

# Crawford County Senior Gazette January 2021

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## Featured Article

Lisa Oliver

### "How to Be Successful"

"If you can find your passion, you'll always be successful," said Lisa Oliver, a Grayling artist who knows a bit about following her passion into a long, satisfying career.

Born in New York City in 1957 she, along with two brothers and a sister, grew up in a row house where her father kept a neat little garden. "He had roses, and our neighbor taught me how pansies made seeds. Even as a little kid I enjoyed gardening," she mused. "It was always a hobby for me."

But despite her "big love" for flowers and everything gardening, when it came time for Lisa to enter a university, it was not horticulture, but Nutrition that she studied. "I worked for three years in a psychiatric center and, happily, it didn't work out. I found that it is a lot easier to tell people how to grow flowers than



what to eat. So, I went back to school to study horticulture."

Indeed, following her passion for everything garden-related set her up for what she called "a dream job" with Franks Nursery and Crafts. "I took a job with Frank's and worked my way up through the company until I was Vice President for Live Goods."

When Lisa landed a position in her "dream division" of the company, Product Development, she moved to Michigan. "I was based in the Clarkston area, and during that period I traveled all over the world seeing new breeds and cultivars. I went to Holland Belgium, Germany, and the Niagara region of Canada many times. It was truly like living a dream." After 24 years with the company, when Frank's closed, Lisa took a job in Kalamazoo, working for a growers co-op.

Her husband of 23 years, Rick, who was an electrician with General Motors, "had a log cabin dream," she

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

## HOURS OF OPERATION

**Monday - Friday  
8:30am to 4:30pm**

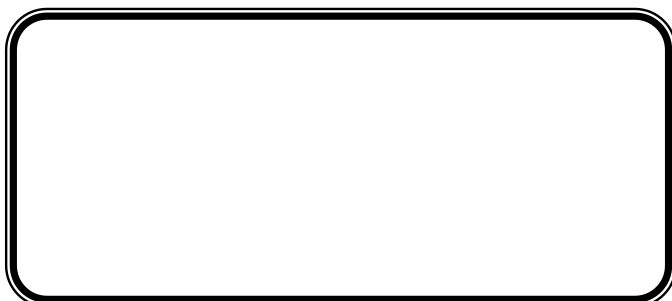
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**The Senior Gazette**  
308 Lawndale St.  
Grayling, MI 49738

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](mailto:director@crawfordcoa.org)**

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# THANK YOU!

## **\$2,390 Raised for Meals on Wheels**

We would like to thank all of those who donated on the worldwide giving event, #GivingTuesday on December 1st. Kicking off the giving season, \$2,390 was donated to the Meals on Wheels program.

With older adults the most at-risk from Coronavirus demand for Meals on Wheels has been record-breaking. Between October 1, 2019 through September 30, 2020 we served a total of 36,590 home delivered meals—the highest number of Meals on Wheels we have served in 16 years!

Every participant receives not only a hot lunch on Mondays, Wednesdays, and Fridays but also frozen meals for dinner and non-delivery days, social connection, and support to keep help them stay out of nursing homes and hospitals. No one is ever turned away from Meals on Wheels because of an inability to donate so we rely on the community to help make this program possible.

### **Thanks to our 2020 Giving Tuesday donors:**

Mark Aungst  
Juanita Bilinski  
Betty Jo Bresmon  
DJ Brown  
Brian and Elizabeth Chace  
Pamela Charney  
Jane Croze  
Arlene Czuba  
Kathy & Jo Ellison  
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Kirsten Lietz  
Mr. and Mrs. Ken Michalik  
Wayne & Rose Mary Nelson  
Miles & Judy Perkins  
Barbara Sands  
Sandy Woods



Mark your calendars! This year National Green Juice Day is celebrated on January 26th. National Green Juice Day was established in 2016 in efforts to encourage people to stick with their New Year's resolutions centered around health and wellness. How exactly is National Green Juice observed? Start your morning off on January 26th by making your own green juice at home! Try out the recipes below.

Juicing extracts the juice from fresh fruits and vegetables which contains a good amount of the vitamins and mineral. There is no scientific evidence that shows juicing your fruits and vegetables rather than eating them as a whole is better for you. However, when whole fruits and vegetables are consumed the amount of fiber is significantly higher compared to when they are juiced. If you don't enjoy consuming fruits and vegetables whole, juicing or blending them may be the way to go to incorporate them into your diet. Blending is a better option if you are looking to increase fiber in your diet.

### **Green Juice**

Process the following through a juicer:

- 2 Green Apples, halved, seeds removed
- 4 Stalks Celery, leaves removed
- 1 Cucumber
- 6 Leaves of Kale
- 1/2 Lemon, peeled
- 1 inch Piece of Fresh Ginger

### **Banana Split Smoothie**

Blend together the following:

- 2 Bananas, Frozen
- 1 Cup of Strawberries, Frozen
- 1 tsp. Cacao Powder
- 1 Cup of Milk

## Don't Risk It — Call 911.

**Emergencies can't wait.**

Medical emergencies can be far more dangerous than COVID-19. If you are experiencing emergency-like symptoms, call **911**. The safest place you can be during an emergency is your local Munson Healthcare hospital.

 **MUNSON HEALTHCARE**  
Grayling Hospital



# General Giving

Although the Crawford County Commission on Aging is supported by state & federal grants, Crawford County millage monies, Community Foundation of Northeast Michigan, the Great Lakes Energy People Fund, and the Region 9 Area Agency on Aging, we could not do what we do without also having the support of people just like you. Gifts can be made to the Crawford County Commission on Aging any time during the year. If you have a specific program that is dear to your heart, your gift may be "restricted" for support of that program.

## General Donations Made By:

Pete & Claudia Albright	Dorothy Peacor	Consumers Energy
Dave Converse	Tad & Bonnie Randolph	Weyerhaeuser
Catherine & James Hilbrecht	Jason Thompson	Axiom Services Inc.
Tom Jarosz	Philip Wickey	
Sharon Mandziuk	David & Patricia Wiltse	

*Volunteers and Contributions received after December 10th will be acknowledged in the next edition of the Senior Gazette.*

## Memorial Gifts

Monetary gifts to the Crawford County Commission on Aging are a fitting tribute to the memory of those no longer with us or in honor of those we love. Your tax deductible gift in their name will enable us to continue to provide and initiate programs which promote the well-being and independence of all older adults of Crawford County. If you're interested in making a Donation in Honor or in Memory of Someone, you can buy a Plaque to be displayed in the Senior Center Dining Room.

## Wish List Item

### Collapsible Folding Wagon

We have a couple of Meals on Wheels routes that require our volunteer drivers to go into apartment buildings to deliver to multiple people. It's often too heavy for them to carry them all so they have to make multiple trips back and forth to the car. This handy, foldable wagon would make it so much easier! We are looking for someone to make a \$100 donation so that we can purchase this for them to start their new year off right! Just give us a call at (989) 348-7123.



## Sponsors

Our sponsors make it possible to offer programs, events, and activities we would not otherwise have funding for. If you're interested in becoming a sponsor give us a call at (989) 348-7123.

### Our Sponsors

Hearing Clinic Sponsored by  
Advantage Audiology

Legal Aid Offered by  
Jason R. Thompson  
Law Office PLC

## Memorial Donations Made By:

Scott Foster In Memory of Tina Foster	Janice Halleck In Memory of Elmer Trombley
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## Volunteers

Volunteers give of their time and we could not do what we do without them. Our volunteers save us thousands of dollars of each year in staffing costs.

We are currently looking for more individuals to join our team of Meals on Wheels Drivers. Volunteer applications can be found online at <https://www.crawfordcoa.org/volunteer/volunteer-application>.

## Make a Donation Today & Create Golden Opportunities for a Lifetime!

Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Home Phone ( \_\_\_\_\_ ) \_\_\_\_\_ Cell Phone ( \_\_\_\_\_ ) \_\_\_\_\_

E-Mail Address \_\_\_\_\_

Method of Payment ☐ Cash ☐ Check Amount Enclosed \$ \_\_\_\_\_

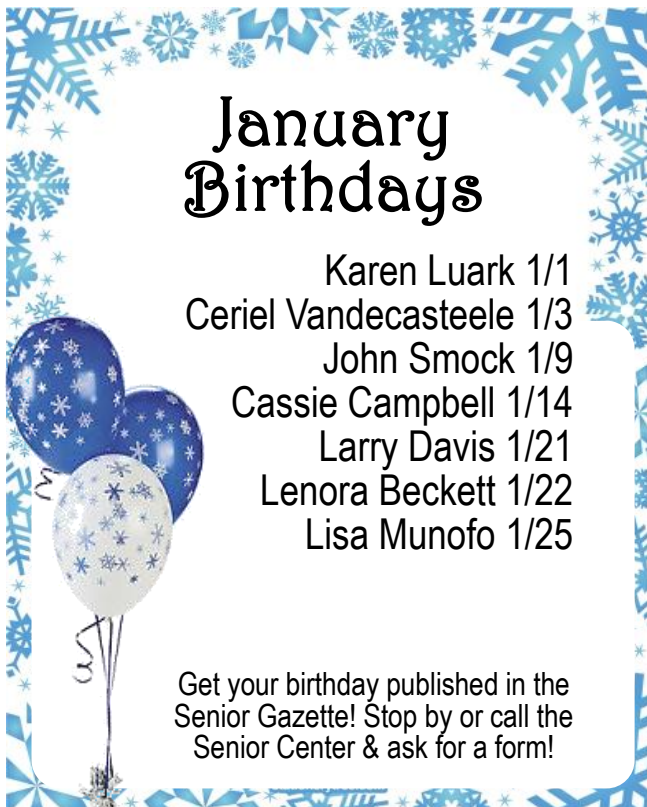
Please make check payable to "COA" at 308 Lawndale St. Grayling, MI 49738  
Call (989) 348-7123 to make donations or payments of \$25 or more with a credit, debit, or EBT card.  
\*\*\*All Gifts are Tax Deductible\*\*\*

- ☐ I would like to receive monthly emails about activities and events.
- ☐ I would like to be contacted about Legacy Giving.
- ☐ I would like to volunteer for the Commission on Aging.





Marc Dedenbach	Michele Milne
Dick Dodge	Rosemary Nelson
Lyn Dodge	Wayne Nelson
Joe Ellison	Jack Richards
Kathy Ellison	Gail Schultz
Jessica Hair	Jon Schultz
Susan Hensler	Chris Seager
Bill Hollenbeck	Steve Seager
Karen Hollenbeck	Nancy Smitz
Myra Johnson	Farrell Thomas
Glenn King	Ellen Thompson
Lorelei King	Jason Thompson
Cathy Lester	Deb Umlor
Rita Lone	Janet Weaks
George Mascarello	Sandra Woods
Sharlene Mascarello	
Jamie McClain	



## January Birthdays

Karen Luark 1/1
Ceriel Vandecasteele 1/3
John Smock 1/9
Cassie Campbell 1/14
Larry Davis 1/21
Lenora Beckett 1/22
Lisa Munifo 1/25

Get your birthday published in the Senior Gazette! Stop by or call the Senior Center & ask for a form!

### SMITH & ASSOCIATES, C.P.A., P.C.

ROBIN L. SMITH-MARTIN C.P.A.

**New Clients - 60 yrs. of age & older**

**SPECIAL PRICING**

Michigan Tax Return Only - Starting at \$55.00

Federal Tax Return - Starting at \$95.00

**By Appointment Only - 989.348.2811**

Grayling Office - 115 Michigan Ave.

## It's Tax Season: Appointments Available

### Tax and Home Heating Credit Appointments Available



Volunteers are available this year to assist with filing taxes and home heating credits. To qualify for a free appointment, your income cannot be over \$65,000.

Appointments will on Monday and Tuesday each week beginning February 1st and ending April 13th. February 1st and 2nd is reserved for Michigan Home Heating Credit and or Homestead Property Tax Credits.

You **must** bring your Social Security Cards and Picture ID for yourself and each person you are claiming on your tax return. Your appointment cannot be conducted without your Social Security Card and/or ID. See below for a complete list of what to bring to your appointment:

- If your spouse cannot attend then you **MUST have a release form** filled out (forms are available from the Senior Center or the community building where the taxes are prepared)
- Picture ID(s); Driver's License for everyone
- Social Security Card(s) for you and your spouse and dependents
- Birthdates for spouses and dependents
- If one of your dependents is in school, bring a Report Card or some document showing they are attending school

- Copy of **last year's tax return**
- **Any Income**, W2's, Tips, Gambling Winnings, Your Social Security Statement SSA-1099, Railroad Retirement RRB-1099, Interest 1099-INT, Dividends 1099-DIV, Stock Sales 1099B, Retirement, Annuity, IRA Distributions 1099-R, Unemployment Compensation 1099-G, Any Other Income Documentation, 1099-MISC, FIA/FIP Obtain DHS Statement, SSI Fed/State Bank Statement
- Daycare total amount paid, providers ID number or SS number
- Mortgage Interest Statement
- Charitable donations up to \$300 if you do not itemize **NEW THIS YEAR**
- A Copy of Your Property Tax Bills For Last Year: Summer And Winter Taxes
- Renters May also for a Homestead Property Tax Credit.
- Your Heating Costs From November 1, 2019 Thru October 31, 2020 (Renters May Qualify Even If Heat Is Included In Rent) for **Home Heating Credit**
- For Direct Deposit: Bank Routing And Account Number (or bring a blank check)
- Amount you paid in **Medical Insurance** including that portion of your **Auto Insurance**
- Your property tax bills for last year: summer and winter tax for **Homestead Property Tax Credit** (renters may also qualify need property owners name and address)

To schedule an appointment, please call the Commission on Aging & Senior Center at (989) 348-7123.

**PLEASE NOTE: Appointments are available on a first come, first served basis until full.**



## The Cares Act Of 2020

Every person should have gotten a stimulus for \$1200 or \$500. If you had a child in 2020 you will be able to apply for \$500 stimulus money.

The Cares Act will allow filers to claim up to \$300 in charitable contributions without itemizing. If you itemize you can only deduct the charitable contributions within Schedule A Itemized Deductions.



## Free Equipment

The Crawford county Commission on Aging has 3 bedside commodes available. They can be used as stand-alone or placed over your home toilet. The commodes are equipped with arms to make it easier to go from a sitting to standing position.

Also available are walkers with or without wheels. They are foldable, making it easier to take with you when traveling in an automobile.

All equipment is **FREE** and are on a first-come, first-served basis for Crawford County residents age 60 and over. If interested please give Kathy a call at (989) 348-7123.



## Lisa Oliver

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

said, and the two spent many weekends and vacations building what is now their permanent home on the AuSable River. Retired at 50, Lisa said that as wonderful traveling the world had been, she's happy to be in one place. Or two. Lisa's mother lives in Florida, and in spending time there with her Lisa admits that she "fell in love with warm weather." And art.

"We spend part of the winter in Florida," she said. "Working for Frank's all those years, I was always exposed to art supplies, and I always enjoyed making. I dabbled in

different things, but when I retired, I started taking classes in drawing, acrylics, and watercolor. It became an obsession. I took lots of classes and pushed myself to the next level and then the next." Many of those classes were in Florida, and she continues to study different art forms. That determination and passion have paid off. Her artwork can be

seen at the AuSable Artisan Village, in several places in Florida, and she's even had some weekend shows of her own.

"It didn't just happen. I studied photography before I started painting and have a huge library of reference photos. I'm always taking classes. I want to try everything, although I find watercolor to be relaxing. Georgia O'Keeffe is my favorite artist. She was such a trailblazer. I take a lot of inspiration from her work." That's no surprise, as O'Keeffe was well known for her enlarged interpretations of flowers.

Aside from painting, Lisa likes golfing, bicycling, yoga, and, of course, back home in Grayling, she indulges in her life-long love... gardening. She's an example of how success isn't defined only by a career, but by finding your passion and doing the things that bring you joy.



## Goodie Bag Donation

The Crawford County Commission on Aging would like to thank The Brook of Grayling for their generous donation! The Brook donated Christmas goodie bags for home delivered meal clients and congregate participants. Thank you again for your donation and helping to spread Christmas cheer throughout our community!



## HEATING ASSISTANCE

## Don't Suffer in the Cold this Winter!

There are multiple options to help you keep power and utilities throughout your home during the winter months if you are having financial trouble.

The Winter Protection Plan (WPP) protects seniors (65+) and low-income customers from disconnection and high energy bill payments in the winter months (Nov 1-March 31). Seniors participating in the program are not required to make payments throughout the heating season but must pay off any money owed from the protection period between April and November. For more information or to apply, call MGU at 800-401-6402.

Emergency Utility Assistance is another program which provides deliverable fuels (propane, fuel oil, and firewood) as well as metered utilities (electric and natural gas). To qualify for this assistance you must meet one of the emergency guidelines and income guidelines. Funds are available from both DHHS and NEMCSA.

For Crawford County residents 60+ needing assistance with these applications, call Tammy Findlay at (989) 348-7123.

## ~~Zoom~~ Introduction to Zoom Workshop Discontinued

The monthly Introduction to Zoom Workshop has been discontinued until further notice due to lack of staffing. If you have any questions or are looking for resources, contact our offices at (989) 348-7123.



## Zoom Fitness Discontinued

Zoom Fitness Classes have been discontinued effective January 7th until further notice due to a lack of staffing. Stay tuned for ideas on how to stay fit and active.



## Program Provides Free Fruits and Vegetables


We are excited to announce more opportunities to join in on the Prescription for Health program.


Crawford County residents ages 18+ can earn \$100 in vouchers to purchase fresh/frozen/canned fruits and vegetables by participating in one free, five-session, virtual, nutrition education course. In order to qualify for the \$100 you must attend ALL five classes and return a post-session survey. See below for available classes and times:

- Jan 11-Feb 15, Thursdays, 1pm  
Cooking for One
- January 25-Mar 1, Tuesdays, 7pm  
Cooking for One
- Feb 10-Mar 10, Wednesdays, 7pm  
Eat Healthy Be Active

To register contact Kathy Jacobsen at (231)



January 2021 ~ Meal Calendar				
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<div> <div> <b>FREE DESSERTS WITH YOUR CONGREGATE MEAL ON TUESDAYS!</b>  </div> <div> <p>What better way to ring in the New Year than dessert Tuesdays!</p> <p>We invite you to join us for some sweet treats every Tuesday to celebrate the New Year! See the calendar below for desserts offered in January.</p> <p>Lunch is a suggested donation of \$3.50 or under 60 cost of \$6. Simply call the Senior Center at (989) 348-7123 between the hours of 9 – 11:30am to order your meal for take-out. Then pick up curbside from 11:30 – 12:30pm and enjoy dessert with your meal!</p> </div> </div>				
<b>4</b> <b>11:30-12:30 Lunch</b> Cabbage Rolls, Parsley Potatoes, Peas & Carrots, Blueberry Yogurt	<b>5</b> <b>11:30-12:30 Lunch</b> Stuffed Peppers, Broccoli, Grapes, Cherry Pie <b>4:30-5:30p Dinner</b> Pork Chop Supreme, Redskin Potatoes, Brussels Sprouts, Kiwi	<b>6</b> <b>11:30a-12:30p Lunch</b> Steak Salisbury, Mashed Potatoes w/ Gravy, Brussels Sprouts, Grapes <b>4:30-5:30pm Dinner</b> Beef Enchilada, Brown Rice, Corn, Pear	<b>7</b> <b>11:30a-12:30p Lunch</b> Sweet & Sour Meatballs, Brown Rice, Peas & Carrots, Kiwi <b>4:30-5:30pm Dinner</b> Chicken Cordon Bleu, Mashed Potatoes, Green Beans, Orange	<b>1</b>  <b>CLOSED FOR NEW YEARS</b>
<b>11</b> <b>11:30-12:30 Lunch</b> Pot Roast, Boiled Potatoes, Green Beans, Apple	<b>12</b> <b>11:30-12:30 Lunch</b> Meatloaf, Mashed Potatoes, Brussels Sprouts, Orange, Chocolate Brownies <b>4:30-5:30p Dinner</b> Mediterranean Chicken, Sweet Potato, Green Beans, Grapes	<b>13</b> <b>11:30a-12:30p Lunch</b> Breaded Chicken Breast, Italian Blend Vegetables, Asparagus, Kiwi <b>4:30-5:30pm Dinner</b> Lasagna, Mixed Vegetables, Apple, Breadstick	<b>14</b> <b>11:30a-12:30p Lunch</b> Crispy Lemon Chicken, Mashed Potatoes, Peas, Orange <b>4:30-5:30pm Dinner</b> Smothered Pork Chop, Broccoli & Cauliflower, Carrots, Banana	<b>15</b> <b>11:30-12:30 Lunch</b> Potato Crunch Pollock, Redskin Potatoes, California Blend Vegetables, Apple
<b>18</b> <b>11:30-12:30 Lunch</b> Beef Pot Roast, Redskin Potatoes, Mixed Vegetables, Kiwi	<b>19</b> <b>11:30-12:30 Lunch</b> Swiss Steak, Mashed Potatoes, Italian Blend Vegetables, Grapes, Popcorn & Cookies <b>4:30-5:30pm Dinner</b> Chicken Fettuccine Alfredo, Sugar Snap Peas, Broccoli, Banana	<b>20</b> <b>11:30a-12:30p Lunch</b> Roast Turkey, Mashed Potatoes w/ Gravy, Peas & Onions, Pear <b>4:30-5:30pm Dinner</b> Western Omelet, Redskin Potatoes, Broccoli & Cauliflower, Applesauce	<b>21</b> <b>11:30a-1p Winter Picnic</b> BBQ Ribs, Baked Potato, Honey Glazed Carrots, Tropical Fruit Mix, Apple Pie <b>4:30-5:30pm Dinner</b> Ravioli Squares, Italian Blend Vegetables, Corn, Grapes	<b>22</b> <b>11:30-12:30 Lunch</b> Pepper Steak, Brown Rice, Stir Fry Vegetable, Asparagus, Apple
<b>25</b> <b>11:30-12:30 Lunch</b> Chicken & Mushroom Orecchiette, Broccoli & Cauliflower, Grapes	<b>26</b> <b>11:30a-12:30p Lunch</b> Pork w/ Kraut, Green Beans, Applesauce, Peanut Butter Brownies <b>4:30-5:30pm Dinner</b> Breaded Fish Sandwich, Asparagus, Pear	<b>27</b> <b>11:30a-12:30p Lunch</b> Breaded Chicken Fillet, Redskin Potatoes, Brussels Sprouts, Orange <b>4:30-5:30pm Dinner</b> Meatloaf, Mashed Potatoes w/ Gravy, Broccoli, Kiwi	<b>28</b> <b>11:30a-12:30p Lunch</b> Hamburger, Green Beans, Corn, Grapes <b>4:30-5:30pm Dinner</b> Shepard's Pie, Carrots, Grapes	<b>29</b> <b>11:30-12:30 Lunch</b> Chicken Cacciatore, Brown Rice, Peas & Carrots, Apple

January 2021 ~ Activity Calendar				
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<div> <div> <b><i>VOLUNTEERS we need you! Show us your SUPERPOWER</i></b>  </div> <div> <p>Becoming a <b>Meals on Wheels Driver</b> is the perfect way to start your volunteer journey. Drop off lunch to those who are at home and unable to purchase or prepare their own meals, hear their story and leave with a new pep in your step!</p> <p><small>(All drivers must be able to lift heavy bags, have valid driver's license, and have a clean reliable vehicle with current insurance coverage)</small></p> <p><b>Contact Alice Snyder at (989) 348-7123 to sign up or to learn more about Meals on Wheels.</b></p> </div> </div>				
<b>4</b> 10am Aerobic Drumming <b>12pm Zoom Social Hour</b>	<b>5</b> 10am Aerobic Drumming  <i>Get a FREE slice of Cherry Pie with your Congregate Meal!</i>	<b>6</b> <b>9:30am Commodities @ St. Mary's</b> 10am Zoom Zumba	<b>7</b>	<b>1</b>  <b>CLOSED FOR NEW YEARS</b>
<b>11</b>	<b>12</b>  <i>Get a FREE Chocolate Brownie with your Congregate Meal!</i>	<b>13</b>	<b>14</b>	<b>15</b>
<b>18</b>	<b>19</b>  <i>Get a FREE Cookie &amp; Popcorn with your Congregate Meal!</i>	<b>20</b>	<b>21</b>  <b>Winter Picnic Luncheon</b> Curbside Pickup 11:30am-1pm RSVP Required	<b>22</b>
<b>25</b>	<b>26</b>  <i>Get a FREE Peanut Butter Brownie with your Congregate Meal!</i>	<b>27</b> <b>5pm New to Medicare Seminar</b>	<b>28</b>	<b>29</b>



# Assistance to Help You Maintain Your Independence

## COMMISSION ON AGING SERVICES, CLASSES & RESOURCES

### Health Services

#### **Blood Pressure & Sugar Checks**

by Munson Home Health Care

- Tuesdays, 4:30-5:30pm

by InTeliCare - Friday, 11:00am-12:30pm

#### **Foot Care Clinic - by appointment**

**\$25 per visit** with punch card (6 visits—\$150)

or **\$30 per visit** - by Comfort Keepers

1st Thursday, 11:30-6pm

#### **Hearing Clinic - by appointment**

by Advantage Audiology

Contact the COA office to set up an appt.

#### **Incontinence Supplies**

Supplies are available for a donation of \$5.00

#### **Medical Equipment Loan Closet**

Items are available for a donation of \$5.00

### 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

#### **Congregate Meal Program**

Lunch is provided Mon-Fri from 11:30am - 12:30pm and Dinner is provided from 4:30pm - 5:30pm Tues. -Thurs. Suggested donation for seniors 60+ is \$3.50 and for those under 60, \$6.00 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.

#### **T.E.F.A.P. Food Distribution**

Quarterly @ American Legion Hall 1-2:30pm  
May, August, November

### Resources

#### **Computers**

Internet, computers, and printers are available at the Senior Center for you to use Mon 8:30-4, Tues 8:30-7pm, Wed & Thurs 8:30-6, and Fri 8:30-4pm

#### **Information and Assistance**

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

#### **Legal Assistance**

by Jason R. Thompson, Law Office PLC

Free legal consultations available the 3rd Thursday of each month from 1-4pm

#### **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.

### In-Home Services

For those who need a little assistance maintaining their independence.

- Housekeeping
- Bathing Assistance
- Respite for Caregivers

### Classes

#### **AARP Driver Refresher Course**

Offered once each year.

#### **Cooking for One**

Cooking for one teaches helpful tips to making healthy choices and ways to make cooking for one simple and enjoyable.

#### **Matter of Balance Program**

This program offers practical strategies to reduce falls.

#### **PATH (Personal Action Toward Health)**

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

#### **Powerful Tools for Caregivers**

A class for Family Caregivers. This program will provide you with tools and strategies to better handle the unique caregiver challenges you face.

#### **Stress Less with Mindfulness**

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

#### **Tai Chi**

Tai Chi includes movements that are relaxed and slow in tempo that can improve balance, strength, and increase flexibility. Each class includes a warm-up, followed by one or two movements per lesson, and a cool-down.

#### **Walk with Ease**

Walk with Ease is an evidence-based program that includes safe walking to help reduce and prevent many different types of chronic pain.

#### **Wellness Initiative for Senior Education**

WISE is a program for adults aged 60 and older looking to stay healthy and meet new people. WISE's interactive lessons are designed to provide valuable education on topics including health and wellness, medication use, stress management, depression and substance use.

### 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 and donations to a specific program are always needed and welcome.



**How We  
Served You  
in Nov 2020!**

### **At the Senior Center**

- We served **388** Congregate Meals

### **In-Home Services**

- Delivered **2,517** home delivered meals.
- Provided **122.5** hours of respite care.
- We provided **348** hours of homemaker services.
- We provided **90** hours of bathing assistance services.



**Tune into the Community Calendar for our Calendar of Events  
aired daily on all the Blarney Stone Broadcasting Stations or go  
to [q100-fm.com](http://q100-fm.com), [north-fm.com](http://north-fm.com), [upnorthsportsradio.com](http://upnorthsportsradio.com),  
or email [calendar@blarneystonebroadcasting.com](mailto:calendar@blarneystonebroadcasting.com)**





# SOCIAL SECURITY TIPS

From Bob Simpson, District Manager Traverse City Social Security Office

## Social Security Benefits Increase in 2021

Nearly 70 million Americans will see a 1.3 percent increase in their Social Security benefits and SSI payments in 2021. Federal benefit rates increase when the cost-of-living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W).

The CPI-W rises when inflation increases, leading to a higher cost-of-living. This change means prices for goods and services, on average, are a little more expensive, so the COLA helps to offset these costs.

January 2021 marks other changes that will happen based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax in 2021 will be higher. The retirement earnings test exempt amount will also change in 2021. You can read our press release for more information at [www.ssa.gov/news/press/factsheets/colafacts2021.pdf](http://www.ssa.gov/news/press/factsheets/colafacts2021.pdf).

We will mail COLA notices throughout the month of December to retirement, survivors, and disability beneficiaries, SSI recipients, and representative payees. Want to know your

new benefit amount sooner? You can securely view and save the Social Security COLA notice online via the Message Center inside my Social Security in early December without waiting for the mailed notice.



If you don't have an account yet, you will have to create your account by November 18, 2020 to receive the COLA notice online this year. my Social Security account holders can opt out of receiving a mailed COLA notice and other paper notices that are available online. You can choose text or

email alerts when there is a notice in Message Center by updating your Preferences at [www.ssa.gov/myaccount/opt-out.html](http://www.ssa.gov/myaccount/opt-out.html) so you always know when we have something important for you.

Be the first to know! Sign up for or log in to your personal account today at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). Choose email or text under "Message Center Preferences" to receive courtesy notifications. This way you won't miss your online COLA notice!

You can find more information about the 2021 COLA at [www.ssa.gov/cola](http://www.ssa.gov/cola).



## Medicare Open Enrollment Results

2021 Medicare Open Enrollment ended on December 7th. Our Medicare counselors, Sandra Woods and Tammy Findlay, navigated an unprecedented open enrollment season working by phone or ZOOM to assist **136 individuals**.

Some **165.25 hours** were spend counseling older adults in Crawford County over the span of 7 weeks. Altogether those people who chose to switch prescription drug plans are estimated to save **\$249,363** in 2021.

Their dedication and their knowledge of the Medicare/Medicaid programs is key to making the Medicare/Medicaid Assistance Program work for Medicare recipients in Crawford County. Thank you, Tammy and Sandy, for all your hard work!!!



## Emergency Preparedness Series

The Michigan State University Extension is hosting a series of Zoom courses to discuss being food safe and ready for emergencies or severe weather. See below for information about courses happening this month:

- **Sanitizing Disinfecting**—January 8: The importance of proper cleaning and sanitizing after severe weather events.
- **Being Mindful in Emergencies**—January 22: Using mindfulness to move from reacting to responding in an emergency.

Visit <https://tinyurl.com/msuprep> or contact Karen Fifield at [fifield@msu.edu](mailto:fifield@msu.edu) to register or to learn more about the program.



## CV19 CheckUp Tool

The Michigan Department of Health and Human Services Aging & Adult Services Agency has announced the launch of CV19 CheckUp in Michigan.

CV19 CheckUp is a free, anonymous, personalized, online tool that evaluates an individual's risks associated with COVID-19 based on their life situation and individual behavior. The tool provides recommendations and resources to reduce those risks.

Developed by BellAge, Inc. to help people be safer, healthier and ensure their individual needs are met during the pandemic, CV19 CheckUp fills a critical need for a comprehensive resource that educates, advises and empowers individuals to help protect themselves from COVID-19.

The anonymous questionnaire is easy to use and will take five to ten minutes to complete on a computer, smartphone or tablet. Upon completion, CV19 CheckUp immediately delivers the user a personalized report, answering questions such as:

- How likely am I to get COVID-19 or spread it to others?
- If I get COVID-19, how severe would it likely be?
- Where can I find help to ensure my needs are met during the pandemic?

The individualized approach that defines CV19 CheckUp will deliver much needed support to those who are hardest hit by COVID-19. CV19 CheckUp assesses each person's unique situation and presents options to help reduce risk, enhance quality of life, and devise a plan if one does become sick with COVID-19.

All Michiganders, especially those 60 and over, are encouraged to try taking the CV19 CheckUp survey at [michigan.cv19checkup.org](http://michigan.cv19checkup.org) to receive a free, personal assessment.

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# Random Word Search Puzzle

At this time we will not be giving out prizes and will not be collecting puzzles.  
We may resume when the Senior Center reopens for activities.

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

1. affianced
2. afterwards
3. albeit
4. alliteratively
5. anticlerical
6. arsenious
7. bedouinism
8. belus
9. botanizer
10. carbonado
11. changepocket
12. checksum
13. concentre
14. cox
15. decentralise
16. derisive
17. eardrum
18. electorally
19. endure
20. fluidised
21. foreshorten
22. gater
23. hankie
24. hestia
25. legerity
26. malthusianism
27. marsupium
28. masslessness
29. nerviness
30. nonclassic
31. outspring
32. pauling
33. pel
34. peripheral
35. proboscides
36. protuberated
37. pseudopagan
38. restipulate
39. salubriously
40. snathe
41. soliloquized
42. subarcuated
43. supererogatory
44. tedder
45. triceps
46. unbarbarous
47. unprospering
48. unrepentant
49. unrosed
50. vivandi



## Upcoming Evidence-Based Classes

Our Community Partners are offering a number of evidence-based classes regarding health and wellness in the upcoming months. Registration is required. To register or to learn more about the classes simply visit the links below.

- **RELAX: Alternatives to Anger:**  
January 11–14, 4 sessions  
<https://events.anr.msu.edu/relaxjan21/>
- **Creating Confident Caregivers:**  
Mondays, Jan 11–Feb 15  
<https://www.nemcsa.org/services/senior-services/creating-confident-caregivers.html>
- **Tai Chi for Arthritis and Fall Prevention:**  
Tues & Thurs, Jan 12–March 18  
<https://events.anr.msu.edu/tcajan12/>
- **Powerful Tools for Caregivers:**  
Tuesdays, Jan 12–Feb 16  
<https://events.anr.msu.edu/ptcjan21/>
- **ACE 101: Understanding Adverse Childhood Experiences and Protective Factors:** January 20, 7-8pm  
<https://events.anr.msu.edu/acejan2021/>
- **Stress Less with Mindfulness:**  
January 25–29, 5 sessions  
<https://events.anr.msu.edu/slmjan21/>
- **National Diabetes Prevention Program:**  
Classes begin Wednesday, Jan 27th  
<https://events.anr.msu.edu/NDPPJan2021/>
- **Wellness Initiative for Senior Education (WISE) Program:**  
Wednesdays, Feb 3–March 10  
<https://events.anr.msu.edu/wisefeb2021/>
- **A Matter of Balance:**  
March 1–March 24 (Tentative)  
<https://www.nemcsa.org/services/senior-services/a-matter-of-balance.html>
- **Powerful Tools for Caregivers:**  
Mondays, April 26–June 7  
<https://www.nemcsa.org/services/senior-services/powerful-tools-for-caregivers.html>

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# Medication Management

By Nicole Persing-Wethington, from Michigan State University Extension

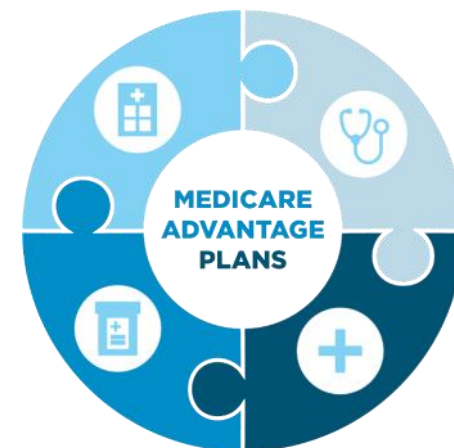
Medication management is important to overall health and living with chronic conditions. The Centers for Disease Control and Prevention reports that 82% of adults in the United States take at least one medication. Adverse drug events, like overuse or allergic reactions, account for 1.3 million emergency room visits every year (CDC). To help manage your medications, consider these tips:

- Make a list: it is important to have a list of all medications. All means all. Write down any prescription drugs, over the counter medications, oils, chewables, vitamins, supplements, creams, absolutely everything.
- Get even more detailed with that list: it is great to have a list, but get specific with color, shape, dosage, prescribing physician, and any observations you have while taking the medication. Sharing those observations with your healthcare team can give them clues to better manage your health. It can be easy to confuse medications when we are not feeling our best or when there is a change.
- Communicate with your entire medical team: take that list to every medical professional you visit. This can include



your primary physician, specialists, dentists, etc. It can also alert new or emergency health care providers of your conditions. You can keep this on your smartphone so it is always with you.

- Check in with your prescribing physicians: is this medication doing what it needs to? Are all your medications compatible? Do you still need this medication? When was the last time you talked with your doctor about your entire list? Circumstances change, so it is important to keep medications and your providers up to date.
    - Remember your pharmacists: it is best practice to use one pharmacy as much as possible so the pharmacist can be a second set of eyes on all your medications.
  - Reorganize your medication storage: Locking medication storage is a great way to keep them safe. Consider a pill organizer or bin to keep everything organized. Reorganizing is a great time to check labels and expiration dates; plus remind yourself of the directions.
- For more medication tips, check out WISE: Wellness Initiative for Senior Education offered in February: <https://events.anr.msu.edu/wisefeb2021/>.



## Medicare Advantage Open Enrollment ends March 31

If you're unhappy with your Medicare Advantage Plan (Medicare Part C), you have options? Each year, there's a Medicare Advantage Open Enrollment Period from January 1–March 31. During this time, if you're in a Medicare Advantage Plan and want to change your health plan, you can switch to a different Medicare Advantage Plan with or without drug coverage, go back to Original Medicare and, if needed, or join a Medicare Prescription Drug Plan.

If you switch Medicare Advantage Plans or go back to Original Medicare with or without a Medicare drug plan, your new coverage will start the first day of the month after your new plan gets your request for coverage. Keep in mind, if you go back to Original Medicare now, you may not be able to buy a Medicare Supplement Insurance (Medigap) policy.

The Medicare Advantage Open Enrollment Period isn't for people who already have Original Medicare.

It's important to understand and be confident in your Medicare coverage choices. If you have a Medicare Advantage Plan and want to change your plan, check out your options today.



## NO SMOKING *Thank You*



## Start the New Year Smoke Free

One of the best resolutions for the New Year is to begin a smokefree life. "Quitting tobacco use is the single best thing you can do for your health. The positive effects on health are both short and long term, and quitting benefits everyone, regardless of age," states Donna Norkoli, Health Planner at District Health Department #10.

Tobacco use remains the single largest preventable cause of disease and premature death in Michigan, killing more than 16,200 residents each year. Thirty percent (30%) of cancer deaths in Michigan are attributable to cigarette smoking.

According to the American Cancer Society, the body begins to recover within minutes of quitting smoking. Heart rate and blood pressure drops, and within 12 hours carbon monoxide levels in blood return to normal. Benefits continue over time, including improved circulation and lung function,

reduced risk of coronary heart disease and reduced risk of cancer.

Tobacco products are highly addictive. Therefore, most users make several quit attempts before they are successful. However, there are proven resources available to help tobacco users quit. Quitters are most successful when using a combination of therapies, including resources such as nicotine replacement, counseling, self-help materials, and a strong support network of family and friends.

District Health Department #10 has a program that can help make quitting tobacco successful for you. For more information about the DHD#10 Tobacco Treatment Specialist tobacco cessation services contact Angie Gullekson at [agullekson@dhd10.org](mailto:agullekson@dhd10.org). You can also learn more by visiting <http://www.livewell4health.org/tobacco-cessation-programs>.

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## New to Medicare Seminar

Are you turning age 65 in 2021? Are you confused by Medicare? How does Medicare work and what does it cover? What options do you have to get the coverage you need?

Join us via Zoom on **Wednesday, January 27th at 5pm** for a presentation that will help demystify the issues surrounding Medicare.

Advocacy & Resource Coordinator, Tammy Findlay will discuss the various parts of Medicare including what is covered or not covered, Medicare Supplements and Prescription Drug Plans, and how Medicare recipients who have low income can get assistance paying for Prescription Drug Plans and the Medicare Part B premium.

For more information or to get the Zoom link email Tammy at [tfindlay@crawfordcoa.org](mailto:tfindlay@crawfordcoa.org) or call (989) 348-7123.



## Winter Picnic Luncheon

The Crawford County Commission on Aging & Senior Center would like to invite you to our Winter Picnic Luncheon on **Thursday, January 21st from 11:30 – 1pm**. On the menu will be BBQ Ribs, Baked Potato, Honey Glazed Carrots, Tropical Fruit Mix, and Apple Pie. The luncheon will be curbside pickup and **RSVP is required** by calling the Commission on Aging any time before to place your order (989) 348-7123. The meal is a suggested donation of \$3.50 or under 60 cost of \$6. If you have any questions please give us a call. We hope to see you there!



## Coffee Social Hour

Grab a cup of coffee or your beverage of choice and join us for social hour via Zoom or over the phone. During these time it is important that we stay connected with one another and lift each other's spirit! Join us on **Monday, January 4th at 12pm** via Zoom to chat and see familiar faces. Everyone is welcome! If you have questions email Kaitlyn ([kgrieb@crawfordcoa.org](mailto:kgrieb@crawfordcoa.org)). To join the meeting on Zoom click the following link: <https://tinyurl.com/coffeesocialhour>

For the call in option: 1 (929) 205-6099 US (New York)

Meeting ID: 856 4128 7107

Passcode: 262791

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## Virtual Bingo Discontinued

Due to lack of staffing the monthly virtual bingo sessions have been discontinued until further notice. If you have questions call the Commission on Aging at (989) 348-7123.



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