TIDBITS COOKIE

Thursday, November 21

THANKSGIVING DINNER WITH ALL THE TRIMMINGS

GROUP EXERCISE 11:00

Tuesday, November 26

Thursday, November 28

CLOSED

CLOSED

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

The Free Soil **Area Senior Center** Will Reopen on Tuesday, December 3.

PLEASE CALL 231-464-6789 By NOON the day before to reserve a meal Thank you for supporting The Free Soil Area Senior Center



SOCIAL SECURITY CHANGES

The cost of living adjustment (COLA) will increase Social Security benefits by 1.6 percent in 2020, an average of about \$24 per month for individuals, the Social Security Administration (SSA) announced in October.

The increase for 2020 is notably less than the 2.8 percent bump received this year, but higher than the average over the past decade (1.4 percent).

The COLA will boost the average Social Security retirement benefit for a single person by \$288 per year. The average retirement check is expected to be \$1,479 in December 2019 before the COLA raises the average benefit to \$1,503 a month later, according to

MEDICARE CHANGES



Monthly premiums for Medicare Advantage (MA) plans are expected to drop by an average of \$3.87 to an estimated \$23 in 2020 — a 14 percent decrease, the Centers for Medicare and Medicare Services (CMS) announced recently. About one-third of Medicare's 60 million beneficiaries belong to these private insurance plans.

Open enrollment for all Medicare enrollees is underway and ends Dec. 7.

Scottville Area Senior Center invites you to make an appointment with our Medicare/Medicaid Counselor, Sharon Bailey. Please call 231-757-4052 to contact Sharon, and see her monthly column on page 15.

Things to Remember This Veterans Day

BY MICHELE DEBCZAK Retrieved from: http://mentalfloss.com/article/562814/veterans-day-facts

DON'T CONFUSE IT WITH MEMORIAL DAY.

Memorial Day (the last Monday in May) and Veterans Day (November 11) both honor the men and women who served in our nation's military, but there's a major difference between the holidays. While Memorial Day is reserved for those who died while serving their country, Veterans Day is a time to recognize all veterans, both the dead and the living.

IT USED TO HAVE A DIFFERENT NAME.

On November 11, 1919 President Wilson issued an Armistice Day proclamation—a reference to the agreement made between the Allies and Germany to end World War I a year earlier. Congress would officially declare Armistice Day a federal holiday in 1938 (most states already had their own observances). In 1954, President Dwight D. Eisenhower signed legislation that officially changed the name to Veterans Day, making the holiday more inclusive of veterans who had served after and prior to the First World War.

THE DATE HOLDS HISTORICAL SIGNIFICANCE.

Though the date changed a few times throughout the 20th century, today Veterans Day falls on November 11 of each year. The date was chosen to coincide with the anniversary of the end of World War I, which occurred "at the 11th hour of 11th day of the 11th month.

A lot of businesses offer discounts or free meals to veterans on November 11th. For a complete list visit: https://militarybenefits.info/veterans-day-discounts-sales-deals-free-meals/



How to Enjoy Being Alone on Thanksgiving

By Roberta Kyle

Retrieved from: https://holidappy.com/holidays/Ways-to-Enjoy-Being-Alone-on-Thanksgiving

So, you are going to be alone on Thanksgiving, and the very idea is getting you down. Cheer up, and welcome to the club! Many Americans don't gather around a groaning board surrounded by family and friends on Thanksgiving. Some people are alone by choice and others by circumstance. Whatever your situation, you can choose to get maudlin about the whole thing, or you can have a super fabulous day with help from some of the tips listed below.

Lower Expectations to Combat Stress

The holiday season is the time of year when our family problems, insecurities, personal vices, and other issues are inflamed. There are an infinite number of expectations we set for ourselves that make us look ourselves in the mirror with a critical eye and believe that we have something inherently wrong with us. It is important to lower our expectations to baseline this Thanksgiving to prevent succumbing to a depressive state.

Plan Ahead

If you know you are going to be alone and not working, try to find a kindred soul or souls ahead of time, and make plans to get together for a Thanksgiving meal. It can be a potluck at somebody's house or a seasonal feast at a fancy restaurant. One year, I went to a local diner with a group of women who were alone for one reason or another. It was great. It's a way of observing the holiday without pain. Make a plan, and do something to give the day a little structure.

Make the Day YOURS

If you are going to be alone, do what you feel like doing and not what you think you should do. That is, don't go to somebody's house for Thanksgiving just because you think you should. Sometimes, being grafted on to somebody else's family celebration can make you feel more alone than being alone. Do what you want to do. Feel like taking a hike or catching a film or concert? Do it. Don't feel you have to eat turkey either. If your idea of a great meal is pizza, then get a pizza. In fact, it might be a good idea to NOT go anywhere near traditional Thanksgiving food if you are on your own for the day.

Do Unto Others

I know it is going to sound like a cliché, but if your church or temple has a soup kitchen or if there is a local food pantry or charity dinner, you might want to plan to work for them on Thanksgiving. There is nothing to make you grateful for what you have like helping those who have less—they do call it Thanksgiving for a reason, you know.

Stay in Touch via Facetime/Skype

Through the wonders of the internet and video calling, you can now stay in touch with your family on Thanksgiving without actually being with them. Sometimes, I think this is the best of all worlds, but then my family history is full of contentious Thanksgiving dinners (a story for another article). I also love getting videos from everybody to replay later over the long weekend.

Bunker Down and Survive the Day

It is important to be present with yourself and mindful of your own feelings, but keep in mind that the day will pass. Watch a couple of movies to help pass the time or tune into the big Macy's Day Parade if that's what you're into. A nice meal and a solid nap will have you back to your regular scheduled programming.

Managing the Holiday Blues

Be Genuinely Grateful: No matter our circumstances, we can always express appreciation for the little things in life. Use this time of solitude to take in the beauty of the sounds, smells, and sights around you.

Limit Your Alcohol and Drug Use: Now is not the time to magnify your feelings with stimulants or depressants. Try coping with exercise or meditation instead.

Practice Self-Care: Reduce stress levels by eating healthy, getting a massage, walking the park, or doing anything else that brings you comfort.



BRAIN GAMES

Thanksgiving Rebus Puzzle

In this puzzle, you need to break the rebus codes to discover words related to Thanksgiving. To decode the rebuses, first identify the picture and then add or subtract letters as required. If you figured them out correctly, the remaining letters will spell a word. Can you decode them all? ANSWERS ARE ON PAGE 5.

8.
$$t + \sqrt{-d + k} + \sqrt{-e} =$$

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 GROUPS

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.

Parkinson's Support Group

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

Alzheimer's **Support Group**

Mason County District Library 217 E. Ludington Avenue Ludington, MI 49431 2nd. Thursday 1:00pm.

Grief Support Group

United Methodist Church 5810 Bryant Road. Ludington Michigan 49431 Second Mondays 4 - 6pm 231.843.8340

Grief Support Group

Hospice of Michigan 5177 W. US 10, Suite #2 Ludington, MI 49431 Fourth Mondays 12:00pm 231.845.3423

USEFUL NUMBERS

Attorney General 517-284-88	00/877-999-6442
For Local Information / Resources	211
Area Agency on Aging of West MI	616-456-5664
Better Business Bureau of West M	800-684-3222
MI Auto Insurance Coverage Issue	s 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
<u>www.legalaidwestmich.org</u>	
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

7Days/Week: Noon-7:00 p.m.

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

Monday-Friday 9:00a.m. - 5:00p.m. **Ludington Senior Center** 231-845-6841

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

Low Vision Support Group

Ludington Senior Center 308 S Rowe Street Ludington, MI 49431 3rd. Mondays @ 1:30 pm 231.845.6841

Healthy Me -**Diabetes Support Group** •

Ludington Senior Center 308 S. Rowe Street Ludington, MI 49431 2nd & 4th Wednesdays @ 2:00pm 231.845.6841

VA Benefits Claim Support American Legion

318 N James Street Ludington, MI 49431 Contact: Phillip Babcock 231.590.6200 1st & 3rd Wednesdays 9:30 am - 4:30 pm

- Pensions
- **Death Claims**
- **Benefits**
- Forms etc.

Walk - in encouraged.

Veteran's Affairs Commissioner

James Wincek 231.843.2563 Ext. 2027





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

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