



# NEWS

“Informing,  
Educating,  
&  
Caring”

Commission on Aging

[www.rcco.net](http://www.rcco.net)

November 2019

1015 Short Drive, Suite A  
Prudenville, MI 48651  
COA Fax Number 989.366.0136

**Thomas Pettit**, Director  
989.366.0205

**Betty Kimble**, Admin. Asst.  
989.366.0205

**Vivian Balmes**, Bookkeeper  
989.366.0205

**Pam Schaft**, Receptionist  
989.366.0205

**Sheila Englehardt**, Programs  
Coordinator 989.366.0205

**Chuck Corwin**, RN  
Consultant 989.366.3800  
In-Home Services 989.366.3800

**Dana Clayton**  
**Kathy Miles**  
**Mikki Stegall**

**Heather Emerick**, Lodge  
Coordinator 989.366.0205

**Andy Tapia**, “MOW” Hotline/  
Nutrition Coordinator  
989.279.0850

**Debra Looney**, Activities  
Coordinator 989.366.0205

**Deanna Fasbender**, Houghton Lk  
Center Manager 989.366.9168  
Fax: 989.202.2008

**Johnna Ancel**, Roscommon  
Center Manager 989.275.8421  
Fax: 989.275.6232

**Varly Hanusik**, St. Helen Center  
Manager 989.389.7551  
Fax: 989.389.3684

All Centers open 9:00 a.m.-3:00  
p.m. Monday through Friday.  
Lunch served at noon.



## How We Served You in Fiscal Year 2018-19...



	2017-18	2017-18	2016-17
Homemaking Service Hours	9,470	7,953	8,937
Personal Care Hours	2,797	2,391	2,938
Respite Hours	3,900	2,974	3,712
Meals-on-Wheels	92,054	86,802	84,021
Meals Served at Centers	23,816	24,257	27,479
Serenity Day Lodge	2,910	0	0

*From the Roscommon  
County Commission  
on Aging staff  
to you and yours*



Roscommon County Commission on Aging, Inc.,  
Board of Directors' will hold its regular meeting:  
**Wednesday, November 20, 2019, 1:00 p.m.**

**Administrative Offices**  
1015 Short Drive, Suite A  
Prudenville, MI  
Everyone is welcome to attend.



## Mr. P's Adventures

Thank you! Thank you! Thank you! Mr. P enjoyed his doughnuts immensely. They hit the spot for sure. My it sure has been cold...and damp. It goes right through to the bone—you know the old saying (after all Mr. P is old)—chilled to the bone. Unfortunately, those four-letter words cold and snow are coming closer and closer. Mr. P needs to remember to set his clock back this month. And he wants to see if the RCCOA has put their closure policy in the newsletter so he can refresh his memory on what it is. He's not looking forward to the cold snowy winter—especially when he has to get out in it. Anyway, can you help him find the closure policy? He might even cut it out and post it on his refrigerator for quick reference. When you find it, let your Center Manager know so she can enter you in a drawing for a gift card. The drawing will take place at each center at lunch on **Monday, November 11**. Deadline to enter is **Friday, November 8, 3:00 p.m.** You don't have to be present to win—just make sure the center manager has your phone number so she can call you if you won. "Meals-on-Wheels" people, you can participate, too. Call your center manager, give her the answer and she will enter you in the drawing. If you win, your meal driver will deliver the gift card to you.



The *News* is published monthly by the Roscommon County Commission on Aging (RCCOA) and is distributed free of charge to Roscommon County residents. "Views and comments expressed in the *News* are not necessarily the views and comments of the RCCOA, its staff or its board. The *News* is funded in part by advertising dollars, but the RCCOA does not necessarily endorse any one business or organization." **For information on advertising in the *News*, contact Betty at 989.366.0205.**

## From the Director...

I can't believe it's November already! The holidays are just around the corner. (*More about that in a minute.*) First, I'd like to clear up the misunderstanding about take-home meals.

The standards we have to follow allow COA's to offer additional meals if they choose. That has not always been the case. Some of you will recall when center managers would tackle you before letting you leave with any food. Come on, you know you chuckled! Anyway, when that option was given a couple years ago, we chose to allow take-home meals. Long story short: we've been doing it wrong. The standards have not changed but we learned we were not following them as written. **A second meal may be taken after the congregate client eats the meal at the center.** The take home meal **MUST** be frozen or shelf-stable. Since we do not offer shelf-stable meals that leaves a frozen meal. In addition to a second daily meal, clients may take meals on Thursday or Friday for the weekend. There is still a suggested donation of \$2.50 per meal. **They are not "free"** and these meals are not meant for everyone. They are offered for those individuals who may be at nutritional risk. We are not going to "police" this service yet but if we notice a large increase in meals going out, it may become necessary. All I'm asking is that you don't abuse this service. Ok, sorry but I had to say that. This clarification isn't meant to offend anyone but to clarify the take-home meals policy.



On to the holidays! Watch the newsletter for events, trips and parties. Some have already been planned like *The Lion King* later this month. Andrew and I have been working on the holiday menus and have found a couple of special desserts!

Please keep in mind that this time of year can be stressful and difficult for some. Let's keep an eye out for each other and be aware of how our actions may affect others. The world can use a little (or a lot) of kindness.

Wishing you all the best! *Tom*

### Our Mission:

*The purpose of the Roscommon County Commission on Aging is to promote the welfare, independence, safety and health of our senior citizens through various programs.*

Please mark your calendar to donate at this blood drive!

Here's where and when:



**Houghton Lake Center**  
December date to be announced  
**10:00 a.m.-3:00 p.m.**  
**2625 S Townline Road**  
**Houghton Lake**

Sponsored by the **RCCOA**

To make an appointment, call Deb, 989.366.0205  
Versiti Blood Center of Michigan is a local nonprofit and their mission is to help people make a life-saving difference through blood products and service excellence.



## Telephone Reassurance

*What is Telephone Reassurance?*

Senior volunteers call seniors, with their permission, daily, Monday through Friday, first thing in the morning. The reason we call is two-fold: to do a well-being or safety check for seniors who live alone and to provide a friendly contact. The program is for any senior in the county who lives alone and may or may not be currently receiving services from our agency. If you are interested in this free program or know of one who would benefit from a call, contact our In-Home Service Office, 989-366-3800. The staff will ask a few questions to help enroll you/them in the program. It is our mission to "promote and safeguard the independence and well-being of senior citizens in Roscommon County, Michigan." Let us help!



How are you at making words out of other words? Here's the challenge: Make as many words as possible from **Thanksgiving**

Have fun!!!!

We are partially funded through grants by the Roscommon County United Way!



**HELP PROTECT YOUR FAMILY & HOME**  
CALL NOW! 1-888-331-6501



HOME SECURITY TEAM



**FREE!**  
Savings Include an American Standard Right Height Toilet FREE! (\$500 Value)

*American Standard*  
Walk-In Tubs

**WALK-IN BATHTUB SALE! SAVE \$1,500**



- ✓ Backed by American Standard's 140 years of experience
- ✓ Ultra low entry for easy entering & exiting
- ✓ Patented Quick Drain® Technology
- ✓ Lifetime Warranty on the bath AND installation, INCLUDING labor backed by American Standard
- ✓ 44 Hydrotherapy jets for an invigorating massage

Limited Time Offer! Call Today!  
**844-889-2321**

Or visit: [www.walkintubinfo.com/safety](http://www.walkintubinfo.com/safety)

**Skop's Tax Service, LLC**

Diane J. Skop  
Enrolled Agent • NTPI Fellow  
(989) 366-5100  
3840 W Houghton Lake Dr.  
Houghton Lake

**Elizabeth Fortino**  
Agent

989-366-5356  
989-275-5454  
1576 W. Houghton Lake Dr.  
Prudenville, MI  
[www.FortinoAgency.com](http://www.FortinoAgency.com)



**30 YEARS = TRUST**



Free Hearing Tests & Cleaning

**Long's Hearing HealthCare**  
30 YEARS EXPERIENCE

**1-800-286-1378**

Cadillac • Prudenville • Traverse City • Rudyard

## COMFORT CENTER FURNITURE

*Lift Chairs, Power Recliners and Adjustable Bed Bases*

<b>Grayling</b> 989-348-2961	<b>Gaylord</b> 989-732-6465	<b>Prudenville</b> 989-366-3808
---------------------------------	--------------------------------	------------------------------------

[www.comfortcentersfurniture.com](http://www.comfortcentersfurniture.com)



4-D-5-5

For ad info. call 1-800-477-4574 • [www.4lpi.com](http://www.4lpi.com)



15-0755





## CAREGIVER SUPPORT GROUP

Monday, November 11, 2019  
Monday, November 25, 2019  
1:00 p.m.

RCCOA Administrative Offices  
1015 Short Drive, Suite A  
Prudenville, MI 48651

**Caregivers:** Feel alone, stressed out, at your wits end? Need someone to talk to—just to listen...or maybe learn some new ideas of how to cope with caregiving? Come to our caregiver support group. This group is open to all—whether you care for a child, a parent, a spouse, or someone else. Interested or have questions, contact Betty at the RCCOA, 989.366.0205.



**Cancer Support Group** will meet:  
2nd Friday of the month  
10:00 a.m.

Houghton Lake Center

The support group is designed to provide educational, emotional and social support for those touched by cancer. It is led by one of our seniors, Loralie Reinhardt. Questions, call Debra, 989.366.0205.

## Neurogenic Support Group “Brain Matters”

Lead by **Julie Ignatowski, MA, CCC, SLP**  
Speech Language Pathologist Alliance Health

Due to unforeseen circumstances, “Brain Matters” **will not** be meeting again. We are sorry for any inconvenience this may cause. Thank you to Julie for leading this group.



## Munson Healthcare Hospice

### Grief Support Group

4th Thursday of the month  
3:30 p.m.

Houghton Lake Center

All are welcome. No registration required.

Please remember that anything shared in the group is confidential. Support groups create a safe, confidential, and supportive community by offering participants knowledge of the grief process and mutual support.

For more information on Munson Healthcare Hospice and bereavement activities, contact them at 800.252.2065 or online, [munsonhomehealth.org](http://munsonhomehealth.org).



## VETERANS:

### WE ARE HERE TO ASSIST!

Roscommon County Department of  
Veterans Affairs is at the  
Houghton Lake Center  
Tuesdays, 11:00 a.m.-1:00 p.m.

A full working office with staff able to assist veterans and/or dependents in filing of service connected claims for disabilities, locating missing separation documents, processing applications for low income pensions and assisting veterans in arranging transportation for VA appointments and/or clinics. If you have questions or wish to make an appointment in Roscommon, call 989.275.6047.

## Alzheimer's Support Group

Roscommon County Alzheimer's Support Group  
Houghton Lake Center  
second Wednesday of the month  
1:00 p.m.

It is co-sponsored by the Alzheimer's Association and Munson Home Care and Hospice. All are welcome to attend. Contact Taylor Cramer (989.370.9811 or [tcramer@aiz.org](mailto:tcramer@aiz.org)) for more information.

# I'm Thankful For...

Find and circle all of the people and things to be thankful for. The remaining letters spell a secret message.



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

ACTS OF KINDNESS  
 A PLACE TO LIVE  
 BEACHES  
 BEAUTIFUL NATURE  
 BLESSINGS  
 BOOKS  
 BROTHERS  
 CAREGIVERS  
 CHILDREN  
 CHRISTMAS  
 CLEAN WATER  
 CLOTHING  
 COMPUTERS

ELECTRICITY  
 EYEGLASSES  
 EYESIGHT  
 FAITH  
 FAMILY  
 FLOWERS  
 FOOD  
 FREEDOM  
 FRESH AIR  
 FRIENDS  
 FUN  
 GOOD HEALTH  
 GRANDMA

GRANDPA  
 HAPPY MEMORIES  
 HEARING  
 HOLIDAYS  
 HUMOR  
 INTERNET  
 LAUGHTER  
 LIFE  
 LOVE  
 MUSIC  
 NURSES  
 PARENTS  
 PEACE

PETS  
 RAINBOWS  
 SCHOOL  
 SINGING  
 SISTERS  
 SMART PHONES  
 SMILES  
 SUNSHINE  
 TEACHERS  
 TELEVISION  
 VOLUNTEERS  
 WARM SHOWERS



# Holiday Heart Syndrome

Region 9 Area Agency on Aging  
Kelly Robinette, DTR  
Health, Wellness, Nutrition Information and Updates

When celebrating with family and friends during the holiday season of Thanksgiving, Christmas, or New Years, you may not think twice about having an extra glass of wine or adding a little more to your plate. This condition develops when people indulge in consuming huge amounts of food, alcohol, salt, caffeine, and stress.



The main clinical presentation of Holiday Heart Syndrome is abnormality in the rate and rhythm of the heart and at times atrial fibrillation. With atrial fibrillation, the heart starts beating extremely fast and the heartbeat becomes irregular. If left untreated, this can result in complications like a stroke or heart attack.



**What are the symptoms of Holiday Heart Syndrome?** Some of the symptoms are rapid pulse, shortness of breath, chest pain and ankles swelling. Studies have pointed out a strange fact that emergency room visits due to cardiac symptoms take place increase during the holiday season.

**When can one get Holiday Heart Syndrome?** When an individual eats a large quantity of food, it results in the stomach and bowels distending to

accommodate the extra food. This results in a stretching reflex that stimulates the nervous system causing increased heart rate and rhythm like atrial fibrillation.

When salt is consumed in excess amounts, it results in an increase in blood pressure. If an individual has a history of hypertension, heart valve problems, or heart failure, the increase in blood pressure and increased amount of fluid in the body can trigger atrial fibrillation.

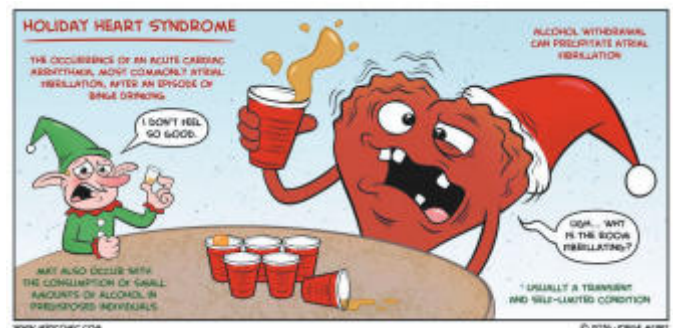
Some studies have shown that red wine, if consumed in moderation, is good for the heart but excess consumption may trigger an atrial fibrillation as excess consumption of alcohol is cardiotoxic and makes the heart weak. When there is weakness in the heart muscles, it makes it much harder for the heart to pump blood to the rest of the body and as a result is atrial fibrillation. Also, heavy intake of alcohol can cause increased adrenaline and other stress hormones which may also trigger heart rhythm abnormalities or atrial fibrillation.

**How is it treated?** If an individual has symptoms suggestive of Holiday Heart Syndrome, they should be taken to the emergency room (ER) immediately. Once you get to the ER routine ECG monitoring will be done to check the status of the heart rate. Sometimes treatment with beta blockers may be given to control the heart rate where atrial fibrillation lasts for more than 24 hours. In a majority of cases of Holiday Heart Syndrome, the patient is admitted for at least 24 hours of observation and to bring the heart rate down. Holiday Heart Syndrome usually is a temporary problem that resolves within 24 hours.

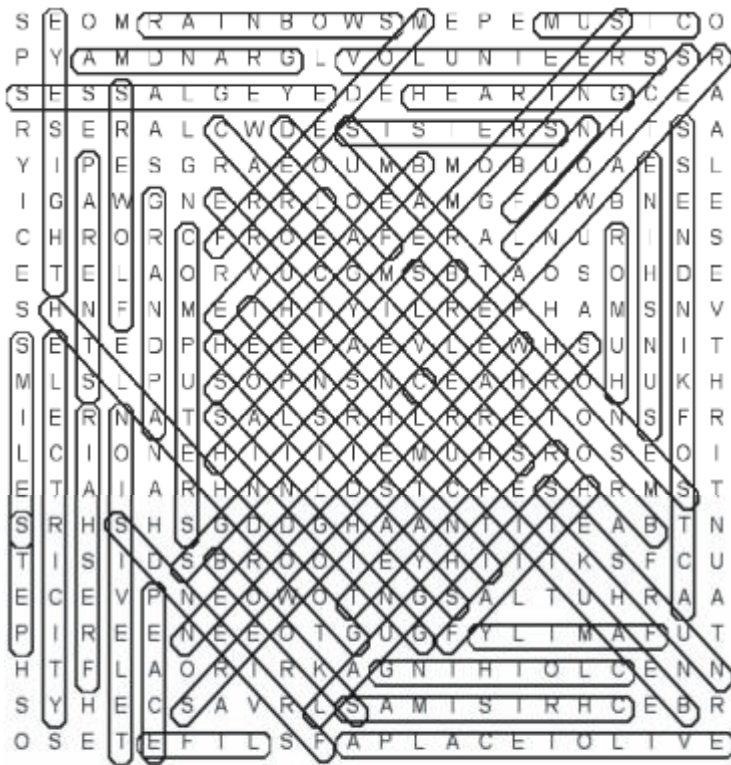
**Help your heart survive.** Watch your alcohol intake, especially if you have heart disease risk factors. Don't over eat. Stay calm and avoid stress. Stress causes the secretion of hormones like adrenaline and cortisol, which elevate heart rate and blood pressure. Reduce salt. A certain amount of sodium is necessary for heart function, but too much causes fluid retention. Stay hydrated.

Dehydration can impact the balance of electrolytes in the body, including sodium and potassium which are essential for a normal heart rate.

Source: [emergencycareforyou.org](http://emergencycareforyou.org)







The hidden quote is: Some people are always grumbling because roses have thorns; I am thankful that thorns have roses.



## HOW WE SERVED YOU DURING

**September 2019**

Meals-on-Wheels Delivered:	7,222
Meals Served at Centers:	1934
Homemaking Service Hours:	755.25
Personal Care Hours:	220.75
Respite Care Hours:	269.75
Serenity Day Lodge Hours:	436.75

### AND THE WINNERS

Of the \$10 gift cards are....

Houghton Lake	Barb Sartor
Roscommon	Audrey Williams
St. Helen	Diane Charles



Congratulations for winning the drawing. Be sure to read about Mr. P's latest adventures in this month's newsletter.

### Autumnwood of McBain...

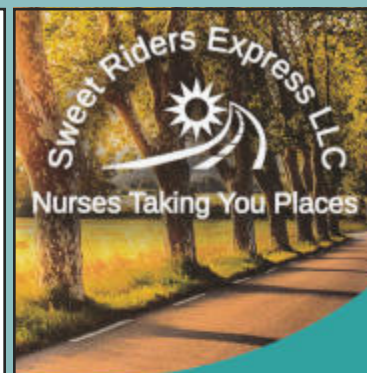


- Rehabilitation
- Skilled Nursing
- Memory/Dementia Care
- Hospice Care/Respite



**AUTUMNWOOD  
OF MCBAIN**  
**231-825-2990**  
220 Hughston St., McBain  
[www.cienafacilities.com](http://www.cienafacilities.com)

**Skilled Nursing & Rehabilitation Center**



At Sweet Riders Express, nurses will take you to medical appointments/procedures, to run errands or any other transportation needs you may have. Give us a call today!

231-942-2961  
231-942-3120  
☎ [sweetridersexpress@gmail.com](mailto:sweetridersexpress@gmail.com)  
🌐 [sweetridersexpress.com](http://sweetridersexpress.com)

Nikki Riedel  
(231) 499-1729



Tom Pettit  
(989) 202-5281

Capture The Dream  
Photography for all occasions!  
11269 Aqua Rd. • Houghton Lake, MI 48629  
[www.capturethedream.morephoto.net](http://www.capturethedream.morephoto.net)  
[capturethedreammi@gmail.com](mailto:capturethedreammi@gmail.com)



FINANCIAL SOLUTIONS  
IMO American Senior Benefits

**Richard Wells**  
PARTNER

862 S. GARFIELD AVE.  
TRAVERSE CITY, MI 49686

[RICHARD.WELLS.MDF@GMAIL.COM](mailto:RICHARD.WELLS.MDF@GMAIL.COM)  
[WWW.MODERNDISTRICT.COM](http://WWW.MODERNDISTRICT.COM)

**OFFICE: 231-421-8331 | CELL: 231-590-9104**



4-D-5-5

For ad info. call 1-800-477-4574 • [www.4lpi.com](http://www.4lpi.com)



15-0755



## Social Security Announces 1.6 Percent Benefit Increase for 2020

Social Security and Supplemental Security Income (SSI) benefits for nearly 69 million Americans will increase 1.6 percent in 2020, the Social Security Administration announced today.

The 1.6 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 63 million Social Security beneficiaries in January 2020. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2019. (Note: some people receive both Social Security and SSI benefits). The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor’s Bureau of Labor Statistics.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$137,700 from \$132,900.

Social Security and SSI beneficiaries are normally notified by mail in early December about their new benefit amount. Most people who receive Social Security payments will be able to view their COLA notice online through their *my Social Security account*. People may create or access their *my Social Security account online* at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Information about Medicare changes for 2020, when announced, will be available at [www.medicare.gov](http://www.medicare.gov). For Social Security beneficiaries receiving Medicare, Social Security will not be able to compute their new benefit amount until after the Medicare premium amounts for 2020 are announced. Final 2020 benefit amounts will be communicated to beneficiaries in December through the mailed COLA notice and *my Social Security’s Message Center*.

## Protect Your Heart When the Temperature Drops



Fall and winter in Michigan can be dark, gloomy and chilly. This is also the time of year when heart attacks are most likely to happen.

A study published in *JAMA Cardiology* found the chances of having a heart attack are greatest on days when the temperature drops below freezing. You can’t change the weather, but you can reduce your heart attack risk. Experts suggest these tips:

**When you’re outside, exercise caution.** Your body is already working hard to stay warm when you’re outside. If you have heart disease or high blood pressure, you should take it easy. Talk with your primary care physician before raking leaves or shoveling snow.

**Ward off flu with the vaccine.** Flu causes more than a fever, fatigue and a runny nose; it can be life-threatening. If you have heart disease or another chronic illness, you may be particularly at risk for serious flu-related complications. Ask your provider about the flu vaccine. Everyone 6 months and older should get vaccinated every season.

**Keep your heart healthy year-round.** Be good to your heart by exercising regularly, eating a low-fat diet (limiting saturated and trans fats) and saying no to tobacco.

**Brush up on heart attack signs.** Chest pain is the universally known symptom, but other signs include:

- ♥ Neck, shoulder or arm pain
- ♥ Nausea
- ♥ Sweating
- ♥ Shortness of breath
- ♥ Dizziness

**If you are having these symptoms (or think you might be), call 911.**



Source: Blue Care Network Good Health Magazine, Fall 2019



# Center / COA ACTIVITIES & NEWS

## Just a Reminder —

### Don't forget to signup and sign in!

Each center has a monthly signup sheet for lunches. (This is different from when you come to eat a meal and must sign in on the computer.) This signup sheet helps the cooks know how much food to order and prepare. Look at the monthly menu and if you think you might come in to eat on a certain day, put your name on the corresponding date. Leftover food is never thrown out but is turned into frozen meals. Also, remember to use your key tag (the RCCOA blue card) to sign in for the meal that day. Every meal ate is counted towards our grant funding we receive.



## MOVIE DAY



Come join us to watch the recently released movie *Unbroken* at the Center of your choice. Free popcorn for everyone and no charge for the movie either!

**Wednesday, November 6** — Roscommon Center, after lunch

**Thursday, November 7** — St. Helen Center, after lunch

**Friday, November 8** — Houghton Lake Center, 1:00 p.m.

## ASK THE BANKER!

Need help with your banking, check-book? Sandy Egbers from Chemical Bank will be available to assist:

**When:** Thursday, November 14

**Time:** 11:00 a.m.-1:00 p.m.

**Where:** Houghton Lake Center



## Silver Belles Bazaar

Friday, November 22

Saturday, November 23

10:00 a.m.—3:00 p.m.

Houghton Lake Center

2625 S Townline Road

Just in time for the holidays—come on in and do some of your Christmas shopping ... and support the COA programs at the same time. You never know what unique gift or treasure you may find.

Interested in being a vendor, contact Debra, 989.366.0205 and she'll fill you in on the details.



## Houghton Lake Center

**Thursday, November 14, 11:00 a.m., 1:00 p.m.**

If you plan on donating baked goods, bring them the day before or by 10:30 a.m. that morning. Please price your items. A RCCOA fundraiser



## Stitching Christmas Cards

**Tuesday, November 12**

**9:00 a.m.-3:00 p.m.**

**Houghton Lake Center**

**Cost: \$7.50**

The cost covers materials to make 3 cards. Please bring your own scissors and scotch tape. We will break for lunch at the Center at Noon—lunch is not included in the cost of the class.

**Class is limited to 10 people.**



## Art Classes with Barb & Judy

**Intro to Acrylic Painting**

**Wednesday, November 20**

**Houghton Lake Center**

**12:45 p.m.-3:00 p.m.**

**Cost: \$5.00 for class and supplies**

Anyone may sign up for any of the classes at any of the centers. So mark your calendar and call Deb (989.366.0205) to sign up or for more information. Space is limited.

# Most Are Taking Social Security at the Wrong Time

A new report finds that almost no retirees are making financially optimal decisions about when to take Social Security and are losing out on more than \$100,000 per household in the process. The average Social Security recipient would receive 9 percent more income in retirement if they made the financially optimal decision.



When claiming Social Security, you have three options: You may begin taking benefits between age 62 and your full retirement age, you can wait until your full retirement age, or you can delay benefits and take them anytime up until you reach age 70. If you take Social Security between age 62 and your full retirement age, your benefits will be reduced to account for the longer period you will be paid. If you delay taking retirement, depending on when you were born, your eventual benefit will increase by 6 to 8 percent for every year that you delay, in addition to any cost-of-living increases.

The [new report](#), conducted by United Income, an online investment management and financial planning firm, found that only 4 percent of retirees make the financially optimal decision about when to claim Social Security. Nearly all of the retirees not optimizing their benefits are claiming benefits too early. The study found that 57 percent of retirees would build more wealth if they waited to claim until age 70. However, currently more than 70 percent of retirees claim benefits before their full retirement age. Claiming before full retirement is the financially best option for only 6.5 percent of retirees, according to United Income.

The consequences of claiming Social Security too early can be big. The report found that collecting benefits at the wrong time causes retirees to collectively lose \$3.4 trillion in potential income (an average of \$111,000 per household). The report also estimates that elderly poverty could be cut in half if retirees claimed benefits at the financially optimal time.

One reason most people do not optimize Social Security is because waiting to collect benefits means their overall wealth may fall during their 60s and 70s. They also may not be aware that collecting benefits before full retirement age means that their benefits will be permanently reduced. According to the report's authors, policy changes are necessary to get retirees to wait to claim benefits. The report recommends that early claiming be made the exception and reserved for those who have a demonstrable need to collect early. Another recommendation is to change the label on early retirement and call it the "minimum benefit age."

To read the full report, go to <https://unitedincome.com/library/the-retirement-solution-hiding-in-plain-sight/>

For a CBS News article on the report, <https://www.cbsnews.com/news/study-says-retirees-lose-more-than-100k-by-claiming-social-security-at-the-wrong-time>



Source: **Jordan Balkema Elder Law Center**, Big Rapids, Traverse City, Gaylord, Cadillac Phone: (800) 395-4347



**Tel: 989-343-2470**

Locations in West Branch, Michigan & Atlanta, Michigan  
**Compassus.com**  
Serving Roscommon County with Hospice Care since 2010

## Roscommon County Transit



Monday through Friday:  
6:00 a.m. to 7:00 p.m.  
Saturday:  
9:00 a.m. to 4:00 p.m.

**Call (989) 366-5309 to Make Ride Reservations**



RCTA passes now available on your phone with the "hopthru" app!

### EXECUTIVE TRANSPORTATION

LIMOUSINE AND TRANSPORTATION SERVICES  
**MEDICAL TRANSPORTATION AVAILABLE**  
DIRECT BILLING AVAILABLE

AIRPORT, HOTEL, SHUTTLE BUS  
9041 WEST HOUGHTON LAKE DRIVE  
(989) 422-6457  
989-302-0015/989-213-9196  
transportationexecutive@yahoo.com  
24/7

### The Pet Parlor



**(989) 366-7500**

Professional Pet Grooming & Pet Supplies

3537 W. Houghton Lk Dr.  
Houghton Lake

**Walk-in Nail Trim \$8**

### Joe Sanders The Handyman

Home Maintenance -  
No job too small  
**989-808-2118 Cell**  
**989-202-4539 Home**  
216 Windsor Dr.  
Prudenville, MI 48651

➤ Reach the Senior Market  
**ADVERTISE HERE**

CONTACT

Richard Sawyer to place an ad today!  
rsawyer@4LPi.com or (800) 950-9952 x2570

Serving Roscommon and surrounding counties as a general practitioner for over 24 years

### Roberta Eckert-Chrispell

- Attorney at Law -

**989.366.8177**

3179 W. Houghton Lake Dr., Houghton Lake



## Great Orthopedic Care is here in Grayling

You don't have to suffer anymore with joint pain. The orthopedic team at Munson Healthcare Grayling Hospital is here to help.

Whether your pain is in your hip, knee, shoulder, ankle, or feet, our team is ready to assist.

Find relief with us. Make an appointment today by calling **800-533-5520** or visit **munsonhealthcare.org/grayling-ortho**.



## Providers are Welcoming New Patients

### Medical Care Discount Available For Those Who Qualify

- Laboratory Services and Imaging
- Behavioral Health Counseling
- Physical Therapy
- Primary Care
- Visiting Specialists

To schedule an appointment, call **(989) 422-5122**

### Urgent Care

- Open 7 days a week
  - Monday - Saturday, 9 a.m. to 9 p.m. • Sunday, 10 a.m. to 6 p.m.
- (989) 422-2181**

### Pharmacy

- Open Monday - Friday, 8 a.m to 5 p.m.
- We take all major prescription insurance plans including Caremark (except Humana)
- Medical Care Discount available to patients that qualify
- Prescriptions can easily be transferred to and from any pharmacy (including both chain and independent)
- No need to be a patient of the clinic to use the pharmacy

**(989) 202-4605**



**MidMichigan Community Health Services**

AN AFFILIATE OF MIDMICHIGAN HEALTH



### Call today to connect with a SENIOR LIVING ADVISOR

INDEPENDENT LIVING • ASSISTED LIVING • MEMORY CARE



A Place for Mom has helped over a million families find senior living solutions that meet their unique needs.



Joan Lunden, journalist, best-selling author, former host of *Good Morning America* and senior living advocate.

*There's no cost to you!*

**(888) 672-0689**

We're paid by our partner communities



4-D-5-5

For ad info. call 1-800-477-4574 • www.4lpi.com



15-0755





The custom of giving thanks for the annual harvest is one of the world's oldest celebrations and can be traced back to the dawn of civilization.

However, a harvest festival is not commonly a major event in our country. Arguably the success of the American holiday has been due to it being a time to give 'thanks' for the foundation of the nation and not just a celebration of the harvest.

The American tradition of Thanksgiving dates to 1621, when the pilgrims gave thanks for their



first bountiful harvest in Plymouth Rock. They celebrated for three days, feasting with the natives on dried fruits, boiled pumpkin, turkey, venison and much more. This has come to be known as the first Thanksgiving.

The celebration, however, was not repeated until many years later, when in 1789 George Washington proclaimed Thanksgiving to be a national holiday on Thursday 26 November that year — setting the precedent of the last Thursday of November. Despite this, the holiday was celebrated on different days from state to state and Thomas Jefferson later did away with the holiday.

Thanksgiving didn't become a nationwide holiday until President Abraham Lincoln proclaimed the last Thursday in November a national day of Thanksgiving in 1863. Every year following, the President proclaimed a day of Thanksgiving until finally Congress sanctioned the day a legal holiday in 1941.




An elderly couple stopped at a roadside restaurant for lunch. After finishing their meal, they left and resumed their trip. When leaving, the woman unknowingly left her glasses on

the table. She didn't miss them until they had been driving for about 40 minutes. By then, to add to the aggravation, they had to travel quite a distance before they could find a place to turn around and go back to the restaurant to retrieve her glasses.

All the way back the elderly husband became the classic grouchy old man. He fussed and complained, and scolded his wife relentlessly during the entire return drive. The more he chided her, the more agitated he became. He just wouldn't let up for a single minute.

To her relief, they finally arrived at the restaurant. As the woman got out of the car, to hurry inside to get her glasses, the old geezer yelled, "While you're in there, you might as well get my hat and the credit card."





## RCCOA's Closure Policy

With winter weather near at hand the need to close our centers may arise. The RCCOA's policy is as follows:

- If the **Houghton Lake Public Schools** are **closed due to weather**, the **Houghton Lake Center** is closed and no meals will be delivered.
- If the **Roscommon Area Public Schools** are **closed due to weather**, the **Roscommon and St. Helen Centers** are closed and no meals will be delivered.

For the homebound, an emergency meal will be sent out in advance for those days we may be closed. Please stay safe if you choose to travel.

**The RCCOA Administration reserves the right to override our closure policy in the best interest of our clients and staff.**

The Commission on Aging has a lending closet where you can borrow durable medical equipment for a short or extended period of time? Please call one of the centers for more information.



Get Connected. Get Answers.  
SERVING NORTHEAST MICHIGAN

- ★ Free, confidential information and referral
- ★ Available 24 hours a day, 7 days a week
- ★ Call to GET and GIVE help
- ★ Efficient, fast and easy to use
- ★ Connect with a caring professional

Connecting people in need with people who can help.

DIAL 211 OR TOLL-FREE (888) 636-4211

Email & chat available at: [WWW.211MICHIGAN.ORG](http://WWW.211MICHIGAN.ORG)

**NEW PROGRAM!** Family Fare is doing the “Labels for Learning” program again. Simply save the UPC barcode from any of the 2,000 “Our Family” items and bring them to your Center. Each bundle of 500 UPC barcodes will earn us \$25.00.



Keep bringing those *Family Fare* receipts in so we can earn another \$1,000 offered through the “*Direct Your Dollars*” program. Simply keep dropping off your receipt(s) at your local center and we’ll do the rest. *Thank you for your continued support!*

### Roscommon County Food Pantry

(formerly Project Hope) is open:

**Monday, Tuesday, Wednesday**

10:00 a.m.-1:00 p.m.

**Thursday**

4:00-6:00 p.m.

**Friday, Saturday, Sunday**

CLOSED



The pantry is available to help those in need of food during the above hours. They are located in the Save A Lot Plaza, Houghton Lake Heights.



Are you an online shopper? Consider buying from AmazonSmile. If you already have an Amazon account, you are able to log into AmazonSmile with your current email and password. Once in, it will prompt you to choose a nonprofit organization to support and they will donate .5% of your sales to that group. It doesn’t cost you anything! Please check it out, then consider supporting the RCCOA as you do your online purchasing. Remember, it doesn’t cost you a penny.

**Commodity Supplemental Food Program**—Held every month for seniors age 60 and over.

St. Helen / Roscommon Centers — 3rd Wednesday

Houghton Lake Center — 3rd Thursday

Call 1/800-443-2297 for more information



### Check Out Our Resources!

We have books that may be helpful. Stop by sometime to see what we have and maybe even take one home with you to read. The Health Resource Library is located at the Commission on Aging administrative office 1015 Short Dr, Prudenville. If you are interested in finding out more, contact Betty at 989.366.0205 or stop by to see our selection.

The RCCOA also has health resource computers available at each of our three centers that can be used to research topics online. Our staff will be happy to assist you with finding useful information.

Donations of resources that would be helpful for others are always accepted.



### RCCOA Gift Shop

Open 9:00 a.m.-3:00 p.m.

Our gift shop is located in the Houghton Lake Center, 2625 S. Townline Rd, Houghton Lake. Come on in and browse. You may find that special birthday, baby, or anniversary gift you have been looking for...or even something for yourself. We have many unique items that just might be the right fit!



# CALLING ALL VETERANS, THEIR FAMILIES AND FRIENDS!



For the past several years we have held Veterans Day programs to honor our veterans who have served in various branches of the armed forces and through the different wars and conflicts our nation has seen throughout our history. This celebration includes music and a pinning ceremony, This year’s celebration for Roscommon County will be held at our centers as follows:

### St. Helen Center

Monday, November 11, 11:00 a.m.

### Roscommon Center

Monday, November 11, 12:30 p.m.

### Houghton Lake Center

Thursday, November 14, 1:00 p.m.

Everyone is encouraged to show their support of our veterans by attending these celebrations. The public is always welcome.

If you haven’t called your RSVP in for lunch that day, please let the Center Manager know ASAP so your center of choice is ready for the number of people attending and enough meals are prepared.

**Veterans**, we need your name and branch of service prior to the program. Please contact the Center Manager you attend either in person or by phone ASAP with this information and to sign up for lunch.



## Veterans, Active Duty, Active Reserve Members

Veterans Assistance Package available

Thursday, November 21, 2019

American Legion Post 245

3564 South Reserve Road  
Prudenville, MI 48651

4:00-6:00 p.m. or until supplies run out!



**Need Proof of Service** — Military ID, Drivers License with “Veterans Status”, DD 214, VA ID card, or military service membership cards, i.e.: VFW, American Legion, AMVETS, DAV or Marine Corp League.

The American Legion’s success depends entirely on active membership, participation and volunteerism. The organization belongs to the people it serves and the community in which it thrives.



# Houghton Lake Center News

Wow! I hope you are all ready to say goodbye to the beautiful Fall colors and welcome the cold, snowy season of Winter! It is almost upon us. Burr! Since I have taken over the Houghton Lake Center Manager position, it has been a whirlwind of new faces. I may not know ALL your names yet, but I am certainly trying! I would like to personally thank everyone for helping me to feel welcome at the center. Everyone! Including the awesome drivers: Nicole and Tom; the amazing cooks: Becky and Bert; finally, our indispensable kitchen helpers, Sally and Craig. They are behind the scenes every day, preparing and delivering the great food that everyone comes in to enjoy. I have also met some dedicated volunteers: Barb and Julie. They help me find things when I don't know where they are hiding! We have quite a few seniors who keep me informed of area happenings to keep the lunch announcements fresh. Thank you all for your kindness; even in the short time I've been here, the center already feels like my second home!



We have a lot of new programs in the mix that will soon make a debut. I have been gathering information and feedback on some ideas we have been throwing around; I always appreciate and encourage you to come up with activities you would like to see on our schedule. If a thought crosses your mind you think may be fun, chances are someone else will be interested, too. Let's make it happen! Join us on **Tuesday, November 5**, for Wii Bowling; it's a great way to make new friends and have a lot of fun! **Friday, November 8**, will be our monthly movie day, so come out and grab some popcorn and kick your feet up. (Pg 9 has more info) **November 12**, we will have 2 card making classes. **November 20**, 10:00 a.m. Family Feud will happen, so get your team together! Then turkey bowling on **November 18**. This will be awesome and

whoever gets the most pins will be able to take home a FREE TURKEY! Speaking of turkey, **Thanksgiving Dinner** will be **Friday, November 22**. We need your **RSVP** by **Wednesday, November 13**, to ensure a space for you. **November 27**, Judy will show us how to do angel crafts. I've had a sneak peek at the finished product, and I can assure you it will make a great gift (or you may want to keep it). Don't forget to come to our monthly dance and show off your moves! Be sure to sign up for the phone lab Michelle is teaching anyone who wants to learn how to use a cell phone more effectively! This class is free, come learn with us! The Houghton Lake Senior Advisory Board had their election of officers in September. The new officers are: President, Judy King; Vice President, Alleene Hutko; Secretary, Mary Williams; Treasurer Deb Cooley; Sargent at Arms, Evelyn Moran. The officers took over at the October monthly meeting.

On a side note: A **BIG** thank you to everyone that is swiping in for daily activities and meals! Previously, there was a large difference between the number of meals served compared to the number of members signed in. I'm proud to say that we have slowly closed that gap and have consistently had a correct count!

Your Center Manager,  
Deanna Fasbender  
Houghton Lake Center  
2625 S Townline Rd  
Houghton Lake  
989.366.9168 Fax 989.202.2008

## DAILY ACTIVITIES

Mon:	9:00 a.m. Exercise 10:30 a.m. Chair Yoga 10:30 a.m. Line Dancing 1:00 p.m. Pool practice, Adult Coloring
Tues:	9:00 a.m. Exercise 10:00 a.m. Chair Volleyball 10:45 a.m. Arthritis Exercise 1:00 p.m. Bingo, Dominoes 1:00 p.m. Cribbage
Wed:	9:00 a.m. Exercise 10:00 a.m. Choose To Lose 10:30 a.m. Houghton Lake Jam Band <b>10:30 a.m. Pool League</b> 1:00 p.m. Bridge 1:00 p.m. Let's Sing Together
Thurs:	9:00 a.m. Exercise <b>9:00 a.m. Mahjong</b> 10:00 a.m. Chair Volleyball 10:00 a.m.-12:00 Noon Hand and Foot 10:45 a.m. Arthritis Exercise 12:00 Noon Pinochle 1:00 p.m. Bingo 1:00 p.m. Euchre
Fri:	9:00 a.m. Exercise 10:00 a.m. Chair Volleyball 10:00 a.m. Sr Advisory BD Coffee Clutch 12:00 p.m. Quilters

# Roscommon Center News

Wow!! It's **November**. After getting past the bumper of summer being over, I truly am amazed at the glory of color God has given us. Congrats to Audrey Williams on winning Mr. P in October.



I had the pleasure of being at the center for the Saturday card party. If you don't come to play cards, come enjoy the food and company of those who are there—just bring a dish of food to share. The food was wonderful. The card party/potluck is the second Saturday of the month at 1:00 p.m. All are welcome regardless of age. A big thank you to Bob Green for showing us how to make a bowl. What a talent! If you missed this demonstration, check the St. Helen November activities as Bob will be there. Thanks, also, to Howard Taylor, from Wellington Farms for another wonderful presentation. We always have a good time when he comes around.

November is going to be a busy month! **Wednesday, November 6**, is Movie Day following lunch. For more details look on page 9. Then **Monday, November 11**, at 12:30 p.m. we will remember our veterans. One of the most honorable events we have. We will recognize our veterans and have a special pinning ceremony. Cake will be served at the end of the event. It is a very special time to honor our veterans. Please join us in saluting those who gave of themselves so we can be free. Veterans, let me know ASAP that you plan to attend this special time. Don't forget to bring your spirit on **Friday, November 15**, for the **Michigan/Michigan State** game. Wear your favorite color and we will see by Monday who the winner is. **Thanksgiving Dinner** will be **Friday, November 22**. We need your **RSVP** by **Wednesday, November 13**, to ensure a space for you. We are making plans to go Christmas Caroling in December. If you would like to practice and sing with us, please let me know. The date has not been set yet, so stay tuned for the date and practice times. Our cookie fundraiser is scheduled for the 12<sup>th</sup> and 13<sup>th</sup> of December. If you would like to donate cookies, please contact me. We are also a Toys for Tots drop off point this year. Bring a new, unwrapped toy in and leave it in the box. You may even consider staying for lunch or one of our activities.

I am truly blessed beyond measure with friends and family. But I do realize though that holidays can be hard for many. We are here for you so come in and sit a spell...join us for lunch. Making new friends and being with others can help. I want to wish all of you a blessed Thanksgiving. Please remember the RCCOA is **closed** on **Thursday, November 28** (Thanksgiving Day) and **Friday, November 29**.

**November Trivia:** The originator of this person changed his name after the originator's wife thought the original name was too pompous. His name came from a pet the originator had had. This person is the most popular write-in candidate for president. He released a disco album in the 70's. Although it is not recorded nor has it ever been seen in public, it has been noted that he is married.

Smile!

*Johnna Ancel*

Roscommon Center Manager  
510 South Street (across from  
The Brook) Roscommon  
989.275.8421 Fax 989.275.6232



## Daily Activities

Mon:	10:00 a.m. Walking Video 10:30 a.m. Arthritis Exercise 12:30 p.m. Cards, Pool
Tues:	10:00 a.m. Bountiful Bingo 12:45 p.m. Euchre, Pool, Games
Wed:	10:00 a.m. Walking Video 10:30 a.m. Arthritis Exercise 12:45 p.m. BUNKO 1:00 p.m. Board Games, Unlucky 7's , Pool
Thurs:	10:00 a.m. Chair Yoga 12:30 p.m. Euchre
Fri:	10:00 a.m. Penny Bingo 1:00 p.m. Pool, Wii Bowling

# St. Helen Center News

Wii Bowling is going strong. In October our bowlers visited Grayling and enjoyed their hospitality. They recently started a new season so stop by and watch them play. We would like to start a game day. Spread the word and let me know if you are interested! October Mr. P Winner is Diane Charles. Congrats!



Our next Movie Day will be **Thursday, November 7**, after lunch. Come for lunch and stay for the free movie. For more information about our movie day, look on page 9.

All Veterans please let us honor you **Monday, November 11**, 11:00 a.m. at the St. Helen Center. We will recognize our veterans and have a special pinning ceremony. Cake will be served at the end of the event. Our Advisory Board would like to cover your lunch that day to say thank you for your service. The Roscommon County Commission on Aging will host this year's presentation. Please join us in saluting those who gave of themselves so we can be free. Veterans let me know ASAP that you plan to attend this special time.

Mr. Bob Greene will be bringing in his lathe on **Thursday, November 21**, at 11:00 a.m. to demonstrate how to make beautiful wooden bowls. He will have additional bowls on display for us to view. Come for the demonstration and stay for lunch. Thanksgiving Dinner will be **Friday, November 22**. We need your **RSVP** by **Wednesday, November 13**, to ensure a space for you.

Come join us. We play bingo all day on Tuesdays! Penny Bingo begins at 10:00 a.m. and regular bingo meets after lunch. And you can catch lunch with us in between the two. If you like to Aerobic Walk in the mornings, our walkers encourage you to join them. They are usually here Monday, Tuesdays, Thursdays and sometimes on Friday at 8:30 a.m. Regular exercise class opportunities are listed below under daily activities. We are always looking for more Cribbage players on Thursday mornings. If Cribbage isn't your game, Bunco is also available. Our Chair Yoga class meets Tuesdays at 1:00 p.m. and Thursday at 10:00 a.m. This group is growing but we always have room for more.

**Varlya Hanusik, Center Manager**  
10493 E Airport Rd, St. Helen  
989.389.7551

## DAILY ACTIVITIES

Mon: 10:00 a.m. Chair Dancing  
12:30 p.m. Pinochle  
6:30 p.m. Euchre  
Tues: 10:00 a.m. Penny Bingo  
12:30 p.m. Bingo  
1:00 p.m. Chair Yoga  
Wed: 10:00 a.m. Exercise  
12:30 p.m. Pinochle  
Thurs: 10:00 a.m. Cribbage &  
Bunco, Chair Yoga  
12:30 p.m. Euchre  
Fri: 10:00 a.m. Exercise  
12:30 p.m. Pinochle

## MONTHLY ACTIVITIES


- 6 11:15 a.m. Blood Pressure Clinic with Lighthouse
- 7 12:30 p.m. Movie Day
- 8 10:00 a.m. **Cancer Support Group**—Houghton Lake (pg 4)
- 11 11:00 a.m. **Honoring our Veterans** (pg 14)  
1:00 p.m. Caregiver Support Group (pg 4)
- 19 11:15 a.m. Intelicare B.P.C.
- 20 1:00 p.m. RCCOA Board Meeting
- 21 11:00 a.m. Making a Wooden Bowl with Bob Greene
- 22 10:00 a.m.-3:00 p.m. **Silver Belles Bazaar**—Houghton Lake (pg 9)  
12:00 Noon **Thanksgiving Dinner**—Don't forget to **RSVP by 11/13**
- 23 10:00 a.m.-3:00 p.m. **Silver Belles Bazaar**—Houghton Lake (pg 9)
- 25 1:00 p.m. Caregiver Support Group—Prudenville (pg 4)
- 27 11:15 a.m. Senior Advisory Meeting  
12:00 Noon **Birthday Party**
- 28 *Happy Thanksgiving — Closed*
- 29 **Closed** for Thanksgiving Holiday






# Center Activities — November

## Houghton Lake

- 5 12:45 p.m. Wii Bowling
- 8 **10:00 a.m. Cancer Support Group** (pg 4)  
1:00 p.m. Movie Day
- 11 1:00 p.m. Caregiver Support Group (pg 4)
- 12 9:00 a.m.-3:00 p.m. Stitching Christmas Cards (pg 9)  
10:00 a.m. Beginner Card Making (sign up at center) cost \$10, includes lunch
- 13 1:00 p.m. Alzheimer's Support Group (pg 4)
- 14 11:00 a.m. Bake Sale (pg 9)  
11:00 a.m. Ask the Banker (pg 9)  
1:00 p.m. **Honoring our Veterans** (pg 14)
- 15 **U of M / MSU Game** — Wear your team colors!
- 18 12:30 p.m. Intro to Cell Phone Lab w/Michelle  
1:00 p.m. Turkey Bowling
- 20 12:45 p.m. Intro to Acrylics w/Barb and Judy (pg 9)  
1:00 p.m. RCCOA Board Meeting (pg 1)
- 21 12:00 Noon **Birthday Celebration**
- 22 10:00 a.m.-3:00 p.m. **Silver Belles Bazaar** (pg 9)  
12:00 Noon **Thanksgiving Dinner**—Don't forget to **RSVP by 11/13**
- 23 10:00 a.m.-3:00 p.m. **Silver Belles Bazaar** (pg 9)
- 25 12:30-2:30 p.m. Monthly Dance  
1:00 p.m. Caregiver Support Group (pg 4)
- 27 10:30 a.m. Angel Crafts w/Judy
- 28 *Happy Thanksgiving — Closed*
- 29 **Closed** for Thanksgiving Holiday 

## Roscommon

- 1 National Donut Day—bring donuts
- 4 12:30 p.m. Senior Advisory Board Meeting
- 6 12:30 p.m. Movie Day (pg 9)
- 8 10:00 a.m. **Cancer Support Group** (pg 4)
- 9 1:00 p.m. Weekend Card Party and potluck
- 11 12:30 p.m. Honoring Veterans (pg 14)
- 12 11 a.m.-2 p.m. Census information and applications w/John Sutter  
1:00 p.m. Alzheimer's Support Group (pg 4)
- 15 **U of M / MSU Game** — Wear your team colors!
- 20 1:00 p.m. RCCOA Board Meeting (pg 1)
- 21 12:00 Noon **Birthday Celebration**
- 22 10:00 a.m.-3:00 p.m. **Silver Belles Bazaar** (pg 9)  
12:00 Noon **Thanksgiving Dinner**—Don't forget to **RSVP by 11/13**
- 23 10:00 a.m.-3:00 p.m. **Silver Belles Bazaar** (pg 9)
- 25 1:00 p.m. Caregiver Support Group (pg 4)
- 28 *Happy Thanksgiving — Closed* 
- 29 **Closed** for Thanksgiving Holiday

November 2019



## Calendar Raffle — November 1— 15

We are raffling off at each center a trip for two to attend The Lion King (\$200 value). The RCCOA will take a group to the DeVos



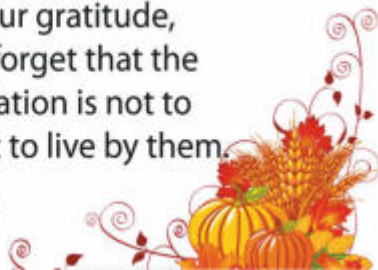
Performance Hall on Thursday, November 21 for the 2:00 matinee. The trip includes transportation, lunch and two matinee tickets. Hurry in to the center to pick your lucky date/square off the calendar. The center manager will write your name on your date/square. Cost is \$5.00 per date/square. No limit on number of dates/squares purchased. We must sell 22 dates/squares at each center or this will become a 50/50. Center Managers will draw the winning numbers on Monday, November 18. Need not be present to win.



Roscommon County Commission on Aging Administrative Offices, our 3 Centers and The Lodge will be **closed Thursday, November 28 and Friday, November 29** in honor of the Thanksgiving holiday. "Meals-on-Wheels" clients will receive frozen meals for those days!

As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them.

- John Fitzgerald Kennedy.



Daylight savings time ends November 3. be sure to move your clock **back** one hour at 2:00 a.m. or before you go to bed Saturday night.

This is also a good time to do the annual check on all your alarms—smoke detectors, carbon monoxide, etc.—to ensure the batteries are still in good working order.

You may even want to consider changing them out so you don't have to think about it for another year.



**EDEN FIELDS**  
 ASSISTED LIVING AND MEMORY CARE  
 Everyone deserves to feel *right* at home.  
**989-718-3117**  
 EdenFieldsAssistedLiving.com  
 3567 Deep River Rd. • Standish, MI

**Paul Berg, Agent**  
 1440 Heightsview Dr  
 P.O. Box 308  
 Houghton Lake Heights, MI 48630  
 Email: pberg@bergmartin.com  
**BERG / MARTIN AGENCY, INC**  
 1-800-689-5468 Fax: (989) 422-3779  
**www.bergmartin.com**

**GREAT LAKES  
 SOFT WATER  
 II**  
 • Sales **KEN SHELDON**  
 • Rental Phone 989-366-4043  
 • Service Fax 989-366-6688  
 • Salt Delivery  
 1821-B W. Houghton Lake Dr.  
 Houghton Lake, MI 48629

**WE'RE HIRING  
 AD SALES EXECUTIVES**

Join our team

- Full Time Position with Benefits
- Sales Experience Preferred
- Paid Training
- Overnight Travel Required
- Expense Reimbursement

CONTACT US AT: [careers@4LPI.com](mailto:careers@4LPI.com)  
[www.4LPI.com/careers](http://www.4LPI.com/careers)

**KING**  
 NURSING & REHABILITATION  
 COMMUNITY

2280 Tower Hill Road,  
 P.O. Box 397  
 Houghton Lake, MI 48629

**Phone: (989) 422-5153**  
[www.atriumlivingcenters.com](http://www.atriumlivingcenters.com)

**THE LIGHTHOUSE**  
 AT ROSCOMMON  
 HEALTH AND REHABILITATION CENTER

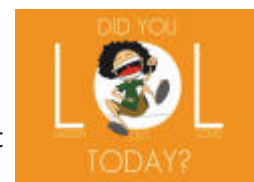
Short-term rehabilitation  
 Long-term care • Memory care unit  
 Physical, Occupational & Speech therapy services  
**(989) 275-8936 • 1290 E Michigan Hwy • Roscommon, MI 48653**

**Northern Mobility**  
 Sales and Service

**Northern Michigan's Mobility Scooter Outlet**  
 2215 Tower Hill Rd., Houghton Lake, MI 48629

**989-302-8036**  
**www.northernmobility.net**

## Stress Relief from Laughter? It's no Joke



Whether you're guffawing at a sitcom on TV or quietly giggling at a newspaper cartoon, laughing does you good. Laughter is a great form of stress relief. A good sense of humor can't cure all ailments, but data is mounting about the positive things laughter can do.

Many people find that maintaining a sense of humor is useful for a good quality of life. Our sense of humor gives us the ability to find delight, experience joy, and release tension. Additionally, laughter activates the chemistry of the will to live and increase capacity to fight disease, which makes it an effective self-care tool.

**The following are some of the researched benefits of laughter:**

**Blood Pressure** - People who laugh heartily, on a regular basis, have a lower standing blood pressure than does the average person. When people have a good laugh, initially the blood pressure increases, but then it decreases to levels below normal.

**Hormones** - Laughter reduces at least four of the neuro-endocrine hormones associated with stress. These are epinephrine, cortisol, dopamine, and growth hormone.

**Immune System** - Negative thoughts manifest into chemical reactions that can affect your body by bringing more stress into your system and decreasing your immunity. By contrast, positive thoughts can actually release neuropeptides that help fight stress and potentially more-serious illness.

**Muscle Relaxation** - Belly laughs result in muscle relaxation. While you laugh, the muscles that do not participate in the belly laugh relax. After you finish laughing, those muscles involved in the laughter start to relax. Therefore, the action takes place in two stages.

**Pain Reduction** - Laughter may ease pain by causing the body to produce its own natural painkillers.

**Brain Function** - Laughter stimulates both sides of the brain to enhance learning. It eases muscle tension and psychological stress, which keeps the brain alert and allows people to retain more information.

**Respiration** - Frequent belly laughter empties your lungs of more air than it take in. Resulting in a cleansing effect similar to deep-breathing. This deep breathing sends more oxygen enriched blood and nutrients throughout the body.

**The Heart** - Laughter, along with an active sense of humor, may help protect you against a heart attack, according to a study at the University of Maryland Medical Center. The study, which is the first to indicate that laughter may help prevent heart disease, found that people with heart disease were 40 percent less likely to laugh in a variety of situations compared to people of the same age without heart disease.

**A Good Workout** - Laughter is the equivalent to "internal jogging." According to William Fry, MD professor of psychiatry at Stanford university, one minute of laughter is equal to ten minutes on the rowing machine. Laughter can provide good cardiac, abdominal, facial, and back muscles conditioning, especially for those who are unable to perform physical exercise.

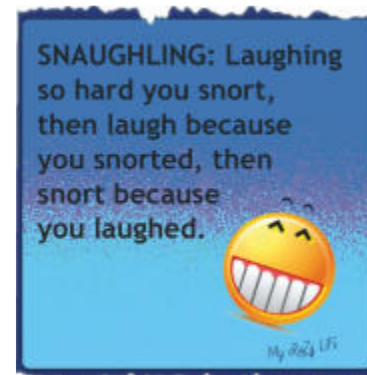
**Mental and Emotional Health** - Humor and laughter are a powerful emotional medicine that can lower stress, dissolve anger, and unite people in troubled times. Mood is elevated by striving to find humor in difficult and frustration situations. Laughing at ourselves, and the situation we are in, will help reveal that small things are not the earth-shaking events they sometimes seem to be. Looking at a problem from a different perspective can make it seem less formidable for greater objectivity and insight. Humor also helps us avoid loneliness by connecting with others who are attracted to genuine cheerfulness.

**Other Benefits** - Laughter and humor connect us to other people, foster relationships, rejuvenate and regenerate our energy, and make us feel good!

**Facts and Figures and Funnies:**

- On average, a child laughs 300 times a day while an adult laughs only 17 times a day.
- The majority of men report that their laughter is a chuckle, and the majority of women report theirs is a giggle.
- Adults between the ages of 18 and 34 report laughing the most
- Smiling is a mild, silent form of laughing.
- Where did they take the Mayflower when it's sick? Answer: The nearest dock.
- What sound does a limping turkey make? Answer: wobble, wobble

Source: University of Kentucky Cooperative Extension







ROSCOMMON COUNTY COMMISSION ON AGING PRESENTS

# IRELAND ~ ICELAND ~ ENGLAND

With Celebrity Cruises on the Celebrity Reflection

11 days / 10 nights

**May 18-28, 2020**

*Passport Required*

*Air departs US on May 17 in order to arrive in Dublin May 18*

Inside Cabin Category	10	\$3,911
Balcony Cabin Category	2B	\$4,691
Balcony Cabin Category	2A	\$4,991

Rates are per person double occupancy and include roundtrip airfare from Detroit, cruise, port charges, government fees, taxes and transfers to/from ship. CELEBRITY CRUISES HAS ADVISED THAT ALL AIR PRICES ARE SUBJECT TO CHANGE AND ARE NOT GUARANTEED UNTIL FULL PAYMENT HAS BEEN RECEIVED.

**Deposit Policy:** An initial deposit of \$550 per person double occupancy or \$1100 per person single occupancy is required in order to secure reservations and assign cabins. Final payment is due by January 17, 2020. **Those who book early get the best prices, the best cabin locations, and their preferred dining times.**

**Depart:** **Houghton Lake Center**, 2625 South Townline Rd, Houghton Lake, MI

**For a flyer with full details/schedule and/or to make reservations, contact Debra Looney 989.366.0205.**



# Education



## “A Matter of Balance”

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

### WHO SHOULD ATTEND?

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

### LEARN TO:

- View falls as controllable
- Set goals for increasing activity
- Make changes to reduce fall risk at home
- Exercise to increase strength and balance

### THE CLASS:

- Is **FREE**
- Meets at **RCCOA Administrative Offices, 1015 Short Drive, Suite A, Prudenville**
- **10:00 a.m. — 12:00 Noon**
- Twice weekly (Tuesdays and Thursdays) for four weeks—starts **Tuesday, November 19**, goes through **Tuesday, December 17**.

To register for the class, call 989.366.0205 and ask for Debra. Class will end in time for you to attend your Center of Choice for lunch.



## Medicare Coverage Open Enrollment

**Q:** When is Medicare Open Enrollment for 2019 coverage?

**A:** Medicare Open Enrollment is from **October 15 to December 7, 2019**.

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.
- Medicare Part D prescription drug plans, generally speaking, can only be changed once a year during open enrollment.
- And 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 want to enroll in a Medicare Advantage plan, you must meet some basic criteria.

- You must be enrolled in **Medicare Part A and B**.
- You must live in the plan's service area.
- You cannot have **End-Stage Renal Disease** (some exceptions apply).

To assist in exploring your options, the Roscommon County Commission on Aging (RCCOA) will have a trained MMAP counselor available to assist you.

To make your appointment,  
Contact Sheila at the RCCOA admin. office,  
1015 Short Dr, Suite A, Prudenville, 989.366.3800.

# Menu

# NOVEMBER 2019

Monday

Tuesday

Wednesday

Thursday

Friday



1

Tuna & Noodles  
Garlic & Herb Broccoli  
Fruited Gelatin  
Wheat Bread

4

Goulash  
California Veggies  
Tossed Salad  
Diced Pears  
Honey Wheat Roll

5

Chicken Parmesan  
Spaghetti Noodles  
California Veggies  
Tossed Salad w/  
tomato  
Honey Wheat Roll

6

Maple Glazed Fish  
Oven Roasted Potatoes  
Carrots  
Banana

7

Pot Roast  
Mashed Potatoes  
with Brown Gravy  
California Veggies  
Red Grapes  
Honey Wheat Roll

8

Chicken & Broccoli  
Casserole  
Green Peas  
Fruited Gelatin  
Honey Wheat Roll

11



Meatloaf  
Mashed Potatoes  
with Brown Gravy  
Prince Charles Veggies  
Fruit Cocktail  
Wheat Bread  
**Veterans Day**

12

Oven Fried  
Garden Chicken  
Redskin Potatoes  
Broccoli  
Red Grapes  
Wheat Bread

13

Taco Salad with meat  
& refried beans,  
lettuce, tomato, onion  
& sour cream  
Black Beans & Corn

14



Chicken Marsala  
Mashed Potatoes  
Sour Cream & Chives  
Green Peas  
Chilled Peaches  
Wheat Bread

15

Pub Fish  
Brown Rice  
Brussel Sprouts  
Cole Slaw  
Wheat Bread

18

Smothered Pork  
Cutlet  
Whipped Sw Potato  
Green Beans  
Applesauce  
Wheat Bread

19

Beef/Bean Burrito  
Lettuce, Tomato,  
Cheese & Sour Cream  
Burrito Sauce  
Black Beans & Corn

20

BBQ Chicken  
German Potato Salad  
Beets  
Cornbread

21

Swedish Meatballs  
over Egg Noodles  
Carrots  
Spiced Peaches  
Wheat Bread

22

**Thanksgiving Dinner  
Trial Run**  
Turkey with all the  
fixings  
Pumpkin Cheesecake



**Birthday Party**

25

Country Fried Steak  
Mashed Potatoes with  
Country Gravy  
Green Beans  
Honey Wheat Roll

26

Baked Chicken Thigh  
Scalloped Potatoes  
Broccoli  
Banana  
Honey Wheat Roll

27

Hamburg Stroganoff  
over Egg Noodles  
Spinach  
Pineapple Tidbits  
Wheat Bread

28



29

### Suggested Donation

All Meals Served with Milk

60+ (or younger Spouse): \$2.50

Menu Subject to Change



# COA Trips



## Bussin' Beauties

Kirtland Community College  
Newly opened Cosmetology Salon

**Ladies and Gents:**  
Join us for a morning of pampering.

**Leave:** Houghton Lake Center  
Tuesday, November 19, 9:00 a.m.

**Leave:** Roscommon Center  
Wednesday, November 20, 9:00 a.m.

**Cost:** \$12.50 per person, includes 3 treatments and transportation. **Limited number of seats.**



Thursday, November 21  
Grand Rapids Devos Center



**Leave:** Houghton Lake Center, 10:30 a.m.

**Return:** around 7:30 p.m.

More than 95 million people have experienced the phenomenon of Disney's THE LION KING. Winner of six Tony Awards®, including Best Musical, this landmark musical brings together one of the most imaginative creative teams on Broadway. Tony Award®-winning director Julie Taymor brings to life a story filled with hope and adventure set against an amazing backdrop of stunning visuals. THE LION KING also features some of Broadway's most recognizable music, crafted by Tony Award®-winning artists Elton John and Tim Rice. There is simply nothing else like THE LION KING.

**Cost: \$100.00 per person** includes show ticket, transportation, sack lunch, and awesome seats in the mezzanine!

## Casino Trips Turtle Creek, Traverse City Tuesday, November 12



**Leave:** Houghton Lake Center 9:30 a.m.

**Pick up** in Roscommon 10:00 a.m.

**Return:** 3:30 p.m. (Leave casino)

**Cost:** \$25.00 per person

**Includes:** Transportation, \$2.50 food voucher, \$10 comp play.

## Soaring Eagle Casino, Mt. Pleasant

Thursday, November 21

**Leave:** Houghton Lake Center 9:30 a.m.

**Return:** 3:30 p.m.

**Cost:** \$25.00 per person

**Includes:** Transportation, \$5.00 food voucher, \$20 comp play. Chance on hourly drawing 12:00-3:00.



Monday, November 18

**Leave:** Houghton Lake Center 10:00 a.m.

**Cost:** \$28.00 per person **Includes:** transportation, lunch and nice day out!

We accept MasterCard and Visa as a debit or credit for our trips and donation with a minimum charge of \$10 per transaction.

**RESERVATIONS REQUIRED for all trips**  
**Call Debra today 989.366.0205**  
**Trips must be PREPAID at registration**  
**and are non-refundable.**



## Frankenmuth, MI

Wednesday, November 13, 2019

**Leave** Houghton Lake  
Center 9:00 a.m.

**Leave Frankenmuth 3:30 p.m.**

**Cost** \$20.00 covers transportation only.

**Lunch on your own.**

There's lots to do in Frankenmuth. We will start our morning at Bronner's, followed by an afternoon of shopping in downtown Frankenmuth. You will have lots of options for lunch and stores to browse and shop before heading home at 3:30 p.m.

