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ON THE COVER:

Photo of the staff of Senior Resources taken at their 2018 retreat that took place at Camp Pendalouan.

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Source: Statistic Brain, USDA National Agricultural Statistics Service, U.S. Census Bureau. Graphic: TNS

Senior Resources is launching a public awareness initiative, **Dementia Friendly Muskegon**, a part of the Dementia Friends international movement. People with dementia sometimes need help going about their daily lives and to feel included in their communities. To assist with this, Dementia Friends works to give people an understanding of dementia, and the small things they can do to make a difference. Watch for more information about **Dementia Friend Muskegon** in a future issue of *Senior Perspectives*.

SeniorResources
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LAST WINNER: Caryn VanArkel of Grand Haven, MI
The turkey was found on page 18 in the recipe photo.





Pam Curtis, CEO

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Letter from the Editor

Congratulations, Cindy Evertsen!

Senior Resources has many compassionate and extraordinary employees. Not only do they serve our community on the job,

BY MICHELLE FIELDS

many do some pretty impressive things outside of work, too. One example: the employee who was recently sworn in as the new Commander of a local VFW post.

Cindy Evertsen has been with Senior Resources for four years. For the past two years, she has been in the role of

local Ombudsman.* At age 20, Evertsen enlisted in the Army and served six years with the 1st Infantry Division. While enlisted she was deployed for a tour during Desert Storm.

This past July, Evertsen became the first female Commander of VFW White Lake Post 3256 in Montague. "I feel very honored to be voted into the Commander position by my comrades," stated Evertsen. "As commander, my goal is to expand our membership and community outreach." When asked about tying together her roles as Ombudsman and commander,



Cindy Evertsen

Evertsen responded, "At Senior Resources I work with many veterans at local nursing homes. I see many veterans with service hats, and when I introduce myself, they feel more comfortable with me." Evertsen also added, "We share loan closet supplies and resources with the loan closet at Senior Resources. And all VFWs have a service officer who helps Veterans with navigating the VA system and can refer them to other programs as well."

Evertsen shared some other information about her VFW post. "One of our missions is to promote patriotism in our youth. We do flag ceremonies at

the schools. We have scholarship contests called Patriot's Pen and Voice of Democracy for elementary and high school students. They can win at the

Local, District, State and National levels. We also support Scouting organizations and our post sponsors a local Little League team.

Our oldest and most recognized program is the buddy poppies. The money donated for that program goes into our relief fund and directly helps local veterans or soldiers who may be in need."

Congratulations, Cindy, on your recent appointment with the VFW.



L-R Jerry Doran, Tom George, Tom Lovejoy, Jerry Brandenburg, Cheyney Rushing, Cindy Evertsen, Bob Dahl

Evertsen lives in Whitehall with her husband Joel of 29 years. They have two boys, Jarid and Jeremiah. Jeremiah was also in the Army from 2013-2017.

If you would like additional information on VFW, Veterans of Foreign Wars, or finding a VFW post in your area, visit www.vfw.org or in Michigan www. vfwmi.org.

Sunday, November 11 is Veteran's Day. Please let a Veteran know that you remembered them and appreciate everything they have done.

*An Ombudsman is a person who investigates complaints and problems reported by residents of skilled nursing facilities and their families, and who attempts to resolve their issues.



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Left: Mitchell Davignon & Bill Paulson Right: Darius Walker & Terry Meade

Remember Ping Pong? Or Is it Table Tennis?

When I was a kid, every other family home had a ping pong table in the basement. There was ping pong available at Monday Night Recreation at Froebel School on Jackson Hill where I lived. Nearby Vanderlaan School had several ping pong tables. With five sisters, this was cheap family entertainment and we

played a lot of ping pong. When I was a married woman with young children, we had a ping pong table in the basement. Not only did we teach our kids, but I was a member of a ladies' ping pong league. We met in homes. We played singles and doubles. At the end of the season, we had tournaments. It was great fun.

Family gatherings and parties often included fun at the ping pong table, accommodating large groups by playing a game called "round the table." This game could include any number of people as long as you had enough paddles. Everyone



BY LOUISE MATZ starts out around the table and moves to their right. The idea was to hit the ball and then move around the table to the other side and hit it again. After three misses a player would drop out, making the move around the table faster and faster until there are only two players. These

two players would hit the ball, clap their hands, and hit it again until one of them had three misses.

Imagine my delight when I saw a sign at Tanglewood Park announcing ping pong on Tuesdays, hosted by the two summer interns. One of the interns was a well-seasoned player. The other was just learning the game. For the first few weeks, I was the only one who showed up on Tuesday afternoon. On my first visit I was warmly welcomed by the interns; however, when I proceeded to pull out a zippered case containing my personal ping pong paddle, their facial expres-

sions were priceless! In later weeks, a few more people joined us and we added some ping pong doubles. Everyone starts out around the table and moves to their right. That way, everyone gets a chance to play with different individuals as the games progress.

It was a sad day when the internships ended, but I am so thankful for the opportunity to play ping pong and make friends with these two fine young men. Pictures here show the interns, Mitchell Davi-

gnon and Darius Walker, along with players Bill Paulson and Terry Meade. On a positive note, I am proud to share information that Tanglewood has started a ping pong club that will play each Friday at 1:00 p.m. What a great way to continue what these two young interns started. For more information or to sign up for the club, contact AgeWell Services at (231) 755-0434.

Golf, gardening and grandchildren were primary interests of retirement for Louise. Since that time, her interests have expanded to include walking, biking, pickleball and mahjongg. Reading and travel are also high on her list. She and her husband both enjoy bow hunting for deer in the Upper Peninsula, hunting turkeys, and fishing in the Florida Keys.



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Managing Your Money



BY CHRISTINE WISTROM

Money. We always seem to be short, we never seem to have enough to pay all the bills we owe, and all too often, we wind up living from paycheck to paycheck. If you are behind on your bills, start making changes by taking one step at a time. Small

steps can lead to big changes and help you get back on your feet financially.

The Consumer Financial Protection Bureau has created materials you can use to help you take charge of your finances and to manage your way out of debt. Most of us have outstanding debt these days due to high interest rates and the ease of depending on credit cards to pay for the things we need. As we begin to look at working our way out of debt, it helps to start by examining what income you can count on having each month.

Collect your pay stubs or social security benefits letters so you know how much is coming in each month and when you can expect to have it available. List all sources of income including retirement benefits, financial assistance from the kids, and income from a job even if you only work on a very limited basis. Once you know how much is coming in and when you'll have it, you are ready to look at where your money goes.

Consider listing your monthly expenses on a spending tracking form. Keep your receipts and list what you spend each month in utility bills, debt payments, telephone, groceries, transportation, etc. Add all of these expenses together so you know what it costs you per month to live. Now, go over the list to see if there are things you can live without. There will be many things you will need to survive, but there will likely be some things on your list that are "wants," not "needs." Make a list of your "wants."

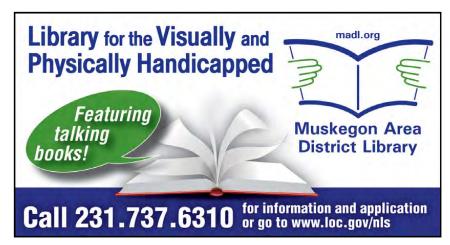
It may help you to keep a calendar of the dates your expenses are due, too. Paying bills late can lead to additional expenses, and they can pile up. Using a Bill Calendar will help you pay your bills on time and avoid those overage charges.

Now, think about what changes you can

make to save money. Make a list of your financial goals. Review them periodically to keep yourself on track. It may take a while to achieve your goal of financial stability, but keep working at it! Money problems create excessive stress and make life less enjoyable. If necessary, prioritize your bills. If you can't pay them all at once, think about the order you will pay them in, and pay something on all of them if you can. If you have to miss a payment, call your creditor to explain what happened and what you are doing to resolve the problem.

Don't let money problems take the joy out of life! Start making a plan to get your finances under control so you can be debt free and financially secure. For more information on money management, call Chris Wistrom at Disability Network/Lakeshore at 616-396-5326.

Chris is a Gerontologist who works at Disability Network/Lakeshore in Holland, Michigan as an Independent Living Specialist. Current interests include assistive technology, veterans' issues, emergency preparedness planning and service dog training.









October Carol



BY JOEL DULYEA Everything about that day would have been erased from memory, if not for Ace Hardware's choice of music.

We needed to purchase something for a project at our house, some piece

of hardware or a necessary tool now forgotten. Holiday music, designed to tease early Christmas shopping from customers, greeted and annoyed us when we entered the store. Merijo and I groaned in unison, then concurred - it was too early for "Jingle Bells." After all, it was two months before Christmas. October is the time for the Great Pumpkin, cider and donuts, and corn mazes. Thanksgiving Day was still a month away. Could retailers please reserve carols for December? Pretty please?

We did our best to ignore unseasonable melodies and searched for the something we really needed; until Burl Ives' voice interrupted us with a song unusual to the setting. It was the opening tenor aria from composer George F. Handel's oratorio Messiah - a recording of the folk singer/actor crooning "Comfort ye my people." If the title is unfamiliar to most shoppers, the easily recognizable Hallelujah Chorus is from the same oratorio. Choirs from all over the planet have sung "Hallelujah." It's been used in commercials and as an expression of relief by many people. When the Wolverines finally end the drought and beat the Buckeyes in Ann Arbor, the biggest choir in the country will fill The Big House with "Hallelujah." (That's probably a stretch - not that the Wolverines will finally beat Ohio State in Ann Arbor, but that 107,601 people could sing the Hallelujah Chorus in tune or in four-part harmony. I know this because I once sat in the student section).

"Comfort ye my people." Oh, how it seemed odd and out of place for Burl Ives to perform this aria. I could not have been more confused and surprised if I'd stubbed my toe on the edge of the yard-tools section and stumbled into the snow shovel display. After I gained enough equilibrium and humility (nearly falling on one's face will do that), I listened to the music. There was pathos, a fatherly compassion in Burl



Ives' voice. His non-orthodox version of a familiar song crumbled the wall of my annoyance and graced my ears and heart with a message for any season. The source of the song, and the validity of the message he conveyed, surprised me

One could think the lesson learned would stick. I still can be judgmental; guided by unexamined thoughts of what I'm doing and how things are supposed to be; or how I think they should be. Perhaps I need more near-accidents to deliver me from sleep-walking, so I might hear a message from an unexpected source. There are two hardware stores a short distance away. Perhaps, if I go there, a song might startle me awake again. Then again, perhaps the manager will call for clean-up on aisle five. Either one could be memorable.

Joel Dulyea is a United States Army retiree who loves to sing with his wife Merijo, go on dates with his daughter and spoil his wire-haired dachshund, Heidi.



A Caregiver's Perspective



ROLINA **VERMEER**

My mother was an elegant woman. It was fairly common for women of her generation to dress up every day, more than we might do today. I don't recall mom ever wearing pants when we were growing

up in the '50s and '60s. But, of course, the advent of pants suits changed everything and mom grew comfortable in her pants for her "at home" days. Jeans, however, never found a place in my mother's wardrobe. She loved a real dress...suits most often for Sundays and meetings, but dresses for daily life and women's gatherings and for parties. She always looked great!

Never a woman to wear much makeup, she simply powdered her nose, glided the lipstick over her smile and stepped into her high heels. And they were high! Mom had beautiful legs and wearing heels showed them off and made her walk that special way women in high heels do.

In her later years she paid a huge price, of course, for those elegant days. The bunions on both her feet were painful and unsightly. No longer able to be worn, her precious high heels were neatly wrapped in tissue paper and laid to rest in their original boxes on the top shelf of her closet.

For several years she tried wearing lower pumps, which were ultimately relegated to wearing only for "sit down" occasions. Her sense of style did not accommodate "sensible shoes" but she found leather flats that filled the bill and she bought them in all the colors she needed for her active life: navy and black and a white pair for summer. Those simple lady-like leather shoes molded to her feet and hugged her in all the right places, sticking out where her bunions needed the space to be comfortable. I think we had those shoes re-soled at least a couple of times!

In her last days, only slippers were comfortable on mom's swollen feet, but to please her, even those needed to be attractive. The little bow on the ballerina-style velour slipper was tied just so and she had several pairs to coordinate with her wardrobe.

After she died, most of my mother's lovely sweaters and dresses were donated to an organization helping women transition into a better life. Her shoes, however, were beyond donation! I had a hard time throwing out those old slippers and the very deformed leather flats. And those high heels? They are vintage now, very stylish still, but elegantly vintage. And they are neatly wrapped in tissue paper and laid to rest in their original boxes on the top shelf in my closet.

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 caregiver, Rolina contributes articles related to her caregiving experience.











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Grand Haven Garden Tractors



John Crofoot of New Era is a farm machinery collector. One tractor in his collection

is a 1948 Grand Haven garden tractor. It does not have an ID tag on it, but he used the engine serial number to determine the age of the tractor. He bought it about 10 years ago at the swap meet at the annual Buckley Old Engine Show held in August each year. The tractor's unique style led to his decision to buy it.

He had to rebuild the magneto and carburetor and buy a new coil and rear tires, but the paint was in good condition.

These tractors were produced by Grand Haven Stamped Products, now known as GHSP, from 1946 to 1953. Approximately 1,400 were built. The tractor was designed by Ben Poll, of Holland, in 1941. He sold the rights to the tractor before WWII. Poll and his two brothers ran the Holland Transplanter Company and some of the early tractors were built there.

The Model AV8 tractor used a Ford Model A transmission and a narrowed rear end to get power from the 8 HP Briggs & Stratton Model



ZZ engine to the wheels. At some point, Ford Motor Company stopped this practice and GH switched to using a Clark three-speed transaxle built in Buchanan, Michigan.

Crofoot has had his GH on display at many of the tractor and engine shows in the area including Buckley, Muskegon, Riverbend (Allendale) and Scottville. At a show in Walloon Lake one year, the clutch broke into several pieces. A week later, he put the remains of the clutch on a stool at the Scottville show with a sign asking if anyone had one of these for sale. He thought the chances were slim that anyone would have one but had nothing to lose by asking.

"I've got one of those at home," a man said. "I live close by. I'll go home and get it."



He returned in a short time with the Grand Haven clutch in good shape. He had once owned a GH tractor and a spare clutch. When he sold the tractor, he kept the clutch. He told Crofoot he could have it at no cost. As rare as the clutch was, John was happy to give him some money. Another GH owner he knows paid \$200 for one at a swap meet.

"I put the sign and parts out at 9:00 in the morning and by noon I had a clutch. I couldn't believe it."

Someday he will buy a cultivator attachment for his GH. When he does, he will undoubtably pay more than \$87. That was the price for a six-row cultivator, without clamps, tool holders and shovels, as listed on a 1948 price sheet.

Crofoot's GH tractor is both unusual looking and rare. Watch for his, or other collectors' Grand Haven tractors, in shows and parades. They, and the employees at GHSP, are proud of the history of these unique old garden tractors.

Jerry, a retired engineer from Ford Motor Company, enjoys writing stories about mechanical things. Watch for his feature story on Grand Haven tractors in an upcoming issue of Farm Collector magazine.



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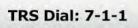
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Discovering Your Own "Lucky"

Have you ever met someone who just seems like they have it all together? Nice smile on their face; beautifully put together outfit; rested eyes and face; walks with a "spring" in their step, and when they talk to you about the many blessings in his or her life, you think, "Wow, that person is so lucky." Maybe we feel a little pang of guilty jealousy and slip away into our own comparison, focusing on why our life is more difficult or "unlucky." Do you ever think "If I only had xyz amount of money... then everything would be good," or "If I only didn't have arthritic pain" or "If I only had family that lived



BY HOLLY LOOKABAUGH - DEUR closer to me"...and the list goes on. Incredible as this sounds, the act of comparing yourself to someone who is "lucky" can actually become a factor in how successfully we age.

"Successful aging" can be defined in many ways, according to one's frame of reference. To some, it means "living the good life,"

with no worries about finances; for others, good health and the absence of disease or active health issues is the priority. For the purposes of this discussion, "successful aging" means as we age we experience freedom of choice, feelings of joy, and we are actively engaged in our environment,

which includes people, places, and activities. When we are able to choose how we live -- how we treat others, what we do every day, how, when, and where we spend our time -- those are examples of the parameters of successful aging. And here's the key: We don't have to feel or have ALL of this ALL of the time in order to age gracefully. Sometimes we can't afford what we really want to do, or our physical condition gets in the way of that long walk to the lighthouse, or we can live alone like we would like to because of safety concerns. What matters most is that we identify the circumstances that allow us to choose, and those where we have no control, and then we accept these circumstances and adapt.

What we know about successful aging is that the common threads in those who live contently through the last years of their lives are quite simple. Characteristics of people who are happy in the final chapters include:

• Being grateful and embracing the gifts and blessings in life. They don't dwell on what is wrong or what they don't have or can't do; rather, the focus is on the little positives that are around us every minute of every day. Sometimes we just stop noticing them.

bucket fills...and sometimes overflows.

 Purpose and meaning in life is often the biggest challenge, especially after retirement. We question our value and maybe even why we get up every day. Every life has purpose. We don't all have to save the world, but extending a kindness to another person or being a good listener to a troubled soul, or sharing a memory with a grandchild – these are meaningful in our world.

As we are aging, we are surrounded about information about what is "best" for us – nutrition, exercise, medication, travel, finances – you name it, someone will give us advice about what to do. The people that seem "lucky" are people just like you and me. We just might need to stop comparing ourselves to everyone else and look within ourselves – being grateful, making the choices that we can make, adapting to the world around us, and finding new meaning in every day. Let's find our own "lucky."

Holly Lookabaugh-Deur is a physical therapist with 39 years of experience and the president of Generation Care. She is a board certified Geriatric Clinical Specialist and special certifications as an edema specialist in oncology rehabilitation, wound care, and as a certified exercise expert for aging adults.





Senior Perspectives Receives National Awards



PAM CURTIS, **CEO**

Senior Perspectives is honored to announce the recent acceptance of five awards presented at the 27th Annual National Mature Media Awards in July. This program is the largest awards program in the United States that recognizes the best in publications, marketing, communications, and educational materials targeted to the 50+ age demographic. National Mature Media Awards competition is well known in the industry as the most prestigious awards program of its kind. Hundreds of organizations enter the competition each year including Retirement Communities, Government Agencies, Financial Institutions, Media, Area Agencies on Aging agencies, hospitals and healthcare systems, AARP, Blue Cross Blue Shield Plans, Mayo

Clinic, the National Institute on Aging, and the Veterans of Foreign Wars. (VFW) All entries are judged for overall excellence of design, content, creativity and relevance to the senior market by a distinguished panel of mature market experts from across the U.S.

Senior Perspectives won 3 Gold and 2 Bronze awards in the 2018 National Mature Media Awards.





Gold Winners:

Diabetes Travel Tips for Your Summer Adventures by Diane Jones RN, CDE.

Ask the Provider: Managing Your Medications: The Basics by Dr. Josyula and Dr. Thomas, Mercy Health Physician Partners Geriatric

Ask the Provider: Your Aging Parents and Cognitive Impairment by Dr. Thomas, Mercy Health Physician Partners Geriatric

Bronze Winners:

Undetected Post Concussion Symptoms by Holly Lookabaugh-Deur, President of Generation Care

When is it time to give up your car keys? by Dr. Josyula, Mercy Health Physician Partners

This isn't the first time Senior Perspectives has been recognized for its work. Between 2015 and 2017 Senior Perspectives has won a total of 15 National Awards through NAMPA, North American Mature Publishers Association.

Pictured, top to bottom: Diane Jones, RN, CDE; Dr. Josyula, Dr. Jones and Holly Lookabaugh-Duer





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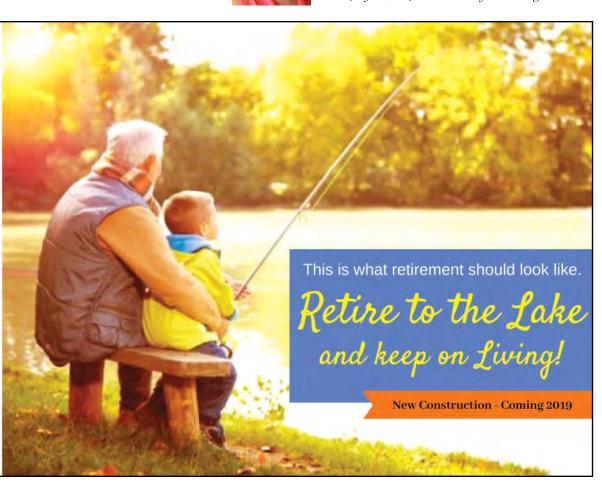
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Walking into Winter



BY TARIN PAPARELLA, DPM

What should I look for in winter footwear?

In the wintertime, it is important to keep your feet warm and dry. Cold temperatures and exposure to water and snow put your feet at risk for injury. Protect your feet by wearing proper shoe gear!

Waterproof: Boots that are waterproof ensure that your feet stay dry even when you're

walking through puddles or snow. In a cold environment water can cause severe damage and frostbite to the skin and toes.

Tall boots: It is important to make sure that your boots are tall enough to keep the snow from falling down inside. Snow falling into the boots can get your feet wet without you realizing it.

Treads: Make sure that your boots have a decent tread pattern on the bottom. Boots that have elevated treads are better than a flat-bottomed boot because you are less likely to slip and fall.

Cotton or wool socks: Cotton socks keep your feet warm while still allowing your feet to "breathe." Wool socks are great if you are going to be outdoors for an extended period of time, as they are very warm.

Caution! If you keep your boots and socks on your feet for extended periods of time, your feet may begin to sweat! An increase in sweating, combined with a warm dark environment like the inside of your boots, puts you at risk for developing a fungal infection. A fungal infection, commonly known as "Athlete's foot," may cause irritated, itchy, red, and peeling skin. It may occur between the toes or on the bottom of the foot. You may try an over-the-counter topical antifungal to treat the infection or see your foot doctor for prescription medication.

What is frostbite?

Frostbite occurs when a body part is exposed to extreme cold where the water within the tissues freezes and forms ice crystals. The feet, hands, ears and nose are particularly prone to frostbite due to their location away from the body's core. Mild exposure to cold typically produces pain and irritation of the skin while greater exposure may produce burning, numbness, and blistering.

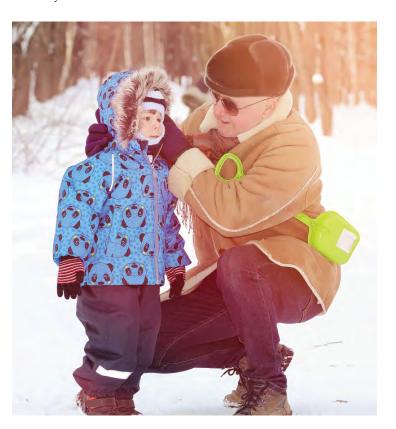
Eventually, there may be complete loss of sensation and permanent damage.

Frostbite can be prevented by limiting exposure and keeping your feet as warm and dry as possible. If frostbite is suspected, you should seek immediate medical attention. Avoid vigorous rubbing, massaging, and dry heat (such as a hair dryer), as burns may result.

What are other causes of cold feet?

Cold feet are most commonly a result of medical conditions that cause poor blood flow in the legs or feet, such as peripheral vascular disease (PVD), a blockage or narrowing of the arteries, Raynauds's phenomenon, and heart disease. Some medications also cause narrowing of the arteries that can lead to cold feet. Other potential causes of cold feet include hormonal abnormalities, nerve disorders, and autoimmune disorders. Because there is such a wide range of causes for cold feet, it is important to discuss your concerns with a podiatrist.

Tarin Paparella, DPM, is trained in both forefoot and rearfoot reconstructive surgery, correcting conditions such as bunions, flat feet, and traumatic injuries. She is a physician at Shoreline Foot & Ankle Associates with offices in Muskegon, Fremont, Shelby, and Ludington. www. shorelinefaa.com



Why Social Security Retirement is Important to Women



BY VONDA VANTIL Social Security plays an especially important role in providing economic security for women. In the 21st century, more women work, pay Social Security taxes, and earn credit toward monthly retirement income than at any other time in our nation's history. But, women face greater economic challenges in retirement.

Women:

- tend to live longer than men. A woman who is 65 years old today can expect to live, on average, until about 87, while a 65-year-old man can expect to live, on average, until about 84;
- often have lower lifetime earnings than men; and
- may reach retirement with smaller pensions and other assets than men.

Social Security offers a basic level of protection to all women. When you work, you pay taxes into the Social Security system, providing for your own benefits. In addition, your spouse's earnings can give you Social Security coverage as well. Women who don't work are often covered through their spouses' work. When their spouses retire, become disabled, or die, women can receive benefits.

If you're a worker age 18 or older, you can get a Social Security Statement online. Your Statement is a valuable tool to help you plan a secure financial future, and we recommend that you look at it each year. Your Statement provides a record of your earnings. To create an account online and review your Statement, visit our website at www.socialsecurity.gov/myaccount.

If your spouse dies, you can get widow's benefits if you're age 60 or older. If you have a disability, you can get widow's benefits as early as age 50. Your benefit amount will depend on your age and on the amount your deceased spouse was

entitled to at the time of death. If your spouse was receiving reduced benefits, your survivor benefit will be based on that amount.

You may be eligible for widow's benefits and Medicare before age 65 if you have a disability and are entitled to benefits. You also may be eligible for benefits if you are caring for a child who is younger than 16.

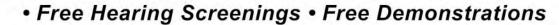
Our "People Like Me" website for women has valuable resources for people of all ages. You can access it at www.socialsecurity.gov/people/women.

To read more about how we can help you, read and share the publication What Every Woman Should Know at www.socialsecurity.gov/pubs/EN-05-10127.pdf.

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







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Question: Can I refuse to give my Social Security number to a private business?

Answer: Yes, you can refuse to disclose your Social Security number, and you should be careful about giving out your number. But, be aware, the person requesting your number can refuse services if you don't give it. Businesses, banks, schools, private agencies, etc., are free to request someone's number and use it for any purpose that doesn't violate a federal or state law. To learn more about your Social Security number, visit www.socialsecurity.gov/ssnumber.





BY VONDA VANTIL **Question:** I know that Social Security's full retirement age is gradually rising to 67. But does this mean the "early" retirement age will also be going up by two years?

Answer: No. While it is true that under current law the full retirement age is gradually rising from 65 to 67, the "early" retirement age remains at 62. Keep in mind, however, that taking early retirement reduces your benefit amount. For more information about Social Security benefits, visit the website at www.socialsecurity.gov/retirement.

Question: I worked the first half of the year, but plan to retire this month. Will Social Security count the amount I

earn for this year when I retire?

Answer: Yes. If you retire mid-year, we count your earnings for the entire year. We have a special "earnings test" rule we apply to annual earnings, usually in

the first year of retirement. Under this rule, you get a full payment for any whole month we consider you retired regardless of your yearly earnings. We consider you retired during any month your earnings are below the monthly earnings limit, or if you have not performed substantial services in self-employment. We do not consider income earned, beginning with the month you reach full retirement age. Learn more about the earnings test rule at www.socialsecurity.gov/retire2/rule.htm.

Question: My aunt became mentally disabled as a result of a car accident. Does Social Security have a

special program for people who are obviously physically or mentally disabled?

Answer: Social Security is committed to providing benefits quickly to applicants who are severely disabled. Through our Compassionate Allowances program, we can quickly identify diseases and other medical conditions that qualify, based on minimal objective medical information, and that allow us to make payments much sooner than the usual review process allows. Compassionate Allowances is not a separate program from the Social Security disability insurance or Supplemental Security Income programs. People who don't meet the Compassionate Allowances criteria will still have their medical conditions reviewed by Social Security. Learn more about our Compassionate Allowances at www.socialsecurity.gov/compassionateallowances

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



MMAP Minutes Medicare Coverage of Preventive Care

Know that Medicare covers the entire cost of some preventive services.

Preventive care is the care you receive to prevent illness, detect medical conditions, and keep you

healthy. If you meet the eligibility requirements and guidelines for a preventive service, Part B of Original Medicare or your Medicare Advantage Plan must cover that service. Under Original Medicare, you pay nothing — no deductible or coinsurance — for preven-



BY ROBBI JUERGENS

tive services recommended by the U.S. Preventive Services Task Force, as long as you see a health care provider who takes assignment. In other words, your share of the cost would be zero, which is often referred to as "zero-cost sharing." If you have a Medicare Advantage Plan and you see an in-network provider, you pay nothing for preventive services that are covered with zero cost-sharing by Original Medicare, as long as you meet Medicare's eligibility requirements for the service. Flu shots, many cancer screenings, and glaucoma tests are some examples of preventive services with zero-cost sharing.

It is important to know that you may be charged for services you receive related to your preventive service, even if the preventive service itself is covered at 100% of the cost. During the course of your preventive visit, your provider may discover and need to investigate or treat a new or existing problem. This additional care is not considered preventive, and you may be responsible for the additional diagnostic and/or treatment costs.

Know how to prepare for your Welcome to Medicare and Annual Wellness Visits.

Medicare covers one Welcome to Medicare preventive visit in your first year of having Medicare Part B, then one Annual Wellness visit per year after that, with zero cost-sharing, as long as you see the appropriate providers. Keep in mind that these visits are not head-to-toe physicals. During the Welcome to Medicare Visit, your provider will review your medical and social history as well as your health status and risk factors. You provider will then give you resources related to your risk factors and health needs and will give you a checklist or written plan with information about other preventive services you may need. Annual Wellness Visits are yearly appointments with your provider to create or update a personalized prevention plan. This plan can help prevent illness based on your current health and risk factors.

For both types of preventive visits, be prepared with information about your medical history, your family history, the providers you see, the durable medical equipment you use, and the medications you take. Remember that if your provider discovers and needs to investigate or treat a new or existing problem, you may be responsible for related diagnostic and/or treatment costs.

Call 1-800-MEDICARE, call SHIP, or visit www.medicare.gov to learn if a preventive service is covered. Your provider is another good source of information.

*Medicare Minute February 2018 Medicare Rights Center

Robbi Juergens is the Regional Coordinator for Medicare/ Medicaid Assistance Program and is also a Waiver Case Assistant with Senior Resources of West Michigan.

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Creating the Perfect Christmas (or Whenever) Cookie

By Michelle Fields, Editor & Publisher

Christmas cookies have become a holiday tradition in our household. But who am I fooling--I'll make cookies for any holiday! With a variety of cookie cutters, you can create unique, edible gifts for any occasion. The secret behind my creative and delicious cookies is the icing. I wanted to

share with you the perfect icing recipe. It dries hard and shiny, but also keeps its colors bright.

Ingredients:

- 1 cup confectioners' sugar
- 2 teaspoons light corn syrup
- 2 teaspoons milk
- 1/4 teaspoon almond extract
- Assorted food coloring

Note: You can also double amounts to make a larger batch.

Directions:

1. In a small bowl, stir together confectioners' sugar and milk





until smooth. Beat in corn syrup and almond extract until icing is smooth and glossy. If icing is too thick, add more corn syrup.

- 2. Divide into separate bowls and add food colorings to each to desired intensity.
- 3. Dip cookies, spread or paint them with a brush.
- 4. This icing dries quickly, so if you are going to embellish with decorations, you may want to do this sooner rather than later.



Soul Food

God is spirit, God is love.

BY GIL BOERSMA, M.DIV., B.C.C. One of my favorite resources, one which often inspires my reflections, is *The Upper Room Dictionary of Christian Spiritual Formation*, first published in 2003. For my November/December article I searched their dictionary to find a short reflection related to Thanksgiving and Christmas. Much

to my surprise, there was no entry for Christmas or Advent! This discovery grabbed my attention, and began a prayerful search for a possible explanation for this omission. The meaning of the birth of Christ and the gifts that God has offered us through His birth are fundamental to our hope and joy. "What could possibly take its place?" I thought, so I continued my search until it brought me to a wonderful realization.

You and I now live 2,018 years since Jesus lived and walked on Earth. That which gives us insight and helps us with our daily living in our time is the third person of the Trinity, the Holy Spirit. It is the belief and trust in the Spirit of God that guides us and strengthens our faith. *The Upper Room* Dictionary did not forget this, and neither should we: "The Bible gives two extraordinarily brief definitions of God: 'God is spirit' says Jesus to the woman at the well (John 4:24); and 1 John 4:8 adds, 'God is love.'" (p. 133) All my study and preparation in order



Hebrews 13:2

to enter full-time ministry were focused on the Word of God and the brief, yet powerful, ministry of Jesus while he lived on earth. What I have hungered for later in life is the actual experience of the indwelling Spirit for guidance and understanding truth. God is faithful to anyone who humbly seeks the truth.

Another teaching that I found in *The Upper Room Dictionary* was on "regeneration," which is "a theological term for rebirth or second birth ... brought about by the action of the Holy Spirit ... also referred to as being born again or born from above." (p. 235). This second birth due to the work of the Holy Spirit is required for disciples of Christ to discover our personal call to witness and/or to service while we live on earth. What I am absolutely sure about is that there are many ways we are called to serve in this world which do not (necessarily) require a person to go back to school, change vocations, or move to a foreign country as a missionary. But what does happen for all of us who have listened to the Holy Spirit, who have opened our hearts and minds to the truth, is that we understand our personal needs more clearly, treat others more lovingly, and use our time, talent, and money more wisely, knowing that we each are a part of God's amazing grace.

Soul Food is written by Rev. Gil Boersma, M.Div., a Board Certified Chaplain and retired Pastor. He can be reached by sending a text to, or calling (231) 557-5640

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Source: U.S. Department of Agriculture. TNS Photo Service.



BY JACKIE LINDRUP RDH, M.Ed

Heading "Up North!"

"What do you want to do that's special for your birthday?" my husband asked me. "Let's go up north!" I said. To me that means we get in the car, head north and stop

at all our favorite places. Tom managed to pull off the miracle of the month and found a little motel/cottage in Frankfort in the middle of July for one

night, so we didn't have to drive there and back in one day. What a treat!

We decided to take the scenic back roads. Our first stop was in Manistee, because I didn't remember ever seeing the lakeshore and beach there. We drove through the quaint downtown along the channel and finally came to the beach and took some pictures of this beautiful spot. I even spotted another Leo (a statue) and stopped to take a picture of us to post on Facebook. We wound our way north to Frankfort with no more stops, located the place we had rented for the night, and then parked downtown to walk and window shop. On our way downtown we had to run in to the Crescent Bakery for an apple fritter. Darn, they were already sold out! We walked to the beach from downtown and found a great little walkway off the beach sidewalk that winds back through the neighborhood. We had always imagined what fun it would be to live in Frankfort!

Back in the car, our next stop was Point Betsie to search for round rocks. There was very little beach, just like at Duck Lake State Park this year. I filled

a bag with rocks to bring home and met a young girl staying in a cottage nearby who helped us search. We found a large Petoskey stone for Tom, who said he had never found one. The girl had never seen one either, so we wet it and showed her all the fossil designs.

Next we headed to Glen Arbor, to my favorite place called The Cherry Republic. The Cherry Republic has doubled and tripled in size over the last thirty years, added a winery, a restaurant, and a showroom but it's always so welcoming and delicious I can't resist stopping. We picked up a package of two BoomChunka Chocolate Pecan Cookies for the road and some Cher-









ry Nut Mix. I love to try all the product samples, especially the dark and milk chocolate covered cherries and the various cherry salsas. (My favorite is Original -- just slightly hot!) We walked across the street to the Cottage Bookstore and bought some Lego-like dinosaurs in a tube for an upcoming grandson's birthday. We continued walking towards the lake and stopped to gaze longingly at Becky Thatcher's beautiful one-of-a-kind jewelry and her sister's Bay Lavender Trading Company store next door for small gifts of organic lotions and soaps.

We walked to the beach to see the lake and take some pictures before we put our Pyramid Point hike into the GPS to find our way to the trailhead. We discovered this special hike recently while reading a book on Michigan hiking trails. The drive was lovely, through farmlands and back roads between Glen Arbor and Sleeping Bear Dunes that we had never traveled before. It was a beautiful hike up through the forest on a nicely groomed





trail to the top of a steep dune where we had great views of both North and South Manitou Islands. Believe it or not. I received a phone call from my grandkids in New Orleans about half way up the trail. They could probably hear me huffing and puffing as it got steeper! How was it possible to get cell service way up there? It's a very popular hike and we met many people coming up the trail as we headed down from Pyramid Point. We were glad we'd gotten there early! Birthday dinner was at the Frankfort Hotel -- delicious whitefish!

The next day we drove up through Leland and Northport to Leelanau State Park to see the Grand Traverse Lighthouse, a lighthouse we'd never been to. Because we have been volunteers at our Muskegon South Pierhead Light, it was fun to see and read all the history of this beautifully restored 1850s lighthouse and watch the new lighthouse keepers being trained. On the way back home we had lunch at the Garage Bar and Grill in Northport, which

had been recommended by a friend and has great BBQ. Then on to Leelanau Cellars in Omena for a free wine tasting, where we found a Michigan red wine called Tall Ship Red that we really liked. Our fun-filled birthday adventure up north was coming to an end and the long drive home was ahead of us. On the way we talked about the next time we go up north... maybe we will bring our bikes to ride the new Heritage Trail bike trail from Empire to Glen Arbor. It sounds like a fall road trip could be in our future!

Jackie J. Lindrup RDH, MEd is a retired dental hygienist who loves hiking, biking, golfing and traveling. She is the director of Volunteer for Dental, a program for Muskegon residents who volunteer in exchange for dental services from local volunteer dentists. To reach her please email jackielindrup111@gmail.com



Social Security and Medicare, Working Side by Side

Medicare is the federal health insurance program for people who are 65 or older and certain younger people with disabilities. It is also for people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).

The different parts of Medicare help cover specific services. Medicare Part A (hospital insurance) helps pay for inpatient hospital stays, care in



BY VONDA VANTIL a skilled nursing facility, hospice care, and some home health care. Medicare Part B (medical insurance) helps pay for certain doctors' services, outpatient care, medical supplies, and some preventive services.

Medicare Part C (Medicare Advantage plans) is a type of Medicare health plan offered by a private company

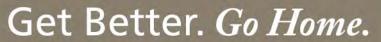
that contracts with Medicare. Medicare Advantage plans provide all of your Part A and Part B benefits. Medicare Advantage plans may also include Medicare Part D (prescription drug coverage). Part D helps cover the cost of prescription

drugs. Some people with limited resources and income may also be able to get Extra Help with the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. The Extra Help is estimated to be worth about \$4,900 per year. You must meet the resources and income requirements.

When you apply for Medicare, you can sign up for Part A (hospital insurance) and Part B (medical insurance). Because you must pay a premium for Part B coverage, you can turn it down. However, if you decide to enroll in Part B later on, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Your monthly premium will go up 10 percent for each 12-month period you were eligible for Part B, but didn't sign up for it, unless you qualify for a special enrollment period.

You can learn more about Medicare at www. socialsecurity.gov/benefits/medicare.

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



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Albert Einstein was Autistic, Andy Warhol was a Hoarder, Charles Gershwin had ADHD



BY JANET HASSELBRING Hard to believe. The genius who discovered relativity and invented E=mc², which fore-shadowed the development of atomic power and the atomic bomb, was autistic. Einstein talked late and was a social misfit – he lacked empathy, had difficulty developing friendships, preferred to be alone, engaged in one-sided conversations, and was preoccupied with his own interests. A difficult student, he'd

be Calvin (of Calvin and Hobbes), raising his hand, yelling "BORING!" On his way to the principal's office, he mutters, "Kill the messenger..."

A striking photograph of Warhol's dining room, taken shortly after he died, shows complete chaos. For more than 30 years, from about 1974 until the end of his life, Warhol filled cardboard boxes — "Time Capsules" — with random items like receipts, letters, notes, photos and Campbell soup cans, the inspirations and paper trail of his best-known works. The containers reveal Warhol's compulsion to save food scraps, dead insects, and invitations to events he didn't even attend.

George Gershwin? He must have driven his parents and teachers nuts. A continual bundle of energy, he's the boy fidgeting with his pencil, unable to sit still and concentrate.

In a meticulously well-researched look at the evolution of mental health, journalist Claudia Kalb gives readers a glimpse into the lives of twelve high-profile historic figures. From Einstein's autism and Gershwin's ADHD, to Warhol's hoarding, Kalb provides compelling insight into a broad range of maladies. Her narrative brings a new perspective to one of the

most compelling issues in today's cultural conversation: how much "disorder" is tolerable in an individual, how much will our culture allow, and what is the balance between disorder, psychoanalysis, and medication?

I'm feeling uncomfortable. I recognize myself and people I know in the lives of these individuals. I own clothes I haven't worn in a year, I talk to myself and like my "alone" time. I fidget when I'm bored, but that's the point of the book: where is the fine line between disorder and behavioral quirks?

Though Warhol embraced his disorder as part of his creativity, a key feature distinguishing hoarding from run-of-the-mill cluttering (and that leads to its dysfunction), is that living spaces become so deluged with possessions they cannot be used for their intended purpose. Whew, I'm okay on that one....

Gershwin would be the one out of every ten children between the ages of 4 and 17 diagnosed with ADHD, and among the 3 million people taking meds. They don't always work and have harmful side effects, prompting critics to question pharmaceutical companies' motives. Dr. Edward Hallowell, psychiatrist, has been dealing with ADHD children and adults for over 30 years and suffers from the disorder himself. He disagrees that they are incapable of focusing. "What they need," he notes, "is a passion big enough to rein them in." When Gershwin found the piano, he became hyperfocused. On medication, we may never have heard the rhythms, color, humor, exuberance, and hyperactivity of "An American in Paris," or the richly American piece, "Rhapsody in Blue."

Many historians claim the course of history may have been altered if Lincoln had been on Prozac for his melancholia. His unique gifts of sensitivity, empathy, and insight, while they contributed to his depression, were also indicative of his greatness, and may have been the very qualities that enabled him to guide our country through the Civil War.

One historian quips that Poe, on Prozac, when spying the Raven, might have bantered, "Hello birdie!" Hallowell admits the difficulty in diagnosing a true behavior disorder and cautions parents, teachers, and psychologists to consider a meticulous history from parents and teachers and to be judicious with prescribing drugs before trying alternative remedies.

Einstein's brain lies in the Mutter Museum, in Philadelphia — thin slices of tissue once residing in the head of one of the greatest geniuses of all time. Dr. Lucy Rorke-Adams, a neuropathologist at Children's Hospital in Philadelphia, donated the remains after studying them for over 30 years. What impressed her was their pristine quality. "The neurons were absolutely exquisite," she noted. "It looked like the brain of a child."

Youth distinguished Einstein's brain from the average. Untamed by the advance of years and aging, it was the essence of how Einstein lived and how he thought. In his words: "The pursuit of truth and beauty is a sphere of activity in which we are permitted to remain children all our lives."

Einstein on medication for autism? The thought should give us pause....

Janet Hasselbring is a retired educator and musician. She resides in Spring Lake, MI with her husband and Welsh terrier, Maggie May. They winter in FL, where she is inspired to write her children's books, featuring the wild/shorebirds of FL and beyond. She has also written a series about her family farm, Country Dairy. For musings on her mother visit https://janethasselbring.com/blog/ or janhassebring.blogspot.com





Keith's World

Why Is English so Hard?!!



BY KEITH SIPE "I" before "E" except for foreign neighbor Keith receive eight counterfeit beige sleighs from feisty caffeinated weightlifters.... Weird.

English can be very difficult for certain people, like ME! My wife was an English major in college and she is constantly correcting me. I don't dare let her edit my writings for I would never meet the deadline.

Over time, I have found some interesting ways people have shared their thinking about the English language. These are not mine; I'm not that clever.

I remember a little rhyme about the "I before E" thing. Not sure how it went, but was something like "I before E except after C or when sounded like 'A' as in neighbor and weigh." But there are more than that.

Then you have the words that are spelled the same but pronounced differently. No wonder I got all those Ds on my spelling tests.

If that isn't enough...Here are 10 reasons why English is Weird

The bandage was wound around the wound.

The farm was used to produce produce.

The dump was so full that it had to refuse more refuse.

We must polish the Polish furniture.

He could lead if he would get the lead out.

The soldier decided to desert his dessert in the desert.

Since there is no time like the present, he thought it was time to present the present.

A bass was painted on the head of a bass drum.

I did not object to the object.

Anonymous

Then there are the words like to, two, too. Huh? Or they're, there and their. Your and you're. Who thinks up these things? Was there alcohol involved?

We'll begin with a box, and the plural is boxes

But the plural of ox, becomes oxen, not oxes.

One fowl is a goose, but two are called geese

Yet the plural of moose should never be meese.

You may find a lone mouse or a nest full of mice

Yet the plural of house is houses, not hice.

If the plural of man is always called men, why shouldn't the plural of pan be called pen?

If I speak of my foot and show you my feet

And I give you a boot, would a pair be called beet?
If one is a tooth and a whole set are teeth
Why shouldn't the plural of booth be called beeth?
Then one may be that, and three would be those
Yet hat in the plural would never be hose
And the plural of cat is cats, not case.
We speak of a brother and also of brethren
But though we say mother, we never say methren.
Then the masculine pronouns are he, his and him
But imagine the feminine she, shis and shim.
Anonymous

So, all of you people who think you are masters of the English language: The next two or to or too months are upcoming holidays, Thanksgiving, Christmas and New Year's. I'm sure some of you will be writing notes, Christmas letters or whatever. Enjoy the time of writing, and make sure you use the commas, periods and question marks properly. Oh yes, and one more thing. There's been a rash of misspellings from those "texting" people with their phones. Like I C U later....

Keith may be reached at rightseat625bg@gmail.com Please drop him a note, he loves the attention, well, he would love to hear from you.

Keith enjoys writing, photography, flying, cooking, history, biking and lives in downtown Muskegon



ACROSS

- 24 minutes, in the NBA
- Giant among wholesale 5
- 9 Heat unit
- 14 Rideshare app
- 15 __-deucey
- 16 Great Lakes mnemonic
- Author Wiesel
- Improbable tale
- Candy heart message
- Position of football lineman
- J.J. Watt 23 Sound heard by a shepherd
- Intense, as a competitor
- Average, in math
- 33 Unsteady on one's feet
- 34 Country rocker Steve
- 35 " & the Women": 2000 Gere film
- 36 Divisions of tennis matches
- 37 Actress Holmes
- 38 Ticked off
- 39 "How was __ know?"
- 40 Diamond weight
- 41 Word before Master or case
- 42 Fountain treat with Bosco, maybe
- Biblical dancer 45
- 46 For each
- Echoic remark before "What do we have here?" whose words can follow the ends of 20-, 28- and 42-Across
- 54 Many Mideast residents
- Verdi opera set in Egypt 57
- Color similar to turquoise
- '90s candidate Ross
- 60 Hosp. scans
- Road grooves 61
- Japanese capital
- Literary sister of Amy, Meg and Jo
- Magnitude

DOWN

- Tinged
- Having the skills
- Actor/singer Garrett 3
- 4 They're on the house
- Prepares to have one's 5 tongue depressed
- Healthy berry 6
- Griffin of game show fame 7
- "Auld Lang __" 8
- 9 Skating danger
- 10 Texas : poker game
- 11 Big Australian bird
- Gun, as an engine
- The Spartans of the NCAA

- 21 Part of NFL: Abbr.
- TurboTax option
- 25 Hardwood tree that drops
- Fisher who plays Princess 26 Leia
- 27 Come in
- 28 "Queen of Soul" Franklin
- 29 Equip anew, as a machine
- Ben Stiller's mom
- 31 Really bother
- 32 Clichéd
- 33 Nike competitor
- 37 Superman's birth name
- Sci-fi classic that introduced Princess Leia
- 40 Regains consciousness
- Poet Silverstein
- Frequent John Wayne persona
- A cannonball makes a big
- Shepherd's charge
- 49 Lamp-to-plug line
- 50 Improve text
- 51 Same: Pref.
- Skating jump 52
- 53 Cut with light
- 54 Fitting
- 55 Rock's __ Speedwagon
- Genesis boat 56

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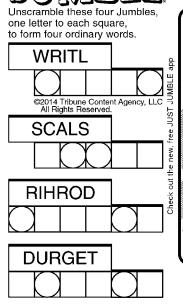
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THAT SCRAMBLED WORD GAME

by David L. Hoyt and Jeff Knurek









suggested by the above cartoon.

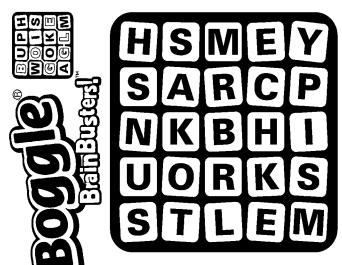
Print your answer here:



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	6				8	2	
		2			4		
			6	1			5

SENIOR PERSPECTIVES GAME PAGE

Answers on Page 35



By David L. Hoyt and Jeff Knurek

INSTRUCTIONS: Find as many words as you can by linking
letters up, down, side-to-side and diagonally, writing words
on a blank sheet of paper. You may only use each letter box
once within a single word. Play with a friend and compare
word finds, crossing out common words.

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4 letters = 2 points

5 letters = 3 points
6 letters = 4 points

7 letters = 6 points 8 letters = 10 points 9+ letters = 15 points YOUR BOGGLE RATING

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31 - 60 = Gamer 21 - 30 = Rookie 11 - 20 = Amateur

0 - 10 = Try again

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A Look into the Future from Years Ago



BY DICK HOFFSTEDT

Come back with me to a day in 1972 that gave me a chance to see the future and not realize it. It was a day that a completely new product came on the market that changed forever the way we did mathematical calculations.

I was working at the time as a tool and die designer.

My work required a lot of mathematics: geometry, algebra but particularly trigonometry. It's a Greek word meaning the measurement of triangles. These relationships were expressed in other Greek works like Pythagorean Theorem, hypotenuse and the six functions called sine, cosine, secant, co-secant, tangent and co-tangent. These are beautiful words to me.

My work involved countless calculations. At that time, to do calculations, you had these choices: long hand with pencil and paper or a slide rule. All were slow and had the potential for errors. In my designing, we worked in thousandths of an inch so an error of any kind was unacceptable. Then came the electro-mechanical calculator. The first one I ever used was invented by a Swedish-born American named Carl Friden in San Leandro, California in 1934. It was referred to as the "Aristocrat of Calculators." It resembled a typewriter in that there was a front keyboard with numbers instead of letters and a movable carriage in the rear that displayed calculations and the final answer.



Trig calculations require using degrees, minutes and seconds, which is how angles within a triangle are measured. Every angle had a numerical value for the previously mentioned six functions. Those numbers were found in a book called "Trig Tables." This number, along with the length of one of the triangle sides, would be entered into the Friden, and you would hit the proper key to start the calculation. It would either be the multiply or division key. The Friden would then start all its tiny components into motion. Wheels, cogs, pawls, gears, cam shafts and linkages would begin to move with a very distinct sound...ka-chug, ka-chug until the correct answer would appear in the carriage window. Depending on the problem, this kachugging could go on for five minutes or more. It was slow, but deadly accurate.

Then came the day I mentioned earlier, in 1972 when I saw the future. There had been electronic computers for many years, but they were the size of rooms. Then came that day I saw the ad for something being touted as a "pocket calculator." It was made by Hewlett-Packard and was designed to fit into a man's shirt pocket. It was called the HP-35. It listed for \$395 and was the world's first pocket scientific calculator. Those hundreds of thousands of trig functions were in this new electronic device and calculations would take no more than two seconds. I wanted one. When the price dropped to \$295, I bought one. When I started my own design business in the late '70s, I bought another for around \$40. Today, you can get one for under \$10 that does even more than the HP-35 did.

Look what all of this brought about...PCs, smart phones and much more. The day I saw that ad was a significant day. I saw the future and didn't even know it. It ushered in a "Brave New World."

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 63 years. Richard has four daughters, twin sons, four grandsons, one granddaughter, one great granddaughter and two great grandsons. Richard is an engineer by profession. His interests are music, reading, travel, riding his adult tricycle, Mark Twain and John Steinbeck.





Cats and Dogs, Oh My!



BY TRICIA McDONALD For Janet Vormittag, the summer of 2006 was a rollercoaster of emotions. Both of her parents were dealing with cancer, Janet and her husband were embroiled in divorce proceedings, and her freelance work at The Grand Rapids *Press* was ending. It was enough to send any sane person to bed—indefinitely.

Not Janet. Instead, she started a monthly magazine that allowed

her to focus on her two passions in life—writing and animals. Twelve years and 135 issues after its debut in December 2006, *Cats and Dogs*, A Magazine Devoted to Companion Animals' publication size has doubled to almost 10,000 copies.

Janet plans, organizes, designs, creates the layout, writes many of the articles, sells advertising, and distributes the magazine. It sounds like a one-woman show, but Janet is quick to point out that friends and family helped her get the magazine off the ground

and continue to offer their assistance

Cats and Dogs was published monthly until the spring of 2018 when it became a quarterly publication. Janet had considered quitting the magazine due to time constraints, but after an overwhelming response from readers, she compromised and decided to publish quarterly instead of quitting.

Janet was born and raised in Tall-madge Township in Ottawa County on her parents' farm. As a kid she loved to read and was always begging her mother to buy her books. "I was the bookworm of the family."

She admits to not reading as much now because she has too many other things going on.

Those "other things" include two published novels and one memoir. In 2012, Janet self-published *Dog* 281, a fictional book about dogs being stolen and sold for research. The book was inspired by the disappearance of her sister's dog. They did everything they could to find the dog, but it was if it had vanished.

Three years later, Janet published the sequel, *More Than a Number*, a fictional story about dog fighting.



As an animal advocate, she writes her magazine articles and novels to educate people about real life issues facing animals.

Although both of Janet's novels are about dog issues, her true love is portrayed in her memoir *You Might be a Crazy Cat Lady if* This book, published in 2017, is a collection of short stories about cats she has fostered and

owned (and that owned her) over the years. It is a humorous memoir, although Janet worries she has become a crazy cat lady. A recent online quiz determined she was only 68 percent crazy. "I hate being anything less than 100 percent, so I'm at a crossroads. Should I aim higher?"

Janet's advice for writers is to join a writers' group, read books about writing, and write. "Even if you think it is crap. Good writing comes with editing and rewriting." Janet's goal is to write 1000 words a day.

"Magic happens when you write every day—your subconscious mind kicks in and helps pull the story together."

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Some Thoughts on Suffering

In my work as a hospice chaplain, I am sometimes asked the question, "Why does God allow suffering?" There is no easy answer. Each of us has seen suffering in our own lives and that of our loved ones



BY CURTIS FREED, MA, BCC

that often leads to the same question. There is no easy answer as to why suffering exists in our world. Even as a "person of faith," I have asked these questions when I have seen suffering in my own life and work.

Suffering comes in many forms. There is spiritual suffering that results in conflict with one's religious beliefs. There is emotional suffering due to the loss of a relationship (spouse, child, or friend). Financial suffering is the result of loss of job or personal assets. Finally, there is physical suffering due to disease or injury that can lead to death.

Suffering is an intensely personal experience. It reminds me of one man whom I visited on hospice care. He was bed-bound, unable to take

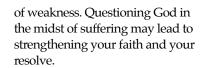
care of himself and believed he was a "burden" to his family. He was frustrated and said to me, "I didn't know it would be this hard to die." This man was seeking answers as to why he was suffering so.

Those who are suffering may frequently seek to find meaning and answers to questions that cannot be easily answered. Another man whom I visited on a regular basis, suffered from a long-term, debilitating illness that made him immobile. On more than one occasion, he openly wept as he asked me, "What did I do to deserve this?" He firmly believed he was being punished in some way.

Suffering is often accompanied by spiritual distress. There is a direct correlation between one's religious beliefs and how a person views their suffering. Some view suffering as a form of God's testing. Others may view suffering as punishment from God.

What should our response be when we experience suffering? There are no easy answers but here are some guidelines:

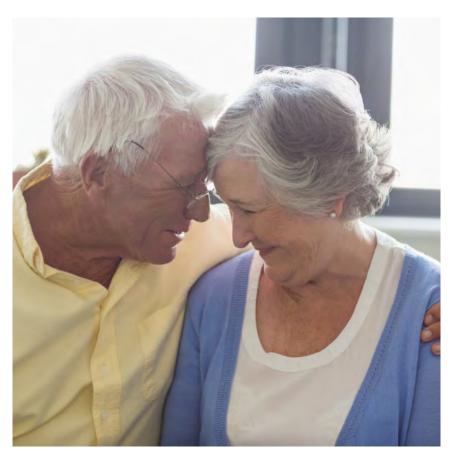
- 1) Realize that you are not alone.
- 2) Questioning God is not a sign



- 3) Seek help when necessary. Accept it kindly. Share your thoughts and feelings with a pastor, chaplain, or a friend.
- 4) All suffering that we experience is only temporary. There is always hope and "a light at the end of the tunnel!"
- 5) Finally, laugh when you have the chance, cry when you need to, and

hold close the ones you love.

Curtis Freed is a Spiritual Care Counselor for Harbor Hospice. He is a Board Certified Chaplain (BCC) with the Association of Professional Chaplains (APC). Prior to joining Harbor Hospice, he worked as a chaplain at Mercy VNS & Hospice for 3 years. In addition, he worked as a chaplain for Spectrum Health at Butterworth and Blodgett Hospitals for 8 years. He is a graduate of Liberty University (1987) and Liberty Baptist Theological Seminary (1990).





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BY CLIF MARTIN

Martin's Meanderings

Octogenarian Alley

I've been young and I've been old. Old is better. I will be 89 on the first day of 2019. No applause, please. Hand me my scythe and I will show you that I'm not too old to cut the mustard. When you get way over on the other side of the hill you can act wise if you want to. It will get you lots of followers. However, I leave that to those much younger than I. That includes the 70-year-olds who are happily enjoying their senior discount. I am a bit sad for the young because they can't remember things that happened eighty years ago like I can.

I was listening when Orson Welles told us the Martians had landed and Abbot and Costello introduced "Who's on First?" Remember Napoleon Hill? Back in 1937, the year before the Martians arrived. he wrote one of the greatest self-help, positive thinking books of all time. Think and Grow Rich still sells today. It's filled with systems and practices for using the power of your mind to attain health, wealth and everything you desire. It's laced with stories of the great movers and shakers who used those principles to change the world. He followed it with a series of similar volumes. Thirty years after that blockbuster that put him in the self-help hall of fame, he had this flash of insight that he put in his final book. He wrote, "Ultimately, nothing matters."

Kurt Vonnegut is another great writer who said something that is right up my octogenarian alley. I love it. He wrote, "I tell you, we are here on Earth to fool around, and don't let anybody tell you different." OK, if you are a Vonnegut fan you know that's not a precisely accurate quotation. I altered it for this high-class family publication. He didn't say "fool around." He used another four letter that starts with F and ends with ART.

I do my share of geriatric fooling around. I told a young health care worker that she will spontaneously combust if she gets any hotter. Did she deck me? Did she call management and have me tossed out, ordered to never show up there again? She laughed. She hugged me. Being a cute little old man ain't had

We asked Clif for some biographical information. He said all you need to know is that he loves his cat too much.

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November 14 - Art Bingo with Muskegon Museum of Art

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RPNIA - Rebecca Lenoir Center

November 28 - Alzheimer's Association - Caregiving Through the Holidays

December 19 - Westshore Law - Elder Law Attorneys

White Lake Adult Community Education

November 19 - Investment Fraud

December 17 - Online Safety

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BY LISA TYLER

About Us: Navigating the Senior Resources Website (Im)

Donate/Make a Payment

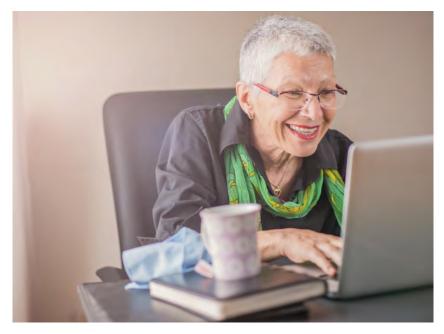
We've focused all year on the Senior Resources website, www.seniorre-sourceswmi.org. In this last issue of 2018, we'll focus on the Donate/Make a Payment page, as well as Current Events and Workshops to Improve Wellness.

The Donate/Make a Payment page allows you to make an online payment or donation. On the main body of the page, we share information about how you can support Senior Resources, which is a 501(c)3 nonprofit organization. We accept donations for our Unmet Needs Fund, which helps older adults meet needs that they cannot do themselves due to financial hardships. The Unmet Needs Fund has provided assistance with medical equipment, hearing aids, glasses, dentures, and more. It's a fund of last resort, and relies heavily on donations, through the website or often from memorial contributions.

We also accept donations for our Medical Loan Closet, which we covered in the September-October issue, as well as charitable bequests in wills.

On the left side of the page is information about Endowment Fund giving, with funds at the Community Foundation for Muskegon County and the Grand Haven Area Community Foundation. There are also ways to pay for Senior Perspectives if you're an advertiser, as well as the Companion Care program, and general donations.

Our Current Events page lists a variety of information in Muskegon, Oceana and Ottawa counties, from ongoing caregiver support groups to cultural events in our region. When we receive information that we think would be of interest to older adults and caregivers in our region, we share it here.

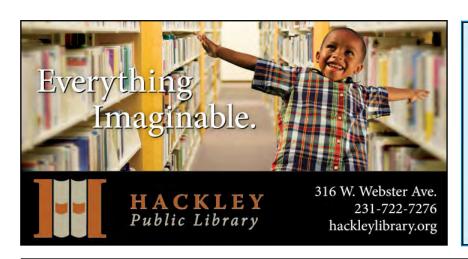


Workshops to Improve Wellness includes information on classes offered in the region, such as A Matter of Balance, Diabetes PATH, Chronic Pain, and other wellness classes (listed under the Matter of Balance information). These evidence-based classes are offered by Senior Resources and other providers in our three-county area. Information is included about the dates and times, and who to call to register.

The final page on our website is the Muskegon County Senior Millage. For anyone interested in the work of the Muskegon County Senior Activities Committee, this is the page to check. It contains minutes, agendas, monthly reports, and information on funded programs.

We do our best to keep the Senior Resources website updated with information provided to us. Please check it regularly to keep abreast of changing information and activities. Feel free to contact me with suggestions, too – ltyler@seniorresourceswmi.org.

Lisa Tyler is the Communications Director at Senior Resources. She stays busy with her husband and two children – Nick, a sophomore at MSU (her alma mater), and Hannah, a senior at Mona Shores High School. She also is president of the MAISD board of education and chairs the Muskegon advisory committee of Kids' Food Basket.



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A Season for Mange





RILEY

When pursing a healthier lifestyle, there are many things to consider but one thing is certain, it's all about self-improvement. Whether you are looking to grow physically, socially, intellectually or spiritually, change is bound to occur. For many, the start of a new year engages motivation for a healthy lifestyle change. But if you ask me,

there is no better time to consider making a healthy change than during the change of a season.

The changing seasons are a perfect time to slow the pace of life down, look inside yourself and reflect on what you see. It presents a great opportunity for heightened self-awareness and focus. What do you want for yourself? What is calling you this season? Utilize this shift in the season to regain energy for healthy lifestyle changes that may be calling you. As you begin to move towards your area of selfimprovement remember these important concepts.

Small changes last the longest. When goals are set with an all-or-nothing mindset, they are often initiated with incredible intention and tenacity but those initial bursts often fade leaving behind feelings of self-doubt and failure. These feelings certainly don't help to motivate. Make small changes over time, and these changes should be ones that can fit into our lifestyle easily.

We are often far too vague when it comes to making goals. As a certified Lifestyle Coach, I've worked with individuals who state "I want to lose weight"

or "I want to feel better." While these are important areas to work towards, vague goals can truly slow the self-improvement process. Consider this, what is it about losing weight that's important to you?

What does feeling better look like? Being specific and providing yourself with measureable progress are two important components to healthy change.

Remember, be kind to yourself. Stay realistic with your goals. What are you actually capable of doing based on your schedule, resources, responsibilities and present life stage? These are all important to consider when forming your next steps. The self-improvement process should be a positive process, not rooted in tearing yourself down with the hopes of building yourself back up. Create a healthy foundation for change that's rooted in positive self-talk.

As we walk through life, striving towards healthy living is an ongoing process. It's not a game of all or nothing. Some attempts are more productive than others, and that's OK. Even when we fall short, there's still much to learn. Take time to reflect, modify your approach and create an actionable plan for the future.

Utilize this day as your blank canvas with incredible potential.

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Traveler Tales

It's beginning to look a lot like Christmas



BY JAY NEWMARCH Want to instill your holiday with an injection of Christmas cheer this year? Why not plan a long weekend in New York City? We've all seen the pictures of Rockefeller Center, Times

Square and Fifth Avenue as it gears up for the Christmas holidays, but nothing you've seen quite matches the reality.

Last year, the weekend after Thanksgiving, I set out for New York with visions of sugarplums dancing in my head. While the weather, in the high forties and low fifties, wasn't exactly Christmas-like, it was great for exploring the city from one end to the other. And,

not to worry, New York City does put on a show for the holidays.

New York City is blessed to have no fewer than three airports serving the metropolis. I happened to fly into Newark, but choose the airline of your choice, as none of the three, La Guardia, JFK or Newark, is more than 20 miles from midtown Manhattan.

If you are planning on taking a cab or limo into town, Newark would be the most costly as it is the furthest away. But, Newark is serviced by the Air Train and you can catch a train from 5 a.m. to 2 a.m. that will deliver you to Penn Station for less than \$12 each way. You can also rent a car, but don't. Unless you are planning on venturing outside of city, parking in the city is both hard to find and costly.

Whatever mode you choose, once in the city, you can get everywhere you need to be by foot, subway, bus and taxi. Or, there is also the option of purchasing a pass on one of the tour bus companies that dot the city. In theory, you're able to hop on and hop off at any of the designated stops.

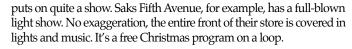
I actually tried this for the first time on this trip. It turned out to be a problematic means of transportation, at least during the holiday season. The buses were often full, changed routes due to traffic or simply went out of service in the middle of a route. The hop on, hop off premise often didn't mean hopping on or off where you wished.

But, in defense of these buses, getting around NYC during the holidays is a difficult task. I witnessed one bus driver sharing this wisdom with an irate passenger while we were stuck in traffic. "Everyone one in and around New York wants to be in Manhattan between Thanksgiving and Christmas," he stated. "Then add all the tourists from around the world that want to be here, too. You just have to expect this gridlock."

Still in all, it's invigorating to be a part of this sea of humanity during the holidays. We ventured to Rockefeller Center one evening to see the Christmas tree. You are simply engulfed in a slow-moving mass of people that somehow doesn't stress you. The streets and stores are bedecked and Christmas music is wafting through the air. How can you be upset? Get a glimpse of the tree and skaters at Rockefeller Center and your heart will grow three times as you feel the Christmas spirit infuse you.

Be aware, however, of where your belongings and fellow travelers are. If you don't hold on, you can be swept away in another direction. I even quipped about being inappropriately touched. You can't be too shy or expect personal space when you're in a moving sea of people.

Take in Fifth Avenue while you're there, too. The cream of the crop in the retail world



Another must do. Book your ticket immediately for the Radio City Music Hall's Christmas Spectacular. It is literally magical. Frankly, it wasn't at the top of my wish list, but I decided it was a necessity for any holiday trip to NYC. I am now a convert. Apparently, the show is same year in and year out, but why mess with perfection? They have it down to a fine art and it is worth every cent, every minute. I saw this as an adult and was mesmerized. It was fun to watch the kids who seemed, just like me, in awe of this show. As the show climaxed, it even began to snow inside the theatre. They have every right to use the word "spectacular."

My favorite part of NYC has to be Central Park West. I ventured up there again on this trip to take in the neighborhood, walk through Central Park and buy some discount Broadway tickets. Here's a little secret. If you don't already know, you can purchase same day tickets at TKTS offices at 30-50% off the normal price. The one across from Lincoln Center is far less busy that the one in the middle of Times Square. I queued up about 30 minutes before the ticket office opened at 11 a.m. and was only a dozen

people back in line. If you venture to the Times Square office, you'll devote much more time and be in a much, much longer line.

After procuring tickets I walked the streets of Central Park West and watched families shopping and purchasing their Christmas trees from sidewalk vendors. One couple was carrying their toddler in their arms while pulling their tree in their child's wagon. How cute is that?

While up there, stop into Zabar's grocery store. Really a deli on steroids, you can buy specialty foods, kitchen goods and have a sandwich made to-go at their deli counter. Or, how about Barney Greengrass, a 100-year-old Jewish deli? Want smoked fish or bagels, that's the place. There are a number of great neighborhood restaurants that will delight.

If Central Park West isn't quiet enough for you, slip into Central Park. Even as busy as New York was on my visit last November, Central Park offers a respite from the traffic, noise and crowds. I didn't really venture into the park to any degree until the third time I visited New York. Now, I wouldn't miss a chance to wander through at least a portion of the park when I visit. Central Park is a quiet gem in the middle of the bustling city.

Where to stay? This trip, I stayed in midtown in the historic New Yorker hotel. Just a five-minute walk from Broadway and near the giant Macy's department store of Thanksgiving Day fame, it was a great, historic choice. Its central location allowed me to walk in any direction and find something of interest. Quiet, no; it's across from Madison Square Garden and a block from Penn Station.

All things being equal, Central Park West is my favorite place to stay with a more neighborhood feel, but you won't be as close to most attractions. A hotel in or around Times Square would put you in the heart of everything Christmas, but would also be noisier and in the middle of the congestion. Hotels in and around the south side of Central Park would be a great location, too, but that area is also home to some expensive hotels such as the Plaza Hotel. Even if you don't stay at the Plaza, it's a great place to shop and eat, by the way.

Take some time to decide what you most want to see and how much you want to travel to get there. The nice thing about New York is that you're able to get around on foot. If it's beyond a walk, you're always close to subway stops. I love the subway for both the bustle of people and convenience. Once you've got it down, you can go everywhere.

If you haven't been to New York City during the holidays, it is a sight to behold. And, apparently, one that many people make a point to behold. You will be shoulder-to-shoulder with all these people, so pack your patience and dive into a real New York City experience.

Jay Newmarch is a marketing professional and graphic artist living in Kalamazoo, Michigan. Jay designs the Senior Perspectives publication for Senior Resources and is an avid traveller who takes every opportunity to visit different corners of the world.



Ask the Provider Memory Loss and Dementia: Does Everyone Get It?

Courtesy of Mercy Health

As a neuropsychologist, I'm often asked by older adults and their loved ones whether memory loss and dementia are an inevitable part of the aging



BY ABIGAIL RYAN, PhD, ABPP-CN

process. See below for answers to a few of the most frequent questions that come up in my clinic:

Question: What are normal, agerelated cognitive changes?

Answer: It is normal to have mild changes in memory and speed of

thinking — like forgetting why you walked into a room or having trouble coming up with a word. These changes are mild and do not affect your ability to do things like drive, pay your bills, and manage your medications without help.

Question: Is dementia a normal part of aging?

Answer: Dementia is not a normal part of aging. Dementia means there has been a decline in cognitive functioning (e.g., memory; attention; or executive functions, such as planning and organization) that is severe enough to cause problems in people's ability to do things independently, such as driving and paying bills.

Question: What is Mild Cognitive Impairment?

Answer: Mild Cognitive Impairment, or MCI, is diagnosed when a person shows some cognitive decline, but the person is still able to do most things independently or with only a little assistance.

Question: What is the difference between dementia and Alzheimer's disease?

Answer: This is a common question. Dementia is a general term that means a person's cognitive abilities — often memory or executive functioning — have declined and that person can no longer do things like drive, pay bills, or manage medications alone because of cognitive impairment. Alzheimer's is one cause of dementia.

Question: What cognitive functions are affected by dementia?

Answer: The cognitive functions affected by dementia depend on what type of dementia a person has. For example, most people are familiar with Alzheimer's dementia, which causes significant short-term memory changes (e.g., trouble learning and recalling new information, like recent conversations or new appointments). There are many other causes of dementia besides Alzheimer's, such as neurovascular changes or stroke, dementia with Lewy bodies, or other degenerative neurological conditions.

Changes in attention, speed of thinking, executive functions (e.g., planning, organizing, problemsolving), and visuospatial abilities can also happen with certain types of dementia. A doctor may refer you to a neuropsychologist to test all of these cognitive abilities, which can be helpful for identifying what type of dementia is present.

Question: My doctor referred me to a neuropsychologist. What does a neuropsychologist do?

Answer: A neuropsychologist evaluates for cognitive impairments and helps identify their cause. For example, if you are worried about your memory, you may be referred for a neuropsychological evaluation. The neuropsychologist would talk to you, and probably a family member, to learn about your memory concerns. He or she would also administer cognitive tests to look for evidence of memory or other impairment.

The neuropsychologist would use all of this information to help you and your family, as well as your primary care physician, understand what is causing your memory concerns and will make suggestions about what you can do about them.

To learn more about this topic and the Mercy Health Neurosciences Memory Clinic, located at 1277 Mercy Drive on the Mercy Campus in Muskegon, please call 231.672.6568.





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Do you recognize any of these people?



BY DELICIA EKLUND Hundreds of vintage photos are donated to The Muskegon County Genealogical Society (MCGS) that have limited, if any, information available. This time the photo looks like a church family. We would love to locate someone from the family and get the picture back

to them! If you know them, please give me a call and let me know!

Senior Resources of West Michigan has partnered with MCGS to assist in identifying these photos. This is where you come in. Future



editions of the Senior Perspectives will feature photos of indi-

viduals, families and places from the Muskegon and surrounding areas. We try to find families who have links to Muskegon.

Senior**Resources**

Our Name. Our Focus.

I will give you the information that I received while gathering the photos from MCGS. If you can help to identify any of these individuals or know the family, please contact, or have them contact: MCGS Pictures, C/O HPL-Torrent

House, Local History & Genealogy Dept. 315 W. Webster Ave Muskegon, MI 49440.

Email us 1972mcgs@gmail.com



Mr. Plouhar, Part 2

We recently had another picture identified! This photo was published in the May/June issue of Senior Perspectives. His name is Andrew Plouhar, and I had the pleasure of meeting one of his daughters, Maryjane Duguay of Muskegon. She is one of seven children, three boys and four girls he shared with his wife of 50 years, Suzanne (Kryschewski) Plouhar. Andrew enjoyed hunting, fishing at the Ark in Montague and traveling to Manistee. He and his family attended Our Lady of Grace Catholic Church.

Andrew was a Sergeant and Detective for the Muskegon Police Department for over 33 years. He served in the Navy during WWII as a Chief Petty Officer and Shore Patrol in the South Pacific. After retiring from the Police Dept. Plouhar became a Private Detective. Plouhar was President of the F.O.P. and was very active in Muskegon

Association for the Mentally Challenged People. This organization was very close to Plouhar's heart as he had a son, Danny, with Downs's Syndrome.

It is always such a joy to meet the people behind the pictures that I receive. I feel like I am meeting Muskegon's history. We have successfully reunited four families with their lost photos. If you have any question or comments regarding my articles, please let me know by contacting me at deklund@seniorresourceswmi.org.

Delicia is an Options Counselor with Senior Resources. She grew up in Norton Shores and loves everything history! She spends much time researching her own family, as well as local history. She loves spending time with her husband Andy and son Alan. You can contact her at deklund@seniorresourceswmi.org or 231-683-2630





Answers for Word Search , Crossword Puzzle and Suduko on Pages 24 & 25

Н	Α	L	F		S	Α	М	S		Т	Н	Ε	R	М
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4	7	9	8	5	6	1	3	2
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6	2	5	9	1	7	3	8	4
9	4	1	3	8	5	2	6	7
7	3	8	2	6	4	9	5	1
1	6	7	5	4	9	8	2	3
5	9	2	7	3	8	4	1	6
3	8	4	6	2	1	7	9	5

35

Boggle Answers:
TUNA PIKE SOLE BASS SHARK
SMELT PERCH

Jumble Answers:
TWIRL CLASS HORRID TRUDGE

Answer:

When they told them they'd be driving clockwise, the drivers said

– ALL RIGHT



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