



Smartphone Scan
to our Website



Crawford County *Senior Gazette* December 2015



Find us by
searching for
**Crawford County
Commission on Aging
& Senior Center**

Highlights:

- Pg 2 A Banfield Story
- Pg 4 Volunteer Spotlight
Fleda McWatters
- Pg 4 Charity Car Donation
- Pg 5 Foster Grandparents Program
- Pg 6 Karl's Korner
- Pg 6 Pillow Project
- Pg 7 Ongoing Activities
Our regular activities in alphabetical order.
- Pg 7 Support Groups
- Pg 8-9 Dec. Calendar of Activities & Menus
- Pg 10 Services, Classes & Resources
- Pg 11 Social Security Tips
- Pg 11 Toys for Tots
- Pg 11 Open Enrollment
- Pg 12 Word Search
- Pg 12 Cook's Corner
- Pg 13 Free Breakfast Pres.
- Pg 13 Michigan Legal Help
- Pg 14 A Parable...
- Pg 15 Volunteer Opportunities
- Pg 16 Utility Assistance

Money Saving Coupons:

- Pg 4 Brickery
- Pg 8 Congregate Meal
- Pg 8 Save-A-Lot
- Pg 8 Spikes
- Pg 16 McLean's Ace Hardware
- Pg 16 Art Van of Gaylord

Featured Article

Christmas Every Day *Dave Pratt*

I think it is safe to say that we all wish people would be as thoughtful and giving all year long as they are at Christmastime.

At Christmastime, we are more inclined to stretch out our hand to give, rather than to take. At Christmastime, we tend to consider how much more than our share we have...and to share more with others. At Christmastime, we look for the good in people and find it. We seek out ways to brighten the lives of those less fortunate, to lend a hand, to make go the extra mile, to give with no expectation of getting anything in return.

We all want to be Santa Claus... just a little.

Dave Pratt, 66 years old and a resident of Grayling since his retirement from Buick 14 years ago, knows that feeling very well. And he does something about it. At Christmastime, he is Santa for several area organizations. The rest of the year, he gives his time in other ways.

With long white hair, a long white beard, and crackling blue eyes



that dance when he laughs, Dave Pratt looks like Santa...a tall, not especially round Santa. I asked him about the first time he suited up. "She," he pointed to his wife, Joan, "put me up to it. Actually, she volunteered to be Mrs. Claus (she works at Crawford County Continuing Care Center) and I was to be Santa." Dave and Joan chuckled and started to explain at the same time. "except she never has the time off

when I am supposed to be there!" And so Dave Santa Claus Pratt passes out gifts to the patients that their family members provide. There are smiles and photos, and it is possible that Dave gets the biggest present.

On behalf of the Grayling Lions Club, Dave dons the red suit to visit other nursing homes too, with his sack full of candy canes and stuffed animals. He has ho-ho-hoed his way into the OB wing of Mercy hospital for photos with brand new parents and their infants. He has held children on his knee at Walgreens and private parties. And he has been recognized as the Jolly Old Elf at other times of year too when little kids see him on the street.

"One day during the

Cont. Pg 5



**Christmas
Carols
Song Burst**
See Pg. 16

MEDICARE



See Pg. 11



See pg 11

Featured Activities & Events:

Christmas Dinner Pg. 7

Help Wanted Pg. 15

Utility Assistance Pg. 16

Hours of Operation

8:30am to 6pm
Tuesday & Wednesday
8:30am to 7pm
Monday & Thursday
8:30am to 5pm Friday

308 Lawndale St
Grayling, MI 49738

Phone (989) 348-7123
Fax (989) 348-8342

www/crawfordcoa.org
director@crawfordcoa.org

Senior Gazette Staff

Alice Snyder
Editor

Christine Sayad
Creative Director

Lynn Cheney
Advertising Manager

Ann Rowland
Cheryl Melroy
Contributing Writers

Ken Wright
Contributing Photographer

The Senior Gazette
308 Lawndale St.
Grayling, MI 49738

The Senior Gazette is published monthly by the Crawford County Commission on Aging. The publication is distributed free to Crawford County residents by direct mail and at local businesses.

"Views and comments expressed in the Senior Gazette are not necessarily the views and comments of the Crawford County Commission on Aging, its staff or its board. The Senior Gazette is funded by advertising dollars, but the Commission on Aging does not necessarily endorse any one business or organization."

For advertising or addition to the mailing list, contact us at (989) 348-7123 or director@crawfordcoa.org

Commission on Aging Board Members:

Carol Lovely, Chairman
Jack Mahank, Vice Chairman
Dean McCray, Secretary
Jamie McClain, Commissioner
Rev. Elizabeth Chace, Member
Matt LeBlanc, Member
Cheryl Hopp, Member

Commission on Aging Staff:

Alice Snyder, Director
Melanie Conway, Assistant Director
Lynn Cheney, Admin. Asst.
Helen Nolan, Activities/Volunteer Coordinator
Karl Schreiner, Advocacy Coordinator
Christine Sayad, PR Coordinator
Vicki Howden, Receptionist
Denise Conte, Cook
Laurie Harteau, Cook
Janelle Buchinger, On-Call Cook
Erika Mudry, Homemaker
Kathy Jacobs, Homemaker
Ann Merica, Homemaker
Sarah Pollock, Homemaker
Cathy Beutler, On-Call Homemaker



A Reason to Get Up in the Morning A Banfield Charitable Trust Story

Dynamite is an 8 year old companion for 68 year old Nancy Smith; a companion who over the years has given Nancy a reason to get up in the morning.

"They can't take care of themselves" says Nancy.

Nancy who suffers from hip and back pain was told dealing with her pain would be very difficult over time and that she would need help with medication not only for the pain but for depression. Nancy decided she needed a different kind of help, "I'm going to get a cat. It will force me to get up in the morning".

And it has. Dynamite is not her first cat to help her and he won't be the last. "I needed to get Dynamite a checkup. He was not acting himself and looked like he was losing weight. I had already taken him to the vet where the doctor said he had a thyroid problem but wanted



to run the test to confirm it. Dynamite could then be put on thyroid medication." she said.

The problem was Nancy had already spent \$100.00. She needed help and that's where the Banfield Charitable Trust came into play. The Crawford County Commission on Aging & Senior Center had been awarded a \$2,500 grant from the Banfield Charitable Trust. This grant was

helping to assist low income Crawford County older adults with the purchase of pet food, limited veterinary bill assistance and assistance with boarding fees when there are medical emergencies.

Unfortunately, the test came back not as a thyroid problem but Urinary Cancer. "They are like your child. You want to do whatever it takes to take care of

them. I would have found a way no matter what; to make sure I was doing everything possible."

Nancy would like to thank Banfield and the Commission on Aging & Senior Center for helping her find out what was wrong with Dynamite. It gave her peace of mind. She will now continue to love and take care of Dynamite knowing she has done all she can.

To be eligible for this assistance, a person must be a resident of Crawford County, age 60 or older, and have income at or below \$1,471 per month for an individual (\$1,991 for two people). In addition, a person will also qualify if they are on Federal Public Housing Assistance (including the old Section. 8 vouchers), in the Low Income Home Energy Assistance Program (LIHEAP), on Food Stamps, SSI or Medicaid. This program is designed to supplement, not replace, a person's pet food or veterinary spending.

People who believe they may qualify for this assistance should call Karl Schreiner at the Commission on Aging & Senior Center at 348-7123 for application information.

MMR Plus \$49 Membership Program

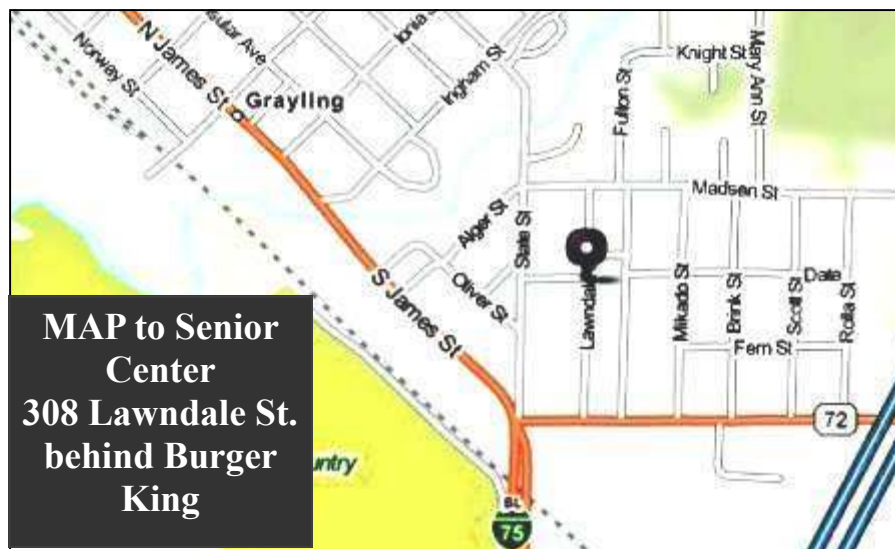


Contact our Membership Specialists
866-781-3218 or visit www.mobilemedical.org

MMR Plus is an optional membership program designed to help provide relief from some out of pocket expenses for medically necessary ambulance transportation by MMR.

MMR will waive insurance copayments for patients who join our program. MMR Plus is an affordable family membership program.

Application form and more details available online!



MAP to Senior Center
308 Lawndale St.
behind Burger King

Our Mission...

The mission of the Commission on Aging is to advocate and promote the well-being and independence of all older adults of Crawford County by providing and initiating programs and services.



Volunteer Spotlight Fleda McWatters



Fleda McWatters is our featured Volunteer for December. Fleda was born in 1950. She has one sister and two brothers. Fleda went to school in Mancelona.

After graduation she left for the Navy in 1968. She was stationed at Brunswick, Georgia and in Maryland, serving a total of three years. Fleda married and raised her family. She has one son, two daughters, twelve grandchildren and 5 great grandchildren. They relocated to Grayling in 1995. Fleda was employed at Wendy's, where she retired after 20 years. She is widowed and currently lives with her son and his family.

Upon finding out that Fleda was bored at home, a friend suggested she get involved at the Senior Center. Fleda started coming to the center and before long was volunteering. She tried the kitchen before finding out that she really enjoyed being with all the fun in the dining room. Fleda started calling Pantry Bingo on Fridays. She loves to volunteer because she was tired of sitting at home and doing nothing. She really likes spending time at the Senior Center. "It makes me feel like I make a difference. It makes me happy to hear the laughter and see the smiles." says Fleda. She enjoys reading and doing crafts of all kinds. She's happy that she is physically able to spend her time with other seniors. "Everyone is so friendly" said Fleda. Besides Bingo you might even find her rearranging the greeting card rack.

Pictured Below
Deborah & Glen Womble



A big thank you to Deborah & Glen Womble for their used car donation!

The Crawford County Commission on Aging has partnered with Meals on Wheels Association of America and the Melwood Charity Car Donation Center to give the opportunity to those who would like to donate their used vehicle for a good cause. While the program is national in scope, the proceeds from the vehicle are channeled directly to the Crawford County Commission on Aging & Senior Center programs and services.

Deborah & Glen Womble, of Grayling, recently donated their car to this program. They saw one of the flyers explaining the program and decided to donate their used car to the Senior Center. It was that easy!

You can donate your used vehicle whether operational or not seven days a week, 24 hours a day. The towing is free and any vehicle with a title is accepted regardless of the vehicle's age or condition. The program accepts cars, trucks, motorcycles and RVs. Also accepted on road worthy trailers, are boats, jet skis, and snowmobiles.

For more information call 1-888-669-5271 or 989-348-7123. You can also come to the Senior Center at 308 Lawndale St., Grayling or go to the Meals on Wheels Website www.mowaa.org/page.aspx?pid=485 to fill out a form to start the donation process.

- | | |
|-------------------|--------------------|
| Ray Bankert | Marcus Niedzielski |
| Marty Barnum | Dee Niedzielski |
| DJ Brown | Dolores Norton |
| Roy Bryant | Bill Nuckolls |
| Gloria Buskirk | Mary Parker |
| Dan Canfield | Sandy Parks |
| Earl Corpe | Sharen Perkins |
| Heaven Deschene | Carol Peterson |
| Dr. Zach DeYoung | Roger Priest |
| Diana Doremire | Deb Rapelje |
| James Duncan | Tom Rawlings |
| Tina Foster | Deb Rawlings |
| Jeff Fox PA-C | Jack Richards |
| Mary Jo Gingerick | Orvetta Roggow |
| Dianne Gregorich | Karen Ross |
| Sharron Hagerman | Gloria Ruckle |
| Loretta Hassan | Dale Ruckle |
| Susan Hensler | Pat Russell |
| Eva Hulbert | Maureen Rysso |
| Ron Kemerer | Ron Rysso |
| Sandy Lakanen | Donna Schnoor |
| Eileen Langhorne | Mike Secrest |
| Abby LeClair | Nancy Smith |
| Alice Lee | Joyce Sorenson |
| Kirsten Lietz | Billie Squanda |
| Dr. Marty Lougan | Sandy Steele |
| Barb McCray | Amy Thomas |
| Fleda McWatters | Ellen Thompson |
| Mel Moore | Mary Trombley |
| Judy Morford | Al Walbecq |
| Wayne Mott | |

December Birthdays

- Donna Burke 12/2
Orthella Proctor 12/2
Clara Gibbs 12/3
Ann Dumas 12/6
Roxie Chumack 12/9
Lois Jean Miller 12/10
Betty Hawley 12/16
Ruby Huffman 12/16
Loren Crampton 12/21
Marilyn Hawkins 12/26

If you would like your birthday published in the Gazette please stop by or call the Senior Center and ask for a form.



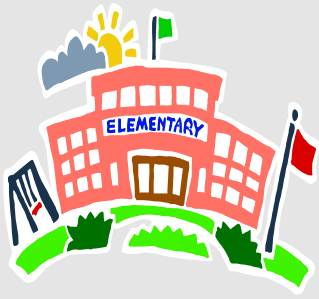
Craig B. Denholm, DC

6838 M-93 Highway
Just South of M-72 West
Grayling, MI 49738

989-348-6600

www.denholmfamilychiropractic.com

10% off Senior Discount
The Brickery
107 Ottawa, Grayling, Mi. 49738
Local Artist & Crafters
Antiques & Gifts
Jeff & Linda Nickert
989-348-8999 • thebrickery@gmail.com
(Some Exceptions Apply - Expires 12/31/15)



Would you like to help a student in need of some extra attention in the classroom?

The Foster Grandparent Program may be for you!

Openings are currently available for seniors to become volunteers in the Foster Grandparent Program. The program is sponsored by the Northeast Michigan Community Service Agency, Inc. (NEMCSA). FGP provides volunteer opportunities in school-supervised settings for **seniors age 55 or older** to assist students in need of special attention and academic support in the classroom.



Volunteers receive a non-taxable stipend of \$2.65 per hour, limited mileage reimbursement (to and from school), in-service trainings with lunch included, annual physical examination and recognition for community service. Volunteers must meet income eligibility guidelines, federal and state criminal background checks, and be willing to maintain an average schedule of 20 hours per week.

To request an application to become a Foster Grandparent, please call (989) 358-4639 or toll free (877) 222-9043.



Rewarding Experiences. Remarkable Care.

At Crawford Continuing Care Center, residents are honored, respected and empowered to make decisions affecting their lives, and our staff strives to create nurturing relationships with all who walk through our doors.

Our services include:

- Short and Long Term Stays
- Skilled Nursing
- Relationship Based Care
- Full Activities Program
- Rehabilitation Services

MUNSON HEALTHCARE
Crawford Continuing Care Center
1100 E. Michigan Ave.
Grayling, MI 49738
(989) 348-0317
munsonhealthcare.org

Dave Pratt - Christmas Every Day

Written by Ann Rowland, Photos by Ken Wright, Main Branch Gallery

Lions' white cane sale (an annual fundraising drive) a little girl saw me and said, 'There's Santa!' She ran right over to me. I happened to have some of those red and white pillow mints in my pocket that day, so I gave her a couple...one for her and one for her brother. Oh boy, She was excited! That was cool," Dave said. "Other times, kids come up to me and ask 'Are you Santa?' and I just say 'Not today!'"

He told of a day when a little girl followed him because she wanted to see the reindeer. "I told her they are only for Christmas Eve. But I showed her my big, red van. That's what I drive the rest of the year."



Married to Joan for 34 years, Dave was born and raised in the Fenton area. "I got involved with the Lions 6 years ago," he said. "I have been hard-of-hearing since birth and have worn hearing aids all my life. Everyone knows that the Lions Club's main objective has always been to assist with providing services to the blind, but a more recent initiative is



Ryan T. Hamilton, Au.D.
Audiologist & Director

rhamiltonaud@gmail.com
www.advantagehearingonline.com
Phone: (989) 745-6667
Fax: (989) 745-6668
2375 Business Loop I-75
Grayling, MI 49738

helping provide services for the deaf as well."

He spoke with pride about how the local club helps with financing for both vision and hearing exams, helps with the cost of hearing aids



and glasses, and works with the leader dogs program. "Our grandson is six years old, and he recently got glasses. He could hardly believe what he could suddenly see that he couldn't before. Kids improve academically so much when they can see, too. The technology for diagnosing vision problems is fantastic, and the Lions help make it available to elementary kids for free."

Dave believes in volunteerism. He has been delivering Meals on Wheels for several years on Mondays and gives a lot of time to Wellington Farm. "I help out with tours, Punkin' Chunkin, in the blacksmith shop, and The Farm By Candlelight, which is the Christmas program at the farm."

When he's not volunteering Dave's primary hobby is motorcycling. He and Joan have two daughters; one in Texas and one in Clio, MI, and four grandchildren. "We like to travel some," said Dave. "In March we're going to Hawaii. We were in Texas in April. A place I'd love to see is Australia. I have a fascination with the people...the aborigines...I love the way they talk. I think," he winks, "I was there in my previous life."

Maybe he was. Maybe Dave Pratt really is Santa and has visited Australia on many a cold December night. If he did, there is no doubt that he found a way to help someone. Because that is just the way he is. And that is how it stays Christmastime all year long.

Sorenson Lockwood Funeral Home Inc.
Terrie L. Lockwood, Manager/Owner

- Pre-Planned Funerals • Markers
- Cremation Services • Monuments

Phone: (989) 348-2951
Fax: (989) 348-4968

1108 North Down River Rd, Grayling MI 49738

Web: sorensonlockwood.com
E-mail: sorensonlockwood@gmail.com

GM SCHEER MOTORS 

989-348-5451
1-800-968-8848

scheer2@scheermotors.com www.scheermotors.com *Over 40 Years In Business*

829 S. I-75 Business Loop Grayling MI 49738





Evaluating Health Information on the Internet

(Adapted from a National Institutes of Health article)

The internet is a popular place for people to find health information. It is easier and faster to go online than to call a medical office. Unfortunately, the internet is also a place that allows the rapid and widespread distribution of false and misleading information. The following may help you make better decisions about the site(s) from which you want to gather information.

1. Who runs the Website? The site should make it easy for you to learn who is responsible for the site and its information.
2. Who pays for the Website? The source of funding for the website should be clearly stated or readily apparent. Government sites end in ".gov", educational sites end in ".edu", noncommercial sites end in ".org" and ".com" denotes a commercial organization.
3. What is the purpose of the site? If there is a link called "About This Site" it can be used to help you evaluate the site's trustworthiness. The site's purpose should be clearly stated. Keep in mind that if the site's purpose is, at least in part, to sell a product(s), this may influence the accuracy of the information presented.



4. What is the original source of the Website's information? Many sites post information that comes from

other sites. If the person or organization in charge of the site you have visited did not write the material, the original source should be clearly stated so you can continue verification of the information by further research.

5. How does the site document the evidence which supports the information? Medical and scientific evidence should be referenced (as in citations from medical journals). Opinions should be clearly distinguished from research results.

6. Who reviewed the information before the owner posted it on the site? Health-related sites should give you information about the medical credentials of the people who prepared or reviewed the material on the site.
7. How current is the information on the website? Websites should clearly post the most recent update or review date.
8. How does the site owner choose links to other sites? Owners of reliable websites usually have a policy that governs which links to other sites they will post. How other links are chosen may help you understand the website's purpose and evaluate the information you find on the site.
9. What information about users does the site collect, and why? Any website that asks you for personal information should explain exactly what the site will and will not do with that information. Be sure to read and understand any privacy policy or similar language on the site. DO NOT sign up for anything you do not fully understand.
10. How does the website manage interactions with users? There should always be a way for users to contact the site owner with problems, feedback, and questions. If there is a chat room or other online discussion format, there should be terms of service that you can read and understand. Be sure you are comfortable with the particular discussion and before participating.
11. How can you verify the accuracy of information you received via email? A simple rule of thumb is, if you do not

recognize the site, do not open the email. If you did not solicit the information that appears to be on the site, do not open the email. Never give your email address to someone unless you want emails from them.

If you have questions you may contact the Food and Drug Administration (888-463-6332), the Federal Trade Commission (202-326-2222) or the Office of Dietary Supplements (301-435-2920).

Help us finish strong!



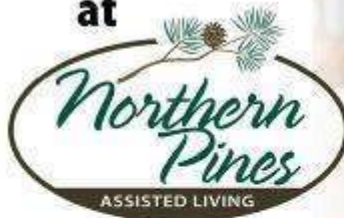
Big Foot Pillow Project is wrapping up!

Help us finish strong for this year's pillow project. There are still patterns to trace and cut out, materials to cut and sew and stuffing to complete the pillows. Whether you cut or sew or stuff, we still need you!

Please help us wrap up this year's pillow project in any way you can! **Bring all your finished pillows in by the morning of December 8th.** For more information or questions, please see or call Helen Nolan at 989-348-7123.

Come visit us

at



**A Non-Profit,
Faith-Based
Organization**



For Photos, Menus, Activities Calendars, and Monthly Newsletters, visit our website:

NorthernPinesAssistedLiving.org



a program of Baruch
Senior Ministries

130 Mary Ann Street • Grayling 49738
p: (989) 344-2010 • f: (989) 344-2011



Add Years to Your Life & Life to Your Years
ONGOING ACTIVITIES

Bible Study
 Tuesdays, 10am

Bingo
 Medicine Shoppe Bingo
 Once a month on "Thurs"
 Pantry Bingo, Fridays 1pm
 Penny Bingo, Thursdays @
 1pm

Bridge
 Mondays, 1pm

Card Golf
 Fridays, 9am

Clogging, Beginning
 Mondays, 12:30pm

Clogging, Regular
 Mondays, 1:30pm

Community Choir
 Mondays, 6pm

Computer Club
 Mondays 2:30pm

Crafting
 Thursdays, 10am

Dinner
 Monday-Thursday, 5pm
 \$3.00 age 60+
 \$5.00 under 60
 Birthday Dinner once a
 month on a Wednesday

Dulcimer Group
 1st & 3rd Wednesdays
 9:00-10:30am

Euchre
 Tuesdays, 1pm

Exercise
 Thursday, 11am
 Friday, 10am

Karaoke
 3rd Tuesday @ The
 Brook, 2pm
 Fridays @ Senior Center,
 3:30-4:30pm

Legal Assistance
 4th Wednesdays, 1-4pm

Line Dancing
 Wednesdays, 10am

Lunch
 Monday-Friday, 12 noon
 \$3.00 age 60+
 \$5.00 under 60
 Frederic Satellite 2nd Fri.
 Lovells Satellite 3rd Fri.

Mahjong
 Wednesdays, 1pm

Pickleball
 Mondays, 3:30pm
 Grayling Elementary School

Pokeno
 Thursdays, 10am

Pool
 Ball-in-Hand,
 Wednesdays, 1pm
 Nine Ball, Fridays, 1pm

Quilting
 Mondays, 10am

Soup (2 choices per meal)
 Lunch Monday-Friday
 starting at 11:30am.
 Dinner Monday-Thursday
 starting at 4:30pm.
 \$1.00 per bowl
Also available to go

Trips
 Special trips for seniors
 are planned May through
 October to a variety of
 instate locations, all priced
 under \$100 to include
 meals and transportation.

Unlucky 7's
 Wednesdays, 2:30pm

Wii Bowling
 Wednesdays, 1pm

Zumba Gold
 Tuesdays, 10am

Support Groups

Alzheimer's Support Group

3rd Wednesday 11am-Noon
 The Brook of Grayling; 503 Rose St.
 For more info call Karl at the
 Senior Center, 348-7123

Healthy Relationships for Women

Call 348-3169 for times and locations.
 One-on-one assistance available.

TOPS Weight Loss Class

Thursdays 4:30 - 6pm
 St. John Lutheran Church, Grayling
 Call Mary Kay for more info
 at 348-1398

Grayling Alcoholics Anonymous

Monday, Wednesday, Friday - 12:00pm
 Sunday, Tuesday, Friday - 8pm,
 St. Francis Church, Grayling
 Thursdays - 8pm,
 Women's Meeting, Thursdays - 6pm
 Crawford Center
 Behind Munson Hospital
 Saturdays - 12:00pm
 Grayling Township Hall
 For more info call 866-336-9588

Grayling Al-Anon

Tuesdays 11am & Tuesdays 8pm
 St. Francis Episcopal Church, Grayling
 Thursdays 8pm Behind Munson Hospital
 Grayling, Education Center, AuSable Rm
 For more info call Greg at 348-1382

Stroke Support Group

3rd Monday, 3 - 4:30pm
 Behind Munson Hospital Grayling
 in the AuSable Room,
 Contact Nicole Filter 348-0314

Narcotics Anonymous

Tuesdays 6:30pm Roscommon at the
 Free Methodist Church on M-18
 Sundays 6:30 pm
 Houghton Lake Alano Club,
 2410 N. Markey Rd.
 Thursdays 6:30pm
 United Methodist Church on M-55
 For more info call Ted 989-429-8100

Diabetes Support Group

4th Tuesday 5:30pm - 6:30pm
 Crawford Rm at Munson Hospital
 Grayling. For more info call 344-5857

Healing Together

Community Grief Support Program
 3rd Thursday 4:00pm
 The Brook of Grayling; 503 Rose St.
 For more info call 1-989-343-2470

Christmas Dinner
Thursday, December 10th

Roast Beef
Roasted Redskins
Corn Blend
Mixed Fruit
Chocolate Pie

Serving Dinner
 4-6pm

No
 Reservations
 Required!

Suggested Donation for 60+ \$3.00. Under 60 \$5.00
 Commission on Aging & Senior Center; 308 Lawndale Street, Grayling

Join us for our Winter Picnic on January 14th

Senior Center Meal Program
Mon - Fri. Lunch served at 12pm
Mon - Thurs. Dinner served at 5pm
 Lunch and Dinner suggested donation of \$3.00. Under 60 cost \$5.00.
 2 Choices of Soups served daily

Bowl of Soup \$1.00 per bowl	Milk 30¢ with a bowl of soup
--	------------------------------

Soup is available starting 11:30/4:30
 To go soup is available

Satellite Meals
Frederic/Maple Forest @ Frederic Township Building
Lovells @ Lovells Township Bldg
 Please call the Senior Center at 348-7123 to make a reservation for a Satellite Meal.

Thank You to All of Our Faithful Meals on Wheels Drivers!!
 You make a difference every day.



Free Congregate Meal For Seniors 60+
 Commission on Aging & Senior Center
 308 Lawndale, Grayling

Must be a first time meal.



Grayling Save a Lot
 Purchase of **1/2 Gal. White Milk 99¢**
 Skim, 1%, 2% or Homo. Limit 2 Please with coupon
 Valid Dec 1, 2015 thru Dec 31, 2015
 2333 S. I-75 Business Loop 348-6690
 Look for printable coupons at www.Save-A-Lot.com

Spikes THE MEETING PLACE OF THE NORTH
KEG 'O' NAILS
 301 N. James Street • Grayling, MI 49738 • 989-348-7113
www.spikes-grayling.com • email: spikes@freeway.net

Sun	Monday	Tuesday	Wednesday	Thursday	Friday	Sat		
	Crawford County Commission on Aging & Senior Center December 2015 At-A-Glance Meal & Activities Calendar	1 9:30am Hanging of the Green 10am Bible Study 10am Zumba Gold 12pm Lunch – Shepard's Pie, Winter Blend Vegetable, Orange 1pm Euchre 1-3pm Neck Massage Appt Req'd 4-5pm Blood Press/Sugar Checks 5pm Dinner – Chicken Alfredo, Sugar Snap Peas, Tossed Salad, Strawberries	2 9:30am Commodities @ St Mary's 9am Dulcimer Group 10am Line Dancing 12pm Lunch – Beef Tips w/Noodles, California Vegetable Blend, Beets, Watermelon 1pm Pool-Ball in Hand 1pm Mahjong 1pm Wii Bowling 2:30pm Unlucky 7's 5pm Dinner – Stuffed Peppers, Brussels Sprout, Carrots, Pear	3 10am Crafting 10am Pokeno 11am Golden Toners Exercise 12pm Lunch – Pork Riblet Sandwich, Sweet Potato Fries, Green Beans, Apple Slices 1pm Penny Bingo 5pm Dinner – Salisbury Steak, Mashed Potatoes w/Mushroom Gravy, Beets, Fruit Cocktail 6pm Christmas Concert featuring Mt. Hope Lutheran Church Choir	4 9am Card Golf 10am Munson Rehab Exercise Group 11am Blood Pressure Checks 12pm Lunch – Fried Chicken, Oven Roasted Potatoes, Peas & Pearl Onions, Cinnamon Applesauce 1pm Pantry Bingo <i>Michigan Premier</i> 1pm Pool – 9 Ball 3:30pm Karaoke	5		
6	7 10am Quilting 12pm Lunch – Ravioli, Italian Blend, Green Beans, Grapes 12:30pm Beginning Clogging 1pm Bridge Club 1:30pm Clogging 3:30pm Pickleball @Grayling Elem. 5pm Dinner – Baked Chicken, Oven Roasted Potatoes, Peas, Orange 6pm AuSable Community Choir	8 10am Bible Study 10am Zumba Gold 11:30-6pm Foot Clinic-Need Appt 12pm Lunch - Meatloaf, Baked Potatoes, Broccoli, Strawberries 1pm Euchre 4-5pm Blood Press/Sugar Checks 5pm Dinner – Hawaiian Pizza, Cole Slaw, Winter Blend Vegetable, Peaches	9 10am Line Dancing 12pm Lunch – Stuffed Cabbage, Carrots, Wax Beans, Blueberry Yogurt 1pm Mahjong 1pm Wii Bowling 1pm Pool- Ball in Hand 2:30pm Unlucky 7's 5pm Dinner – Beef Pot Roast, Boiled Potatoes, Green Beans, Apple Slices	10 10am Crafting 10am Pokeno 11am Golden Toners Exercise 12pm Lunch – Cheddar Chicken Rice Casserole, Carrots, Apple Slices, Fruit Cocktail 1pm Penny Bingo 4-6pm Christmas Dinner Roast Beef, Roasted Redskin Potatoes, Corn Blend, Mixed Fruit, Chocolate Pie	11 9am Card Golf 10am Munson Rehab Exercise Group 11am Blood Pressure Checks 12pm Frederic Satellite Meal 12pm Lunch – Baked Ham, Baked Sweet Potato, Mixed Vegetables, Applesauce 1pm Pantry Bingo <i>Hospice Advantage</i> 1pm Pool-9 Ball 3:30pm Karaoke	12		
13	14 10am Quilting 12pm Lunch - Hot Turkey & Mashed Potato w/Gravy, Peas & Pearl Onions, Orange 12:30pm Beginning Clogging 1pm Bridge Club 1:30pm Clogging 3:30pm Pickleball @Grayling Elem. 5pm Dinner – Pork Chop Supreme, Redskin Potatoes, Brussels Sprouts, Tossed Salad, Applesauce 6pm AuSable Community Choir	15 10am Bible Study 10am Zumba Gold 12pm Lunch – Breaded Cod, Potato Salad, Prince Charles Veggie Blend, Apple Slices 1pm Euchre 2pm Karaoke at The Brook 4:30pm Neck Massage Appt.Req'd 4-5pm Blood Press/Sugar Checks 5pm Dinner – Liver & Onions, Cabbage Fried w/Bacon, Parisian Carrots, Fruit Cocktail 6pm COA Board Mtg @ Center	16 9am Dulcimer Group 10am Line Dancing 11am Alzheimer's Support Grp. @ The Brook of Grayling; 503 Rose St. 12pm Lunch – Pepper Steak, Brown Rice, Stir Fry Vegetable, Asparagus, Pineapple 1pm Pool-Ball in Hand 1pm Mahjong 1pm Wii Bowling 2:30pm Unlucky 7's 5pm Birthday Dinner – Beef Pot Pie, Green Beans, Apricots, Cake & Ice Cream	17 9am MHG Free Breakfast Pres. 10am Crafting 10am Pokeno 11am Golden Toners Exercise 12pm Lunch – Taco Salad, Refried Beans, Broccoli, Mixed Melon 1pm Penny Bingo 3pm Medicine Shoppe Bingo 5pm Dinner – BBQ Chicken Quarters, Baked Potatoes, Stewed Tomatoes, Pear, 6pm Christmas Carols Song Burst	18 9am Card Golf 10am Munson Rehab Exercise Group 11am Blood Pressure Checks 12pm Lovells Satellite Meal 12pm Lunch – Beef Goulash, Corn, Cauliflower, Peaches 1pm Pantry Bingo <i>Hilltop Manor Health Care Center</i> 1pm Pool-9 Ball 3:30pm Karaoke	19		
20	21 10am Quilting 12pm Lunch – Potato Crunch Pollock, Redskin Potatoes, California Vegetable Blend, Applesauce 1-4pm Hearing Clinic-Appt. Req'd 1pm Bridge Club 5pm Dinner -Cranberry Glazed Chicken, Baked Potatoes Peas & Carrots, Applesauce	22 10am Bible Study 12pm Lunch – Hamburger, French Fries, Broccoli, Watermelon 1pm Euchre 4-5pm Blood Press/Sugar Checks 5pm Dinner – Western Omelet Casserole, Hash Brown, Broccoli & Cauliflower, Mixed Melon	23 12pm Lunch – Stir Fry Chicken, Stir Fry Vegetable, Brown Rice, Asparagus, Pineapple 1-4pm Legal Assist. – Need Appt. 1pm Pool-Ball in Hand 1pm Mahjong 1pm Wii Bowling 2:30pm Unlucky 7's 5pm Dinner – Meatloaf, Mashed Potatoes, Broccoli, Strawberries			24	25	26
27	28 10am Quilting 12pm Lunch – Chicken Tenders, O'Brien Potatoes, Brussels Sprouts, Apple Slices 1pm Bridge Club 5pm Dinner – Spaghetti and Meatballs, Italian Blend Veggie, Tossed Salad, Breadsticks, Grapes	29 10am Bible Study 12pm Lunch – Sweet and Sour Meatballs, Brown Rice, Prince Charles Veggie Blend, Beets, Pineapple 1pm Euchre 4-5pm Blood Press/Sugar Checks 5pm Dinner – Pork Roast, Baked Potato, Green Beans, Pears	30 12pm Lunch – Macaroni and Cheese w/Ham, Broccoli, Mixed Vegetables, Fruit Cocktail 1pm Pool-Ball in Hand 1pm Mahjong 1pm Wii Bowling 2:30pm Unlucky 7's 5pm Dinner – French Dip Sandwich, Oven Roasted Potatoes, Corn, Mandarin Oranges,			31		

Assistance to Help You Maintain Your Independence
SERVICES, CLASSES & RESOURCES

Health Services

Blood Pressure & Blood Sugar Checks
by Munson Home Health Care
Tuesdays, 4-5pm
By InTeleCare - Friday, 11am

Foot Care Clinic - by appointment
\$25 per visit - by Comfort Keepers
2nd Tuesday, 11:30-5:30pm

Hearing Clinic - by appointment
by Advantage Audiology
3rd Monday, 1-4pm, no charge

Incontinence Supplies
Supplies are often available at no cost.

Medical Equipment Loan Closet
Many items are available to be borrowed at no cost.

Nutrition Services

Boost Plus
Discounted cost for liquid nutrition with a prescription from your doctor.

Commodities Food Distribution
Monthly, 9:30-10:30am @ St. Mary's

Community Garden
Cooperative community garden space available free of charge.

Congregate Meal Program
Lunch is provided Monday-Friday at 12 noon and Dinner is provided at 5pm Monday - Thursday. Suggested donation for seniors 60+ is \$3.00 and for those under 60, \$5.00 cost.

Home Delivered Meals
(Meals on Wheels)
Meals are delivered Mondays, Wednesdays & Fridays, with frozen meals included for non-delivery days.

Senior Project Fresh
Each summer, qualified seniors receive \$20 worth of coupons for fresh fruits & vegetables

Soup (2 choices served daily)
Lunch Monday-Friday at 11:30am.
Dinner Monday-Thursday at 4:30pm.
\$1.00 per bowl. Also available to go.

T.E.F.A.P. Food Distribution
Quarterly, 1st Monday, 1-3pm
@ American Legion Hall

Resources

Computers
Internet computers are available at the Senior Center for your use, Mon & Thurs 8:30-7pm, Tues, Wed 8:30-6pm and Fri. 8:30-5pm

Information and Assistance
Our staff are ready to assist you in finding answers to your questions or to assist in finding available resources.

Medicaid/Medicare Assistance Program (MMAP)
Trained counselors help seniors in deciding which health insurance options are best for them.

Medical Transportation
We can assist in arranging transportation for seniors who have no other means.

Resource Center
Bookcase of loan materials, both videos and books.

Senior Gazette
A monthly Senior Gazette which is full of information for seniors and their caregivers.

SHARP
Senior Home Assistance & Repair Program is designed to provide assistance to low income seniors who are in need of services such as Yard Work, Snow Removal and Minor Home Repairs and Modifications.

In-Home Services

For those who need a little assistance maintaining their independence.

Housekeeping
Bathing Assistance
Respite for Caregivers

Classes

Creating Confident Caregivers (CCC)
CCC helps caregivers of people with dementia learn how dementia works and learn strategies for improving caregiver skills and caring for oneself in the process.

AARP Driver Refresher Course
Offered twice each year.

Matter of Balance Program
This program offers practical strategies to reduce falls. Offered once a year.

PATH (Personal Action Toward Health) Classes

PATH is designed to benefit adults with chronic or long-term health conditions including arthritis, heart disease, diabetes, emphysema, asthma, bronchitis and depression.

Stress Less with Mindfulness
Stress Less is a class teaching people a particular way of thinking to help reduce stress, depression and anxiety.

Cost for Services

Almost all of the services offered are available on a suggested donation basis to Crawford County residents. Our programs are funded by Crawford County millage taxes along with Federal, State, and local grants. General donations or donations to a specific program are always needed and welcome.



Listen for our Calendar of Events every morning at

7:40am on Q100.3, WQON courtesy of the Grayling Chamber and Blarney Stone Broadcasting.

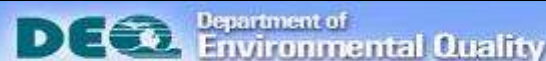


How We Served You in October 2015!
At the Senior Center

- We served **920** Congregate Meals
 - We served **230** Soups & Salads
 - Activities/Events Attendance **1113**
 - Average # of Daily Visitors **72**
- In-Home Services**
- Delivered **3431** home delivered meals.
 - Provided **218.75** hours of respite care.
 - We provided **298.5** hours of homemaker services.
 - We provided **64** hours of bathing assistance services.

Drop Off Your Old, Unused & Expired Medications

All Prescription, Over-the-Counter & Pet Medications, including Injectables, Patches, Inhalers & Powders Anytime at One of these Locations!
Crawford County Sheriff's Department and Grayling City Hall
Help Us Protect our Rivers & Lakes!



Social Security Tips

From Bob Simpson,
Traverse City Social Security Office

SOCIAL SECURITY IS HOME FOR THE HOLIDAYS

It's the holiday season. That means time to do the holiday shopping, prepare the festive dinner, decorate the house, invite the guests, wrap the gifts, write and send the holiday greetings. Not to mention, it also means the usual time-consumers, like working, taking care of the family, and doing all of the daily chores.

There's a lot to do during the holiday season. Probably the last thing on your list is spending precious time at a Social Security office (or on the phone) waiting to conduct business — especially if you don't need to. However, if contacting Social Security is something you need to do during the holiday rush, let us give you some tips on the best way to save yourself some time and still get your business done.

The busiest times for Social Security field offices and the agency's toll free telephone number are early in the week and early in the month. So if your business

can wait, it's best to contact us at other times. The same is true during the holiday season — especially the week between Christmas and New Year's. If you must do business with Social Security during the holidays, you may experience more busy signals on the telephone and longer wait times in local offices.

There's an even better way to conduct your business: online at www.socialsecurity.gov. There you'll find a wealth of information and online services. For example, you can apply online for Social Security benefits or for Medicare, and then you can check on the status of your pending application. If you already



receive Social Security benefits, you can go online to change your address, phone number, or your direct deposit information, get a replacement Medicare card, or request a proof of income letter. Visit our website at www.socialsecurity.gov and save yourself a call or a trip to our office. It's fast, easy, and secure to conduct your business with Social Security online.

But if you do need to speak to a Social Security representative one-on-one, we'll be there for you. Call us at 1-800-772-1213 (TTY 1-800-325-0778) or visit your local Social Security office.

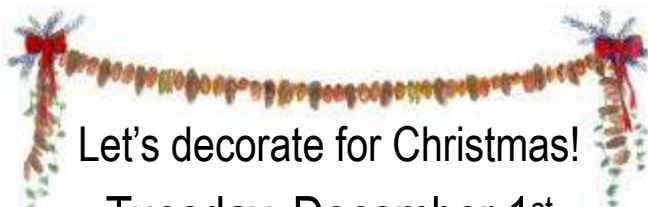


Deadline is December 15th.

Once again, it is time to support our local Toys for Tots campaign. We are expecting a large number of children that will need our support this year. A toy may seem unimportant to some people, but to a child, at Christmas, it is the most important thing in the world. A shiny new toy sends a message to a needy child that someone cares.

If you would like to help provide a toy for a needy child, you may drop it off in the toy collection box located at the Senior Center or at the Crawford County Christian Help Center. The toy must be new and unwrapped.

If you would like to make a monetary donation, please make your check out to Toys For Tots and mail to Linda Northrop, Toys For Tots Coordinator, PO Box 527, Grayling MI 49738.



Let's decorate for Christmas!
Tuesday, December 1st
starting at 9:30am

Please come and help everyone get into the spirit of Christmas by joining us to make your senior center look festive. If you can only give an hour or two, we would enjoy your assistance.



Oct. 15th - Dec. 7th.
2015

Prescription Drug plans and Medicare Advantage plans change every year.

The change can be as simple as a change in the premium amount or be as extensive as having not as many covered medications.

Some plans could even terminate. It is important for every Medicare recipient to review his/her coverage and be certain that the plan you will have for 2016 is the best plan for you.

Call Karl Schreiner at the Commission on Aging & Senior Center to make an appointment with one of our trained counselors. They will help you review your options and determine what is covered and what costs you will likely incur throughout the year. You can also do this review yourself by going online to the Medicare website. If you would like to do it yourself, but are not sure how to go about it, Karl would be happy to show you or talk you through it over the telephone.

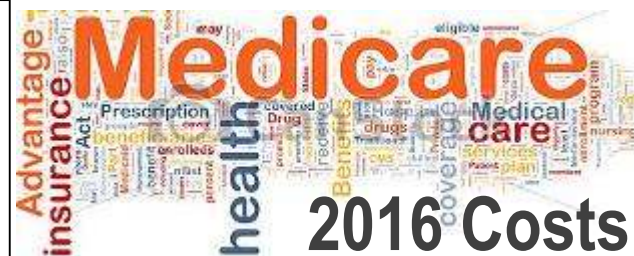


Crawford County residents can call Karl at 989-348-7123 for further questions.

Random Word Search Puzzle (bring in for a prize)

Y K E P Z Q J T U P A L C Z D Q D Z Y D D N P
 Y E L V E M D U M P E D A N O P M A T O O T O
 L P L X W A C Z P R E M O N T D R V S M Y T N
 T I X B R N D T D C D U P U N E E H E W N O
 N E S I I K A V D A S R W E I X I I Y S R J U
 E M H R O S G Z Y M N Z T D N T N I S T Z Y N
 I T W K E H N S S W Y I P G T R J J M I Q S Q
 D A J O A P T E Y N N M P Y E O U O U C T V E
 E G M B L A C I F I H R E M R U R G U A U I R
 P A G U R F R A M E E C E Y P S E T C T P A M
 X R E E S Q F A V S D R Z B L N L G A E L F K
 E R W W A E J I B A C N P U E E E M V D B S C
 N O Q A H N D Y S U T J I Z D S H O T F O O T
 I T N A E I C T R H K I G Q Q S A G F P A U Q
 T T S B J U Y I N A E N N G N X Q O S H K O K
 D I Q W S Q A I M K I S W A D E S I R A B L Y
 E N B I Q L N G N U F N O I T A L U C I B R O
 S G S R I G L A L P D E H C Y B D W H O P R L
 I C F Z R L L G T E Q F Z N Y L Z L T E R F F
 G N E E G C N G T U M J N J B C X A O N E N Z
 O X S U F U G O M N F P G X M H D F R O E S H
 L S N V Q D O K Z B G L E R O H S N O W A I V
 U Y X U E B Y Q L A J B C S R M R M B A R B Y
 E R P P C L P F X R S V P Q N A J J M D T Y O
 N C O V J K O F B G K U A I D F O Y F A H L W
 U S D T X F K U G A U N O W I M Q P U Y Q L M
 V D E X C O B C D I U G M M P G P O G S U I J
 Y C E R O A D R Y N P H R K A K U Q V B A C R
 X L P I E M R A X E X K V U V G L H M C K V S
 P C T D R D O T V D C G W D D R O E K P E U N
 L Y B Y S A N S X O H I K A O G N R I O N K T
 A A X K C O S E L E C N T V L T E H E D H B O
 N B W D Q H E S M Y B R I C H H H R E T J H M
 T F D V R Q Q X O R R V O A A X A R N M E S G
 O M L C R J R Y C L R E C C Y R L L S T Z H R
 C R O K N G B T H U G E F X D A P F L C D R A
 R D X N V V I L S V O N K F N P S S X A K A V
 A S R M A B N N S U E H U D A G F R I I W V I
 C D A N X N O F S O W F K R H H B X G M L Q T
 Y X A A X N D S I D E C H A I R C C E K I P Y
 Q D J I G L K R I X O A N P Z Y L Z W T Y Y T
 Y H G T A H B V O Y Q R T P G A E E C H K V F
 R K H T H C O M F U B X Z I W X Y E S O N Z K
 F M Z A D Y S Q R Q S T X L H O J H H B Z E Q
 Z U N H L A Y U E U F T L L P W P D Y Q P B T

1. booted
2. gravity
3. cavatina
4. extractor
5. amused
6. lank
7. garrotting
8. ingress
9. premont
10. vapid
11. sunderland
12. benjaminite
13. clap
14. monandrous
15. unbargained
16. onshore
17. orbiculation
18. hattian
19. grudger
20. nonsurvivor
21. ungluing
22. nowadays
23. menderes
24. dextrousness
25. sibyllic
26. dato
27. hotfoot
28. uneulogised
29. sidechair
30. walhalla
31. vacuums
32. chaffer
33. presbycusis
34. preearthquake
35. tamponade
36. corcovado
37. menthaceous
38. un glossaried
39. interpled
40. reinjure
41. mispractice
42. indefensible
43. inexpediently
44. mercurialize
45. daystar
46. wolffishes
47. heterogamous
48. domesticated
49. plantocracy
50. desirably



CMS (Centers for Medicare & Medicaid Services) has just released information regarding Medicare Parts A & B Premiums and Deductibles for 2016.

Medicare Part B Premium: The premium **will not change for those beneficiaries who presently receive Social Security benefits** because there is no Cost of Living increase for 2016. For people who receive Medicare but are not collecting Social Security benefits, who enroll in Part B for the first time in 2016, who have Medicare & Medicaid and the State pays their premium, the premium will be \$121.80 per month. Those people who earn more than \$85,000 a year will pay a higher premium for Medicare Part B.

Medicare Part B Deductible: \$166.00 per month. This will not affect premiums for Medicare Advantage plans and Medicare Prescription Drug plans whose premiums are already finalized.

Medicare Part A Hospital Deductible: \$1,288 per benefit period. Those few people who have to pay a premium for Part A will have a slight increase.

If you have questions you may call Karl Schreiner at the Crawford County Commission on Aging & Senior Center, 348-7123.

Cook's Corner Sausage Balls

Ingredients

- 2 cups Sharp Cheddar Cheese
- 2 cups Bisquick Mix
- 1 pound Breakfast Sausage

Mix together with hands. Form little meatballs. Bake 350 degrees for 25-30 minutes. Do not overbake (will dry out). Reheat in toaster oven.



Recipe submitted by Carol Peterson
 Do you have a favorite recipe that you would like to share?
 Bring it in, mail it in or email Helen at hnolan@crowfordcoa.org

Christmas Cards

It's not too late to purchase your Christmas cards! The Commission on Aging & Senior Center has more Christmas cards for sale. You may purchase them throughout the day/week during normal business hours.



Credit Cards Accepted

Crawford County Commission on Aging & Senior Center is **NOW** accepting **Credit Cards!** Donations & payments of \$50.00 or more; including Visa, MasterCard, American Express & Discover Card can be used.



Coping with the Stress of the Holiday Season

Featuring Sheri Sheese, MSW, from Munson Healthcare Grayling Physician

Free Breakfast Presentation, Thursday, December 17th at 9am at the Commission on Aging & Senior Center

Although most children eagerly await the holidays to arrive, many adults are not so eager. For many the holiday season brings more stress. Often we have very high expectations: getting the house decorated, fussing about the perfect gift or how we are going to pay for it, making the perfect meal, and celebrating with family and friends. All this can leave us feeling irritated, grouchy and in the worst case scenario, depressed! Stress results when the realities of day to day living clash with our efforts to make the holidays “perfect”.



cooking a whole meal on your own. Maybe attend a holiday concert or watch a holiday musical special on TV.

5. Don't forget to make time for your health! Getting your normal amount of sleep and exercising regularly can take a back seat in the hectic rush of the holiday season. The stress of the holidays can cause some people to fall back into bad habits smoking, eating and drinking too much. It is very easy to forget to take care of ourselves, when we are in the midst of the busyness of the season. Taking a walk, listening to your favorite calming music, taking a few deep breaths, or just getting away for a few minutes can help decrease stress.
6. Watch out for alcohol and caffeine. Drinks that contain alcohol can have lots of calories, and drinking too much alcohol may make you feel depressed. Caffeine can raise your stress level and interfere with your sleep schedule.
7. Acknowledge feelings of sadness and loneliness. Sometimes these feelings can increase when compared to the joy that the holidays are expected to bring. To help cope with the holiday blues try to spend time with people who care about you and take time to appreciate the good things that you have now instead of focusing on the past. Volunteering to help others in need can help us to feel less lonely. Seek help if you need it!

To learn more about *Coping with Holiday Stress*, please join Sheri Sheese, MSW, from

Breakfast Menu **Egg & Sausage Casserole, Hash Browns, Fruit, Juice, & Coffee**

Munson Healthcare Grayling Physician Network Behavioral Health Department, for a FREE breakfast and presentation at the Crawford County Commission on Aging and Senior Center, 9 a.m. on Thursday December 17, 2015.

TIPS TO REDUCE HOLIDAY STRESS



Don't let **STRESS** take all of the joy out of the holiday season! A good place to start would be asking yourself if your expectations for the holidays are realistic. The following tips may help you keep stress under control so your holidays can be more enjoyable:

1. Spend some time getting organized, thinking about what you need to buy. Plan a menu ahead of time if you will be cooking to take advantage of pre-holiday sales and see if you could prepare some foods ahead of time to ease the workload later.
2. Stick to your budget. One of the biggest stressors during the holidays is money. Suggest a spending limit for gifts if money is tight! Thoughtful gifts don't need to cost a lot of money!
3. Let go of impossible goals. Be thankful for what you have. That old saying “Don't let perfect be the enemy of good”, can apply to our expectations of meals, decorations and people.
4. Create new traditions. If old traditions stress you out, try something new. It may be easier to have a potluck meal instead of

MICHIGAN LEGAL HELP Helping Michigan residents solve their legal problems.

The Michigan Legal Help website assists people who want to handle simple civil legal matters without a lawyer. It includes articles on specific legal domains, including estates and guardianship, landlord/tenant matters, protection from abuse, public benefits, etc. It also provides toolkits to help you prepare to represent yourself in court. Some legal forms can be filled out right on the site. Visit the site at www.michiganlegalhelp.org.

Speaking of legal help, don't forget the Legal Hotline for Michigan Seniors allows older adults to speak directly to an attorney specializing in elder law issues. There is no income test and the call is free. The hotline - (866) 400-9164 - is available Monday through Thursday from 10 am to 3 pm. The hotline is a service of the Lansing-based nonprofit organization, Elder Law of Michigan, which also offers pension and benefits counseling and other services – www.elderlawofmi.org.

Grayling Community Health Center now offers

Walk-In Care Services for Minor Injuries & Illnesses.

No appointment necessary. Open to the community Monday–Friday from 11:00am–7:00pm. Call 989-348-0550 or visit munsonhealthcare.org/graylinghospital to learn more.

1250 E. Michigan Avenue | Grayling, MI 49738 | 989-348-0550



 **MUNSON HEALTHCARE**
Grayling Community Health Center



AuSable Family Dental, P.C.

Ralph Oppermann, D.D.S., F.A.G.D.
Diana J. Whittaker, D.D.S.

800 E. Michigan Ave., Grayling, MI 49738
(989) 344-2525 • Fax: (989) 348-9629

THE SPIRIT OF GENEROSITY



The Parable of the Generous Gentleman

There once was a very generous man, a pillar of society, a businessman, and man who loved to

martini-lunch with friends, brunch with his wife, and golf with his buddies. He was a D-Day veteran who spent time in Paris as a soldier. He and his wife never had children so he enjoyed football, golf, his pets, and his church. Later he was left a widower with fewer and fewer lunch buddies; his only constant companion was his cat, Charlie.

And all those lovely people on the phone. They appreciated his past support and

appealed to his generous nature to continue supporting their cause for only \$20, \$25, or maybe \$50. He rarely got letters from his out-of-state relatives, but he sure got letters from those nice people.

And often they contained gifts:

greeting cards, key chains, rosaries, or pens. It seems like the more letters and cards he responded to, the more he received, and the more gifts he received: t-shirts, flags, flashlights. Some of those free gifts came with an invoice stamped "2nd or 3rd NOTICE" in big red letters.

Then the nice people started offering gift certificates that would support a worthy cause, and to receive items that could be given as gifts. These cases of non-returnable light bulbs, cookies, garbage bags, or kitchen items came with a dated invoice for \$250-\$500. Sometimes the nice people would be so concerned over the gentleman's time and effort, that they would offer to complete the credit card transaction or make a bank draft on his account. All he had to do was give his verbal OK along with a credit card or bank account number, and the goods would arrive already paid. A great deal that also helped a worthy cause.

Then there were his new friends from another state whose cause was just and humanitarian, but also would net him financial gain. They even told him where very pleasant people would help him wire the required

\$2000. And later the \$2500 just to help insure the expected return.

While the gentleman's annual donations increased from 10% of his income to 25%, 30%, 40%, 50% his relatives, accountant, and financial advisor grew more and more concerned. At first the gentleman refused to change to an unlisted phone number. How would his friends find him? He needed his credit card, checkbook and access to his 401 monies. How would he get his car fixed? Or pay the housecleaners, or lawn guy? And no he would not give out his credit card or bank account numbers to ANYONE, ANY MORE.

But being a generous gentleman who firmly believed what his church taught.

"...faith, hope, charity, these three; but the greatest of these [is] charity" it wasn't long before the gentleman was once again

Sometimes being too kind is what gets you hurt.

inundated with calendars, bags, scratch pads, and wrapping paper, and harassing phone calls. Finally to save himself from further exploitation, the gentleman cut up his credit card, limited his checking account, and

got an unlisted phone number. The gentleman is now unable to be generous.

The morals of this story are:

- 1) Don't be embarrassed when you realize that you have made a mistake or have been used. Contact a trusted friend, relative, or accountant to help you out of the situation. It is sometimes impossible to fend off the tactics used by people who want your money, no matter the cause.
- 2) Never ever give any of your numbers to anyone who contacts you.
- 3) Set aside how much you want to donate and to which cause each December or January. Then you are DONE, and can say NO throughout the rest of the year.
- 4) You DO NOT owe anything for unsolicited gifts. Recycle that junk mail.
- 5) You have the telephone in your hand and the right and power to hang up.

Some good references on this and other fraud subjects and what to do: "The Con Artist's Playbook-The Psychology Behind ID Theft, Fraud, and Scams", AARP.org. Or "Common Fraud Schemes" fbi.gov/scam-safety/fraud.



American Red Cross

Give back to humanity Become a Red Cross volunteer

Red Cross volunteers touch lives every day.

Disaster Response—Help people affected by disasters ranging from home fires to hurricanes by providing food, shelter, essential relief supplies and comfort and hope.

Preparedness Education—Teach families, people in classrooms, organizations and corporations how to Be Red Cross Ready for disasters and emergencies.

Service to the Armed Forces—Connect families and veterans with resources in response to emergencies, train military families in coping and resiliency skills, and supply recreational and therapeutic support in military and VA health care facilities.

Health and Safety Training—Teach vital lifesaving skills such as first aid/CPR/AED, babysitting, water safety and pet first aid.

International Humanitarian Services—Coordinate fundraising for measles vaccines, educate youth about the Geneva Conventions and provide international tracing and messaging.

Fundraising—Make it financially possible for the Red Cross to deliver its lifesaving services. The Red Cross relies on volunteers and the generosity of the American public.

Leadership—Serve on a Red Cross board or decision-making committee, manage a program, or chair an activity.

For more information:

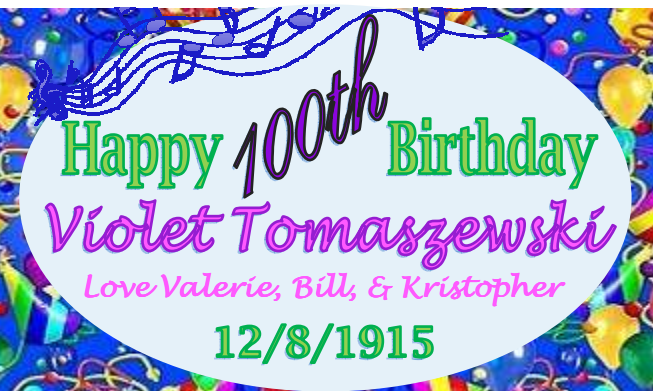
Northern Michigan Chapter; Volunteer Services
Rob.haertel@redcross.org
(231) 947-7286 x7426

Grayling Generating Station

Celebrating "14 Years" as a

Michigan Clean

Corporation Citizen



MUNSON HEALTHCARE
Grayling Community Health Center

Rehabilitation Services
1250 E. Michigan Ave., Suite C
Grayling, MI 49738

(989) 348-0314

munsonhealthcare.org/graylinghospital

Lynn Richmond

(989) 344-0601
(231) 229-4672

- ◆ Individual & Family Health Insurance Plans
- ◆ Supplemental Health Insurance
- ◆ Senior Health Insurance
- ◆ Life Insurance
- ◆ Fixed Annuities
- ◆ Budget Planning
- ◆ Home Decorating Consultation

lynncarolrichmond@yahoo.com

HELP WANTED

Crawford County Commission on Aging & Senior Center needs you!

- Recycling Program**
 Volunteers are needed to prepare and haul items (cardboard, metal & plastic) to the Recycling Center on a weekly basis. Prefer someone with a truck who can do a little lifting. This task could be completed on a Tuesday and/or Thursday afternoon.
 
- Minor Home Repairs** – Help with minor home repairs. Examples include installing a handheld shower, building a ramp, widening a doorway, yard work, etc. We also need someone to help coordinate the program
 
 - Kitchen Helpers** - Do you like to work in the kitchen? We could use help making sandwiches, cupping fruit, packing bags, serving and doing dishes.
- Medical Transporter**- Volunteer drivers are on an "as needed basis" when older adults have a medical apt. Mileage is reimbursed by the older adult. A criminal history background check is required, along with a valid driver's license and a clean reliable vehicle with current insurance coverage.
- Meals on Wheels Program** - Enjoy driving? Drivers are needed to deliver meals on Mondays, Wednesdays and Fridays. Need to pass a criminal history background check, have a valid driver's license, a reliable vehicle with current insurance coverage and be able to lift heavy bags.
 

We need the UPC codes from your Spartan Brand Food Labels!

Anyone who is collecting Spartan Labels for the Senior Center we need your labels by December 8th. The program is ending and we will no longer be collecting them. Thank you to everyone that has donated UPC codes for the Senior Center!

Nine Things to Collect that Make a Huge Difference

The Grayling Elementary School collects **Box Tops** for Education, **Campbell Soup Labels** and also **Aunt Millie's Bread UPC codes** for many things including field trips, special programs & assemblies and parent/child activity nights.

The American Legion collects **Pop Tabs** for a program called Tabs for Tots which goes to purchase pediatric equipment for Munson Hospital Grayling and the various EMS vehicles in the Legion's district.

The Lion's Club collects **used ink cartridges**, recycled to raise funds for those who can't afford glasses; **used eyeglasses** to be sent directly to those in need in countries abroad and **used hearing aids** to be refurbished by Munson Health System and distributed to people who are unable to afford them.

We also accept old **American flags** to be properly disposed of. You can deliver them all to the Commission on Aging & Senior Center and we'll get them to the right organization.

The COA and The Medicine Shoppe have a **medical equipment** loan closet. If you have any that you are not using, we will be happy to pass them on to others who need them. See our article on how to properly dispose of used medications.



The Commission on Aging & Senior Center hosts the game of Euchre every week. For the first time ever recorded, four of the players had the same score (68). What are the chances of that happening?

The Euchre group is looking for more players. If you are interested in learning the card game or refreshing your memory of the game, come to the center on **Tuesdays at 1:00pm**. Lunch is served at noon.

PRESCRIPTION DELIVERY SERVICE NOW AVAILABLE

Call Store For Details



Proudly Serving Our Community Since 1999

The Medicine Shoppe
 500 N. James St. • Grayling
 989-348-2000
 Senior discount available daily.



After 82 years, they still have a lot of living to do.

At The Brook, senior living is all about enjoying life. We offer residents a wide variety of activities so they can connect with others and share good times. What's more, our committed staff is passionate about quality care, ensuring that your loved one always feels right at home.

For more on our **ASSISTED AND INDEPENDENT LIVING** opportunities, visit BBrookretirement.com or call Gaylord 989-732-6500

We're pet friendly!



Big Rapids • Boyne City • Cheboygan • Gaylord • Gladwin • Grayling
 Houghton Lake • Roscommon • West Branch • Newaygo (2016)

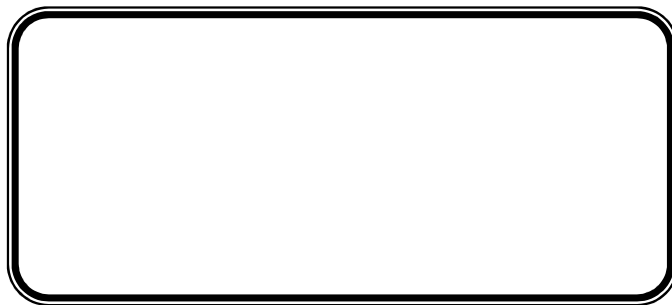


Smartphone Scan to our Website

308 Lawndale St.
Grayling, MI 49738
989-348-7123 phone
989-348-8342 fax
director@crawfordcoa.org

RETURN SERVICE REQUESTED

BULK RATE
U.S. POSTAGE
PAID
Grayling, MI 49738
Permit No. 62



Utility Assistance

It is that time of the year when the nights are getting colder and soon the snow will begin to fly and utility bills will begin to mount. There are a number of places where people may possibly receive assistance. Generally



your income as an individual must be at or under 150% of the Federal Poverty Level (\$1,471.25 for an individual and \$1,991.25

for a couple). The following are places where assistance may be acquired.

- Consumers Energy 800-477-5050
www.consumersenergy.com
- Department of Health and Human Services, 230 Huron St. Grayling, MI 989-348-7691
- DTE Energy, 1 Energy Plaza, Detroit, MI 48226, 800-477-4747
- Elder Law of Michigan, 3815 W. St. Joseph, Suite C-200, Lansing, MI 800-347-5297
- Michigan Veterans Trust Fund (for veterans), 517-284-5299
- Northeast Michigan Community Services Agency, 989-356-3474
- The Heat and Warmth Fund 800-866-8429
- True North Community Services, 855-300-8013 or email: applications@tnempower.org
- The Salvation Army 810-232-2197

These agencies may be able to assist with both heat and electricity. Remember,



that if you start with one agency, you must continue with that agency during the current heating season. If your bills are consistently high, it may be wise to check if the agency you wish to work with has a cap on the amount of assistance you can receive during the season. You can call the Commission on Aging & Senior Center, 348-7123, and speak with Karl to see if you qualify and get assistance with applications.

Christmas is coming... Mt. Hope Lutheran Church Choir

**Thursday, December 3rd
at 6:00pm**

The community is invited to the Commission on Aging & Senior Center to hear the choir from Mt. Hope Lutheran Church. They will be bringing joyous music of the season for your listening pleasure. Singing along will be permitted.
FREE - Open to the public.

December Song Burst Christmas Carols

Christmas Carols will be ringing from the walls of the Senior Center on
**Thursday, December 17th
at 6:00 pm.**

Our vocal leaders for this event are Abby LeClair and Mark Jurkovich. Singing along will be permitted and encouraged. Come and join in the spirit of the season.
FREE - Open to the public.

**HOLIDAY
SENIOR
SAVINGS**
November 24th-December 24th

**SENIORS 60+
SAVE AN EXTRA
20% OFF
FURNITURE & MATTRESSES**

Offer cannot be combined with any other offers.
Valid November 24-December 24, 2015

Art Van PureSleep

Queen Mattresses from
\$199

BETTER SLEEP
=
BETTER HEALTH

Our exclusive Sleep Diagnostic Test will fit you with the right mattress for your body style and sleep position.

Art Van Furniture

2090 M-32 West | Gaylord, MI | (989) 448-2228
[Facebook.com/Gaylord-Art-Van](https://www.facebook.com/Gaylord-Art-Van)

**OFFER VALID ONLY
AT ART VAN
GAYLORD STORE!**

ACE
The helpful place.

For 90 years, Ace Hardware has been known as the place with the helpful hardware folks, with your local McLean's Ace Hardware celebrating 40 yrs.

Coupon is Necessary to get Discount, December 1-31, 2015 only
Not valid with other Discounts
Excludes Sale Items

McLean's Ace Hardware
989-348-2931 • Mon-Fri 7:30-6:00
Sat 8-5:30 Sun 10-3

10% OFF PET & BIRD SUPPLIES
excludes sale items
mcleansacehardware@hotmail.com