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NOVEMBER | DECEMBER 2015

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Senior Perspectives

A Senior Resources Publication

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their summer picnic*

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Staying Healthy to Prevent Complications

Managing Type 2 Diabetes:



BY
DIANE JONES
RN CDE

When people find out they have Type 2 diabetes often they feel overwhelmed. Staying healthy with diabetes requires effort. If you have barriers that are getting in the way of managing your Type 2 diabetes well, and you don't know what action to take to improve your health, this list of seven self-care behaviors can help. As a diabetes educator, my job is to help people learn skills they need to put these behaviors into practice.

Healthy Eating - Pay attention to the portions of different foods you eat - focus on filling your plate with vegetables and eating smaller portions of starchy foods (grains and starchy vegetables) and meat, turkey, chicken or fish. Talk

with your physician about meeting with a diabetes educator who can help you put together a healthy eating plan.

Being Active - Regular exercise such as walking your dog, doing yard work, or taking a 10 minute walk each day can help keep blood glucose in a healthy range. Picking the type and amount of exercise for your fitness level is important when becoming more active.

Taking Medications - In addition to exercise and healthy eating, most people with diabetes need some type of medicine to lower their blood glucose. People with Type 2 diabetes may initially manage their diabetes without medications, but can need one or more medicines over time. Always ask your physician: what is the medicine for, when should you take it, and what side effects it may cause.

Monitoring - Monitoring blood glucose provides information needed to make decisions about your diabetes treatment. It is the best tool you have to determine if what you are doing is keeping blood glucose levels in a healthy range. A diabetes educator can help you learn how to use your meter and how to understand the information the meter gives you.

Problem Solving - Many things affect a person's blood glucose levels. Blood glucose readings are sometimes surprising and unpredictable. Keeping careful records and talking with your doctor/ diabetes educator can help you figure out what might be causing the problem with a high/low blood glucose reading. Learning how to respond when quick decisions are needed is what problem solving and self-management is all about.

Reducing Risks - What action will you take to reduce your risks for complications? One important way to reduce risk is to learn all you can about how diabetes affects the body and how you can keep blood glucose levels in a safe range. To manage Type 2 diabetes you will need education and support. Partner with your healthcare team (physician, dietitian, nurse, pharmacist, and diabetes educator) to help you manage better! You are not alone! Ask for help if you want to reduce your risks of complications caused by high blood glucose.

Healthy Coping - The effort of managing diabetes affects more than your physical health. It can lead to psychological stress, how you feel about yourself and relationships with family and friends can suffer if you are not coping well. Coping with the emotional component is just as important as your physical health. Speak with your doctor if you are struggling and need help.

With the help of your diabetes care team and workshops offered in the community, you decide which areas of your diabetes treatment plan need work. A clearly defined goal and a plan in place to reach it can improve your health in amazing ways. Take it one step at a time. Are you ready to make a lifestyle change? We can help.

My husband, Tom and I moved to the Muskegon area 14 years ago from Rockville Md. and settled in Norton Shores. Most of our immediate family lives on the East Coast including our 6 month old grandson, Luca. Our two daughters grew up in Maryland and continue to live there. Before moving to Michigan, I worked as a school community health nurse for 13 years and loved working with teachers, families and children. I took a position as a RN Health educator in the Community Education/Diabetes Education department of NOCH in 2006. Within two years I was offered the opportunity to work as a diabetes educator. I became a certified diabetes educator in 2009 and continue to work part-time at North Ottawa Community Health System in the Diabetes Education Department. Teaching people with diabetes the skills they need to stay healthy and feel better is my passion. North Ottawa Community Health System, Diabetes Education Program, 1061 S. Beacon Blvd., Grand Haven MI 49417



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Note from the Editor

The Not-So-Perfect Christmas Photo



MICHELLE FIELDS
EDITOR &
PUBLISHER

Every holiday I looked forward to receiving Christmas photos from family and friends. They always looked so festive in their matching Christmas sweaters, sitting by their beautiful Christmas tree adorned with oversized ornaments and candles lining the mantel. I was always in awe of how other mothers found the time, patience and perseverance to plan such an elaborate photo experience. Every year I told myself that next year, I will plan to send a beautiful Christmas photo of our very own.

The year was 1997. This was the year and we were ready. We had our reservation set for 10 a.m. on a Saturday morning at our local

Kmart Photography Studio. The night before, I pressed their white shirts and placed them neatly at the end of my sons' beds with their slacks and matching Christmas ties.

I let my sons Zach and Jake (then 4 and 5 years old) sleep in a bit so they were well rested. When they woke up we had a quick breakfast, they brushed their teeth, slicked back their hair and got dressed. They were picture perfect. Looking at those two boys just made my heart melt. We were going to finally have a Christmas picture worth sharing.



It was a colder than average morning, so I decided to start the van to let it warm up. This took all of three minutes. As I came back into the house, Zach was standing in the kitchen with a bright red blood spot on the shoulder of his white shirt. I asked him what had happened and he said that Jake had a bloody nose. (If any of you have had a child with chronic nose bleeds, you'll know what I saw next.) As I entered Jake's bedroom it looked as if the flood gates had opened. There was blood on his slacks, down the front of his shirt and pretty much covering one side of his face. Having fifteen minutes to get to Kmart, Jake and Zach stripped down to their undies and I grabbed anything that was clean, matching or not. It took ten minutes to bundle them up and another five minutes to get them strapped into their car seats.

As we arrived at the photo center, I noticed the photographer waiting by the studio check-in desk, looking at her watch anticipating our arrival. We were no more than five minutes late, but her demeanor seemed as if she had been waiting for hours.

The boys climbed up on the platform and attempted to give their best Christmas smile. Since they were not wearing anything festive, the photographer grabbed a giant candy cane prop to make the photo more "Merry." It was obvious to the photographer by the look on my face that this wasn't a good idea. Immediately Jake took the cane and hooked it around Zach's neck as if he was a shepherd trying to keep his flock in line. I could feel my blood pressure starting to rise and anxiety set in. I wanted to cry. But then, I looked at the monitor that displayed the pictures that were just taken...and it was perfect. My two young, beautiful, healthy and very energetic boys just created a Christmas photo worth sharing.

This holiday season please remember, some of the best memories aren't scheduled or planned. Hope for the best, plan for the worst and everything else will be an unexpected surprise.

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Martin's Meanderings

Just Country Folks



BY
CLIF
MARTIN

My wife passed away on December 12, two years ago. Midge and I were married just short of sixty years. Our common interests were no more than average, maybe a bit below. But we shared something very valuable. We both had rural beginnings in the '30s. I was born and grew up in a small village. My sisters and I were born at home. My father had left the farm and become a carpenter but other relatives ran the farm. I had a dog that climbed a ladder and sat with me on the roof of the chicken coop. There was a big cow pasture behind my house.


I don't know what Midge's first three years in Arkansas were like before they moved to Montrose Township between Clio and Montrose for work in a General Motors factory in Flint. It was probably



pretty austere. After a while they got five acres, built a house and later added on to it. There was a friendly, safe woods behind it. They had chickens, including a nasty hen that chased Midge because she had been teased. They had a cow. Midge had a pet pig, Wooferd. When I got to know her, her brothers had a Billy Goat and a brother next door later had a horse. Or maybe two. There was a cat named Clifa, which I ran over. I hope Midge is now in a place where total forgiveness is possible.

I don't want to think about what might have happened if I had married a city girl or one much older or younger. One of us would have been faced with a monumental change of attitude and values. Being in the wildly unstable radio business, it took a lot of years to give Midge the stability she needed. We lived in Flint, Marine City, Havre, Montana and Grand Rapids. When I was "released" from the Grand Rapids job after three unfortunate months, we somehow landed in Norton Township.


Midge worked on the Churchill Porter School playground along with Debbie Reckley. They developed a friendship that lasted forty years until we lost Debbie in 2009. I don't think Midge ever recovered from the loss. Several decades at Russ' on Henry St. brought lots of other friends but she and Debbie were special.



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We knew Adolph Ross, for whom the park is named. We walked across the new Merrill Bailey Bridge that replaced what the old timers called the Mona Lake Float Bridge. We liked Hoffmaster State Park but we missed some things about Norton Township Park when it was pretty rustic and undeveloped.

I think Midge might have said "Go ahead but I'm staying here" if I had told her we must move again. We lucked out. There are enough radio stations here that I could always find one to go to.

On behalf of Midge I offer a heartfelt thanks for the good years and good people in West Michigan and especially what became our home town, Norton Shores.

Clif says if you are desperately in need of something to read you can e-mail him at jan-man30@yahoo.com and he will tell you how to find the blogs.

It Is Talk Turkey Time!!



BY KELLY
ST. MARTIN
LMSW, ACSW

The holiday season is upon us and we are busy preparing and planning for the next two months. But once again, I challenge you to think further ahead and plan and prepare for your future. It is Talk Turkey time! Please don't think of this as a time to talk about death and dying. It isn't. Talk Turkey is a time to tell our stories, reminisce, and discuss what we love and what

we don't want to lose. I have come across some helpful resources that I would like to share with you.

WEBSITES:

www.seniorresourceswmi.org - Senior Resources is an excellent website for advance care planning. Navigate the website and click on the "publications" tab. You will find the Michigan Long Term Care Ombudsman's frequently asked questions and a legal, printable durable power of attorney for health care form. Print, discuss, complete, share and done.

www.theconversationproject.org - This website is easy to navigate and provides a literal road map to advance care planning discussions. It is designed for advance care planning at home. Each user can download and print off a starter kit. The "kit" begins with preparations for the discussion, and if you follow the prompts your advance directive will be completed.

www.makingchoicesmichigan.org - This website gives an overview of advance care planning for both the community and the professional. Their extensive resource list is a great start for professionals.

www.agingwithdignity.org - This is the home of our community-endorsed Five Wishes document. The Five Wishes advance directive allows us not only to tell others what we want done but also how we want to be treated. The Five Wishes document is available at Tanglewood Park, most physician offices and at Harbor Hospice.

BOOKS:

Being Mortal - A book that has the potential to change medicine and lives written by surgeon Atul Gawande. This is a book for the book club!!

Decide while you can: How to make your own medical decisions before someone makes them for you - Written by Dr. Colleen Tallen. Colleen Tallen, MD, is a palliative medicine specialist who has assisted thousands of patients grap-

pling with difficult medical decisions. Her personal expertise is shared in this book.

The Other Talk by Tim Prosch - his easy reader boasts that it is the baby boomers guide to talking with your family about the rest of your life. This book reminds us that we had "The Talk" with our kids and now it's time to have The Other Talk.

IN PERSON:

AgeWell Services and Harbor Hospice offer FREE advance care planning assistance on the 2nd Thursday of every month from 10 a.m.-Noon at Tanglewood Park. Call the Wellness Office at (231) 733-8643 to schedule your 30 minute appointment.

Elder Care Attorneys - Elder care attorneys can assist you with your estate planning needs and help you to create a legal, advance directive document.

Talk Turkey and advance care planning is not about preparing to die, it is about preparing to live. It is about adding as much control as possible into a historically uncontrollable part of our lives. Talk Turkey!

Kelly is a social worker and Clinical Outreach Specialist for Harbor Hospice. She is thrilled to be celebrating 12 years with Harbor Hospice this year. When she is not encouraging the community to Talk Turkey and do their advance care planning, she is driving her two elementary aged kids around town or attending a hockey game.



When you count your blessings this holiday season, give your family one more — knowing your healthcare wishes.

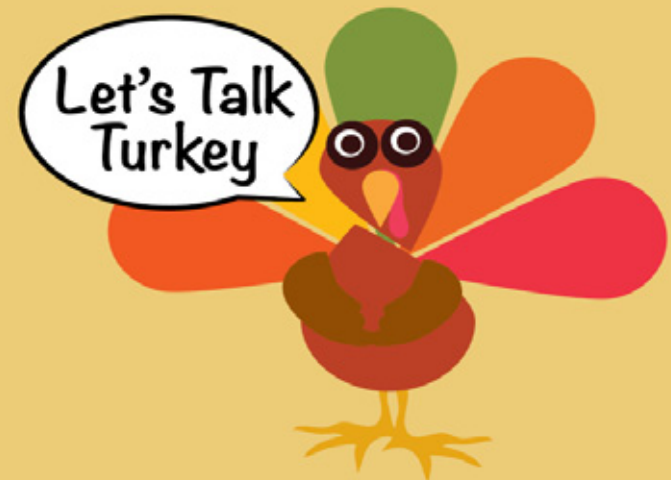


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My Dad kept a rifle and shotgun in his bedroom closet. I knew this because children are curious and want to know the secrets of adulthood. I think some secrets are better left unknown while others are best left unspoken.



BY
JOEL
DULYEA

When I was old enough to reach and turn the doorknob, I found my dad's closet irresistible. Among the hanging suits, ties, shoes and a lone White Owl cigar box, in the clutter of stored or forgotten knickknacks, were two firearms. The 20 gauge shotgun was pretty to look at but didn't hold my fascination once I figured out how to hinge it open and look through the barrel. Dad used this gun for unsuccessful pheasant and rabbit hunts.

The other firearm was a .32 Winchester Special that looked like Lucas McCain's gun on the television show *The Rifleman*. I was only five years old, so it was too heavy to carry, but I could cock it with two hands while it leaned against the open closet door. When I pushed the trigger with my thumb, the hammer dropped with a loud clack. While Mom hung laundry outside, I crawled from hiding beneath my parents' bed and cocked it as many as 5 or 6 times, then watched the hammer snap back when I pushed the trigger. I didn't know why the gun was special, but because it was special



Deer Season!

I wanted to touch it often. It held secrets of adulthood and mysteries of deer hunting. I learned not to play with it after overhearing a conversation between Mom and Dad following an aborted hunting trip.

One November day, Dad left for Baldwin, Michigan to hunt deer with Uncles Len and Bob Eystone, plus Uncle Bill Dietz. Dressed in red insulated clothes with hunting license pinned to his back, Dad carried the .32 Winchester Special with him. Mom expected his return before Thanksgiving Day with or without a deer. The one time Dad shot a deer he confessed to my uncles that he'd fallen asleep, then awoke to a buck standing in front of him. During subsequent hunting seasons, Dad received the same advice, "If you fall asleep, maybe you'll get a deer this year." When he returned from Baldwin much earlier than expected, I overheard him say to Mom, "I had a deer in my sights. When I pulled the trigger nothing happened. The firing pin was broken. How could the firing pin be broken?"

I was 13 years old when awakened from a sleep shortened by Uncle Bill's tall tales and Michigan Rummy under the hiss of a Coleman lantern; and by the claustrophobic bottom rack of a triple bunk bed with uncles in



roaring-snoring competition in both beds above my head. After a breakfast of bacon, eggs and tasty pancakes fried in bacon grease, Dad placed me on my red thermal seat at the base of a tree in the woods. I was snug and warm. Fat snowflakes filled the air amid bare oaks, drifting in silence to anoint the forest with calm. Just before 8:00 a.m. the snow stopped and I lay the .32 Winchester Special across my legs. Settled against the tree, I closed my eyes for just a minute. It seemed a short time when I

reopened them to discover snow had covered my lap. Warm and comfortable, having missed nothing, I dusted the white away, then was startled to see the time on my watch read 12:20 p.m. There were no deer. There would never be any deer, or confession.

Joel Dulyea, a United States Army retiree, sings with three choirs, acts as business manager for the West Michigan Concert Winds, volunteers with Kids' Food Basket in Muskegon, and is writing a memoir for his daughter.

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TURN TO PAGE 35 FOR THE THRILLING CONCLUSION!

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Tales from Pelican Cove

Things with Feathers



BY
JANET
HASSELBRING

“At whatever moment you read these words, day or night, there are birds aloft in the skies of the Western Hemisphere, migrating.” (*Living on the Wind*, Scott Weidensaul)

At the moment I read these words, I thought about the last book I had written in my Tales from Pelican Cove series – *Mimi the Mimic and the Great Migration*, which portrays the annual migration of the great white pelicans from their winter feeding grounds in Florida to the Mississippi River Valley, the first stop on their way north for the summer.

The story didn't come easily to the pen. Last winter, at Pelican Cove, I was a writer without a story, and like an osprey, the fish hawk, without a fish, I felt hungry, blue, and downright out of sorts. I don't consider myself a serious writer, but, that was me, down and out. I was intrigued with the mockingbird's ability to mimic other birds' songs, learning up to 200 in a lifetime, and fascinated with the comical white pelicans, sailing around Pelican Cove, beating the water with their wings to drive fish to the surface, then scooping them up with their bills. Being a snowbird myself, I was interested to learn more about their migratory patterns.

Even though the Northern Mockingbird (about to become Mimi) greeted me daily from her mangrove perch and trilled out encouragement to me, I was in a fog as to how to put all of this into a story. I knew better than to force what should come naturally and be inspired.

Into the fog came my son and family for a visit. One evening, as I was reading a book of Dickinson's poems with my grandsons, we came across her “things with feathers,” poem:

*Hope is a thing with feathers
That perches in the soul.
It sings the song without the words
And never stops at all...* (Emily Dickinson)

Voila, in a flash of insight, the fog cleared. With hope as the underlying theme, the elements of my story – the characters, plot and action -- came together. Mimi will always be special to me, for, while birds are interesting in all of the books in the Tales from Pelican Cove series, her story reveals the importance of birds – symbols of hope, according to Dickinson.

As usual, the research necessary for writing a non-fiction story uncovered many interesting quirks and facts about mockingbirds, white pelicans, migration, and the various wild/shorebirds, which served as the minor characters in the story. As Mimi and her friends bid farewell to the white pelicans, Mimi sings:

*“Chack, chack, chack. Chack, chack, chack.
Fly high on the thermals
And remember – double back your necks.”* (pg. 25, Mimi)

Fact: Great white pelicans can soar up to heights of 10,000 feet on thermals. Instead of flying with their necks stretched out like geese and swans, they lay their necks back on their shoulders.

And again, “What had looked [to Mimi] like chunks of ice and patches of lilies were, in fact, her friends, the white pelicans. There were hundreds of them. They were herding

and corralling fish into their throat pouches with their long flat orange bills.” (Mimi, pg. 7)

Fact: Prior to takeoff, migratory birds gorge on food, providing them with necessary energy for their long, arduous flight.

Finally, “...as the sun made its way across the sky and the late afternoon shadows appeared, the pelicans began swarming into the cove.” (Mimi, pg. 17)



Facts: Migratory birds fly at nighttime for two reasons: First, the night air is less turbulent, so they don't waste energy battling winds and contrary currents, and secondly, they are less exposed to danger from both hawks, which are exclusively diurnal flyers, and owls, which fly at night, but are not agile enough to take a bird out of the air.

Mimi is a story of remembrance and hope, and if ever birds needed hope, it would be on their migratory flights, where they cover thousands of miles without stopping.

After the pelicans are gone and her friends fly off to their homes at the cove, Mimi sits on her branch long into the evening. “A new song was perched in her heart. She would keep it there until the pelicans returned. Until then, she would sing the song without the words and never stop at all” (Mimi, page 30).

Janet Hasselbring lives in Spring Lake, MI and winters in Pelican Cove, FL. Besides the Country Dairy series, Janet is the author of a series of books, Tales from Pelican Cove, which portray the wild/shorebirds of FL and beyond.

Our Stories

Luella was admitted to Heartland for extensive therapy after hurting her foot.



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"The employees at Heartland Health Care Center - Whitehall were very helpful in my recovery from a stroke. After the care I received from the clinical and therapy teams I improved my strength and conditioning and I am 100% more confident in returning back to my daily routines. The team at Heartland - Whitehall was caring and responsive to my needs and I would recommend them in the future to others in need of short-term rehab."



Stella was admitted to Heartland for complex nursing and extensive therapy following a stroke.

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Thoughts About Christmas Then and Now



BY
DICK
HOFFSTEDT

I grew up almost as an only child. My sister, who was six years younger than I, did not provide a companion that I could play games with or much else. Otherwise, it was just my mom, dad, sister and me. There were no aunts, no uncles, no cousins and sadly, no grandparents. I did have an aunt, uncle and two cousins in New York City, but we were in Chicago so we hardly ever saw them. All other relatives were in Sweden.

So Christmas dinner was just the four of us...kind of lonely. However, there were some benefits.

First of all there was the Christmas tree ... what a marvel it was.

My dad would go out and choose the best one he could find. This could take hours, sometimes days. But no matter which tree he chose (no one else had any input), it was not up to his stan-

dard. He would buy loose branches from the dealer and go home and began to drill strategically placed holes in the trunk where he inserted just the right extra branches to make the tree a symmetrical beauty.

And the lights...! Not just any lights - he made his own set. It consisted of one main line coming up the trunk with movable plugs for each branch and then another line on each branch coming out from the trunk's main line. No cords draping from branch to branch for him.

Each ornament was hung with its own special hook to suit a specific branch.

And lastly? The tinsel...Not the plastic kind like today's tinsel. The tinsel then was real leaded stuff that could be packed into a hard ball and also short out an electrical system. When they were all hung, he walked around the tree with a scissors and trimmed them all to an exact length.

Oh how I wish we could have bronzed at least one of those trees. They were museum pieces.

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Since there were only the four of us, no one could dress up as Santa Claus and fool anyone. My dad would sneak out the back door of our house and run around to the front door, put some presents on the front stoop, ring the doorbell and run back to the back door. Then he would holler to us that Santa must have been here. I was wise to his ploy, but it had my little sister fooled for years.

The presents were sparse those years during WWII. It was mostly just one apiece, but once in a while there were two each. Whether there was one or two, mine always consisted of one or two of the latest Hardy Boy series. (Frank and Joe could solve anything.) I had every one of the series until I went off to college, and then they found a new home with some neighbors that had young readers. These books and the radio were a delightful way to spend many hours.

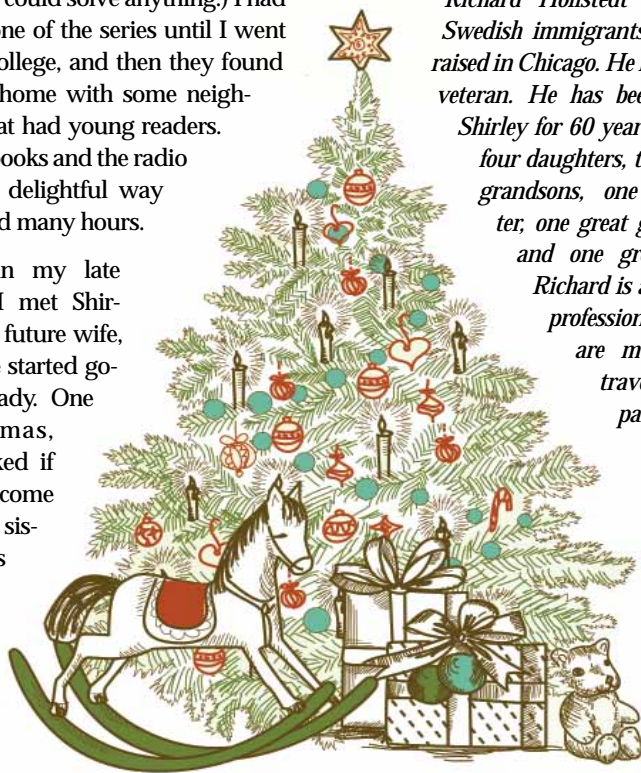
Then in my late teens, I met Shirley, my future wife, and we started going steady. One Christmas, she asked if I could come to her sister's house for

Christmas Eve. My folks didn't mind as there would still be the four of us again on Christmas day. So I went.

I couldn't believe my eyes. People were everywhere...Shirley's sister's family, her brother's family, her mom, dad, aunt and uncle. When I finally went home, I thought this is what Christmas should be...lots of people.

Well, we fixed that. Shirley and I had six children, and now Christmas is filled with people...children, grandchildren, great-grandchildren and a variety of in-laws. There are no more lonely holidays for me.

Richard Hoffstedt was born to Swedish immigrants in 1934 and raised in Chicago. He is a U.S. Army veteran. He has been married to Shirley for 60 years. Richard has four daughters, twin sons, four grandsons, one granddaughter and one great grandson. Richard is an engineer by profession. His interests are music, reading, travel, water color painting, Mark Twain and John Steinbeck.






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FALL MENU ITEMS:

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Philly Steak, \$6.99

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BY
MIKE
SIMCIK

Fall color had come early to Saugatuck, Michigan, in 1987. Our business was doing great at Twin Gables Country Inn, so my wife planned to fly overseas to see her family in Malta, as she did every two or three years. At the same time, our son David was going to Arizona to spend the holidays with his grandparents. As for me, I always had a never-ending list of jobs to do on the main building, cottages and grounds.

Denise and I had planned to close our bed & breakfast inn for a time while she was away. That particular trip would overlap Thanksgiving week.

While relaxing Monday evening before the holiday, I was reminiscing about Thanksgivings in my childhood days, with images of Dad pulling me on a Radio Flexible Flyer sled to my grandparents' house. Just then the phone rang, jolting me back to reality. It was another business owner asking me if I knew what restaurants in the area were going to be open that year. I replied that I never gave it a thought, but I would find out in the morning. Due to a lack of communication that particular year, only three food places in the two communities were going to be open for business on Thanksgiving Day. This news made me really concerned for travelers.

My daughter and her girlfriend helped clean rooms when we were open for lodging. So, I thought I would find out how they felt about serving anyone who came to the door for Thanksgiving dinner. They both thought it was a great idea, but a lot of work. This Thanksgiving was to become one of those magical days a person would never forget.

The following morning arrived. I could not wait to get started. All my other jobs were put on hold until after the holiday was over. Off to the store I went to buy most of what I needed. I knew that Wednesday night I could shop late at

Meijer to get the food for the biggest dinner I had ever served. I ordered three cooked 18 pound-turkeys, two 10 pound-hams, stuffing, vegetables, candied yams, and enough mashed potatoes to feed a platoon. All this to be picked up by me early Thursday morning. I purchased two carrot cakes, six large pumpkin pies, and six apple-lattice pies. I bought two gallons of cranberry-apple-orange sauce to put in bowls, and four gallons of mulled apple cider to heat up in an old coffee urn.

The day had arrived. Early in the morning, I drove to the store in Holland. I picked up my order in the minivan and rushed home to prepare the meal. We brought out every plate, cup and saucer in the building and I brewed two gallons of freshly ground coffee.

As I suspected, the first car rolled in at 2:00 p.m. A man and his wife came to the front door to inquire if there was a restaurant open for dinner. I said to them, "Right here, and it's all free." I can never get over the expression on their faces as they looked at all the food, my 30 decorated tavern tables, and 120 chairs in our Common Room. I opened my front door wide as another car pulled into the driveway. After that, I just lost count, we were so busy serving.




Finally, the last visitors left at 8:00 p.m. All day, my head was full of smiling faces and laughter, strangers talking to each other as if they were age-old friends. My daughter and her friend were exhausted, hiding in the kitchen, hoping there were no more dishes to wash. We had just experienced the best life had to offer: being charitable and generous.

After 17 years, we sold our inn in January 1999. Even though our fortune is nearly gone now and we live on Social Security, our house is paid for, and we still manage to be charitable.

Each holiday, we buy as many turkeys or hams as possible for the pantry at our church. Last year, they fed 88 families on Thanksgiving alone. Each year we make a monetary donation to the local city mission as they need all the help they can get.

Every family in America should have a warm home, a Thanksgiving dinner, and the hope of having prosperity knock on their front door once again.

Mike Simcik is a Navy Veteran, with a degree in Arts and Humanities. As an entrepreneur, he has owned six businesses, including The Twin Gables Country Inn, which he renovated and operated over the course of 17 years. He enjoys fishing, shooting-clay sports, golfing, building bamboo fly rods and writing essays. Mike and his wife Denise celebrated their 46th wedding anniversary in April of 2015.






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- Get a letter with proof of your benefits if you currently receive them; and
- Manage your benefits:
 - o Change your address or telephone number;
 - o Start or change your direct deposit;
 - o Get a replacement Medicare card; and
 - o Get a replacement SSA-1099 or SSA-1042S for tax season.

To find all of the services available and set up an account, go to www.socialsecurity.gov/myaccount.

Question: Is it true 10,000 people a day are retiring? What's the easiest way to avoid the crowds?



BY
VONDA
VANTIL

Answer: Yes. As the baby boomers reach their retirement years, Social Security is handling about 10,000 claims each day. You can avoid the crowds by filing online. You can complete your retirement application in as little as 15 minutes. It's safe, convenient, and secure. You can apply from the comfort of your home at a time that is most convenient for you. There's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed. Just go to www.socialsecurity.gov.

Question: What types of retirement planning tools does Social Security offer?

Answer: Social Security's Retirement Planner provides detailed information about your Social Security retirement benefits under current law. It also points out things you may want to consider as you prepare for the future. At www.socialsecurity.gov/retire2 you can:

- Find your retirement age;
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Question: If I get Social Security disability benefits and I reach full retirement age, will I then receive retirement benefits?

Answer: Social Security disability benefits automatically change to retirement benefits when disability beneficiaries reach full retirement age. In most cases, the payment amount does not change. The law does not allow a person to receive both retirement and disability benefits simultaneously on one earnings record. To learn more about Social Security, visit our website at www.socialsecurity.gov.

Question: What are Compassionate Allowances?

Answer: Compassionate Allowances are Social Security's way of quickly identifying severe diseases and other medical conditions that qualify a person for disability benefits without waiting a long time. Compassionate Allowances permit Social Security to target the most obviously disabled individuals for allowances and faster payment of benefits based

on objective medical information that we can obtain quickly. Compassionate Allowances are not separate from the Social Security Disability Insurance or Supplemental Security Income programs. Find out more at www.socialsecurity.gov/compassionateallowances.



Question: What is Supplemental Security Income (SSI)?

Answer: SSI is a needs-based program that pays cash assistance to people with limited income and resources who are age 65 or older, blind, or disabled. Children with disabilities can get SSI, too. SSI is funded by general tax revenues—not Social Security taxes. To find out if you can get SSI, and how to apply, visit to www.socialsecurity.gov/disabilityssi/ssi.html.

Question: If I get married, will it affect my Supplemental Security Income (SSI) payment?

Answer: If you marry, your spouse's income and

resources may change your SSI payment. If you and your spouse both get SSI, your payment amount will change from an individual rate to a couple's rate. For more information, see the publication *What You Need to Know When You Get Supplemental Security Income (SSI)* at www.socialsecurity.gov/pubs. If you receive SSI payments, it's very important to immediately notify SSA about any changes in your income or resources to avoid a potential overpayment or additional penalty.

Question: What is the *Extra Help* with Medicare prescription drug plan costs, and how can I apply?

Answer: Anyone who has Medicare can get Medicare prescription drug coverage (Part D). Some people with limited resources and income also may be able to get *Extra Help* with Medicare prescription drug plan costs. This *Extra Help* will help pay for monthly premiums, annual deductibles, and prescription copayments. The *Extra Help* is estimated to be worth about \$4,000 per year. You can apply for the *Extra Help* online. To learn more, read our publication *Apply Online For Extra Help with Medicare Prescription Drug Costs* at www.socialsecurity.gov/pubs.

Vonda VanTil is the Social Security public affairs specialist for West Michigan. You can write her c/o Social Security Administration, 3045 Knapp St NE, Grand Rapids MI 49525 or via email at vonda.vantil@ssa.gov

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Calling All Caregivers!

Join Us Thursday Evenings at Tanglewood Park!



Katie is the Group Facilitator of the Senior Resources' Caregiver Support Group at Tanglewood Park. She has created a list of the most frequently asked questions. We wanted to share them with you.

BY
KATIE
KLINKNER

Question: What exactly is a caregiver support group and how do I know if it might be a good thing for me and my family?

Answer: There is a saying that a joy shared is twice a joy and a burden shared is half a burden. The caregiver support group at Tanglewood is a group of people who meet weekly to share the joys and burdens of caregiving for a family member. We have wives caring for husbands, husbands caring for wives, daughters and sons caring for moms and dads, and spouses caring for each other. Sometimes we have in-laws, granddaughters, siblings, nieces and nephews, or caring friends. The operative word is caring.

This free, confidential group is open to anyone who is interested in learning more about becoming a more empowered and healthy caregiver. You are welcome to attend every week, or just drop in when you can. Sometimes we have three people, other times we have 23 people. Like Forrest Gump's mama said about life, "It's like a box of chocolates... you never know what you're gonna get." Except in this case, you know you're going to get a warm welcome, and a lot of support, ideas and encouragement from nice people who have a pretty good idea of what you might be going through. Plus free chocolate.

Question: What do you talk about in the support group?

Answer: We discuss just about anything and everything that is related to caregiving. Many people are surprised to learn how much help and information is available to them through Senior Resources, AgeWell, and the Alzheimer's Association, and that a lot of it is free! We help people get connected to these resources, and we share our success stories related to finding things that work well when caring for our loved one.

In addition to emphasizing the importance of getting help with the tremendous load of caregiving, a great deal of our focus is on preventing caregiver fatigue and burnout. Caregiving can be stressful, frustrating and exhausting, which can take a toll on our own health. The group provides education on stress management and coping skills, as well as help in dealing with feelings of anger, frustration, sadness, depression, and guilt. We practice assertiveness skills to help us better communicate with doctors and other health care providers, and to improve healthy family communication.

We also talk about memory loss, dementia and Alzheimer's Disease, legal issues for caregivers, setting goals and planning ahead for the future, finding and using affordable respite care, and various care options in our community, including in-home help, independent living, assisted living, LifeCircles, adult day care, nursing care, and hospice care.

Question: When and where does the group meet?

Answer: We meet at Tanglewood Park every Thursday, 5:30 to 7:00 p.m., 560 Seminole Road, in Muskegon. Follow the signs to Training Room A/B. Call (231) 755-2986 for more info.



Question: What do the caregivers in the meetings say about the group?

Answer: Here's a sample:

"We think we're supposed to know how to do this. Now I know how much I have to learn."

"It helps to know I'm not alone."

"It's still overwhelming sometimes, but now I know where to get help. I realize that I need help and I deserve help."

"Intelligent, caring people trying their best to deal with hard problems."

"All very helpful! Things I didn't know I should know about."

"I can talk and nobody judges. We're all in the same boat."

"Beautiful, helpful and caring."

...Plus free chocolate.

Katie Klinkner, MA, LLP, is a licensed therapist and honors grad of U of M and WMU. She brings a personal understanding and sensitivity to her work with family caregivers, having been a caregiver for her mother for several years. With her experience and education, Katie is able to share a wealth of resources, skills and support to help empower caregivers. Her best advice? "Take care of yourself, get ahead of the curve, and don't try to do it alone." Contact Katie at (231) 755-2986 or email klinkink@comcast.net.

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Cathay's Cooking Corner

BY
CATHAY
THIBDAUE

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Homemade Broccoli and Cheddar Soup

- | | |
|----------------------|--|
| 4 tablespoons butter | 2 cups coarsely chopped broccoli florets |
| 1 small onion diced | 1 carrot, chopped |
| 3 tablespoons flour | 2 cups shredded mild or sharp Cheddar cheese |
| ½ teaspoon nutmeg | Salt and ground black pepper to taste |
| 1 clove garlic | |
| 1 cup half-and-half | |
| 2 cups chicken broth | |

Melt butter in a large pot over medium-high heat; add garlic and onion and sauté until tender, about 3 to 4 minutes. Whisk in flour and nutmeg and continue to stir until mixture turns golden brown, about 5 minutes. Slowly add half-and-half to garlic and onion mixture, stirring until mixture is smooth. Add chicken broth; season with salt and ground black pepper.

Reduce heat to medium-low and simmer mixture until thickened, about 10 minutes. Add broccoli and carrots. Simmer until vegetables are tender yet crisp, about 20 minutes.

Reduce heat to low. Add Cheddar cheese to soup and cook, stirring occasionally, until cheese melts, about 5 minutes

Fruit Crisp

- 4 cups sliced fresh or frozen Peaches / Cherries / Plums
- ½ cup all-purpose flour
- ½ cup brown sugar or Splenda / Stevia
- ½ cup cold butter
- 1 teaspoon ground cinnamon
- ½ teaspoon nutmeg
- 1 teaspoon ground allspice
- ¼ teaspoon salt
- 1 cup rolled oats



Preheat oven to 350 degrees F.

Arrange peaches evenly in an 8x8-inch baking dish.

Mix flour, brown sugar or Splenda/Stevia, butter, cinnamon, nutmeg, ground allspice and salt in a bowl using a pastry cutter until evenly crumbled. Fold oats into flour mixture; sprinkle and press topping into peaches.

Bake in the preheated oven until topping is lightly browned, about 30 minutes. If using frozen fruit bake additional 10 minutes.

Cathay has been the Network Manager with Senior Resources since 1998. Hobbies include boating & fishing with her husband Wayne; she also enjoys baking with her daughter Caitlyn.

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Dare to Be 100: Part 1



BY HOLLY
LOOKABAUGH
- DEUR

"If you are going to get old, you might as well get as old as you can!" Wise and inspiring words from Dr. Walter Bortz II, author of *Dare to Be 100*.

DARE is actually an acronym coined by Bortz, identifying what his research shows the keys to successful aging to be: D=Diet, A=Attitude; R=Renewal and E=Exercise.

Our biological compass may come from D, R, and E, but aging research all agrees that ATTITUDE (and genetics) is the most important to a long life.

Life expectancy is beginning to level off at 78-80 years of age. By any aging theory, 120 years is the maximum age determined by cell reproducibility



– and the oldest human recorded lived to 122 years of age. According to a recent study from Duke University, by 2080, the average life expectancy in America will be 100 for men and 108 for women. The U.S. Census Bureau predicts: "...if rates continue, the average life expectancy in 2050 will be 100 years of age." If we do the math... that is 19 million centenarians in 2050.

Genetics plays a significant role in life expectancy. We are all given a blueprint that allows us a maximum number of years before "systems death" occurs from a physiological perspective. How we live determines if we have the opportunity to use our entire potential.

Bortz's message is both simple and profound. Instead of looking at life and its phases of Education (youth), then Work (mid life), and Leisure (aged), he encourages us to embrace a plan where all three key areas are intertwined across the lifespan; rather, continue to learn, work, and enjoy leisure time throughout life.

Many disagree with the notion of working longer than necessary, but if we look at work as being productive and contributing to the world around us, whether at a job, or mentoring others, or volunteering, "work" has a broad meaning. ENGAGEMENT is using our attitude to interact with everything in our life, rather than being passive participants and watching time slip by.

For the next year, this column will focus on the D, A, R, and E of *Daring to Be 100*. Are we focusing on the right things? The important things? Or simply worrying too

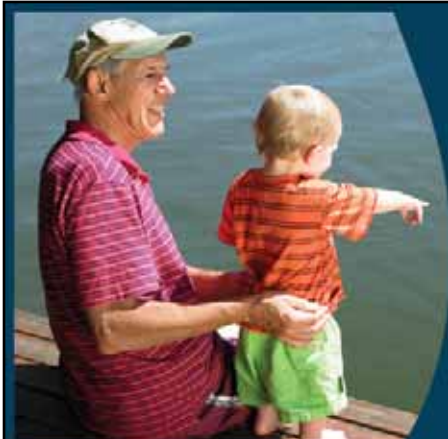


much? A profile of the researched cohort of adults 100 or older includes:

- Only half took vitamins. Calcium is the most common "extra" they ingest.
- WORK is the number one prescription for longevity – they don't "take it easy."
- They have realistic and simple expectations
- A pleasant outlook on life gets them through the days.
- Flexible personality; one that "rolls with the punches"
- There is an efficiency to their lifestyle; they don't need a lot of belongings
- This group possesses a lack of self-consciousness
- Other common characteristics include being frugal, optimistic, harmonious, and somewhat fearless of change.

Please join me in our next edition of Senior Perspectives as we will explore the D in D.A.R.E. to be 100!

Lookabaugh-Deur is the President of Generation Care; a Board-Certified Geriatric Physical Therapist, a Certified Exercise Expert for Aging Adults, and an advocate for anyone who needs help to feel better! She can be reached at hollyld@generationcare.org.



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WHITE LAKE AREA HOLIDAY WALK



BY
AMY
VANLOON

Enjoy traditional Christmas Open Houses featuring unique gifts and yummy treats from participating White Lake Area merchants. Share the spirit of Christmas with holiday music and a visit with Santa Claus strolling along the streets.

Whitehall will again host the Tree Lighting Ceremony at 7 p.m. on North Mears with festive lights. Children of all ages are invited to bring their ornaments to help decorate this Community Christmas Tree. The singing of carols by community members will add to the celebration of the joyous season. The aroma of roasted chestnuts will fill the air, and hundreds of luminaries will line the sidewalks Friday evening.

Free old-fashioned carriage rides provided by Common Gentry Carriage Company await you on Friday evening, November 20 from 5-8 p.m. and during the afternoon of Saturday, November 21 from 12 noon-3 p.m. in downtown Montague and Whitehall. Coldwell Banker Woodland Schmidt are proud to present complimentary trolley rides that will transport and deliver anyone wanting to

visit any of the participating businesses in Montague and Whitehall Saturday from 11 a.m.-3 p.m. Children will want to check out the "make it and take it" Christmas crafts at the Nuveen Center in downtown Whitehall, also on Saturday from 11 a.m.-2 p.m. In addition to children's activities, Santa will be in various stores ready to visit with kids of all ages.

Adding to the festivities, members of the Whitehall High School Choir will be caroling in the streets and at participating businesses. Shoppers and passersby are invited to enjoy all the holiday decorations as participating businesses will host a variety of specialties. There's a lot to check out so be sure to get a Holiday Walk Map, available at participating shops, businesses, and at the White Lake Area Chamber of Commerce. Submit a completed map by going into at least 15 of the participating businesses and enter the drawing to win a \$50 White Lake Gift Certificate. All ages are sure to enjoy what both Montague and Whitehall have to offer!

The Holiday Walk hours are Friday, November 20 from 10 a.m. to 8 p.m. and Saturday, November 21 from 10 a.m. to 6 p.m. For more information on the 22nd Annual Holiday Walk, contact the White Lake Area Chamber at 231-893-4585 or 800-879-9702 or visit www.whitelake.org.

For more information on the event please contact the White Lake Area Chamber of Commerce at 231-893-4585 or visit www.whitelake.org


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NOVEMBER | DECEMBER 2015

21

SENIOR PERSPECTIVES

Ask the Doctor

Safety Tips for Those with Dementia

Question: When someone is diagnosed with dementia, what safety concerns and activities are important for family members to monitor?

Answer: Depending on individual circumstances, there are five primary concerns, but there may be more. The five concerns are driving, managing finances, managing medications, cooking and safety at home. Beyond safety concerns, this is a good time for your loved one to determine their wishes and designate a health care advocate, especially if they have a diagnosis of early dementia. That is something they should do right away.

Question: How can family members or a health care advocate monitor each of the five safety concerns you listed?

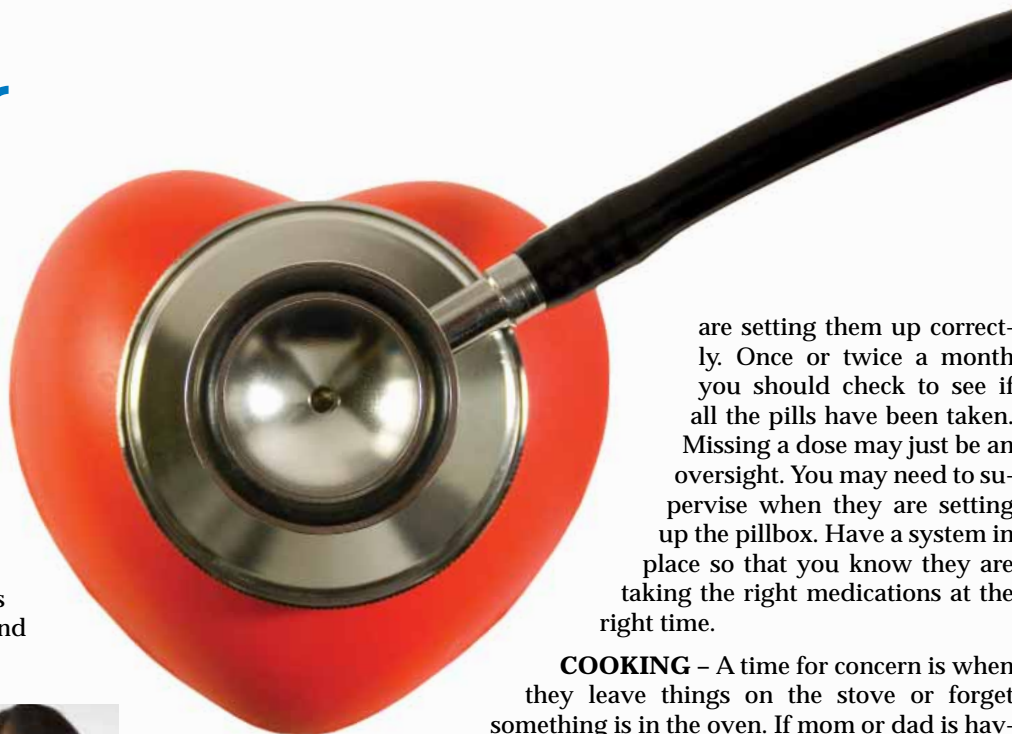
Answer: DRIVING – If the diagnosis is early dementia, take a ride with mom or dad once in a while and see how things are going. The best way to determine if there is a problem is if a family member or a spouse comes to me and says they are concerned. Things to look for include getting lost going to familiar places and accidents or near misses. Safety steps can include hiding the car keys and even disabling the car.

FINANCES – Is mom, dad or your spouse able to balance a checkbook or are they having difficulty? Are utilities turned off because they have missed payments or do they overpay? Older people are often targets for scams so ask if they are giving money away. I always tell my patients to register on the Federal Trade Commission National Do Not Call Registry at www.donotcall.gov.

MEDICATIONS – It is a good idea to switch from taking medications directly from the bottle to a pillbox organizer because it is easier to see if they have taken their medications. Once a week you should check to see if they



DR.
ARUNA
JOSYULA



are setting them up correctly. Once or twice a month you should check to see if all the pills have been taken. Missing a dose may just be an oversight. You may need to supervise when they are setting up the pillbox. Have a system in place so that you know they are taking the right medications at the right time.

COOKING – A time for concern is when they leave things on the stove or forget something is in the oven. If mom or dad is having difficulty preparing meals, it might be time to turn to community resources like Meals on Wheels or to prepare meals you can microwave for them.

HOME SAFETY – Ask questions about judgment. For example, “If there were a fire in the house, do you know what to do?” “If you fell down, do you know what to do?” The responses should be “I’d leave the house,” and “I’d call 911.” If not, this might be a situation where the person might not be safe alone at home any longer. Life Alert or something like it can help. In advanced stages, someone left at home alone can wander. Moving door locks out of reach or setting an alarm that goes off when the door opens and closes can help.

Question: Why is it so important to designate a health care advocate?

Answer: Even if an advocate has not been determined, at least have the conversation about what your loved one would want if he couldn’t decide for himself. Designating someone is wonderful but make sure the person designated knows they are being designated and wants to be. Ensure they are comfortable speaking up for your loved one’s wishes.

Do you have a question or concern about your loved one’s safety? You can contact Mercy Health Physician Partners Geriatrics by calling 231-672-6740.

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A Caregiver's Perspective

Notes from my mother's daughter



BY
ROLINA
VERMEER

The voice in my head has come to live in my house! A voice both sweet and instructional. This voice has soothed my spirit with its rescuing encouragement. This voice is also attached to a well-defined raised eyebrow! It's the voice from which I've run away or with whom I've argued for most of my 65 years. It's the voice I long for in my darkest moments and in my happiest hours. And now this voice has come to live in my house!

These past few years found me in a new perspective with my mother, who willingly gave up the care of her large home up north and came to live in an independent older adult community just a mile away from my home. My entire adult life has been spent living at least a few hour's drive away from Mom, and our visits were most often planned and pleasant. We enjoyed our time together and yet, I was always gratified and just a little relieved to head for home again.

I did sometimes think how nice it would be not to have to make a big deal out of a visit, to just pop in briefly and enjoy a cup of coffee or glass of wine and share our news of the day. Distance made it difficult to drop in for that quick cup of coffee. The spontaneous lunch and shopping outing was never an option. So, when it became clear that the long Michigan winters found Mom more and more iso-

lated, it was an easy enticement to have her come and live in my community. We found a lovely independent living arrangement where her privacy and a hot meal were guaranteed.

I dropped by Mom's apartment every day on my way home from work. It was a nice break and pleasant segue from work to home, and it also allowed me to keep a daughter's eye on how mom was faring. Of course, I'd already been assisting



with organizing her medications, taking her shopping or dropping off a few items for her fridge, notably keeping her in ice cream, her daily indulgence. Mom would update me about her dining table companions and her lovely neighbor. But more and more I found Mom's conversational

focus to be on her early years, the years after her father died, how his death impacted all the choices ripped away from a young girl's heart, and how marrying my dad after the war and coming to America was the very best choice she ever made.

I admit, I'm a bit surprised that her shared memories don't include tales of my growing up years, or those of my brother and sister. Maybe those were happier years and her life review does not require such a focused look back at raising us or enjoying her grown children and grandchildren. She does, I know. She is always happy to see any one of us, is proud of our accomplishments and our families, and relishes news of her grandchildren.

Now that Mom's 91 years have found her needing more and more care and less independence, I realized that she was no longer safe or happy living on her own. The signs were all there, but for me the realization came suddenly! Surely, it was my awareness that came suddenly, and I had to make some serious decisions for Mom that would change her life again. Scrambling for assistance and recognizing my reluctance to make choices for Mom that would further isolate her, my husband generously offered to invite her to stay with us. And so, the voice in my head has come to live in my house!

Rolina Vermeer retired in April 2015 as Activity Director of Four Pointes Center for Successful Aging. Almost immediately thrust into her new role as her mother's full-time caregiver, Rolina will contribute articles related to her caregiving experiences.

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Fish Tales Part One

GOSH GRANDPA, THIS COTTAGE IS TERRIFIC!

AND NEXT SUMMER, TIMMY, YOU CAN DRIVE THE BOAT!

I'M SORRY DAD, I'VE LOOKED ON THE INTERNET AND TALKED TO MY FRIENDS AND THE NURSING HOME FOLKS - THEY ALL AGREE - YOU CAN KEEP YOUR HOME BUT THE COTTAGE MUST BE SOLD TO PAY MOM'S NURSING HOME BILLS, FEES, COSTS AND EXPENSES!

NO WORRIES! OUR 'ESTATE PLANNER' SAYS WE'RE PROTECTED FROM PROBATE AND TAXES, WE EVEN HAVE AN LLC!

SOUNDS GREAT!

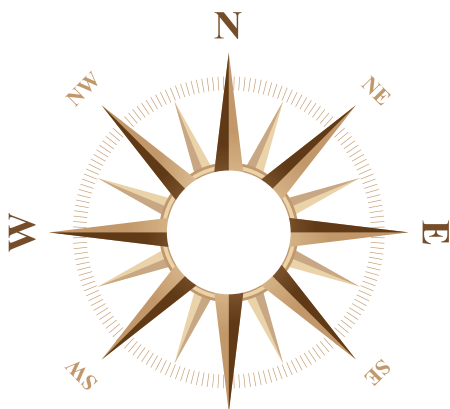
IT SURE DOES ... WHAT COULD POSSIBLY GO WRONG?

TURN TO PAGE 35 FOR THE THRILLING CONCLUSION!

David@DavidCarrierLaw.com

Keith's
World

Whitefish Point



The next morning we left for Whitefish Point -- along highway U.S. 75 and then M-123 through Paradise to Whitefish Point and the Great Lakes Shipwreck Museum.

It is a great museum with many interesting stories of the ships that perished in the waters of Lake Superior. One in particular that we all know about was the *Edmund Fitzgerald*, which sank in Canadian waters on November 10, 1975. The recovered bell of the *Edmund Fitzgerald* is on display at the museum. There is so much to see at the museum, the artifacts, living conditions on the ships, the lighthouse; you can easily spend the whole day there.



BY
KEITH
SIPE

My wife Pam, our 30 year old "Papa's Great Adventure Van," and of course I myself, headed in a northerly direction last August.

The northern part of Michigan continuously calls us for another adventure. This time the destination was Whitefish Point, but not in the

most direct route....really Keith!!! We wanted to be in Mackinaw City by sundown, and with rain coming we decided to take the most convenient route to Standish to save some time. We could mosey on from there to Mackinaw City.

Our first stop of the day was the old Wurtzsmith Air Force Base. There is a museum there which contains a lot history of the military. After our visit to Wurtzsmith, our next stop was the "waterfalls" my wife wanted to see.

This is the Ocqueoc Falls at a state forest park north of Millersburg off M-68 west of Rogers City.

I'm still officially calling it a "rapids" even though my beautiful wife officially says it is a waterfall (which the state of Michigan concurs with).

It rained pretty hard on the east coast of Michigan during our afternoon travel along highway 23. There were some trees down along side of the road. Still it was nice travel towards reaching Mackinaw City by evening.



Later in the day, traveling back to Mackinaw City, we stopped at a road side park on the south side of Whitefish Bay and ate peanut butter and jelly sandwiches while enjoying the beautiful scenery. After that fabulous snack it was onward and forward to... yup... gotta stop at Castle Rock and take pictures. By the way "where is the elevator?"

The next day was a day to head back to Muskegon along Highway 119. We came upon the "Tunnel of Trees" from around Cross Village to Harbor Springs. One of the most beautiful 22-mile stretches of road you can imagine. Just beautiful. (Another trip on M-119 is planned for October).

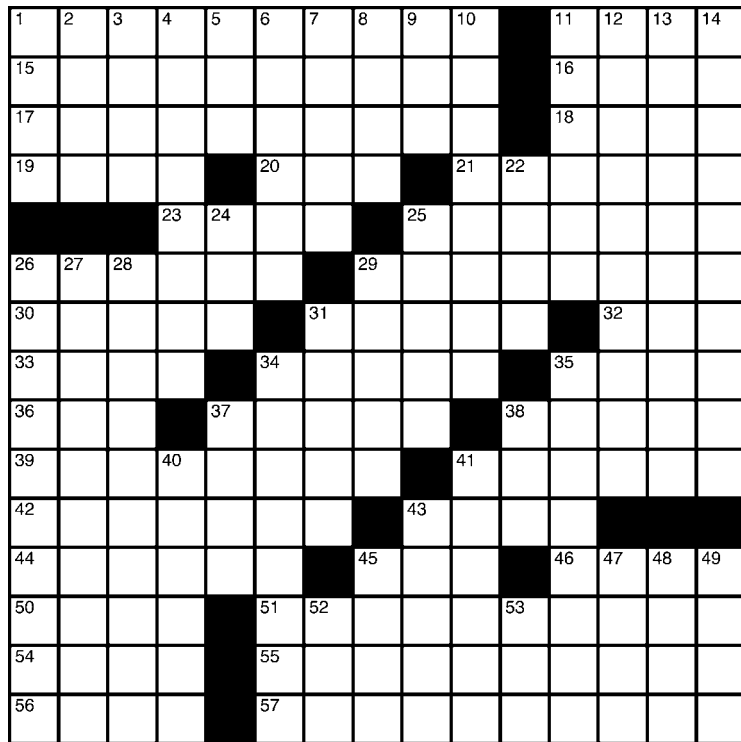
Michigan, of course, is our home state and the roots run deep. It offers much enjoyment for my family. We enjoy traveling the back roads as well as living close to Lake Michigan, which makes a wonderful way to spend your retirement. My wife and I lived in other parts of the country as well as in England. We also traveled while living away from Michigan. This is home...even when that white stuff falls from the sky, we call it home.

You may reach Keith at rightseat625bg@gmail.com. Keith enjoys writing, photography, flying, cooking, history of Muskegon and living downtown

Photos, top to bottom: Ocqueoc Falls, Pam in a Van, Whitefish Point area

ACROSS

- 1 One is featured in the 1962 Ventures instrumental "The 2,000 Pound Bee"
- 11 Bass output
- 15 He played the bandit Calvera in "The Magnificent Seven"
- 16 __ Maar, mistress of Picasso
- 17 Qualified for
- 18 "The Enemy Below" setting, briefly
- 19 Zap
- 20 Kid's cry
- 21 Overpower with noise
- 23 Airline created by an Act of Parliament
- 25 Take away
- 26 "The Love Machine" author
- 29 Place to stretch
- 30 In abeyance
- 31 "Michael" co-screenwriter Ephron
- 32 Expected
- 33 Tie
- 34 "Hot House" Grammy-winning pianist
- 35 Philadelphia tourist attraction
- 36 DJIA part: Abbr.
- 37 Massenet opera
- 38 Heraklion's island
- 39 Chimney repair job
- 41 14-Down, for one
- 42 Some property safeguards
- 43 "Alice in Wonderland" bird
- 44 They may be frozen or liquid
- 45 Ideal figure
- 46 School with the mascot Big Al
- 50 Quill parts
- 51 Food chain group
- 54 Greek letters
- 55 Gourmands
- 56 Erato's instrument
- 57 South side

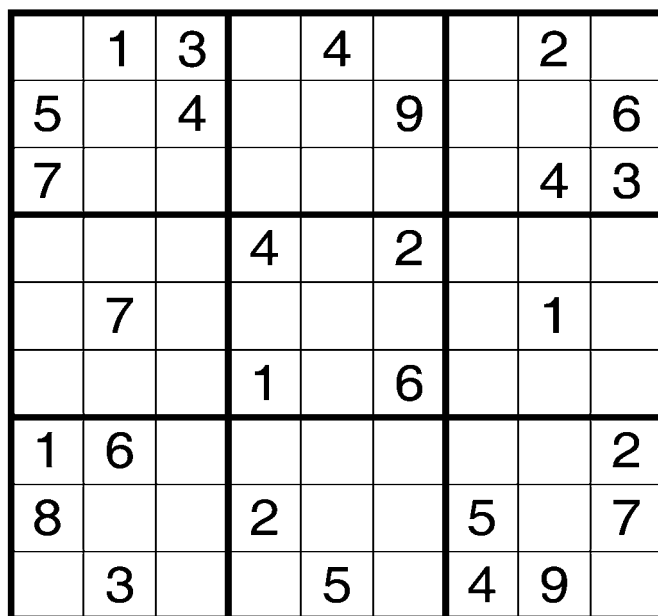


- 35 1983 Styx hit that begins in Japanese
- 37 Flanged fastener
- 38 Rogue
- 40 Existing: Lat.
- 41 Francs and beans?
- 43 Winger of "Black Widow"
- 45 Cretaceous giant
- 47 Stretch
- 48 Seas overseas
- 49 Part of PDA: Abbr.
- 52 Certain threshold
- 53 Brewery sight



DOWN

- 1 Sense
- 2 Radius neighbor
- 3 Unpopular spots
- 4 Literally, "twice-baked"
- 5 Rod
- 6 "Tracey Takes On" author
- 7 Intestinal
- 8 Cry of achievement
- 9 Routine
- 10 Botswana neighbor, formerly
- 11 Some October campaigns
- 12 Fare reduction option
- 13 Sandusky locale
- 14 Keys holder in a Rubens portrait
- 22 Singer James
- 24 Person
- 25 Strikes out
- 26 Power source
- 27 Brown, e.g.
- 28 Business where lines are short?
- 29 Equip anew
- 31 Pain relief pill brand
- 34 Greenside stroke

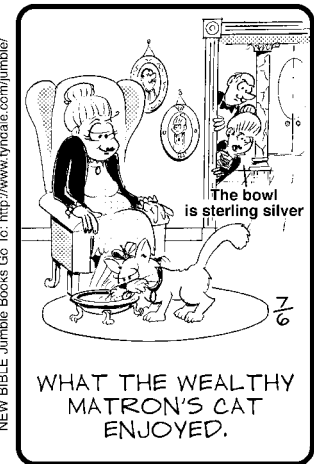


JUMBLE

THAT SCRAMBLED WORD GAME
by Mike Argirion and Jeff Knurek

Unscramble these four Jumbles, one letter to each square, to form four ordinary words.

EUQUE
 YIXTS
 LUBBEA
 ROPOLY



Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

A: THE " " OF " "

**SENIOR PERSPECTIVES
GAME PAGE**

Answers on Page 35



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RACK 1: A1, E1, E1, I1, L1, G2, M3

RACK 2: A1, I1, I1, N1, S1, D2, D2

RACK 3: A1, E1, N1, P3, H4, S1, R1 (Triple Word Score)

RACK 4: A1, I1, H4, V4, N1, S1, R1 (2nd Letter Double)

RACK 5: E1, E1, I1, O1, C3, R1, J8

PAR SCORE 260-270
BEST SCORE 335

FIVE RACK TOTAL
TIME LIMIT: 25 MIN

DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 5th Edition.

Soul Food

Reflections upon how spiritual growth improves our health



BY
GIL BOERSMA,
M.DIV., B.C.C.

There is a new family member in our home. A 6-month old male Icelandic Sheepdog. The breed dates back to the 9th century in Iceland when the dog was brought there by Nordic sailors. It became the servant and companion to shepherds; herding sheep, leading them to pasture and water; a very pastoral existence. These Icelandics were often known

for their ability to search for and find lost sheep. In Iceland they have an official "Search and Rescue" organization using this breed. My pup came from a working farm in Midland, MI where they even have Icelandic sheep!

Due to the above history, I named him Pastor. My choice of his name has led to many opportunities for fun-loving conversation. I have said more than once that if someone teases me for having missed worship, I can simply say: "When I call my Pastor he comes and listens to me. I speak to him every day!"

My retirement from pastoral ministry (2013) and the foregoing thoughts lead me to contemplate the deeper meaning of worship. The word, "worship," is derived from the Anglo-Saxon word "weorthscipe," which meant honour. In older English usage of the word, as in England, it was used to address people of excellence such as "the worshipful mayor." You probably have remembered its continued use today, when someone addresses a judge in a courtroom as "your honor." Contemporary use of the word "worship" is generally in reference to religious activity. In the Bible, we are taught only to worship God, or his son. When we consider that: to worship is to honor, then we capture the richer meaning that touches everything we are and everything we do in life.

From page 361, under the subject of Worship, in *A Dictionary of Christian Theol-*



ogy (edited by Alan Richardson for the Westminster Press, Philadelphia, 1969), I found this insight:

"The intention of (most corporate acts of worship) is to declare the saving power of God and to make this power a reality in the hearts and lives of those who participate in them. However diverse may be the forms which Christian worship may take, there is this common intention underlying them all. This truth is perceived in our own ecumenical age, as it has not always been perceived in previous times."

In case you missed the humble recognition stated above, *the intention of love incarnate is to make the power of God a reality in the hearts and lives of worshipers.* With this reality, then, comes the fulfillment of loving God with all our heart, soul, mind and strength, which can no longer be viewed as only occurring at any specific time or place. Worship is to love and honor God with our lives!

Now isn't that a healthy meal that can be enjoyed every day? The more we honor God's love, day by day, it changes us, and improves the choices we make.

***"She came and worshiped him saying,
Lord help me."***

(Matthew 15:25 American Standard Version)

*Soul Food is written by Rev. Gil Boersma, M.Div.,
a Board Certified Chaplain and retired pastor with*

*extensive experience in healthcare chaplaincy.
He continues to pursue experiences and
education to deepen his spiritual life, and
practices Spiritual Direction with
individuals and groups upon request.
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BY
JERRY
MATTSON

A Glimpse of the Past

In 1995, while remodeling a home he was buying in Fremont, Michigan, Terry Smedley of Muskegon discovered some old letters above the ceiling in an upstairs room. Nearly all of the letters were sent to Leonard Somers of Fremont.

The red, two-cent postage stamps, featuring George Washington, were all canceled with postmarks dated 1907.

There were 21 letters sent through the mail, one that was never sent and three with missing envelopes. Also found in the bundle was a damaged, three by five and a half inch card, promoting a theatrical performance in Detroit. The top half of the card featured Hugh A. Jennings, Manager of the Detroit Base Ball Club, "World Beaters." The bottom half advertised The Dramatic Sensation of the Day, "THE MAN of the HOUR," by Geo. Broadhurst. Direction of Wm. A. Brady and Jos. R. Grismer. Detroit Opera House the Week of October 14.

I am not sure how Jennings, the manager of the Detroit Tigers, was involved with the Opera House production. Maybe they were both being shown as winners. In 1907, the Tigers won the American League pennant.

The card may well have been sent by Dr. Z. Veldhuis whose letterhead read "U. S. Veterinary Inspector B. of A. I." Four of the letters were from the doctor and all were sent from Detroit. His were the only letters sent from Detroit and he seemed to have a taste for the arts and sports.

These nearly 110-year-old letters to Leonard Somers are not easy to read. They are all written in script on fragile paper with just-passing grades in penmanship and English. The use of pencils does not help.

From the April 7, 1907 letter:

"Been to the Avenue Theater last night and see some wrestling, female champion wrestlers."

"I was down at Page Taylor's one night and I will have to go again. Irene played music late. I think I will have to ask her to go to the opera don't you?"

From the Oct. 15, 1907, letter:

"This town is settling down a little now, it has been real wild here especially the last few weeks. Baseball Wee-ah."

"I seen a few games this summer but not any in Sept or Oct, and I did not see much else than work since the 1st of Sept."

"Well, Len, to tell you about baseball the Tigers worked hard for the Pennant, but they got it. And the way the Nationals were ahead in their league shortly before the World Series we could hardly expect to win the Championship when our boys were all in. Cobb, the head man for us, worked so hard he could do little lately, you know he was benched once shortly before the American League windup." (Note: The Chicago Cubs won the World Series in four games.)

"People were daffy here. All talk baseball - business almost at a standstill. If Detroit had won from the Nationals I don't know what would have happened, people would surely have gone crazy."

"Last Sat night I was to the Opera to see Maude Adams."

The good doctor used the newspaper Personals Ads over 100 years ago with some success.

"I had an ad in the News two weeks ago and I got 39 answers, some postal cards, most letters. I been to see a great many of the places to see the women and it was fun."

"Think I'll put an ad in the Wife Wanted section and see how many answers I get."

Smedley's discovery of these letters has allowed us all to get a personal glimpse of the past.

Jerry, a Ford Motor Company retiree, has had many stories published in newspapers and magazines. Besides freelance writing, he enjoys working on old cars.



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BY JACKIE LINDRUP RDH, MED, DIRECTOR AND
SUZANNE TANIS RDH, PROGRAM COORDINATOR
GUEST WRITERS

Several years ago we started a dental pilot program to provide dental services to low income, uninsured Muskegon County residents who would volunteer hours at community non-profit organizations to “pay” for their dental services. After learning about a very successful program called The Dentists’ Partnership in Battle Creek, we wanted to see how it would work in Muskegon.

Bert Miller was one of the recipients of dental care in that dental pilot, and he volunteered hours of work at Hope’s Outlet (see *Chronicle* article “Dental Care may help protect heart, other organs” Aug. 28, 2011.) He also ended up being offered a job at Hope’s Outlet where he has worked ever since!

One day last winter, shortly after our move into a condo, Bert and his boss, the owner of Hope’s Outlet, came to my door with their truck to pick up a couch we were donating to Hope’s Outlet. I recognized Bert, he recognized me from the dental pilot days, and he proceeded to tell me that he has been sober five years, and is still working full time for Hope’s Outlet! What a success story! If you don’t remember the article from August 2011 in the *Muskegon Chronicle*, Bert had not had any dental care for at least 10 years. He pulled out his own teeth “as they got bad” and kept them in a jar to show his grandchildren what happens when you don’t take care of your teeth! He had eight teeth left when he entered our program. He volunteered at Hope’s Outlet to get his remaining teeth pulled, and then he volunteered another 100 hours to get a full set of dentures. After working at Hope’s Outlet as a volunteer he was offered a full time job, they liked him so well! And he is still there five years later.

What a success story!

The dental pilot developed into Muskegon Volunteer for Dental Care, and this program is in its fourth year in Muskegon. After three years as a pilot and then a community source for emergency dental treatment, the program is in full swing. It’s located at Access Health and is run by a Program Coordinator who answers the phone, conducts dental health education classes, enrolls clients in the program, makes the dental appointments and advises on places to volunteer in the community.



Now it is a full-fledged program in the community, offering basic dental services like exams and x-rays, cleanings and periodontal therapy, fillings and extractions to those in the community who do not have dental insurance and are willing to volunteer hours in the community as payment for services. The volunteer dentists do not receive any reimbursement and see patients in their own offices. Now in the second year of the program, 14 general dentists and four dental specialists participate, offering a number of monthly appointments to our program. Patients attend a health education class and volunteer at 15 local non-profit organizations such as American Red Cross, Goodwill, Hope’s Outlet, Loaves and Fishes food pantry, Habitat for Humanity, Pound Buddies and the LST. In the first year and a half we have accomplished the following:

Number of calls to the program: 513
Number of potential participants who qualify: 300
Number of clients completing dental health class: 218
Number of volunteer hours by clients: 4600
Number of completed appointments: 394
Number of services provided: 833
Value of dental services: \$124,778
Number of missed appointments: 11
Number of patients receiving dental care: 112
Number of patients returning to the ER: 1



Testimonials from patients:

“It has been a wonderful experience to give back to the community. And I was afraid to smile and now I am not!” Angie

“We get so wrapped up in our own lives we forget to help others. Helping people has been a great experience!” Pat

John went several years without seeing a dentist. He was referred to our program from the ER at the hospital. He said that he learned new things from the dental health class and is now brushing at least two times per day for two minutes each time. He also stated that he will continue doing volunteer work after his dental treatment is complete because it gives him purpose, and contributing to his community makes him feel good. He thanks us on a regular basis for helping him when he had nowhere else to go.

At one of our first health education classes a woman said, “I have been to the ER five times for the same tooth and now I can get the problem fixed!!!”

Our greatest challenge has been letting people know about the program. We want to make sure to fill all the appointments the dentists offer us, to maximize their volunteer time and to take advantage of this wonderful benefit to those in need in our community. Other win-wins are the non-profits who benefit from our patients’ volunteering and the volunteers who enjoy the experience of helping out in the community. As a pay-it-forward program, there are many wins besides our residents getting dental services! For more information, call (231) 766-7129.

Survive the Holidays Using the A.G.E. Principles



BY
HEATHER
DAVID, HHP, CPT

We are so blessed to live in a country that spends so much time and energy celebrating life, faith and family! In the span of just over a month, we will celebrate our thankfulness, our faith and both the joy of the last year and the possibilities of next. With so many wonderful things to be thankful for and to enjoy, why is it that this time of year comes with a mixture of

anxiety, fear and fatigue? Is it because we have family issues? Is it because we somehow believe everything has to be just right? Is it because this time of year reminds us of loved ones we have lost? For most of us, it is a combination of one or more of these things; for most of us, we either dread the season beginning or midway through it wish it would just hurry up and be January 1st.

How would you like to enjoy this holiday season instead? How would you like to be able to get to January 1st with a smile on your face and exhale the simple breath of someone who just enjoyed the last month and a half? If you apply these three principles, the A.G.E. principles, you can!

Attitude Is Everything

Barbara Fredrickson studied how positive thinking can affect your life. What she discovered was that those who were positive saw greater possibilities in their life and were empowered to go after those possibilities. In other research, those who were optimistic had better health outcomes

both in the short term (fewer colds) and the long term (less later-life health conditions). How can you apply this principle? You can choose to see the good in every situation and put your focus there. Every day, look in the mirror and say, out loud, something to the effect of "I am a beautiful, confident woman who has a great energy level and will accomplish much with my life." Then throughout the day, when things don't go according to plan, be thankful for the new possibilities.

Get Enough Rest

The National Sleep Foundations recommends adults get seven to nine hours of sleep every night. Yet 40% of American's get less than seven hours nightly. The problem with being chronically tired is we are not able to deal with conflict well and we tend to create unnecessary conflict. Additionally, not getting enough sleep makes it harder to concentrate, thereby making it more

difficult to get things done. If you want to be productive and remain happy and sane, be sure and get your seven to nine hours of shut eye every night.

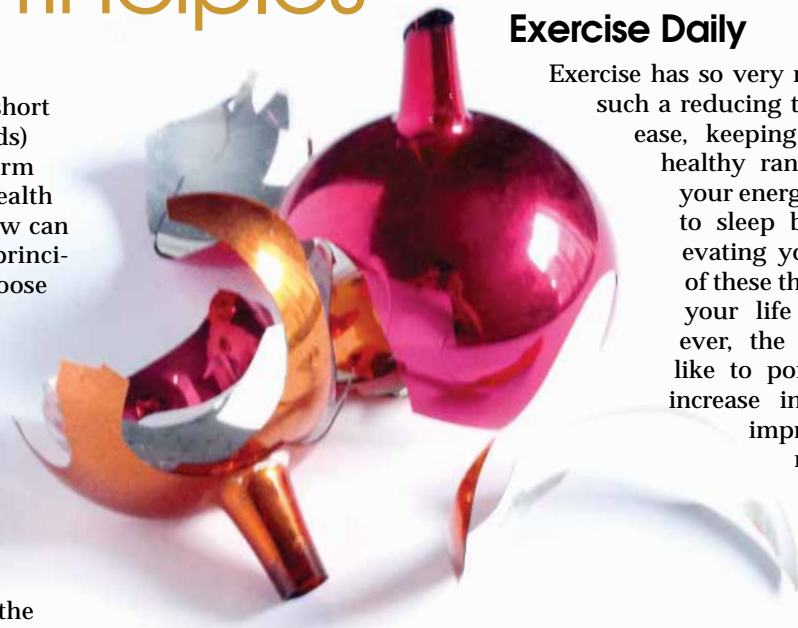
Exercise Daily

Exercise has so very many benefits, such a reducing the risk of disease, keeping weight in a healthy range, increasing your energy, helping you to sleep better, and elevating your mood. All of these things can make your life better. However, the two I would like to point out is the increase in energy and improvement in mood. Exercising regularly can help you to get more done due to the energy in-

crease and make the stress of all the events of life easier to deal with. Try walking, hiking, skiing or dancing for 30 minutes at least five days a week and you will be more energized and feel better about the stresses of the holidays.

With so many things to be thankful for and so many things to get done, keeping a positive attitude, resting well and getting a little movement in every day will help you to enjoy the holidays rather than dread them. May the joy of this amazing season be yours!

Heather David, HHP, CPT, NC is the owner of Shoreline Natural Wellness & Fitness and a passionate healthy lifestyle educator. You may direct any questions or comments to her at (231) 750-2525 or heather@shorelinenaturalwellness.com.



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Making the most of a good thing



BY
JUDY
BROWN

As a child, I was captivated by the holiday season. Yes, the entire stretch, beginning with Thanksgiving, peaking at Christmas, and ending with New Year's. Naturally, the prospects of receiving Christmas gifts catches any child's attention, but I think there were additional reasons for my enchantment that were equally powerful.

The start of the school year and the chilly fall temperatures already had somewhat of a "tucking me into home" effect. Even as a youngster, I realized the holidays, brimming with family traditions, encouraged this coziness all the more.

What a treat to anticipate special gatherings, special meals and goodies, special decorations, special music, special activities, and special vacation days for both children and parents—all enjoyed inside my home.

As a teenager, when I visited a friend's house and saw their beautiful autumn-themed Thanksgiving decorations, I decided I'd display them someday when I was an adult. While working my first job at the local Sears store, I rerouted my walks through the store in order to pass the glittering tree displays as often as possible during each Christmas season.

Because I was raised in church, all three of these holidays were cause for spiritual reflection and celebration. There was a community-wide worship service on Thanksgiving eve, children's programs and choir presentations at Christmas, and a watch night service for New Year's.

For me and for many other people, the unique appeal of these holidays not only dates back to childhood but also extends into adulthood. If all other holidays were strung together and a birthday or anniversary thrown in for good measure, there still wouldn't be any comparison with what we affectionately call "the holidays."

What's so special about this season? Is there a singular feature that tugs on us more than all others? Cozy? Festive? Spiritually meaningful? Or, does our fondness result from a combination of factors? Our answers are likely to differ, but I'd like to suggest two considerations.

First, there's the prominent role of loved ones in the celebration of these three occasions, whether it be our immediate family, extended

family, or closest friends. Although we might gather for other holidays, it's not nearly as common to plan vacations and travel across the country to make this possible. The long weekend of Thanksgiving and the proximity of Christmas and New Year's to each other make visits all the more doable, but I think there's something inherent in the occasions themselves that causes us to reach for those who matter most to us.

Second, there's an "everywhere-ness" and "all-out-ness" about how these holidays are celebrated. It's as if our whole world acknowledges the dates. Events are planned, schedules are changed, and accommodations are made all on a rather large scale and like no other time of the year so that there's plenty of room for everyone to enjoy these special occasions. We're likely to be wished "Happy ..." or "Merry ..." often and even by semi-strangers because it seems to be "the holidays" for everyone.

A season that reaches back to our childhood, hopefully with cozy, festive, and spiritual features; a season that specializes in connecting with those we love the most, and a season that's observed by seemingly everyone around us presents a very inviting occasion. When aspects of aging tempt me to curtail my celebration, I'm going to invest myself in the season as much as possible so that "less" doesn't become "none." I'm going to let the holidays pour their special joys into my heart, even if it's in small, quiet portions. Just as I recognized a good thing as a child, it's still a good thing.

Judy Brown recently retired as Resource Coordinator for Care Services of Evergreen in Holland.



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Tree Toads – They're Everywhere!



BY
LOUISE
MATZ

Once upon a time when I was a little girl about five years old living on Jackson Hill, I discovered tree toads, little tiny toads about an inch long. I woke up one morning and when I went outside to play, they were everywhere. What fun! They were so cute. My mom had a large empty wash-tub in the shed. I pulled it out and spent the morning collecting tree toads.

After lunch I decided to spend the afternoon building a nice home for them in that washtub. I found some nice rocks, some twigs for a playground, and even put in a pool. I remember thinking that I was the queen of this kingdom of toads. I must have had at least fifty. I was totally immersed in my

little city. After dinner I couldn't wait to get back outside and spend time with my subjects. When my dad tucked me in that evening, he suggested that I might want to give the toads their freedom. He said they were meant to be free. Are you kidding!!!! Not a chance! I felt like royalty and they were my subjects. I was in control!

That night in my dreams, the toads came into my room. They were everywhere! They were on my dresser, on the floor, in my closet, on the windowsill, in my bed, and all over me! I woke up screaming.



And, yes, you guessed it. The first thing I did in the morning was to give my toads their freedom.

Louise Matz: Golf, gardening and grandchildren were primary interests at retirement. Since that time, her interests have expanded. Having more time to read and to travel is high on her list. She also discovered pickleball and MahJongg. She and her husband can now spend more time together bow hunting for deer in the Upper Peninsula, hunting turkeys and fishing in the Florida Keys



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The Underground Railroad in Michigan



BY
LOUISE
MATZ

R.C. (Ron) Robotham has recently released another book. This one is titled *In Sight of Freedom*. His previous books, *One-Eyed Jack* and *From the Ashes*, were also reviewed in Senior Perspectives. This one is historical fiction and focuses on the Underground Railroad, particularly in Michigan. Filled with details of the dangers faced by both the passengers and those dedicated

people who risked their lives to bring them to freedom, the story is centered around a character named Jacques Bateau, a mixed-race sailing captain, and his Native American first-mate Arch McGuire. It begins in New Orleans, progresses north to Chicago and ultimately to West Michigan. I was fascinated to learn that the "railroad" was often a river or a lake. The fugitive slaves were moved by boat under cover of darkness up the Mississippi, the Illinois River and along the shoreline of Lake Michigan. The Village of Freedom in Michigan was a surprise to me. In addition

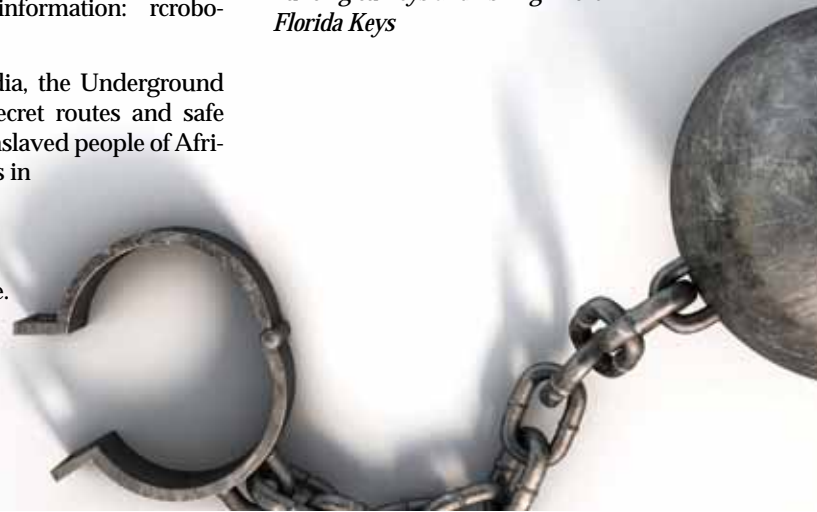
to reading an enjoyable adventure story, I was enlightened by the many details of Michigan's participation in the Underground Railroad.

Ron has graciously offered to make presentations about his book and the Underground Railroad to book clubs or other interested groups. You can contact him via email for more information: rrobotham@msn.com.

Note: As defined by Wikipedia, the Underground Railroad was a network of secret routes and safe houses used by 19th-century enslaved people of African descent in the United States in efforts to escape to free states and Canada with the aid of abolitionists and allies who were sympathetic to their cause.

Louise Matz: Golf, gardening and grandchildren were primary interests at retirement. Since that time, her interests have expanded. Having more time to

read and to travel is high on her list. She also discovered pickleball and MahJongg. She and her husband can now spend more time together bow hunting for deer in the Upper Peninsula, hunting turkeys and fishing in the Florida Keys



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L to R: Theresa, Mellisa, Danelle, Kristi, Mallory, Makenzi, Kescha, Paulina, Melissa, Michelle, Amanda, Jan, Destinee, Virginia, Michelle, Henriette, Allena and Brigitte

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The Pianist

Chapter Three



BY
WEBB
SCRIVNOR

It was a chilly but sunny November day when Will Dexter stepped off the Amtrak in St. Louis. He looked around for his Uncle Barney, but instead, he heard that voice again. What was Mary Ellen doing here?

"Hello, Will," she said. "I was just talking to your Uncle Barney—he knows my Aunt Tilda. He said to tell you he has gone to check out a phone call."

"Imagine meeting you here," Will said, "although I shouldn't be too surprised that you decided to visit your Aunt Tilda at the same time I've arrived to visit my uncle."

"She visited us at Christmas, and invited me to visit her. It's been in the planning for a while. If you don't want me around, just say so, and I won't bother you anymore."

Seeing the disappointed look on her face, Will said, "No--no, I don't mind. Pop in any time you feel so inclined."

"Well," she said, "if you're sure." She gave him a smile that made his heart jump.

"No problem," he said.

"Here comes Aunt Tilda, and I assume that is your Uncle Barney with her."

He recognized Barney from having seen family photos. He was tall, with blonde hair and blue eyes and a physique any man would envy, and had just turned forty. He was obviously renewing his acquaintance with Amy Tilda—who was decidedly comely in her own right. Very dark auburn hair and brown eyes.

When they drew close, Barney stepped forward and wrapped Will in a fond embrace.

"William!" he nearly shouted. "You don't know how I've wanted to see you. I haven't seen you since you were five."

"Good to see you, too," Will said. "Why don't you introduce me to your lovely guest?"

"Oh," said Mary Ellen, "this is my Aunt Amy Tilda, and Aunt, this is Will Dexter."

"Nice to meet you Mrs..?".

"Just Aunt Tilda—or Aunt... and it's Miss."

This explained Barney's interest. He was a well-known flirt.

"You live here, I think," Will said to Aunt Tilda, "and you could probably show me more of the real St. Louis than he could—except on a riverboat."

"Well, more like a barge," Barney said, "but there's a Festival later, and I promised the committee that you would play a concert if we could ride on one the boats doing a reenactment. Should be fun."

And so it was, that the foursome joined together to enjoy all that St. Louis offered—the Arch, the zoo and so on. He couldn't believe that Thanksgiving came so soon. They spent it at Aunt Tilda's home.



"The Winter Festival started on Saturday."

"Yes," Will said, "they sent me a copy of the program." Will pulled the document from his inside jacket pocket. "It starts at four o'clock with the Old Time Jazz Band. Reminds me of Spike Jones. That's followed by the Ambassadors of Harmony, the Barber Shop Chorus that won the International in twenty-twelve. Last, with the St. Louis Symphony at Powell Hall, the orchestra with William Dexter, performing Brahms Piano Concerto No. 2. I hope I live up to their expectations."

As it so happened, because of the length of the program, Will was asked to play only the Fourth Movement, which he did—brilliantly.

It was following the Saturday concert that they learned that Uncle Barney was to be one of the captains in the riverboat race on Sunday, so they all joined him aboard the Mississippi Queen. His challenger was the American Queen, lined up on the other side of the dock. Whistles blew and the two boats pulled out into the Mississippi and took their positions. A cannon's report signaled the beginning and the race was on. Since the race was downstream, they picked up speed quickly, with both boats vying for the lead. Fifteen minutes later the stack on the American Queen exploded and she was fighting for control. Will looked at the stack on his boat. It was red half way down, although Barney had eased the throttle to slow down. He hoped it would be enough.

To be continued. . .

Webb Scrivnor is a Navy veteran, the former Editor of Peninsula Poets, and author of the novel, Drako

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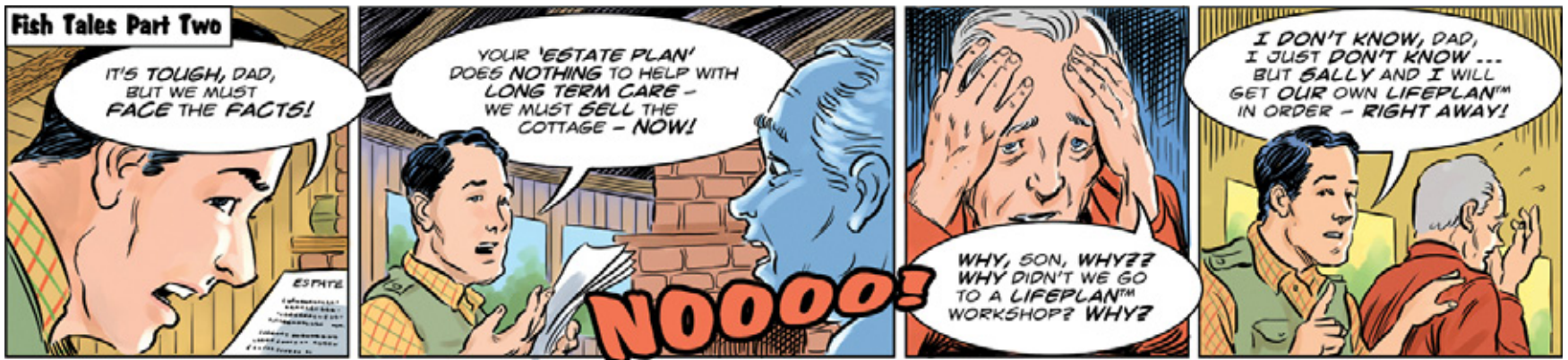
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Answers for Word Search , Crossword Puzzle and Suduko on Page 25

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| D ₂ | I ₁ | S ₁ | D ₂ | A ₁ | I ₁ | N ₁ | RACK 2 = | <u>59</u> |
| S ₁ | H ₄ | A ₁ | R ₁ | P ₃ | E ₁ | N ₁ | RACK 3 = | <u>86</u> |
| V ₄ | A ₁ | R ₁ | N ₁ | I ₁ | S ₁ | H ₄ | RACK 4 = | <u>64</u> |
| R ₁ | E ₁ | J ₈ | O ₁ | I ₁ | C ₃ | E ₁ | RACK 5 = | <u>66</u> |

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Jumble Answers:
 QUEUE SIXTY BAUBLE POORLY
 Answer: The "LAP" of Luxury



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We understand that legal matters can be deeply personal and confusing. Our goal is to prepare an individualized estate plan that ensures your assets are handled in accordance with your wishes.

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- Estate and Gift Tax Returns

Call Today for Your Consultation!



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