

Crawford County *Senior Gazette* March 2021

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Featured Article

Skip & Judy Liberty

"Time to Kick Back and Relax"

They say that life is like a box of chocolates; you never know what you're going to get. That's certainly true for Skip and Judy Liberty. Their life together started out sweet enough. They met in high school, in grade eleven at Redford High where they were both on the synchronized swimming team.

Judy said, "I knew I liked him. There was no one else for me!"

"We always had a good time together. We went dancing a lot, and to the Drive-in a lot. We were young...just 16 or 17 then! That's a long way to go back," said Skip, looking at his wife of 50 years as though no time had passed at all.

Soon after graduation, however, the carefree days of swimming and

waterskiing ended. "The war in Vietnam was going on," explained Skip, "and I was going to be drafted. My dad suggested that I enlist instead. You have more choices that way. So, I enlisted in the Army and got into Aviation, working on helicopters. And I went to Vietnam."



The couple was engaged to be married by the time Skip left, however, so when the Army offered him an early out if he'd accept a 6-month extension

before returning to Michigan, Judy was emphatic. "I told him 'no way!' He came home for a 30 day leave, we got married, and he went back for another year."

"I worked on helicopters, mostly," he said. "And I was a door gunner... There were some close calls."

During that time, Judy's parents had purchased land near Roscommon, and when Skip got out of the army and came home, the

Continued on Page 5



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HOURS OF OPERATION

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

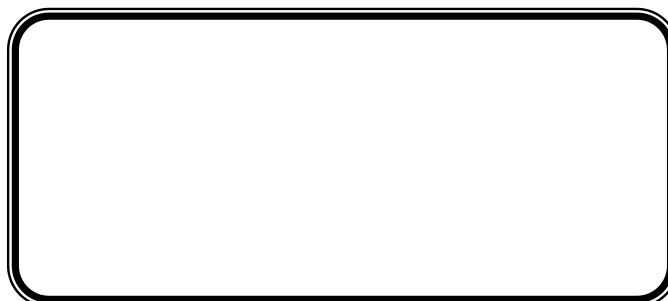
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For advertising or addition to the mailing list, contact us at (989) 348-7123 or director@crawfordcoa.org



Communication Corner... Notes from the Director

The COA Board met on February 3rd to review a list of alternatives for the new Senior Center building project to bring the budget estimates more in line. The project's estimated budget (before bidding it out) is \$844,111 over budget. A number of items were presented and accepted by the board for cost savings. Four major items were removed from the project:

- Porte-Cochère—covered porch for vehicles to drive through and drop off
- Outdoor Dining Patio
- Fireplace in Lobby
- Gymnasium Reductions—Changing the building structure from masonry to pole barn; reducing size; eliminating air conditioning

Building redesign will begin shortly with these items removed and the project will be put out for bid. Before doing so, the COA would like to seek the help of the community to find a few major donors to save these items, so we can do this new Senior Center as envisioned.

Major Donors Needed

If you are wanting to be a part of this

project or would like an opportunity to name a portion of the new facility in honor or memory of someone, now is the time. Naming rights will be given to each of the 4 donors for the area of their donation.

- \$350,000 Gift for Gymnasium
- \$ 35,000 Gift for Porte-Cochère
- \$ 20,000 Gift for Lobby Fireplace
- \$ 15,000 Gift for Outdoor Patio Dining Area

Dollar figures are negotiable, so don't hesitate to contact us so we can have a conversation. These "asks" are meant to spark the beginning of a conversation. Payment of gifts also do not have to be readily available. The COA can be flexible on the timeframe of payment. We can also put you in touch with a financial advisor or legal counsel to help in structuring the gift as there may be tax advantages.

For more information, questions or to discuss a donation, please contact Director, Alice Snyder at (989) 348-7123 or director@crawfordcoa.org

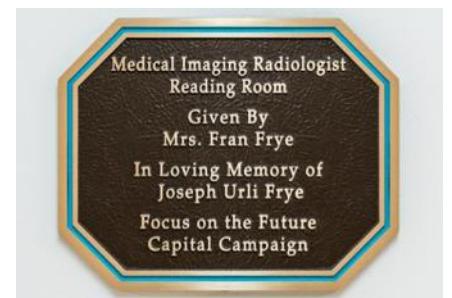
-Alice Snyder, Director

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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:

Greg Nelson
Rotary International District

Volunteers and Contributions received after February 11th 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. You can also buy a Plaque to be displayed in the Dining Room.

Legacy Giving

Planned gifts are a thoughtful way to remember our seniors. Please consider use in your estate planning or have your attorney add an addendum to your will. Your bequest to the Crawford COA will benefit many seniors and help us continue vitally needed several for years to come.

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

Judy Davis
In Memory of
Betty Shurkey

Gifts of Supplies

You can pick up and donate items on our Wish List rather than making a financial donation:

- Jugs of Cat Litter
- Reams of Copy Paper
- Rolls of Paper Towels
- Toilet Bowl Cleaner
- Bathroom/Shower Cleaner
- Comet/Ajax
- All Purpose Spray Cleaner
- No-Rinse Shower Caps
- Chux (Chucks) Pads
- Case of Save-A-Lot plastic bags for meal delivery (\$50) – call the COA for details

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.



- | | |
|------------------|---------------------|
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| Cathy Lester | Janet Weaks |
| Rita Lone | Sandra Woods |

Special Luncheon Photos

(Top: Winter Picnic; Bottom: Valentine's Day)



March Birthdays

Joyce Cousins 3/5
James Laratta 3/13
Ann Doty 3/21
Lola McLandsborough 3/21
Pamela Purdy 3/21
Martha Barnum 3/29

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



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Skip & Judy Liberty

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

couple came up north to see it, liking the area very much. He was working for his mother's uncle, in an auto factory then, and their daughter had been born as well, and it seemed like life was going to just go along in the usual way of raising a family, spending weekends up north...and it did for a while, until Skip accepted a job with Bell Helicopter in Iran.

It turned out that Skip's military career was far from over. He worked six months at Bell Helicopter before Judy and the kids went over, continuing after. "The kids were just 5 and 3 when we were in Iran," Judy said. "We were there two years, and had signed on for one more, but..."

Skip jumped in. "This was during the Carter years. Do you remember seeing on the news about the Revolution over there? The hostage crisis, the overthrow of the Shah... We were there during that time."

Although not dangerous every minute of every day, Skip said he "sheltered Judy from a lot of stuff". It was a very different life, and while Tehran was "somewhat westernized" it was unusual to see any women. Judy socialized with other ex-pat ladies, going shopping at different markets, playing volleyball and baseball. She babysat sometimes, and baked for the food wagon. "There was just a small community of Americans, but Bell had a Family Services program," she said. She also talked about the way food was handled... with meat hanging in the open markets, thick with flies...and fruit and vegetables "washed" in what amounted to sewer water. "TB was common. I was afraid to eat a lot of the time! I washed all the produce with bleach water."

Meanwhile, Skip worked on helicopters, making his own tools if the one he needed

didn't exist. And politically, things were heating up; especially later in their second year. "There were marches going on...groups of angry men shouting "Death to Americans!" and so on. Our power got shut off. Everything went dead except the little transistor radio we kept. Yes, it was a little scary," Skip recalled with the kind of calm that comes from the passage of time, and distance.

After their initial two years, they were to have a 30-day vacation before the third year commenced. And they took it. "We decided to go to Bangkok, and from there to Hong Kong,



back to Bangkok, and then return to Iran. It was a wonderful time. We saw so many beautiful places and interesting things. Now, in Bangkok there's an area that was a general meeting place for Americans. When we got back to there, intending to return to Iran, we were told 'No. The unrest has gotten too bad. You're going home.'"

Skip relayed that the trip home was not so simple as just getting on a plane and flying back to the States. There were many people being evacuated. There was a dangerous bus ride through occupied lands, crowds, long

lines, much uncertainty, and the knowledge that some of their things would not make it back with them. "We had a little dog, and we did get him back, and things like photos and some other mementos." But Skip's chest of custom tools never found passage. He laughed about that and pondered who might have found them useful.

Back on home soil, Skip stayed in the Army reserves as First Sergeant Commander. He was "mobilized a couple of times" to Turkey, Kuwait, and Iraq. "We hauled fuel from Kuwait into Iraq," he said. He mentioned being injured in Iraq but didn't expound on that. He remained in Active Duty, and continued to work on helicopters at Selfridge Air Force Base, until he was 60 years old when he retired.

In the meantime, the couple raised their daughter and two sons, primarily in the Detroit area while they started building a place up north, going back and forth on weekends. Finally, when they turned 61, they moved up north to stay. "We're just enjoying retirement," they said. He likes to putter...cutting firewood, shoveling the snow. And Judy says her life is "just taking care of him and loving the munchkins". They have four granddaughters and one great granddaughter.

"Thanks to the military," said Skip, "I saw, we saw, a lot of interesting and beautiful places and had many great experiences. But now we're home and stay. We moved up here to just kick back and relax, and that's exactly what we're doing."

It wasn't the journey Skip and Judy expected to take, but no one ever really knows what life will dish out. Maybe some of the chocolates in their box were hard to chew, yet the sweet aftertaste remains.

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March 2021 - Meal Calendar

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
March 1 11:30-12:30 Lunch Chicken & Mushroom Orecchiette, Broccoli & Cauliflower, Grapes	2 11:30a-12:30p Lunch Pork w/ Kraut, Green Beans, Applesauce, Reese Peanut Butter Cups 4:30-5:30pm Dinner Breaded Fish Sandwich, Asparagus, Pear	3 11:30a-12:30p Lunch Breaded Chicken Fillet, Redskin Potatoes, Brussels Sprouts, Orange 4:30-5:30pm Dinner Meatloaf, Mashed Potatoes w/ Gravy, Broccoli, Kiwi	4 11:30a-12:30p Lunch Hamburger, Green Beans, Corn, Grapes 4:30-5:30pm Dinner Shepard's Pie, Carrots, Grapes	5 11:30-12:30 Lunch Chicken Cacciatore, Brown Rice, Peas & Carrots, Apple
8 11:30-12:30 Lunch Chicken Stir Fry, Brown Rice, Peas & Carrots, Kiwi	9 11:30a-12:30p Lunch Spaghetti & Meatballs, Peas, Grapes, Breadstick, Milky Way 4:30-5:30pm Dinner BBQ Pork Sandwich, Dill & Garlic Potatoes, Asparagus, Orange	10 11:30a-12:30p Lunch BBQ Chicken, Parsley Potatoes, Carrots, Grapes 4:30-5:30pm Dinner Lemon Baked Fish, Redskin Potatoes, Green Beans, Pear	11 11:30a-12:30p Lunch Beef Tips, Brown Rice, Corn, Applesauce 4:30-5:30pm Dinner French Dip Sandwich, Redskin Potatoes, Broccoli, Banana	12 11:30-12:30 Lunch Pork Roast, Baked Potato, Green Beans, Pear
15 11:30-12:30 Lunch Cabbage Rolls, Parsley Potatoes, Peas & Carrots, Blueberry Yogurt	16 11:30-12:30 St. Patty's Corned Beef & Cabbage, Boiled Potatoes, Carrots, Irish Fluff, Key Lime Pie 4:30-5:30p Dinner Pork Chop Supreme, Redskin Potatoes, Brussels Sprouts, Kiwi	17 11:30a-12:30p Lunch Steak Salisbury, Mashed Potatoes w/ Gravy, Brussels Sprouts, Grapes 4:30-5:30pm Dinner Beef Enchilada, Brown Rice, Corn, Pear	18 11:30a-12:30p Lunch Sweet & Sour Meatballs, Brown Rice, Peas & Carrots, Kiwi 4:30-5:30pm Dinner Chicken Cordon Bleu, Mashed Potatoes, Green Beans, Orange	19 11:30-12:30 Lunch Parmesan Cod, Pea Pods, Prince Charles Vegetables, Banana
22 11:30-12:30 Lunch Pot Roast, Boiled Potatoes, Green Beans, Apple	23 11:30-12:30 Lunch Meatloaf, Mashed Potatoes, Brussels Sprouts, Orange, Chocolate Covered Raisins 4:30-5:30p Dinner Mediterranean Chicken, Sweet Potato, Green Beans, Grapes	24 11:30a-12:30p Lunch Breaded Chicken Breast, Italian Blend Vegetables, Asparagus, Kiwi 4:30-5:30pm Dinner Lasagna, Mixed Vegetables, Apple, Breadstick	25 11:30a-12:30p Lunch Crispy Lemon Chicken, Mashed Potatoes, Peas, Orange 4:30-5:30pm Dinner Smothered Pork Chop, Broccoli & Cauliflower, Carrots, Banana	26 11:30-12:30 Lunch Potato Crunch Pollock, Redskin Potatoes, California Blend Vegetables, Apple
29 11:30-12:30 Lunch Beef Pot Roast, Redskin Potatoes, Mixed Vegetables, Kiwi	30 11:30-12:30 Lunch Swiss Steak, Mashed Potatoes, Italian Blend Vegetables, Grapes, Pick Your Own Dessert 4:30-5:30pm Dinner Chicken Fettuccine Alfredo, Sugar Snap Peas, Broccoli, Banana	31 11:30a-12:30p Lunch Roast Turkey, Mashed Potatoes w/ Gravy, Peas & Onions, Pear 4:30-5:30pm Dinner Western Omelet, Redskin Potatoes, Broccoli & Cauliflower, Applesauce	April 1 11:30-12:30 Lunch Pepper Steak, Brown Rice, Stir Fry Vegetable, Asparagus, Apple 4:30-5:30pm Dinner Ravioli Squares, Italian Blend Vegetables, Corn, Grapes	2 CLOSED FOR GOOD FRIDAY

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.

The IRS has announced Tax preparation appointments will be on Monday and Tuesday each week ending April 13th.

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.



Upcoming Evidence-Based Classes

Our Community Partners are offering a number of online, 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.

- **A Matter of Balance:**
Mondays & Wednesdays, Mar 1–Mar 24
<https://www.nemcsa.org/services/senior-services/a-matter-of-balance.html>
- **Powerful Tools for Caregivers:**
Mondays, Mar 1-Apr 5
https://4ami.org/uploads/files/Powerful_Tools_CoBranded.pdf
- **Powerful Tools for Caregivers:**
Tuesdays, Mar 2-Apr 6
<https://www.nemcsa.org/services/senior-services/powerful-tools-for-caregivers.html>
- **A Matter of Balance:**
Tues & Thurs, Mar 2– Mar 25
https://4ami.org/uploads/files/Matter_of_Balance_CoBranded.pdf
- **Developing Dementia Dexterity:**
Wednesdays, Mar 3-Mar 17
https://4ami.org/uploads/files/Developing_Dementia_Dexterity_CoBranded.pdf
- **Diabetes PATH:**
Fridays, Mar 12-Apr 16
https://4ami.org/uploads/files/Diabetes_PATH_CoBranded.pdf
- **Chronic Pain PATH:**
Mondays, Mar 29-May 3
https://4ami.org/uploads/files/Chronic_Pain_PATH_CoBranded.pdf
- **Powerful Tools for Caregivers:**
Thursdays, April 1–May 6
https://4ami.org/uploads/files/Powerful_Tools_CoBranded.pdf
- **Cancer PATH:**
Mondays, Apr 12-May 17
https://4ami.org/uploads/files/Cancer_PATH_2021.pdf
- **Powerful Tools for Caregivers:**
Mondays, April 26–June 7
<https://www.nemcsa.org/services/senior-services/powerful-tools-for-caregivers.html>



Spaghetti & Meatballs

Join us Tuesday, March 9th for a Spaghetti and Meatball lunch in celebration of National Meatball Day! Simply call the Senior Center at (989) 348-7123 between the hours of 9 – 11:30am to order your meal for take-out. Pick up curbside from 11:30 – 12:30pm!



Daylight Savings Time

Don't forget to set your clocks forward on March 14th at 2am. On Saturday night, set your clocks forward one hour (i.e., losing one hour) to "spring ahead."

Commodities

The next CSFP Food Distribution will be Wednesday, March 3rd from 9:30-10:30am. Call (989) 358-4700 for more information.

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, 10:30am-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 your 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.



Commission on Aging
& Senior Center

How We
Served You
in Jan 2021!

At the Senior Center

- We served **426** Congregate Meals

In-Home Services

- Delivered **2,681** home delivered meals.
- Provided **122** hours of respite care.
- We provided **379.25** hours of homemaker services.
- We provided **77** 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, north-fm.com, upnorthsportsradio.com,
or email calendar@blarneystonebroadcasting.com



SOCIAL SECURITY TIPS

From Bob Simpson, District Manager Traverse City Social Security Office

Sign Up For Medicare Part B Online

For many people, signing up for Medicare Part B doesn't require you to leave the comfort of home. Please visit our Medicare Part B webpage at <https://secure.ssa.gov/acu/ophandler/loginSuccess> if:

- You're enrolled in Medicare Part A.
- You would like to enroll in Part B during the Special Enrollment Period.

You can complete form CMS-40B (Application for Enrollment in Medicare – Part B [Medical Insurance])

at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/CMS-Forms-Items/CMS017339 and CMS-L564 at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf (Request for Employment Information) online.

You can also fax the CMS-40B and CMS-L564 to 1-833-914-2016; or return forms by mail to your local Social Security office. Please contact Social Security at 1-800-772-1213 (TTY 1-800-325-0778) if you have any questions.



Note: When completing the forms:

- State, "I want Part B coverage to begin (MM/YY)" in the remarks section of the CMS-40B form or online application.
- If your employer is unable to complete Section B, please complete that portion as best you can on behalf of your employer without your employer's signature.
 - Submit one of the following types of secondary evidence by uploading it from a saved document on your computer:
 - income tax returns that show health insurance premiums paid, W-2s reflecting pre-tax medical contributions, pay stubs that reflect health insurance premium deductions, health insurance cards with a policy effective date, explanations of benefits paid by the GHP or LGHP, statements or receipts that reflect payment of health insurance premiums.

Please let your friends and loved ones know about this online, mail, or fax option.



Program Provides Free Fruits and Vegetables

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 upcoming available classes and times:

- Mar 8-Apr 12, Wednesdays, 1pm Eat Healthy, Be Active
- Mar 22-Apr 26, Mondays, 10am Cooking for One
- Apr 5-May 10, Mondays, 1pm Eat Healthy, Be Active
- Apr 26-Jun 7, Mondays, 2pm Cooking for One
- May 10-Jun 14, Self-Paced My Way to Wellness
- Jun 7-Jul 12, Mondays, 9am Eat Healthy, Be Active
- Jun 17-Jul 22, Thursday, 11am Cooking for One
- Jul 13-Aug 10, Tuesdays, 1pm Eat Healthy, Be Active
- Aug 5-Sept 9, Thursdays, 10am Cooking for One
- August 16-Sept 20, Self-Paced My Way to Wellness

To register contact Kathy Jacobsen at (231) 437-3481 or [kjacobson@mhc.net](mailto:kjacobsen@mhc.net).



Sleep Education for Everyone Program

Sleep is vital to our health and individuals of all ages can face challenges when trying to get the right amount of quality sleep. MSU Extension District #4 is offering a virtual Sleep Education class.

This class will take place **Thursdays, March 4-April 15**, from 1-1:30 p.m. via Zoom. Each session includes a short 2-3 minute educational video designed to deliver key concepts. The rest of the time is spent discussing the topics, brainstorming solutions to possible obstacles to improving sleep, and goal setting.

There is no cost for the workshop but registration is required. Visit <https://events.anr.msu.edu/sleepmar4/> to sign up or contact Nicole with any questions you may have: wethingn@msu.edu.

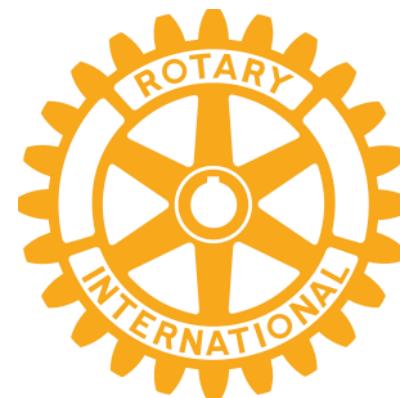


Introduction to Zoom Workshop

Taking online classes can be a great way to socialize, learn from the comfort of your own home, and stay active. Michigan State University Extension District 4 is hosting a monthly Introduction to Zoom Workshop. The next Intro to Zoom Session will be held on **Wednesday, March 17th at noon**.

Learn how to join meetings online via your computer, tablet, smart phone, or other device. This is a great chance to try it out and play with the features while someone is available to talk you through any challenges.

To join the meeting visit <https://msu.zoom.us/j/95354614775>. Or join via conference call by calling (312) 626-6799 and entering the passcode 330171. For more information call (989) 348-7123.



Thank You to the Rotary!

The Crawford County Commission on Aging & Senior Center would like to thank the Rotary International for their generous donation of \$937.50 to help support Meals on Wheels in Crawford County.

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.

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

1. abmodality
2. abulfeda
3. boondocker
4. brandywine
5. burdened
6. churl
7. clearstory
8. collocation
9. compazine
10. despoliation
11. developability
12. dormy
13. drysaltery
14. eccrine
15. ephialtes
16. eutaxy
17. featheredge
18. flirty
19. foeticidal
20. fraternally
21. impostor
22. jabber
23. leftist
24. lever
25. longitudinal
26. manually
27. noncloistered
28. outgaming
29. pamphylia
30. pegmatite
31. pericarp
32. predefined
33. primogenitor
34. protocol
35. Pugnacious
36. quintuplet
37. rhodic
38. rouche
39. schofield
40. segregator
41. spearman
42. spermatid
43. successor
44. supernatation
45. supervaluing
46. synoicousness
47. titivating
48. unbeckoned
49. uncontortive
50. unhastened

Cook's Corner

Salted Caramel Apple Sheet Cake

INGREDIENTS

- 2 cups all-purpose flour
- 1/2 teaspoon baking soda
- 1/4 teaspoon salt
- 1 cup granulated sugar
- 1 cup lightly packed light brown sugar
- 1 teaspoon ground cinnamon
- 2 sticks unsalted butter
- 1/2 cup buttermilk
- 2 large eggs
- 1 teaspoon vanilla
- 2 cups peeled and chopped Granny Smith apples (about 2 medium apples)
- 1 stick unsalted butter
- 1/4 cup milk
- 3 cups powdered sugar, sifted
- 1/2 teaspoon vanilla extract
- 1/4 cup salted caramel sauce

DIRECTIONS

- 1) Preheat the oven to 400°F. Butter a 16-3/4 by 12-inch sheet pan.
- 2) In a large bowl, combine the flour, baking soda, salt, granulated sugar, brown sugar, and cinnamon.
- 3) In a medium saucepan over medium-high heat, combine the butter with 1 cup water and heat until the butter melts.
- 4) Bring to a boil. Once the mixture is boiling, remove from heat and add in the flour mixture. Add in the buttermilk, eggs, and vanilla. Gently stir in the apples.
- 5) Pour the batter into the prepared pan, spreading evenly. Bake for 17 minutes if using a half sheet pan or until a toothpick inserted comes out clean. Let cool on a wire rack for about 10 to 15 minutes.
- 6) Meanwhile, combine the butter and milk in a large heat-proof bowl. Microwave until the butter is melted.
- 7) Gradually stir in the powdered sugar until combined. Stir in the vanilla and caramel until combined.
- 8) Pour evenly over the warm cake.
- 9) Let set for about 15 minutes before slicing and serving.

Recipe submitted by Kaitlyn Grieb

To submit your recipe for the Cook's Corner please email svanduser@crawfordcoa.org or mail a copy to our offices!

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NO SMOKING Thank You



Quitting Smoking Can Save Your Heart

Heart disease is a leading cause of death for both men and women in the United States. Most middle-aged and young adults have one or more risk factors for heart disease, such as diabetes, high blood pressure, high cholesterol, using tobacco or being at an unhealthy weight. Having multiple risk factors increases your risk for heart disease.

Of the 630,000 heart disease deaths per year, roughly 20% are due to cigarette smoking. Cigarette smoking is the leading cause of preventable disease and death in the United States and a major cause of heart disease. It can harm nearly every part of the body, including the ability to deliver oxygen-rich blood to the heart and other organs.

Quitting smoking benefits your heart and cardiovascular system now and in the future:

- 20 minutes after you quit smoking your heart rate drops.
- 12 hours after quitting, the carbon

monoxide level in your blood drops to normal, allowing more oxygen to vital organs, like your heart.

- Within four years of quitting, your risk of stroke drops to that of lifetime nonsmokers.

If you need extra motivation to quit, consider those around you: Breathing other people's smoke, called secondhand smoke, is dangerous. Many adult nonsmokers die of stroke, heart disease, and lung cancer caused by secondhand smoke.

To help you quit, ask others for support. Research shows that people are much more likely to quit if their spouse, friend, or sibling does. Social support from a trained Tobacco Treatment Specialist can also help you quit. You can access help in quitting tobacco use by visiting <https://www.livewell4health.org/tobacco-cessation> to learn more.



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.



St. Patrick's Day Luncheon

The Crawford County Commission on Aging & Senior Center would like to invite you to our St. Patrick's Day Luncheon on **Tuesday, March 16th from 11:30–1pm**. On the menu will be Corned Beef & Cabbage, Boiled Potatoes, Carrots, Irish Fluff, and Key Lime 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.



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, March 24th at 12:30pm** 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@crowfordcoa.org or call (989) 348-7123.

Colorectal Cancer Screening Saves Lives



Screening can prevent and cure colon cancer by detecting cancer and pre-cancerous growths. Screening could save your life!

March is Colorectal Cancer Awareness Month and there's no better time to be screened. Be sure to ask your family doctor about a screening or reach out directly to our surgical clinic:

Grayling Surgical Services
1010 W North Down River Rd, Grayling
989-348-0880

Learn more at munsonhealthcare.org/cancer.

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Mitten Minds Dementia Series

The University of Michigan Alzheimer's Disease Center is offering a free educational series for people recently diagnosed with dementia or Alzheimer's. A loved-one may also join in on these education sessions.

The class will run Tuesdays, 10am to 12pm, from March 9th through April 13th via Zoom. Each session will be presented by an expert in the field of dementia care and research and facilitated by Ashley Miller, MPH.

The goal of the series is to provide important information to individuals who have been recently diagnosed, provide a space for questions to be answered, and to connect to other resources and support services available. Presentation topics include

- Memory Loss 101
- Physical Health
- Mental Health
- Planning for your Future

Registration is Required. To register visit <https://alzheimers.med.umich.edu/mitten-minds-education-series/>. Once you register, a staff member will contact you to set up an initial meeting before the series.



Dessert Tuesdays

We will be giving away FREE candy-themed desserts with your Congregate meals every Tuesday in March!

- March 2nd—National Peanut Butter Lover's Day with Reese Peanut Butter Cups
- March 9th—National Milky Way Day
- March 16th—National Chocolate Caramel Day
- March 23rd—National Chocolate Covered Raisins Day
- March 30th—Call in and pick your favorite dessert from the following: Apple Pie, Cherry Pie, Carrot Cake, Peanut Butter Brownies, Chocolate Decadent Brownies, Banana Bread

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!

Lunch is a suggested donation of \$3.50 for those 60+ or a cost of \$6 for those under 60.



Curbside Congregate Meal Options

There are a couple of exceptions to our normal rules which may allow you greater access to our meals.

- You do not need to order the Hot Meal of the day to pick up meals. We have a variety of frozen meal options available every day that you can pick instead.
- You can pick up enough frozen meals to last a few days or even pick-up meals once a week. Pick the best day for you and call in your order. You can order up to 2 meals per day of the week.

As always SNAP card recipients can still use their benefits to make a donation for Congregate Meals. To place an order or for questions call (989) 348-7123. Orders can be placed between 9–11:30am and picked up between 11:30am–12:30pm.



Free Equipment

Need help putting on socks? Use a sock aid. Put on socks without bending down. The Crawford County Commission on Aging has a few available along with other medical equipment for older adults 60 and over.

Also available is Boost for those with a prescription. We have 3 flavors, Chocolate, Strawberry, and vanilla. Each case has 27 – 8oz cartons and the cost is \$29.00.

All equipment is **FREE** and are on a first-come, first-served basis for Crawford County residents age 60 and over. Please call Kathy at (989) 348-7123 to see if we have what you might need.



COVID-19 Vaccine Q&A

Q: Can this vaccine give me COVID-19?

A: No. None of the currently authorized COVID-19 vaccines in the United States or those that are in development contain the live virus.

Q: Is the vaccine safe?

A: Yes. The process used to approve the COVID-19 vaccine is the same one used to create safe and effective vaccines for the flu, polio, measles, and whooping cough. While the vaccines were developed quickly, it is only after decades of research and clinical trials. Routine safety processes remain in place and no shortcuts were made.

Q: Does the vaccine have any side effects?

A: You may experience some mild side effects, such as a sore arm, low-grade fever, headache, tiredness. This is a normal sign that your body is building immunity against the virus so you have protection from COVID-19.

Q: Do the new variants spread more easily and more quickly?

A: Unfortunately, yes. Some variants may spread more easily, so it's important to continue wearing a mask and social distancing. You can also help slow the spread by getting the vaccine as soon as it is available to you.

Q: Can people with a history of allergic reactions get the vaccine?

A: Most people who have food or environmental allergies can still get the vaccine. Prior to getting vaccinated, talk to your health care provider if you have had any severe reactions to medicines or vaccinations in the past.

Q: Do I need to keep wearing a mask after I get vaccinated?

A: Yes. It's important to continue to wear a mask properly, social distance from those not in your household, and wash hands frequently even after getting the vaccine to protect those who have not yet been vaccinated.

VOLUNTEERS show us your SUPERPOWER



Becoming a **Meals on Wheels Driver** 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!

(All drivers must be able to lift heavy bags, have valid driver's license, and have a clean reliable vehicle with current car insurance)

Contact Alice Snyder at (989) 348-7123 to sign up or to learn more about Meals on Wheels.

