

A PUBLICATION FOR  
MASON COUNTY  
RESIDENTS  
On the Upside of 50

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Volume 9  
Issue 10

# *Active for Life*

Your Life, Your Way,  
Your Time over 50

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## 3 Reasons You'll Regret it if you Skip the Flu Shot This Year

Experts expect the vaccine to cut down on severe illness, testing backlogs and more

by Rachel Nania, AARP, August 31, 2020

With summer in the rearview mirror, health experts are ramping up their plea for Americans to get the flu shot this fall in an effort to ease the impact of two respiratory illnesses circulating at the same time — an event some have dubbed a “twindemic.”

What the fall and winter will look like — with influenza activity at its peak and Americans still contending with COVID-19 — “remains unknown,” says Costi Sifri, M.D., professor of medicine and director of hospital epidemiology at the University of Virginia. When the coronavirus outbreak started in the U.S., last year's flu season was wrapping up. “So we didn't see how these two viruses or multiple viruses could interact with each other,” he says.

One way to improve the chances of staying healthy: the influenza vaccine. Though a flu shot will not prevent a coronavirus infection, experts stress it can help ward off a potentially disastrous winter.

### 1. The flu vaccine reduces severe illness

Because the two illnesses (flu and COVID-19) are caused by different viruses, experts say it is possible to get infected by both at the same time or sequentially — one right after the other. The effects of a coinfection are still being studied, but early reports show it can be dangerous.

Severe cases of flu or COVID-19 on their own can lead to a life-threatening lung injury, called acute respiratory distress syndrome (ARDS), where fluid leaks into the lungs and breathing becomes difficult. A coinfection with flu and COVID-19 would likely mean the severity of respiratory failure would be greater.

### 2. It prevents a crowded healthcare system

It's important to keep in mind that the flu is more than a bad winter cold for many Americans. During the 2018-2019 season, it was responsible for an estimated 490,600 hospitalizations and 34,200 deaths, according to the CDC. In previous years, numbers have been even higher. The 2017-2018 season, for example, saw 810,000 influenza-related hospitalizations and 61,000 influenza-associated deaths.

CDC Director Robert Redfield, M.D., says both illnesses “have demonstrated they can stress our health system.” Since the beginning of March, nearly 370,000 Americans have been hospitalized with coronavirus infections. That is why Redfield is advocating “more than ever” for Americans to get the flu vaccine this fall — “so that maybe you won't get the flu at all, and if you do get the flu, you won't end up in the hospital. And if you do end up

in the hospital, you won't end up in the intensive care unit and on a ventilator,” Redfield says.

Older adults and people with underlying health conditions are at increased risk for hospitalization from both flu and COVID-19. A high-dose vaccine that contains four times the amount of antigen and provides greater protection from the flu is recommended for people 65 and older.

### 3. Flu season could worsen testing delays

A high number of flu cases could also contribute to coronavirus testing delays. Flu and COVID-19 share similar (though not all) symptoms, meaning a patient presenting with flu-like symptoms would need to be tested for both viruses to determine appropriate treatment.

Over the summer, a nationwide coronavirus testing backlog led to longer-than-recommended wait times for results, and experts worry it could happen again if millions of flu patients are thrown into the mix.

“Powerful weapons,” such as masks, physical distancing and the flu vaccine, can help relieve stress on the testing system. The CDC is also developing a single test that can differentiate between flu and COVID-19 and is distributing it to health departments around the country. Rapid coronavirus tests that help doctors quickly determine whether a patient has COVID-19 are also gaining traction.

### CDC director calls on older adults to set example

Over 45 percent of adults in the U.S. received flu shots during the 2018-2019 season. The CDC wants to see that number closer to 65 percent this year, and says older adults play an important role in making sure younger populations — their children and grandchildren — get vaccinated. The flu shot is recommended for people 6 months and older, with rare exceptions.

Where's the best place to get a flu shot? Doctors' offices, pharmacies, supermarkets and health departments will offer them this year. VaccineFinder.org can also help you locate a safe and convenient location. Just be sure to follow proper precautions when venturing into public, the CDC warns: Wear a mask, wash your hands often and avoid close contact with others.

# Navigating Open Enrollment



Open Enrollment is around the corner! But what exactly *is* open enrollment? Open Enrollment allows you to review and make changes to Medicare Part D prescription plans and Medicare Advantage plans. For 2020, open enrollment runs from October 15 to December 7, and during this window of time you can make changes to your insurance coverage. Those changes can be made to the following: monthly premiums, yearly deductibles, prescription copays, prescription formulary (list of covered medications), and pharmacy network. For many this process can be confusing and overwhelming--how do you know which option is the best fit for you?

**We're here to help.** At the Area Agency on Aging of Western Michigan, we offer Medicaid/Medicare Assistance Program (MMAP). MMAP is designed to help older adults, their families, and caregivers understand, access, and apply for Medicare, Traditional Medicare Part A and B, Part D prescription plans, Medigap plans, and Medicare Advantage.

As Bob Callery, MMAP Regional Director, explains, "When people contact us, they may not be sure of what types of questions they need to ask, MMAP counselors can help people navigate the complexities of Medicare. Our counselors are unbiased and want to help people find what will work best for their needs and is the most cost-effective."

**Set up a phone appointment with our MMAP Specialists.** During open enrollment, our Medicaid/Medicare specialists will guide you through the process, helping to determine if there are any significant changes to your Part D or Medicare Advantage plan. If there is a significant change or you find a plan that is more cost-effective, then you can make a plan change during this open enrollment time frame which we are happy to help walk you through. As one of our MMAP specialist helps you review your plan, you could decide your current plan remains the best option for you. If this is the case, then you don't have to make a change and your plan will roll over into next year. It is important to note that enrollment in a new plan needs to be completed by December 7, 2020, with new plans going into effect on January 1, 2021.



Schedule a phone counseling session with our team today to get started! Counseling times are already filling up. You can call MMAP at 1-800-803-7174, the Area Agency on Aging of Western Michigan at (616) 456-5664 or email [MMAP@aaawm.org](mailto:MMAP@aaawm.org). Please see page 9 and 14 for additional open enrollment information.

# MASON COUNTY SENIOR MEALS

300 BROADWAY AVE. • SCOTTVILLE, MI 49454 • 231.757.5721

ALL CONGREGATE MEALS ARE CURRENTLY CANCELLED UNTIL MASON COUNTY SENIOR CENTERS ARE REOPENED. THIS IS THE MEALS-ON-WHEELS MENU ONLY.

Monday	Tuesday	Wednesday	Thursday	Friday
			<b>1</b> Sliced Roast Pork Mashed potatoes Green beans Fruited Jell-O Rye bread 1% milk	<b>2</b> Lemon Baked Fish Au gratin Potatoes Spinach Apricots Dinner roll 1% milk
<b>5</b> Stuffed Cabbage Rolls Broccoli Warm Spiced Peaches 1% milk	<b>6</b> Roast Beef Sweet potatoes Diced Pears Dinner roll 1% milk	<b>7</b> Meat loaf Mashed potatoes Carrots Fruit Mix Wheat bread 1% milk	<b>8</b> Sliced Roast Turkey Mashed potato Peas Applesauce Dinner roll 1% milk	<b>9</b> Ground beef w/ Spanish rice Corn Peas Orange wedges 1% milk
<b>12</b> Country Fried Steak Gravy Mashed Potatoes Green Beans Tropical Fruit Bread/1 % milk	<b>13</b> Spaghetti w/meat sauce Garden salad California Blend Warm Applesauce Garlic toast 1% milk	<b>14</b> Chicken Stir-Fry Stir-Fry vegetables in entrée Peas Cantaloupe Rice 1% milk	<b>15</b> <b>Pizza Day</b> <b>Thursday</b> <b>Tossed Salad</b> <b>Green Beans</b> 1% milk	<b>16</b> Quarter Pounder Baked Beans Tossed Salad Watermelon Hamburger Bun 1% milk
<b>19</b> Jumbo frank Coleslaw Baked beans Pears Bun/ 1% mil	<b>20</b> <b>Taco Tuesday</b> <b>Taco Meat</b> <b>Flour Shell</b> <b>Lettuce, Tomato,</b> <b>cheese</b> <b>Peaches</b> 1% milk	<b>21</b> Chicken Noodle Bake Green Beans Carrots Apricots Sliced Bread 1% milk	<b>22</b> Stuffed Baked Potato Ham, Cheese, Broccoli Bread Grapes 1% milk	<b>23</b> Lasagna Tossed Salad Broccoli Banana 1% milk
<b>26</b> Stacked Pancakes Sausage Apple Juice Hash browns - 2 1% milk	<b>27</b> Stuffed Green Pepper Carrots Warm Peaches 1% milk	<b>28</b> Ham, Potato and Cheese Casserole Peas Pears Dinner Roll 1% milk	<b>29</b> Chicken Tetrazzini Broccoli Applesauce 1 % milk	<b>30</b> Lois's Witches Stew Beef, Carrots, Peas Spooky Salad Freaky Fruit mix Halloween Treat 1 % milk

**Meals-on-wheels  
and kitchen**  
**231-757-4831**  
 Note: Menus are  
subject to change.



## PRICES

Age 60 and up: \$3  
 Under age 60: \$5

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*Excerpts taken from the book,  
Chicken Soup for the Soul.*

## *Two Monks*

Two monks on a pilgrimage came to the ford of a river. There they saw a girl dressed in all her finery, obviously not knowing what to do since the river was high and she did not want to spoil her clothes. Without more ado, one of the monks took her on his back, carried her across and put her down on the dry ground on the other side.

Then they continued on their way. But the other monk after an hour started complaining, "Surely it is not right to touch a woman; it is against the commandments to have close contact with a woman. How could you go against the rules of monks?"

The monk who carried the girl walked along silently, but finally remarked, "I set her down by the river an hour ago, why are you still carrying her?" (page: 289)

*Irmgard Schloegl - The Wisdom of Zen Masters*

## *Sachi*

Soon after her brother was born, little Sachi began to ask her parents to leave her alone with the new baby. They worried that like most four year old, she might feel jealous and want to hit and shake him, so they said no. But she showed no signs of jealousy. She treated the baby with kindness and her pleas to be left alone with him became more urgent. They decided to allow it.

Elated, she went into the baby's room and shut the door, but it cracked - enough for her curious parents to peek in and listen. They saw little Sachi walked quietly up to her baby brother, put her face close to his and say quietly, "Baby, tell me what God feels like. I'm starting to forget."

(Page: 290) - *Dan Millman*

## Haunted Halloween House Riddle

To spice up your Halloween, you decide to enter a haunted house with your friend. As you enter, an eerie silence embraces you and you can see nothing because it's dark. You fumble your way and try your luck to find the switches, but it turns out to be a waste of time as there is no electricity connection to the house.

When you decide to turn back, the door closes and you are trapped inside the house.

At that moment, an evil laughter takes you by surprise. You then see a faint figure who tells you that you have three doors in front of you and you must enter the room behind one of the doors to free yourself. The figure describes that the first door opens up to a compact space filled with a swarm of deadly bees and you will be stung endlessly by them. The second door opens up to electric chairs. You both will be strapped to the chairs for five minutes and exposed to high voltage electricity. The third door opens up with a pit that has no bottom and you will keep falling endlessly into nothingness.

While this leaves you panicked, which door will you choose if you have no other choice?

**ANSWER IS AT THE BOTTOM OF THIS PAGE.**



### CROSSWORD ANSWER KEY

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

**RIDDLE ANSWER:** Choose the door that opens to the room with the electric chairs. This is because there is no electricity in the house. You will just have to sit on the chairs for five minutes and then you will be free to go. Retrieved from: <https://www.riddlesandanswers.com/tag/haunted-house-riddles/>

## Superstitions and their origins

### Breaking a Mirror

The ancient Romans believed that human life renewed itself in 7-year cycles (mirroring the cycles of the moon). Because a reflection was considered someone's "magical likeness" - or *soul* - it followed that if the reflected image got shattered, so did the next 7 years of a person's health. Mirrors inspire a wide range of superstitions.

Victorian parents feared exposing infants to mirrors, believing that a mirror could trap their reflection and stunt their growth. Even today, traditional Jewish families cover mirrors after the death of a loved one so as not to risk the departed soul wandering into the reflection, and getting lost on its way to eternity.

### Walking Under a Ladder

Everyone knows that walking under a ladder is supposed to bring bad luck. The Ancient Egyptians believed that a ladder perched against a wall created a *sacred triangle* - and to walk beneath it disrupted its spiritual energies. Early Christians avoided the underside of ladders due to depictions of a ladder propped against the Holy Cross; some believed the devil lurked at the bottom. In ancient Asian societies, prisoners were hanged from the top steps of a ladder - and onlookers were forbidden to pass beneath for fear of encountering the victim's ghost. In France, convicts were forced to walk beneath the ladder leading to the gallows - the doomed man's final *unlucky* act.

### Spilling Salt

For thousands of years, salt has been an object of magic and superstition. In the ancient world salt was a preservative, for food *and for mummification*, giving it a connection to immortality. In the European Middle Ages, village dwellers left a line of salt outside their doors believing that witches would be compelled to count every grain before entering. Of course, the ultimate bad luck is to *spill your salt*. Leonardo Da Vinci's painting of the Last Supper shows Judas knocking over the salt - a harbinger of his betrayal. To uncross yourself from spilling the salt you must toss a pinch over your left shoulder, blinding the demon waiting behind you.

### Sneezing

It's rare to encounter someone who *won't* follow up a sneeze with a quick *God-Bless-You!* This practice, or something similar, is found around the world. In early Christianity, people would follow their sneeze with the sign of the cross. But what could be so dire about a simple sneeze that it requires a holy blessing? Egyptians, Greeks, and Romans believed that the soul lived in the form of our breath and a sneeze could expel the soul from the body. Throughout the plague years in Europe sneezing was a grave omen, hence the expression "nothing to sneeze all" when referring to a serious matter. All this wariness around sneezing foresaw what modern medicine would eventually prove: that the innocent sneeze spreads communicable diseases.

### The Number 13

Should you avoid the 13th floor of a building? Do you need to watch your step on Friday the 13th? Fear of the number 13 is one of humanity's most enduring superstitions. Perhaps the earliest known origin of this superstition comes from ancient India, where it was considered unlucky for 13 people to sit together. The most famous origin involves Judas Iscariot, the so-called traitor apostle, who was the *13th man* at the Last Supper. Jesus was crucified on *Good Friday*, which got linked to the number 13 for a day of unholy luck. Friday the 13th also marked the mass execution of the medieval Knights Templar. Following tensions with the Vatican, the Christian knights were all but wiped out beginning on *Friday, October 13th, 1307*. So deep is our fear of 13 that even today many hotels are designed *without a 13th floor*.

Retrieved from: <https://www.huffpost.com/entry/13-superstitions-that-still-b-6648484>



## October is Breast Cancer Awareness Month

Other than skin cancer, breast cancer is the most common cancer among American women. Mammograms are the best way to find breast cancer early, when it is easier to treat and before it is big enough to feel or cause symptoms.

One in 8 women will develop breast cancer in her lifetime. When breast cancer is found and treated early, the five- year survival rate is 98 percent. Here are three ways to promote early detection.

### 1. Know the Risk Factors. These include:

- Being a woman.
- Being older than 50 – the risk of breast cancer increases with age.
- Having a personal and/or family history of breast cancer.
- Having dense breasts
- Taking hormone replacement therapy for more than five years.

### 2. Know the Symptoms of Breast Cancer. These include:

- Changes in skin color and/or texture such as redness, rash or orange peel appearance.
- Changes in size or shape of breast including swelling, dimpling or puckering.
- Change in the appearance of nipple including nipple that is turning inward that normally has pointed outward or is scaly or cracked.
- Spontaneous nipple discharge.
- Lump or thickening in or near breast or in the underarm area.

### 3. Take Charge of Your Breast Health.

Every woman needs to talk to her health-care provider about her risk factors for breast cancer to determine when to begin and how often to have clinical breast exams and mammograms. It is also important for women to be aware of what is normal for them and to see their health-care provider if they notice any breast changes. Take control of your breast health by following the American Cancer Society's breast cancer screening guidelines:

- **Women ages 40 to 44** should have the choice to start annual breast cancer screening with mammograms (x-rays of the breast) if they wish to do so.
- **Women age 45 to 54** should get mammograms every year.
- **Women 55 and older** should switch to mammograms every 2 years, or can continue yearly screening.
- Screening should continue as long as a woman is in good health and is expected to live 10 more years or longer.

Retrieved from: <https://www.medicalwesthospital.org/bca.php> and <https://www.cancer.org/healthy/find-cancer-early/cancer-screening-guidelines/american-cancer-society-guidelines-for-the-early-detection-of-cancer.html>

## LUNCHES AT RIVERSIDE PARK ON TUESDAYS AND THURSDAYS

We can now offer boxed lunches on Tuesdays and Thursdays at Riverside Park at 11:30. If you would like a lunch please call the day before. Our number is 231-757-4705.

We're still not open and serving lunch at Scottville Area Senior Center. But folks who typically attend our congregate meals can inquire about receiving Meals-On-Wheels from the senior meals program at Mason County Central Schools Food Services. Please call 231-747-4831.



It is more fun to talk with someone who doesn't use long, difficult words but rather short, easy words like "What about lunch?"  
-Winnie The Pooh

## New Telephone Support Group for Alzheimer's & Dementia Caregivers in Mason County

**1<sup>st</sup> Monday of each month, 10am-11am**

Whether you take care of someone with dementia, help make decisions about their care, or just worry about someone with dementia, please know that help and support is here for you. The Alzheimer's Association is providing this call-in support group for caregivers and others dealing with the disease. All support groups are led by someone trained by the Alzheimer's Association.

During support group telephone meetings you can share your thoughts and feelings with others who can relate to your situation.

To sign up and get the dial-in details, call Susan at 231-267-6119 or email [slevans@alz.org](mailto:slevans@alz.org).

## PUMPKIN SEED CANDY



### INGREDIENTS

- 1 cup hulled pumpkin seeds (pepitas)
- 1/4 cup sugar
- 2/3 cup good-quality honey
- 3 tablespoons cold unsalted butter, plus 2 tablespoons melted for brushing

### DIRECTIONS

- Heat a large skillet over medium-high heat.
- Add pepitas; toast, stirring constantly until seeds pop and become slightly golden, about 3 minutes.
- Transfer to a bowl to cool.
- Place sugar and honey in a small saucepan.
- Bring to a boil over medium-high heat, stirring to dissolve sugar, about 3 minutes.
- Add pepitas, and continue cooking until temperature registers 285° on a candy thermometer, 3 to 4 minutes.
- Remove from heat, and stir in cold butter.
- Let the mixture cool to 240°, about 4 minutes.
- Brush a clean work surface with the remaining butter, and spoon the honey mixture on it so mixture will continue to cool.
- When candy is stiff and cool enough to handle, about 6 minutes, cut into 3/4-inch pieces with a greased knife.
- Wrap in cellophane.

Retrieved from: <https://www.food.com/recipe/pumpkin-seed-candy-74630?photo=cGhvdG8tNTA1Mg>

# SCOTTVILLE AREA SENIOR CENTER

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



## ASK SHARON

It's hard to believe it's October and time for Medicare Open Enrollment. We still don't know when the senior center will open. If we are open in time for open enrollment I will be in the building three days a week. If not, I will be available on the phone and we can work out what works best for you and me. This year I will only be helping with Medicare D (drug plan) and Medicare Advantage.

Q. Do I have to re-enroll every year?

A. No, refer to your formulary for 2021 to be sure they cover your drugs and read the information for 2021 on cost of premium. If the cost is about the same, if the plan covers your prescriptions, and you are happy with the company, there is really no need to switch companies.

Q. Can I call you if I have questions about Medicare?

A. Yes. Sometimes things just are easier if you are able to talk to someone. I can explain the differences in plans (what A, B, and C are in Medicare and much more) on the phone. I will also have a computer and will be able to change plans remotely. My number is 757-4052.

*~ Sharon Bailey is a certified MMAP Counselor. Call Sharon at 757-4052 to make an appointment.*

Our trip for October was cancelled, but you can use the chart below to plan your future trip!

## Calculate your next travel destination

1. Choose a number between 1 and 9

2. Multiply it by 3

3. Add 3

4. Multiply by 3 again

5. Add the 2 digits together

6. The number you're left with is where you're travelling to!

1. Japan

2. Hawaii

3. Paris

4. Bali

5. Australia

6. Barbados

7. Italy

8. Kenya

9. Stay home

10. Cuba

11. New York

12. Jamaica

13. Greece

14. Thailand

15. The Maldives



## MICHIGAN FALL COLORS

Sept. 27-Oct. 3

Oct. 1-7

Oct. 7-14

Oct. 14-21

Oct. 21-28

### ESTIMATED PEAK 2020

\*Great Lakes shoreline color change typically 1-week behind inland



# SCOTTVILLE AREA SENIOR CENTER

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

## Healthy and Wise



A **FREE** Guide to More Natural Health Care

Presented by **Luanne Parks, DNP**

**Third Thursdays at 12:30 PM  
At Riverside Park**

*October's Topic:*

**Cleansing the body**



ALL ACTIVITIES LISTED ARE AT THE RIVERSIDE PARK PAVILION IN SCOTTVILLE. The address is 700 S Scottville Rd.

**FACE MASKS AND SAFE SOCIAL DISTANCING ARE REQUIRED FOR ALL ACTIVITIES.**



*Creative Crafts*

**Book Page Pumpkins**

**\$3 per pumpkin**

**12:30 PM**

**Forth Thursday at Riverside Park**



*We'll use old books and a few basic craft supplies, to make beautiful pumpkins that can match any fall decor!*

Supplies are limited! Reserve your spot by calling (231)757-4705.

## Meditation Group at Riverside Park

**2nd Thursdays at 12:30**

If you know how to worry, you know how to meditate!

Research shows that meditation can improve your focus, enhance calmness, reduce stress, and improve sleep. In this group we'll explore meditation techniques, guided imagery, and mindfulness exercises to assist you with improving your overall physical and emotional health.

Class size is limited to 6 people. Please call 231-757-4707 to sign up.



**Cider and donuts  
at Riverside Park**



**Thursday, 10-29 at 12:30**

**LIMITED TO 10 PEOPLE**

**Call 757-4705 if you would like to attend.**



## Trivia and root beer floats

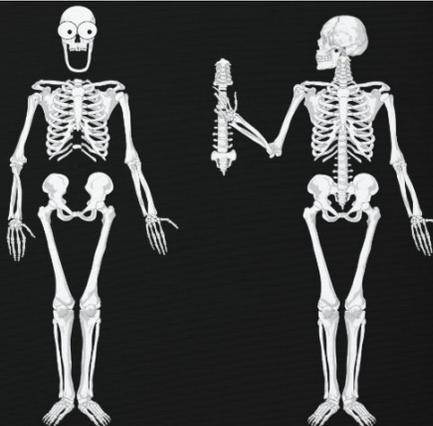
**12:30 on 10-6-20**

**Riverside Park**



**LIMITED TO 10 PEOPLE**

**Call 757-4705 to reserve your spot.**



**I'VE GOT YOUR BACK**

## Pictionary

**12:30 on 10-13-20**

**Riverside Park**



**LIMITED TO 10 PEOPLE**

**Call 757-4705 to reserve your spot.**

# SCOTTVILLE AREA SENIOR CENTER

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

Sun	Monday	Tuesday	Wednesday	Thursday	Friday	Sat
				1 Light exercise 10:30 Lunch 11:30 COA Mtg 1:00 Scottville	2 	3
4	5 	6 Light exercise 10:30 Lunch 11:30 Trivia and root beer floats 12:30	7 	8 Light exercise 10:30 Lunch 11:30 Meditation 12:30	9 	10
11	12 	13 Light exercise 10:30 Lunch 11:30 Pictionary 12:30	14 	15 Light exercise 10:30 Lunch 11:30 Healthy/wise 12:30	16 	17
18 	19	20 Light exercise 10:30 Lunch 11:30	21 	22 Light exercise 10:30 Lunch 11:30 Creative Crafts 12:30	23 	24
25 <b>KEY</b> Exercise -Weekly -Once each Month -Series -Special	26	27 Light exercise 10:30 Lunch 11:30 Bingo 12:30	28 	29 Light exercise 10:30 Lunch 11:30 Apple cider and doughnuts 12:30	30 	31

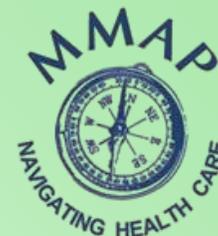




## Open Enrollment

Open enrollment is from **October 15 to December 7**.

We will be starting Open Enrollment at the Senior Center on Wednesday October 16<sup>th</sup>. **You must Call to make an appointment** with our MMAP counselors. We will start making appointments on Tuesday, October 19<sup>th</sup>.



**Due to the COVID-19 Pandemic**

**This season Councilors may have to assist seniors via phone.**

**One-on-one counseling may not be permitted.**

**Call 231-845-6841.** During this annual enrollment period you can make changes to various aspects of your coverage.

- You can switch from **Original Medicare** to Medicare Advantage, or vice versa.
- You can also switch from one **Medicare Advantage** plan to another, or from one **Medicare Part D** (prescription drug) plan to another.
- If you didn't enroll in a Medicare Part D plan when you were first eligible, you can do so during the general open enrollment, although a late enrollment penalty may apply.

If you're already enrolled in a Medicare Part D prescription plan or a Medicare Advantage Plan and you *don't want to make changes* to your coverage for 2021, you don't need to do anything during open enrollment, assuming your current plan will still be available in 2021.

If your plan is being discontinued and isn't eligible for renewal, you will receive a non-renewal notice from your carrier prior to open enrollment. If you didn't; it means you can keep your plan without doing anything during open enrollment.

But be aware that your benefits and premium could be changing for 2021. So even if you're confident that you want to keep your current coverage for the coming year, it's important to make sure you understand any changes that may apply, and that you've double checked to make sure your current plan is still the best available option. The available plans and what they cover changes from one year to the next. Even if the plan you have now was the best option when you shopped last year, it's important to verify that again before you lock yourself in for another year.

**Open Enrollment is here:** For assistance with this process please call the Ludington Senior Center at **231-845-6841**. Appointments can be made starting October 12<sup>th</sup>, 2020.

**Due to the COVID-19 Pandemic**

**This season Councilors may have to assist seniors via phone.**

**One-on-one may not be permitted.**

It is important for you to bring in your Medicare Card, current prescription card and prescription bottles or a current list from your pharmacist to your appointment.

**Handwritten list will not be accepted.**

## Low Income Subsidy

### Extra Help Eligibility AKA Low - Income Subsidy



Did you know, if you have Medicare you could be eligible for Extra Help to assist with your Prescription Drug Plan?

#### Medicaid Eligible

- Did you know, your co-pay could be as little as **\$1.30** for (Generics)  
**OR \$3.90** for (Brand name) if your income is or less than:  
**Individual:** \$1,084 monthly; \$13,000 yearly. **Couple:** \$1,457 Monthly; \$17,480 yearly?
- Did you know, you could have \$0.00 Annual Premium?
- Did you know, you could have \$0.00 Annual Deductible?

#### Full Subsidy Eligible

- Did you know, your co-pay could be as little as **\$3.60** (Generics)  
**OR \$8.95** (Brand) if your income is or less than:  
**Individual:** \$1,456 monthly; \$17,466 yearly. **Couple:** \$1,960 monthly; \$23,514 yearly?
- Did you know, you could have \$0.00 Annual Premium?
- Did you know, you could have \$89.00 Annual Deductible?

Call us at the **Ludington Senior Center at 231.845.6841** if you believe you could be qualified for this program. Let us help, by assisting you with filling out the necessary paperwork to apply.



We are very excited to announce the launch of our new website! After many months of extensive work, we are finally ready to go live!

Visit us at the link listed.

<https://lasc.weconnect.com/>

We have been working hard to make the website user friendly. However, we are open to suggestions if you have recommendations to making the website more user/senior friendly. If you haven't already, please like us on **Facebook**.

## Classes & Appointments

### Crockpot Cooking for Two Series



### CROCKPOT COOKING FOR TWO

OCTOBER 7, 14, 21 & 28  
1:30P.M.

LUDINGTON SENIOR CENTER (308 S. ROWE ST. LUDINGTON)  
CLASS IS LIMITED TO THE FIRST 10 PEOPLE.  
PLEASE CALL 231-845-6841 TO REGISTER.

A four lesson series courtesy of MSU-Extension providing tips and tricks on cooking for one, maximizing your budget, food safety and recipes to be made at home.

Brought to you by a Building Healthy Places grant, coordinated by District Health Department #10 (DHD#10) from the Health Department of Northwest Michigan.

Building Healthy Places looks to help local organizations create a sustainable healthy behavior, environmental, or policy change that increases healthy foods offered and provides education on healthy lifestyles and choices.

### DO YOU HAVE **Concerns** about falling?



A MATTER OF  
**BALANCE**

MANAGING CONCERNS ABOUT FALLS

Many older adults experience concerns about falling and restrict their activities. A MATTER OF BALANCE is an award-winning program designed to manage falls and increase activity levels.

This program emphasizes practical strategies to manage falls.

#### YOU WILL LEARN TO:

- view falls as controllable
- set goals for increasing activity
- make changes to reduce fall risks at home
- exercise to increase strength and balance

#### WHO SHOULD ATTEND?

- anyone concerned about falls
- anyone interested in improving balance, flexibility and strength
- anyone who has fallen in the past
- anyone who has restricted activities because of falling concerns



Please call the Ludington Senior Center at 231.845.6841 to register.

Class starts September 22<sup>nd</sup>, 2020

Classes are twice per week for 4 weeks for 2 hours each.

Classes are a collaborative venture between Ludington Area Senior Center & Area Agency on Aging of West Michigan.

Please call 231-845-6841 to preregister for this Fall Prevention Class

A Matter of Balance: Managing Concerns About Falls  
This program is based on Fear of Falling: A Matter of Balance. Copyright ©1995 Trustees of Boston University. All rights reserved. Used and adapted by permission of Boston University.

A Matter of Balance Lay Leader Model  
Recognized for Innovation and Quality in Healthcare and Aging, 2000, American Society on Aging.  
A Matter of Balance Lay Leader Model was developed by a grant from the Administration on Aging (#90AM2780).

Paralegal, Denise Amidon from Parmenter Law is currently taking appointments.

Call the Ludington Senior Center at, 231.845.6841 to schedule a "FREE" 30 minutes Elder Law consultation.



### FOOT CARE

Keep Your Feet Happy!  
Call Tricia @ 231.239.1951  
To Schedule an appointment

Produce box distribution  
Boxes contain fresh fruits & vegetables, and is issued on a first come bases.

Pick up Wednesdays @ 11:00 am  
Please wear a MASK.

# LUDINGTON AREA SENIOR CENTER

308 S. ROWE STREET • LUDINGTON, MI 49431 • 231.845.6841

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				<p>1 11 Zumba (Rotary Park)</p> <p>10 A Matter of Balance Fall Prevention Class</p>	<p>2</p> <p style="color: purple; font-size: 1.2em;">The Ludington senior Center is will gradually be reopening to</p>	<p>3</p>
<p>4</p>	<p>5 10 Zumba (Rotary Park)</p> <p>11 Drumming (Rotary Park)</p>	<p>6 10 A Matter of Balance Fall Prevention Class</p> <p>1 Essential Oils (Stearns Park)</p>	<p>7 11 Stretch Fit &amp; Balance (Facebook Live)</p> <p>1:30 Crockpot Cooking for Two</p>	<p>8 11 Zumba (Rotary Park)</p> <p>10 A Matter of Balance Fall Prevention Class</p>	<p>9</p> <p style="color: purple; font-size: 1.2em;">some group activities. Call us at 231.845.6841 to find out about your group.</p> <p>10</p>	
<p>11</p>	<p>12 10 Zumba (Rotary Park)</p> <p>11 Drumming (Rotary Park)</p> <p>1 Bingo (Rotary Park)</p>	<p>13 10 A Matter of Balance Fall Prevention Class</p>	<p>14 11 Stretch Fit &amp; Balance (Facebook Live)</p> <p>1:30 Crockpot Cooking for Two</p> <p>2 Diabetes Supt.</p> <p>3 Ted Talks (Zoom)</p>	<p>15 11 Zumba (Rotary Park)</p> <p>10 A Matter of Balance Fall Prevention Class</p>	<p>16 9 - Noon Painting Class</p> <p>1 - 4 PM Painting Class</p>	<p>17</p>
<p>18</p>	<p>19 10 Zumba (Rotary Park)</p> <p>11 Drumming (Rotary Park)</p>	<p>20</p> <p style="color: blue; font-size: 1.2em;">All calendar activities are subjected to change due to</p>		<p>21 11 Stretch Fit &amp; Balance</p> <p>1:30 Crockpot Cooking for Two</p>	<p>22</p> <p style="color: purple; font-size: 1.2em;">All groups will have to follow the strict guidelines in place to patriciate in all</p>	
<p>25</p>	<p>26 10 Zumba (Rotary Park)</p> <p>11 Drumming (Rotary Park)</p> <p>1 Bingo (Rotary Park)</p>	<p>27</p> <p style="color: blue; font-size: 1.2em;">COVID 19 updates</p>		<p>28 11 Stretch Fit &amp; Balance (Facebook Live)</p> <p>1:30 Crockpot Cooking for Two</p> <p>2 Diabetes Supt.</p> <p>3 Ted Talks (Zoom)</p>	<p>29</p> <p style="color: purple; font-size: 1.2em;">activities. Watch our Facebook page for continued updates. Stay safe. #sixfeetplznthanks</p> <p>30</p>	
<p>31</p>	<p>31 10 Zumba (Rotary Park)</p> <p>11 Drumming (Rotary Park)</p> <p>1 Bingo (Rotary Park)</p>	<p>31</p>	<p>31</p>	<p>31</p>	<p>31</p>	<p>31</p>



## Senior Tech Tips



Where is Rosey?

Did you know that some of today's seniors grew up watching a cartoon that had a robot that did everything? Thankfully the cartoon was set in 2062, so we have a few years go before we can be disappointed with where home technology is today. At Caring we get asked all the time, "What type of technology is out there for my mom that can help her age in place?" In the past we have done several posts on the subject and have several simple remedies.

The biggest challenge is that no one has been able to put all the senior care technology together in a simple, easy to use package that works without a tech team backing it up. There are smart watches, pill boxes, cameras, motion sensors, scales, blood pressure machines, and any number of other 'connected' devices. For voice commands there is Google Home, Amazon Echo and Apple HomePod that can control the lights, fans and tv's of the house.

Though all of these devices can 'talk' to each other, it can take an engineer to set them up, a computer programmer to get them to play nicely with each other, a data analyst to monitor them, and a technician to fix them when they inevitably stop working.

Don't get me wrong, these programs, systems and devices are terrific and really can change someone's life when they are working. We've helped many seniors with a variety of products, but these are the clients that are using our service, what about everyone else? Not every senior has a grandson next door or a family member that can come by to help set all this up and monitor that it works. Though it was comedy, Saturday night live did a skit on the challenges faced with technology and seniors - [https://www.youtube.com/watch?v=YvT\\_gqs5ETk](https://www.youtube.com/watch?v=YvT_gqs5ETk). Sure, many seniors can navigate technology, and a large number are using it to their advantage, but those are primarily seniors in their early aging years. Those that really need solutions are at an advanced age, have less experience with technology and have chronic conditions that can severely limit their abilities to access it. They can also have more hesitation to accepting these solutions.

While there may not be the perfect solution yet, there are companies that are working on the problem. One company, K4Connect, is focused on bringing solutions to senior living communities, helping seniors and care professionals.



## Senior Tech Tips

They help set up home automation, like getting lights to come on using Alexa and connect devices to a system that tracks things like blood pressure, weight and sleep. They also combine engagement activities into the system so people will use the products more frequently. When this is combined together, it creates a system of information that can be monitored to help make changes or see trends so intervention can happen early before problems arise. Though this company is focused on senior living communities, hopefully they can bring this technology to homecare.

The idea is that bringing all these into one system can make aging in place manageable and getting assistance can be on request or based on perceived need. Maybe someone is noticing that over the last few weeks, the senior's weight has dropped and the usage of some of the usual programs has changed. While the senior may not report that they've been feeling poorly and have lost their appetite, these data points can allow for some intervention. Even if it's just to call them up and ask a few questions. How have you been feeling? Have you been eating normally? It may just be that the senior wanted to lose a little weight and has been dieting. By asking the questions because the data provided additional insight, now you can become a 'cheerleader' and help them proactively with their goal.

Maybe share some weight loss tips, or help them with a weight loss program that maintains their nutrition but helps them lose a few pounds vs just skipping meals.

*Article written by:  
Jeff Salter - President & CEO  
Caring Senior Services*

### If I Had My Life To Live Over

*Interviews with the elderly and the terminally ill do not report that people have regrets for the things they have done but rather people talk about the things they regret not having done.*

I'd dare to make more mistakes next time.  
I'd relax. I would limber up.  
I would be sillier than I have been this trip.  
I would take fewer things seriously.  
I would take more chances.  
I would take more trips.  
I would climb more mountains and swim more rivers.  
I would eat more ice cream and less beans.  
I would perhaps have more actual troubles but I'd have fewer imaginary ones.

You see, I'm one of those people who live sensibly and sanely hour after hour, day after day.  
Oh, I've had my moments and if I had it to do over again, I'd have more of them. In fact, I'd try to have nothing else. Just moments.  
One after another, instead of living so many years ahead of each day.

I've been one of those people who never go anywhere without a thermometer, a hot water bottle, a raincoat and a parachute.

If I had it to do again, I would travel lighter next time.

If I had my life to live over, I would start barefoot earlier in the spring and stay that way later in the fall.  
I would go to more dances.  
I would ride more merry-go-rounds.  
I would pick more daisies.

**Chicken Soup for the Soul - Pages 287 & 288  
Nadine Stair - 85 Years Old**

# TALLMAN SENIOR CENTER

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

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

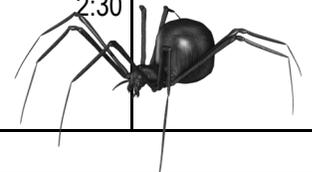
# OCTOBER

**HOURS**  
**MON thru FRI**  
**9:00 TO 3:00**

**ALL ACTIVITIES ARE CANCELED UNTIL THE CENTER REOPENS.**

*We'll see you soon!*

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





# October



Meals will continue to be take out until we are cleared to reopen.

<p><b>Please, EITHER CALL OR SIGN UP FOR THE NEXT MEAL <u>BEFORE NOON</u> THE DAY BEFORE</b>  <b>231-464-6789</b></p>	<p><b><u>THURSDAY, OCTOBER 1</u></b>                  HAM                  CHEESY POTATOES                  MIXED VEGETABLES                  PINEAPPLE TIDBITS                  ROLL &amp; BUTTER                  ECLAIR CAKE</p>
<p><b><u>TUESDAY, OCTOBER 6</u></b>                  UNSTUFFED CABBAGE ROLLS                  CORN                  GRAPES                  ROLL &amp; BUTTER                  CHOCOLATE PUDING                   *** BOARD MEETING 11:00***</p>	<p><b><u>THURSDAY, OCTOBER 8</u></b>                  CHICKEN ALFREDO                  TOSSED SALAD                  FRUIT SALAD                  ROLL &amp; BUTTER                  RASPBERRY SHERBET</p>
<p><b><u>TUESDAY, OCTOBER 13</u></b>                  BISCUITS &amp; SAUSAGE GRAVY                  EGGS                  BANANA                  TOMATO JUICE                  COFFEE/HOT COCOA</p>	<p><b><u>THURSDAY, OCTOBER 15</u></b>                  BBQ CHICKEN                  SEASONED POTATO WEDGES                  COLESLAW                  MANDARIN ORANGES                  ROLL &amp; BUTTER                  BROWNIE</p>
<p><b><u>TUESDAY, OCTOBER 20</u></b>                  TASTES FROM                  GERMANY                  WITH KIM</p>	<p><b><u>THURSDAY, OCTOBER 22</u></b>                  SWISS STEAK                  MASHED POTATOES W/ GRAVY                  PEAS &amp; CARROTS                  DICED PEACHES                  ROLL &amp; BUTTER                  PUMPKIN CAKE</p>
<p><b><u>TUESDAY, OCTOBER 27</u></b>                  PULLED PORK SANDWICH                  POTATO SALAD                  CUCUMBER SALAD                  APPLESAUCE                  OATMEAL COOKIE</p>	<p><b><u>THURSDAY, OCTOBER 29</u></b>                  MACARONI &amp; CHEESE                  SMOKED SAUSAGE                  STEWED TOMATOES                  TOSSED SALAD                  BLUEBERRY DESSERT</p>

Menu is subject to change due to availability of food sources.

# BRAIN GAMES

## Halloween Formal

Robert Stockton (© 2007)

### Across

1. Play a trick on
5. Bats
9. Streisand, when not being formal
13. Aspirin and ibuprofen
16. \_\_\_\_\_ above
17. Spectral Guest at the Halloween Formal
19. Hi-speed net
20. Hearty partying
21. Interfere
22. The evil eye, e.g.
24. "Amen!!"
27. Plague carrier
28. Scandalous company?
30. In excelcius \_\_\_\_\_
31. "Puttin' on the Ritz" accessory
32. Halloween greeting
34. More cunning
37. Disc Jockey at the Halloween Formal



1	2	3	4		5	6	7	8		9	10	11	12	
13				14					15		16			
17										18				
19				20					21					
22			23		24		25	26				27		
28				29		30					31			
			32		33		34		35	36				
				37			38							
39	40								41					
42						43		44		45		46	47	48
49				50	51				52		53			
54			55					56		57		58		
59						60	61				62			
63					64									
65						66						67		

39. Wee ones
41. A Govt. dept.
42. Pro-sobriety org.
43. Slimy swimmer
45. Conductor Solti
49. "But, \_\_\_\_\_ long the heaven of this pure affection became darkened, and gloom, and horror, and grief swept over it in clouds." -- E.A. Poe
50. Cow chow
53. Gore concern, abbr.
54. Lawrence's land
56. Dawn goddess
58. Poison Ivy portrayer
59. Play a game at the Halloween Formal
63. Potter's postmen?

64. Bad luck interval
  65. Dagestan denial
  66. Paternal parents
  67. Home of Paris
- Down**
1. Proceed slowly
  2. You may sing in it
  3. Ghastly shade
  4. Building bend
  5. \_\_\_\_\_ charmed life
  6. Donny or Marie
  7. Tech. company bigwig
  8. Halloween's mo.
  9. Loose lady
  10. Terror from the skies?
  11. Dedicated driving area
  12. Holy gatekeeper

14. Supermodel Carangi
15. Jerk
18. Horror film reaction, perhaps
23. German house spirit
25. Like many zombies
26. Devilish adornment
29. Four-time SuperBowl coach Chuck
31. Star Wars droid, for short
33. Switch position
35. 1977 double-platinum Steely Dan album
36. Fictional traveler Phileas
37. Like many fords
38. Wilbur Post's pal
39. Apply cream cheese

40. Like skeletal tissue
44. Looked bad?
46. Lens system
47. Cinematic zombie master
48. Like a zombie's stare
50. Evergreen
51. 50 across for 38 down
52. Horsey hues?
55. Come out on top
57. Secret agent man
60. Gave blood to a vampire
61. Fertility clinic stock
62. Snit



**ANSWER KEY ON PAGE 5**

# MASON COUNTY • MICHIGAN

## ACTIVE for LIFE Newsletter

### GET IT THREE WAYS!

The Active for Life newsletter is available

1. In print—for free—at MANY locations throughout Mason County:
2. Online—for free—using this link:  
[ourseniorcenter.com/find/Scottville-area-senior-center](https://www.ourseniorcenter.com/find/Scottville-area-senior-center) or  
<https://www.ourseniorcenter.com/find/ludington-area-senior-center-49431>
3. Mailed to you - contact the Scottville Senior Center. 231-757-4705, \$18.00 per year, paid by check or cash.

## LOCAL SUPPORT GROUPS

SUPPORT GROUPS LISTED BELOW ARE CURRENTLY CANCELED. THEY SHOULD RESUME WHEN MASON COUNTY SENIOR CENTERS REOPEN. PLEASE CALL AHEAD BEFORE ATTENDING.

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

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

### Parkinson's Support Group

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

### Alzheimer's Support Group

Book Mark  
 201 S Rath Avenue  
 Ludington, MI 49431  
 2nd. Thursday 12:30pm.  
**800.272.3900**

### Grief Support Groups

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

**Hospice of Michigan**  
 5177 W. US 10, Suite #2  
 Ludington, MI 49431

### Kindship Caregivers Support Group

Scottville Senior Center  
 3rd Wednesdays, 5:30 pm

### Low Vision Support Group

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

### Healthy Me - Diabetes Support Group

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

### VA Benefits Claim Support American Legion

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

- Pensions
- Benefits
- Forms etc.

### Veteran's Affairs Commissioner

James Wincek  
**231.843.2563 Ext. 2027**

## USEFUL NUMBERS

<b>Attorney General</b>	<b>517.284.8800/877.999.6442</b>
<b>For Local Information / Resources</b>	<b>211</b>
<b>Area Agency on Aging of West MI</b>	<b>616.456.5664</b>
<b>Better Business Bureau of West MI</b>	<b>800.684.3222</b>
<b>MI Auto Insurance Coverage Issues</b>	<b>888.995.8441</b>
<b>Health Dept. District #10</b>	<b>231.845.7381</b>
<b>HELP Ministries</b> (Hands Extended Loving People)	<b>231.843.6811</b>
<b>Legal Aid of Western Michigan</b> <a href="http://www.legalaidwestmich.org">www.legalaidwestmich.org</a>	<b>231.726.4887</b>
<b>Legal Hotline for Michigan Seniors</b> <a href="http://www.elderlawofmi.org/legal_hotline">www.elderlawofmi.org/legal_hotline</a>	<b>517.372.5959</b>
<b>MI Public Service Commission</b> (inquiries and complaints)	<b>800.292.9555</b>
<b>Unwanted Phone Solicitation</b>	<b>888.382.1222</b>

## FREE MEDICAL EQUIPMENT LOANS

<b>American Legion Post 76</b> 318 N James St, Ludington, MI 49431 7Days/Week: Noon - 7:00 p.m.	<b>231.845.7094</b>
<b>Custer VFW Gold Bar Post</b> 2022 State St. (US 10), Custer, MI 49405 Monday - Friday 9:00a.m. - 5:00p.m.	<b>231.757.9665</b>
<b>Ludington Senior Center</b> Monday - Friday 9:00 a.m. - 4:30p.m.	<b>231.845.6841</b>
<b>Scottville Senior Center</b> Monday - Friday 8:00 a.m. - 4:30p.m.	<b>231-757-4705</b>

