Senior Perspectives JULY I AUGUST 2018

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PUBLICATIC

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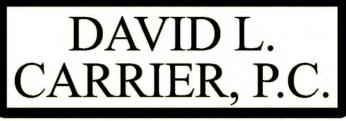


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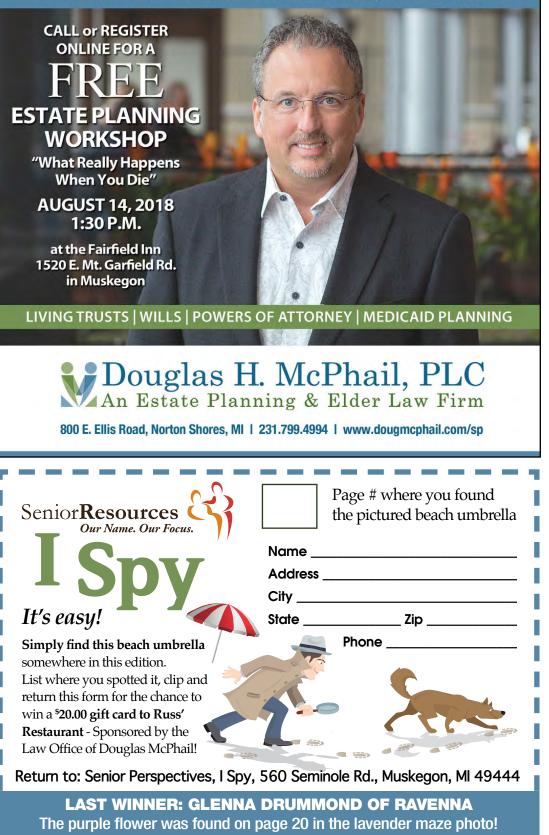
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Letter from the Editor What is this "ride-share" thing all about?



MICHELLE

FIELDS

As I was inserting the final photos to our Senior Perspectives Facebook page, annoying marketing ads kept popping up. One in particular that caught my interest was about the "ride share" industry and seniors. I decided to check it out to see if this service might be an option for some of our clients at Senior Resources.

After reviewing the basics, I came to the conclusion that not only would it be perfect for some of our readers who are unable to drive themselves to medical appointments or to get groceries, it would be an amazing opportunity for local active seniors wanting to make a few extra bucks, get out-and-about and meet new people.

So, if you don't already know about this ridesharing concept, here are the basics of using this service.

TO RIDE:

To ride with a ride-share service, you would have to set up a personal account with that business. Once an account is established you can take advantage of this transportation service:

• Request a ride on their app, using your smart phone.

- Enter your current location and destination.
- The app will give you an estimated cost and distance to your destination. You can even choose the style of car you prefer.
- For safety reasons, you can also meet your driver before even getting in the car.
- Arrive at destination (and make a stop if needed).
- Once you arrive at your destination, the fare is automatically calculated, and you have the opportunity to rate your driver, provide feedback or comments, and tip if desired.
- Payment is made through preauthorized credit or debit cards. (Cash is not accepted for service.)

TO DRIVE:

To learn how to start driving for a ride-share company, I decided to go straight to a seasoned ride-share expert, Lyle Canum. Mr. Canum is an 81-year-old from Ottawa County who has been driving for a ride-share organization for approximately 18 months. In that time, he has provided approximately 4,500+ rides to individuals.

Fields: What made you decide to be a ride-share driver at 80 years old?



Canum: Another family member has been doing it and encouraged me to give it a try. I still enjoy it. It keeps me busy and active and I enjoy meeting new people. I like the flexible hours and can work when

I want to. I'm not tied down to a schedule. **Fields:** You mentioned both West Michigan and Florida. How does that work?

Canum: My wife and I spend our winters in Florida. I



Lyle Canum with son Steve Canum from Senior Resources.

just re-start my profile when we get to Florida. We live near a large university and a medical campus; I keep as busy as I want.

Fields: You mentioned a Mrs. Canum? How does she feel about your ride-share profession?

Canum: We've been married for 58 years now. Since we're both retired, she needs a little space of her own sometimes.

Fields: Any final advice for someone who might be thinking of becoming a ride-share driver?

Canum: There is a certain amount of liability in anything you choose to do. But like any other thing in life, sometimes you need to just give it a chance.

Transportation continues to be a need in the Muskegon, Ottawa and Oceana County region. As a member of this community you have an opportunity to be part of a solution and can even benefit from the increase in available transportation options. To find out more about licensing and insurance requirements, earning potential and driving opportunities, visit www.uber.com, www.gogograndparent.com or www.lyft.com



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Traveler Tales You can do London, too!



BY JAY NEWMARCH

I recently found myself with an opportunity to take advantage of a great deal on a week in England, specifically London. I thought of all the practical reasons not to go, but decided to throw practicality to the wind and take to the air. Way too often we listen to our inner voice as it tells you that, "you shouldn't" or "you can't." Put a stop to that naysayer and overrule it!

The cheap ticket to London involved a road trip to O'Hare airport in Chicago, but was a direct flight and saved me more than half the cost on a flight from a local airport. In my experience, direct flights save wear and tear on both your body and your patience. A trip on Chicago roads might be another road block for some, but don't worry, grab a bag of quarters, leave yourself plenty of extra time and hit the road. And, tip, there are cheap long-stay parking lots at O'Hare that won't cost you any more (and maybe less) than parking at our local airports. They range from \$10 to \$17 a day. You can even map Parking Lot E, O'Hare on your mobile phone. It will take you right there.

I arrived in London at 10:30 p.m. with a pre-arranged transfer from the airport to my hotel. I now know I could easily have taken the train right into London and saved myself the cost, but if you're unfamiliar with a foreign city, it might be worth the extra money, especially if you're arriving at night. The first hitch in my plans came when my driver wasn't waiting for me. As the passengers I arrived with dwindled, I began to formulate plan B. Stay cool when this happens. Have your documents on you and contact numbers so you can fix the issue. As I was looking up the 24-hour phone number and thinking of other alternatives, my driver arrived with apologies.



My package included a room at a boutique hotel in a London neighborhood near the main Victoria Station. It was a choice I made from their list of options and it turned out to be a great call. Victoria Station is a major hub for trains, buses and the tube (subway). It was a three minute walk from my hotel and was the start of most of my days.

I didn't make it to my hotel until shortly after midnight and, as that happened to be my birthday, I chuckled at how old the room made me feel. You



see, the room was one of those hi-tech wonders where everything runs via computer, card key and touch pads with glowing dials. I stood in my darkened room trying to figure out how to turn on the lights. As designer for *Senior Perspectives*, I remembered Louise Matz's story (see page 20) about not being left behind by technology. I suddenly realized I was facing that very reality.



I finally got a light on and started to navigate my "smart" room. Exhaustion can often make you feel unable to negotiate such situations. Just know that you can do it and, when you finally accomplish learning that new skill, you finish the task with the thrill of success. I learned enough to get myself ready for bed and am happy to say that I mastered everything else with a rested mind.

One great benefit of my hi-tech room was that it came with a use of a mobile phone and iPad. I took great advantage of both and used the mobile phone as my navigator for most of the trip. My first day started with this phone in hand. If you have not used mobile mapping, have someone show you or find a class. This will absolutely liberate you! I had planned on taking in an ocean liner exhibit at the Victoria & Albert museum and mapped it out on the phone. As it was only a mile and a half from the hotel, I started out for the museum and ended up walking past Harrod's department store. You can make such diversions when you have navigation in hand!

Side note, if you ever find yourself in London, visit both



Harrod's and Selfridges. While I'm not a big shopper, especially at full department store prices, they are both incredible examples of old-style, destination department stores. Everything is exquisite, infused with class and style, simply great eye candy. Both also have a great selection of restaurants. You can choose from a sushi "diner" at Selfridges, where sushi selections travel a conveyor past dining stools, to posh sit down restaurants with wait staff galore. I did dine at Harrod's Chai Wu restaurant and enjoyed a delicious birthday dinner of sweet and sour chicken that arrived inside a hollowed out dragon fruit.

The second day was spent watching Queen Elizabeth's birthday celebration, *Trooping the Colour*. There is a parade in which Queen Elizabeth travels down the mall from Buckingham Palace to inspect the troops. She then returns to the palace and, along with family, stands on the terrace and watches as the air force does a fly-over of the palace. All quite a sight to behold, amazing pageantry.

The rest of the day was spent taking in more of the tourist spots around London. In total, I was able to take in the London Eye (giant ferris wheel), Big Ben, Parliament, Picadilly Circus, Trafalgar Square, Tower Bridge, St. James Park, just to name a few. In the process, I learned how to navigate the London underground tube system. It is worth mastering. It will take you everywhere you want to go in and around London. They have individuals, at least in the larger stations, who will help with questions. But, quite simply, I purchased day passes and navigated the lines according to where I wanted to go. All are color coded. It might be blue line to Oxford Circus, red line to Bond Street and gray line to Westminster. Boom, you're at Westminster Abbey within a half hour.

I also spent two days outside of London, purchasing bus tickets to visit Stonehenge, Bath (home of the ancient Roman baths), Canterbury, Leeds Castle and the Dover cliffs. I hope to share more about each of these in subsequent stories in *Senior Perspectives*.

London is a fascinating, multi-cultural city full of wonderful tastes, sounds and experiences. Whether in a group, as a couple, or on your own, venture out and experience London and southern England for yourself!

Jay Netwmarch 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.



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Connections Part 2

During the week of fishing in the deep woods of Canada, there was little activity around the cabin other than sleeping. A previous fishing party

left a deck of





cards to use after a day of fishing. Craig and I took turns shaking Jiffy Pop popcorn over a Franklin stove till the aluminum foil expanded with the steamy, buttery snack. There was threat of a snipe hunt, but to my relief it never happened. Did the wary look on my face stop a plan, or was it just a little ribbing to start the week? Craig's grandfather's wink transformed the threat to an insider secret that welcomed me to the clan of fishermen and loosened the knot in my stomach.

Before we took to fishing on our own, Craig and I were checked out by our fathers. Attached to the end of each of our fishing lines was a tri-swivel with two monofilament leaders, one short and one long. When we trolled for brown trout, the minnows attached as bait would appear to swim one behind the other. Dad had shown me a Fisherman's Knot to attach hooks and swivels. If a big fish broke my line, I could fix it on my own. We launched the bows of two canoes into the lake, leaving their sterns touching shore. With hooks stuck in the cork handle, I shoved my pole, grip-end first into the canoe toward the bow seat. Coached by Dad, "Stay low and keep over the center line," I crawled to the bow and sat down, relieved to have stayed dry. Craig, a canoe veteran, slipped into the rear seat then gathered his paddle and fishing

pole. With a shove, we glided away from shore. Dad and Mr. McHenry were soon beside us. We paddled with baited lines taut in our wake, our fishing poles cradled between our legs leaning on the gunwale. Craig's pole rested over the starboard stern while he paddled on the port side. My Shakespeare stretched from the portside bow as I paddled the starboard side. A short time later, our dads voiced confidence in our abilities and left us to fish and explore on our own.

Our object was to silently glide over the water in the fashion of Indians in birch bark canoes and to travel in a straight line while trolling like our fathers. Soon we slipped along the lake shore through water that shimmered with light and dark; alive with reflections of sentinel pines and treasured brown trout visible in the pristine depths. A pair of loons patrolled the lake with us. I marveled how long they could submerge, and never did predict where they would surface. In the evenings the echo of their haunted fugue hovered over the water as we edged toward sleep.

When thirsty, we dipped our paddles into the lake and drank, right off the blade, water made frigid from past winters. We trusted an outlet stream to capture and carry us into a marsh. There, hidden by cattails and dragonflies, we watched a moose with calf in tow pull mouthfuls of pondweed, until her meal was interrupted by our animated driftwood.

At the end of a day of fishing, we met our fathers at the setting-sun end of the lake for a showdown. As fast as one could say, "race you to the lodge," Craig and I were a nose ahead of them, striking straight for the island and the other side of laughter before our wind gave out. As our arms grew tired from pad-



dling, we'd call to each other, "Switch," and I switched from starboard to portside and Craig would paddle with renewed vigor from the starboard side. The race was neck and neck, till it ended in a splash fight with our fathers and victory was claimed by the sons.

Craig and I weren't ever friends really, but nature linked us together that memorable summer over fifty years ago. And it was a surprise when he visited in a dream after his premature death. The lake was like glass, reflecting the sky and far shoreline. He glided in front of the float-plane dock in a beautiful, hand-crafted canoe, smiled, then with a silent stroke of his paddle, turned toward the far shore. An enormous, mystical and wondrous silence gently embraced.



Top photo: The cabin in the woods of Canada. Bottom photo: Joel Dulyea with Craig.

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.



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Needlecraft – July, 1918



BY JERRY MATTSON

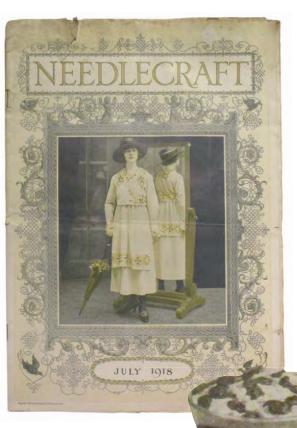
A century ago, when this Needlecraft magazine was new, WWI was still being waged. This 28-page publication is the same width as Senior Perspectives, but five inches longer and uses much smaller print than we are used to seeing.

WWI had created a workforce

shortage and labor costs had risen. The cost of paper, ink and other items to produce *Needlecraft* had increased by about \$100,000.00 the previous year. In this issue, they announced a subscription rate increase from 35 cents to 50 cents. Current subscribers could either add one year to their subscriptions at the 35-cent price or three years for one dollar.

In this issue, there is a one-page ad encouraging readers to buy War Savings Stamps to help the war effort. "25 Cents Lent to the Government Will Help Save a Soldier's Life." There were two stamps available for either 25 cents or \$5. A person could buy these "at post offices, banks, department stores, cigar stores and other authorized agencies." By investing less than \$4.25 during 1918, they could be redeemed in January 1923 for the full value of \$5.

As expected, the magazine's focus is on needle work including the latest patterns for sewing clothes to crocheting, tatting and knitting. There are directions for a variety of items aimed at the needs of soldiers and war survivors. One lady related how she "had crocheted sixteen helmets



[perhaps used under the steel ones] and all our boys who have them seemed to like them very much." Other directions

were given on how to crochet shawls for the "destitute women of France." One column was dedicated to the Official Red Cross Directions for Knitting Service Socks "for the boys in Khaki."

The war was even mentioned in the magazine's ads. "War-Time Bread and Milk. Use Puffed Rice Bubbles. Don't serve war-time breads in milk. Float Puffed Rice in it – crisp, toasted, flaky bubbles. Or else Corn Puffs, which is pellets of hominy puffed to raindrop size. Here are airy, toasted morsels, vastly better than the best bread or crackers."

It was important to reduce the use of sugar when possible. There was a Karo ad, not for the syrup we are familiar with, but for "Crystal White" to be used half-and-half with sugar to make "preserving syrup" for putting up jams, jellies, fruit-butter and preserves. Under the heading "Recipes That Save Sugar" the entries range from Peach Pudding, Rice Dumplings, and Oregon Lunch Cake to Maple-Fruit Candy.

I was surprised to see ads for products we still see on store shelves today, though maybe in a different form. These included Cream of Wheat, Puffed Wheat, Puffed Rice, Hires Household Extract (for making root beer at home), Black Flag I. P. (Insect Powder), and LePage's Glue.

Home entertainment was offered in "Mr. Edison's Wonderful Amberola, a great phonograph with the diamond stylus." The recordings for this phonograph lasted four minutes and were on cylinders.

> Getting a 100-year-old snapshot of the United States through some of my Mom's old, well-worn magazines was very interesting.

Jerry is a Ford Motor Company retiree and has been a freelance writer for many years. He enjoys writing on a variety of topics.



Emergency preparedness planning:



CHRISTINE WISTROM

Most of us want to believe that disaster will never touch us. Perhaps that accounts for why so many older adults don't make an effort to design a plan for how they will respond in an emergency. But, knowing that older adults have the greatest difficulty surviving a disaster should help us

recognize the importance of having a plan.

According to AARP, 73% of Hurricane Katrina-related deaths in the New Orleans area were among persons age 60 and over, although that age group comprised only 15% of the population. Many challenges older adults must contend with don't affect younger people. For one thing, we aren't as spry. If we have to evacuate to a public shelter, sleeping on a gymnasium floor means many of us can't even rise in the morning without help! We often don't have the financial resources to help us cope with the aftermath of disaster, and many of us are dependent on others for care, transportation, socialization, etc. When emergencies happen, it's harder on those of us who are older!

Many say they won't bother with advanced

"Just in case"

preparations because they don't believe anything drastic will ever happen to them. While earthquakes may not be normal in Michigan, tornados are, as are winter storms that result in power outages. Straight winds have torn the roofs off houses and brought huge trees down throughout the area. Flooding has driven many of us out of our homes for weeks, and fire can happen anywhere. In this instance, perhaps an ounce of prevention is worth the effort.

If you're thinking about creating a plan, start by thinking about the types of disaster most likely to occur in your area. Next, ask yourself what you would do in each situation. Make a list of the family members and friends you could call on for help. Keep their contact information handy. If you are dependent upon assistive technology or medical equipment, such as a wheelchair or oxygen, make sure those in your support group know how to use it too.

Not all disasters will require you to evacuate. Think about how you would manage if you had to remain inside to stay safe, such as if there were a really nasty flu epidemic or some other wide-spread disease. What if a truck goes off the road by your house and spills a caustic material? Are you prepared to close your doors and windows, turn off the air conditioning or heat so the fumes aren't blown through your house, and sit tight until officials tell you it's safe to come out?

Your survival may depend on the plan you make today. There are many things you can do, small things that make a big difference. Please consider designing a plan for how you'd respond to a disaster.

Chris is a Gerontologist and 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. For more information, call 616-396-5326 or by emailing chris@ dnlakeshore.org





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Each week, a 2 hour class will provide caregivers with lessons on:

- Coping with dementia/Alzheimer's disease
- Managing the demands of caregiving
- Improving caregiving skills
- Fitting everyday activities to better fit abilities of loved one
- Creating contented involvement

Savvy Caregiver Class Schedule:

Thursdays September 13 - October 18, 2018

> **Time:** 10:00 a.m. - Noon

Location: Training Room A

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To register or for more information, please call Senior Resources at: 231-733-3585 or Toll Free 1-800-442-0054

This program is supported by the U.S. Administration on Aging, the Michigan Office of Services to the Aging, and Senior Resources of West Michigan.

Cancer Survivorship: Part 2 My risk for lymphedema?



Continuing with our earlier discussion about Cancer-Related Fatigue (CRF, Part I,) today's Part II of Cancer Survivorship focuses on an elusive, weird, often misunderstood word: Lymphedema.

What is lymphedema anyway? To understand it, we first need to understand this quiet, critical system in our bodies that does SO MUCH – every day, mostly when we are sleeping. The lymphatic system is a part of our immune system, fighting off everyday germs, bacteria, viruses, and foreign substances. It is a complex network of leaky vessels, organized like a net, with key watersheds and flow systems that service every part of our body. These vessels travel very closely to our venous network within our circulatory system. By "leaky," I mean that cells - mostly protein - can move in and out of these vessels, filtering out toxins and yucky stuff, in a clear yellowish liquid. Lymph nodes (have you heard of "swollen glands? Those are really lymph nodes) have the important job of catching and packing up the bacteria and other toxins we want to pull from our circulatory system and "clean" our blood. Lymph moves quietly, with no pump other than the muscles around it that squeeze and contract as we move. Gravity works against the lymphatic system, and lymph flow is actually most active during the REM cycle of our sleep super important to good health and cell repair.

If a lymphatic system is overloaded – like when it is fighting off cancer -- or if certain lymph nodes are removed because of risk of the spread of cancer – the body still adapts and functions. For some people, the lymph fluid can become stagnant and build up below the skin, making one limb larger in circumference than another. Sometimes there is pain involved, but usually the problems include:

- The limb or extremity feels very heavy
- Clothes don't fit well
- Restricted range of motion
- Skin can become itchy and dry because it is overstretched
- It is aesthetically not great to look at can make someone self-conscious about their appearance
- There is high risk for skin breakdown and poorly healing wounds because of the pressure on the back of the skin
- Long term swelling can become hard and fibrous called "fibrosis"
- Risk of recurrent infections

Most people are aware of compression garments that can be worn to assist the lymph flow throughout the system. I want to emphasize that this is NOT the only way to limit lymphedema or prevent it from occurring following cancer treatment. Top tips for lymphedema prevention include:

- Maintain a healthy weight and balanced diet, including fluids. Don't dehydrate yourself thinking you will "shrink." Dehydration actually slows down cellular metabolism so normal flow is impaired.
- Keep moving in all positions. No weights needed! Just move each limb to the full range 3-4 times (this

only takes seconds) – and try to do the movement sitting, standing and lying down, so the pull of gravity is varied as the muscles are pumping. Repetitive movement, like walking or biking, is a fabulous way to move lymphatic fluid.

- Super important tip for summer! If you have access to a pool or the lake, use it! Walking in the water or moving/exercising is doubly beneficial because of the hydrostatic pressure on your limbs. Just floating in the water is good for lymphatic flow! * Be careful to NOT go in the water with open or cracked skin, which increases your chance of infection.
- Kick your lymphatic system into high gear by giving it a boost.
 - Lie on your back and put your hand on your belly. Practice super deep belly breathing in and out and even push your hand into your tummy gently as you exhale. The majority of

our nodes are in our abdominal region, so once you get your pump primed with deep breathing, you can move on to stimulating key lymph nodes:

- Key lymph nodes are located in the front of the groin where the leg meets the trunk, above the collarbones, and along both sides of your neck. After you do 30 seconds of deep breathing, use the flat pads of your palmar surface of your fingers and make small circles moving the skin in each of these areas – light pressure, four times – in the direction towards the tummy. This helps the flow get rolling!
- Always, always, keep your skin clean, dry, but well moisturized. Think of each flake on your skin as a warm house for bacteria! Even super clean folks can easily develop an infection with chronically dry skin.

As always, ask your doctor if you have worries, or see a physical or occupational therapist who specializes



in lymphedema management to learn all of the methods to prevent, minimize and combat lymphedema. There are so many new options for home treatment, but you need a professional to guide you on the best path.

Lymphedema can occur many years AFTER treatment is completed, so start on your personal program with a few prevention methods today. Not every puffy or swollen limb is lymphedema. Sometimes this is due to congestive heart failure or venous insufficiency, so it is important that we don't "self- treat" these serious problems. Minimize your risk today!

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



Authors of West Michigan



Note: It has been my privilege to begin this column for The Bookman and introduce readers to some of

our local authors. While I will be returning to Iowa to be closer to my family, The Bookman will thrive under the leadership of Alexa McGuinness. West Michigan's Independent Bookstore will "carry on." I am happy to also announce that Tricia L. McDonald, local author, will be continuing this column for Senior Perspectives.

BY DIANE STEGGERDA



Please meet Tricia.

Tricia grew up in Muskegon, graduating from Fruitport High School with a goal to become a journalist. She began college at CMU, but as often happens, marriage and children intervened. Her Plan B was raising Jacob and Nicole and a 25-year successful career as a legal secretary.

Her passion for writing continued, and though she wonders how she did it along with work and children, Tricia earned a degree from GVSU in English and Creative Writing. Later, with the encouragement of the Peninsula Writers group, she wrote articles for several magazines.

What I have come to know from listening to many senior authors is that life's twists and turns bring them finally to writing, and writing takes them in new and unimagined directions. This is true of Tricia, and if the next years of her life had a title, it would be "For the Love of Sally."

Sally was a breeder-purchased miniature bull terrier puppy. Tricia adopted the dog to help her husband, Mike, heal from the loss of his beloved dog Harry. Tricia was not a "dog person" at the time, but as she relates, when she picked up Sally at the airport in 2005, "It was love at first sight."

Tricia began writing vignettes about Sally. Janet Vormittag invited her to contribute them to her venture: *Cats and Dogs, A Magazine for Companion Animals*.



Through the column "*Life with Sally*," Tricia and her family developed a following of fans who anticipated each issue: What did Sally do this month?



Tricia self-published her first *Life with Sally, Little White Dog Tails,* and it was a hit. For Volume 2, *Life with Sally, Still Spinnin' Tails,* she opened a publishing business with her son, Jacob Kubon, Graphic Designer. Splattered Ink Press flourished. Tricia became a coach, helping others with both writing and publishing. She sponsored workshops and taught her own writing process through her book, Stop Whining Start Writing, a Novelist's Guide to Writing. Sally's popularity was soaring, too, so *Life with Sally, Waggin' More Tails,* Volume 3 followed.

Volume 4, *Life with Sally, Princess Tails* was published in 2017 shortly before Sally died from cancer. When Tricia wrote of Sally's death in *Cats and Dogs*, the outpouring of sympathy for "Sally's Mom" and her family was heartwarming. Living for twelve years with the constant love and enthusiasm of Sally, Tricia gratefully acknowledges that "Sally was the impetus for everything, the writing, the business."

A year has passed. A puppy named Willow is working her way into Mike and Tricia's lives. She joins two cats –Millie and grumpy, 21-year-old Socks – and Eli, a rescued 8-year-old Jack Russell/Australian cattle dog. "*Life with Willow*" is a new column and Tricia is also beginning a series for children where cats and dogs solve mysteries. It should be fun for all of them and for us, her readers.

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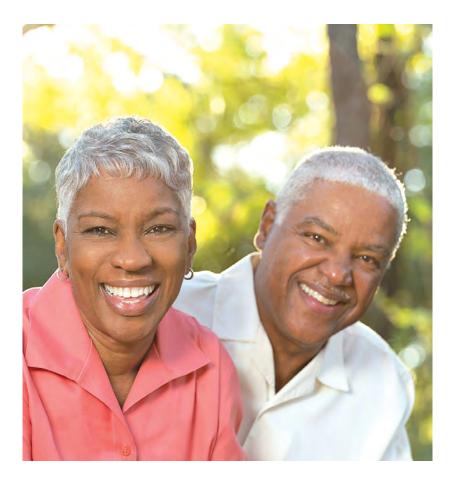
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Question: I've decided I want to retire. Now what do I do?

Answer: The fastest and easiest way to apply for retirement benefits is to go to www. socialsecurity.gov/onlineservices. Use our online application to apply for Social Security retirement or spouses benefits. To do so, you must:

- Be at least 61 years and 9 months old;
- Want to start your benefits in the next four months; and
- Live in the United States or one of its commonwealths or territories

Question: Is it true that ten thousand people are retiring each day? What is the best way for me to apply and avoid long lines in my Social Security office?

Answer: Yes. The best way is to use our online retirement application at www. socialsecurity.gov. You can complete it in as little as 15 minutes. It's so easy. You can apply from the comfort of your home or office at a time most convenient for you. Once you've electronically submitted your application, you're done. In most cases, there's no need to submit any documents. There's also no need to drive to a local Social Security office or wait for an appointment with a Social Security representative.

Question: It's hard for me to get around because of my disability. Can I apply for disability benefits from home?

Answer: Yes. In fact, the best way to apply for disability benefits is online. Our online disability application is convenient and secure. You can apply for benefits over the Internet at www.socialsecurity.gov/applyfordisability. If you do not have access to the Internet, you can call us at 1-800-772-1213 (TTY 1-800-325-0778) to schedule an appointment to visit your local Social Security office to apply. However you decide to apply, begin by looking at our Disability Starter Kit at www.socialsecurity.gov/ applyfordisability. It will help you prepare for your application or interview.

Question: If I retire at age 62, will I be eligible for Medicare?

Answer: No. Medicare starts when you reach 65. If you retire at 62, you may be able to continue medical insurance coverage through your employer or purchase it from a private insurance company until you become eligible for Medicare. For more information see our publication, Medicare, at www.socialsecurity.gov/pubs, or call us at 1-800-772-1213 (TTY 1-800-325-0778).

Question: My brother died recently and left me some money. Will this inheritance affect my SSI benefits?

Answer: We consider the money inherited from your brother as income for the month you receive it. That could make you ineligible for SSI that month, depending on the amount of the inheritance. If you keep the money into the next month, it becomes a part of your resources. You cannot have more than \$2,000 in resources and remain eligible for SSI. You should call Social Security at 1-800-772-1213 (TTY number, 1-800-325-0778) and report the inheritance. Representatives can tell you how the inheritance might affect your SSI eligibility. You can call between 7 a.m. and 7 p.m., Monday through Friday. Find out more about how income and resources affect SSI benefits at www.socialsecurity.gov/ssi.

Question: How can I get proof of my benefits to apply for a loan?

Answer: If you need proof you get Social Security benefits, Supplemental Security Income (SSI) and/or Medicare, you can request a benefit verification letter online through your personal my Social Security account at www.socialsecurity.gov/myaccount. This letter is sometimes called a "budget letter," a "benefits letter," a "proof of income letter," or a "proof of award letter." You even can select the information you want included in your online benefit verification letter.

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

Dining in the sky

Have you

ever had a

dining experi-

ence that you



JAY

thought back on fondly and then read or heard a story about the very same NEWMARCH place that

seemed diametrically opposed to your memories?

I was part of a group of 10 that dined at the Space Needle restaurant in July of last year and had a great time, a great dinner. From the moment we stepped out of the elevator, we were treated to a pleasant dining experience, attentively catered to by a professional, friendly staff.

I recall our waiter assisting several of us in choosing just the right entrée. We had two teens as part of our group and our waiter did some mixing and matching to accommodate their personal tastes.

I know for a fact that we overstayed our reservation, as we were having such a good time, and inquired about whether we should leave. They were able to seat the party coming in after us, allowing us to spend a bit more time enjoying our dinner together, the spectacular view and our experience atop the space needle.

Reading the review from the columnist from the Seattle *Times* made me think that she dined in some alternate universe. Her supposed bad experience started with what she perceived as a slight by the host when they arrived at the restaurant. Apparently not friendly enough for her, it seemed to set the tone.

She goes on to trash the food, the

decor, the service... basically the whole experience. What made me suspect was the fact that she seemed to revel in her far too clever slams, right down to finding fault in the waiter for questioning whether or not they were done with their salad course.

All this made me think about the intersection of expectations and mood. I was with friends and we entered the restaurant expecting to have a great time. Was the dinner perfect? No. Could I have found fault if I went looking? Certainly.

It seems as if the writer from the Times went looking for flaws. Not so hard when you have your mind set on it.

The service was not fast, but I hadn't expected it to be. What was a nice time enjoying the company of our group before our orders were taken, was a exhausting and tiresome wait for the reporter. She mentioned that the restaurant had completed one whole revolution before they received the wine they ordered. Thinking back, we waited a decent amount of time before our drinks arrived but meanwhile, we were enjoying the company and the view.

Doesn't it seem as if we're just so much more judgmental these days? We seem to have no tolerance for any deviation from our standards, our expectations. My advice? Slow down, go with the flow and enjoy. If we have a more positive attitude and don't go in ready to judge, we just might find we have a better 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.

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RY

CATHAY THIBDAUE

Cathay's Cooking Corner



Summer Tomato Pie

By Cathay Thibdaue

1 recipe pastry for a single 9-inch pie	1/4 cup onions
crust	1/4 cup chopped fresh basil
3 tomatoes, thinly sliced	1/2 cup shredded Cheddar cheese
¼ flour	1/2 cup shredded mozzarella cheese
2 teaspoons salt	1/4 cup mayonnaise
2 cloves garlic, minced	

Preheat oven to 450°. Press pie crust into a 9-inch pie pan; prick bottom and sides with fork. Bake crust in the preheated oven until lightly browned, 10 to 12 minutes. Cool completely. Reduce oven temperature to 350°.

Spread part of the mayonnaise on the bottom of the crust once cooled. Place tomatoes in a single layer of a colander; sprinkle with salt. Let sit for about 10 minutes to release moisture. Blot excess moisture with a paper towel. Place flour on surface that you can dip tomatoes in, dip the tomatoes in flour first, then place tomatoes in crust. Arrange 1 layer of tomato slices around the bottom of the cooled pie crust, overlapping the slices. Sprinkle half the garlic, onion, and basil onto tomato layer. Sprinkle half the Cheddar cheese and half the mozzarella cheese over basil layer. Repeat layering with remaining tomatoes, garlic, onion, basil, Cheddar cheese, and mozzarella cheese. Spread mayonnaise over the top mozzarella cheese layer.

Bake in the preheated oven until cheese is melted and bubbling, about 30 minutes. Cool on a wire rack.



Paulina's Awesome Guacamole

By Paulina Alexander, Community Health Worker at Senior Resources

3 avocados (pitted, peeled and mashed)

1/2 cup fresh diced tomatoes

1/4 cup finely chopped cilantro (loosely packed)

1 t. garlic powder 1 ½ t. salt 1/2 lime-squeezed

Mix together all ingredients. Once all ingredients are combined, place avocado pit back into dip to prevent browning. Serve with tortilla chips or pita crisps.

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Don't be left behind Keeping up with a changing world



BY LOUISE MATZ

As I age I am ever more conscious of being "left behind." I was a holdout when pumping your own gas was introduced. Eventually, I couldn't find a service station where someone would pump my gas. There I was, feeling stupid and embarrassed in need of gas and not having a clue how to pump it. Never again!

Now, I look forward to discov-

ering new ways of doing things – of "keeping up with the world." Maybe it's a little tricky figuring it out, but in the long haul most of these new ideas are real timesavers. Let's face it: the world progresses with or without our approval. We need to jump on board or we will be "left behind."

Here are a few of my favorite new ways of doing things:

Computer: A personal computer is a wealth of knowledge. It has replaced the encyclopedia completely and is so much more current. Today's world requires basic computer skills just for everyday navigation.

Patient Portal: I rate this one at the top for improving communication and timeliness. You can view your doctor's file from home. And, did you know you can have bloodwork done and access results on your computer the same day? Personally, I really like viewing my blood test results BEFORE discussing with my doctor.

Smart Phone: The introduction of the cell phone was a convenience and made me feel more secure. But the smart phone made gigantic leaps! Every time I discover something new with it I get excited. It's a phone, a computer, a still camera, a video camera, a radio, a GPS, a music machine, a flashlight, a compass, a notebook, a calendar, a clock, a calculator, a movie theater, a weatherman, and on and on. You can ask it questions and it will give you answers. You can ask it to call someone or send them a message. You can ask it to take you to a certain place and it will tell you how to get there step by step. What a powerful tool!



On-line Banking: This is truly a convenience. Gone are the days of waiting in line at the bank. And, no need to worry when you're travelling. You can access your bank account and pay your bills on line from anywhere. My favorite chore is depositing a check into my account via my phone – so easy and so immediate.

Camera: If you have a camera, throw it out! The smart phone can do everything that camera can do and more. It takes fantastic photos. It also takes videos. You can turn your photos into slideshows. You can send the photos or videos to people easily via email or text message. You can post on Facebook or save on YouTube.

Uber: Recently, I spent a weekend in Boston with 17 women, young & old, celebrating three family birthdays. We traveled by Uber several times. It is slick. I now have the app on my phone. Although I didn't personally arrange for a ride, I'm comfortable enough that I will try it at my first opportunity. I may even invent an opportunity just for the experience.

Medicare Part D: Social Security has a fantastic website, particularly for sorting out which Medicare Part D prescription drug plan is best for me. Every year in November I go to the website, enter all my prescription drugs, and it kicks out the lowest cost plan for me! Costs change every year. By checking this website I've saved a lot of money. I often find that the plan that was good for me this year is not the best one for me next year.

Shopping from Home: Talk about a timesaver and fun, too. I love it for that hard-to-find item or for finding the best price. It's also great if the item is large or heavy and you'd rather have it delivered. I get most of my books from eBay at sites hosted by Goodwill Industries. Most are \$3.99 with free shipping!

Smart TV: We bought a smart TV two years ago and we're still learning new things about it. Did you know that instead of searching the guide for a particular program you can simply use your voice to ask? And, can you imagine my excitement when I was playing with the TV and found my granddaughter's piano recital on YouTube?

A New Game: Are you a game player? I am. A couple of years ago my sister invited me to learn a new game. Why not? It was MahJongg and I love it! It's much more popular and challenging than most of the other games I play.

Airline Boarding Passes: Flying to Boston recently I saw people using their phone for scanning their boarding pass. I did print my boarding pass from my computer, but how do I put it on my phone? Well, with a little help, I figured it out. My boarding pass was on my phone on the return trip!

YouTube: You can access YouTube from your computer, your smart phone, or your smart TV. Did you know that YouTube has a video that will show you how to do just about anything? Recently, I used YouTube to find out how to tie an Albright Knot for fishing. Just today I discovered they even have a step-by-step video showing how to pump your own gas!!!

None of these new methods are difficult and there are so many people willing to help you. I love the self-confidence I feel after each learning experience. It also adds a little fun and excitement to my life. Go for it! Getting "left behind" is not fun.

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.

Part D prescription drug plan Be in the know



Do you know what to do if your Part D prescription drug plan will not cover a drug that you need?

Point 1: Know what an appeal is, and understand your right to file an appeal.

BY ROBBI JUERGENS

An appeal is a formal request for review of certain decisions to limit or deny coverage made by your Original Medicare, Medicare Advantage, or Part D plan. If you were denied coverage for a drug by your Part D plan, you may appeal the decision. Your doctor can appeal for you or

can assist you by writing a letter supporting your appeal, but is not required to do so.

Point 2: Know what to do if you are denied coverage for your drug at the pharmacy.

If your pharmacist tells you that your plan will not pay for your prescription drug, they should give you a notice titled Medicare Prescription Drug Coverage and Your Rights. Call your plan to find out the reason it is not covering your drug. Once you know why your drug was not covered at the pharmacy, speak to your doctor about your options.



Point 3: Understand how to appeal your Notice of Denial of Medicare Prescription Drug Coverage.

You have 60 days from the date listed on the notice to begin the formal appeal process by filing an appeal with your plan. Follow the directions on the notice. If a doctor is not appealing on your behalf, you should ask them to write a letter of support addressing the plan's reasons for not covering the needed drug. If your plan approves your appeal, your drug will be covered.

If your appeal is denied, you can choose to move to the next level of appeal. There are four levels of appeal after this initial step. At each level, if you are denied, follow the instructions on the denial notice to submit your next appeal. Follow all deadlines carefully. If your appeal is approved at any point, your Part D plan should cover your drug until the end of the calendar year. Be sure to ask your plan if they will continue to cover the drug after the year ends. If they will not, you can appeal again next year, or consider switching Part D plans during Medicare's Open Enrollment Period to a plan that does cover your drug.

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- 1. If you are denied coverage at the pharmacy, call your plan to find out why the drug isn't being covered.
- 2. Speak with your doctor about other options, and about filing an appeal.
- 3. Call your State Health Insurance Assistance Program (SHIP) for assistance with all the steps in the appeals process. 1-800-803-7174

*Reprinted from Medicare Minutes May 2018

Robbi Juergens is the Regional Coordinator for the Medicare/Medicaid Assistance Program and is also a Waiver Case Assistant.



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JANET

Feathers - one of nature's most exquisite and versatile designs. All birds, and only birds, have them.

I'm holding a peacock feather as I write – a foot long, nearly weightless, and soft as silk. Feathers are dead. Like hair, they're made of keratin, one of nature's toughest proteins, sheer, light, and strong. My feather is durable enough to protect a bird, in this case, the peacock, fleeing through dense tangles of grass and brush. Birds get a new set of feathers every year. If feathers get damaged, they can shed them to make way for new growth. Maybe that's where mine came from. Feathers are porous, made up of tiny microscopic air gaps. These huge volumes of air inside the feather are the secret to how precisely wing feathers keep birds in the air. Feathers act as a bird's GPS system and oddly, they grow branched, like a tree.

If I haven't convinced you to nominate feathers for the 2019 "7 Wonders of the World" list, get this.

My peacock feather's gorgeous greens, brilliant blues, and loamy earth hues are the ultimate eye candy. Feathers have the most vibrant colors in the natural world, and while they're important for sexual attraction and camouflage, their beauty led to the near extinction of many species of birds. For nearly three decades, starting in the 1870s, there was an enormous global craving for feathers to adorn women's hats. Snowy egrets were killed by the thousands for their brilliant white plumes, and the long delicate trailing nuptial plumes that grow off the backs of their heads during mating season, the aigrettes. Their mass killings left the earth looking snow covered. The grass roots campaign to end this savagery led to the formation of the National Audubon Society.

We use feathers to describe how light something is, e.g. "as light as a feather;" but interestingly enough, the extreme lightness of a bird's feathers is more integral to sustained flight than its muscles.

The lightness and size of the golden eagle allows it to soar higher than any other bird. To the Native Americans, it's a "spirit bird," because it soars higher and can see and hunt better than any other, bridging two realms, heaven and earth. "The golden eagle is our messenger to the Creator," notes Lee Plenty Wolf, a spiritual teacher in the Oglala Lakota tribe. Its feathers were, and still are, sacred, representing the highest values of trust, bravery, and honor.

I stroke my feather. It is exquisitely soft. Feathers are the softest thing nature produces. We cram duck and goose down feathers into pillows, duvets and mattresses, because they make the warmest and lightest types of clothes and bedding we use. Amazing how something nearly weightless is one of the most effective natural insulators known to us, and we've never been able to replicate them. The world's best-quality down is eiderdown, which comes from a wild sea duck, the common eider, whose feathers help it survive the harshness of the winter wind-whipped northern seas in the Arctic mudflats. Due to the eiderdown's rarity, superb quality, and labor-intensive gathering, an eiderdown comforter can range anywhere from \$3,000 to \$20,000.

I lay my feather down and reflect on the spirit bird, soaring high, bringing messages to the Creator. I remember other sacred figures of speech that have brought comfort and hope to many a weary pilgrim: "He shall cover thee with His feathers, and under His wings shalt thou trust." (Psalm 91:4). And again, "They that wait upon the LORD shall renew their strength; they shall mount up with **wings** as **eagles**...;" (Isaiah 40:31)

Feathers - birds, and only birds, have them.

*"Hope is a feather that perches in the soul," by Emily Dickinson

Sources - The Wonder of Birds by Jim Robbins . National Geographic Field Guide to Birds

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 additional musings on her mother visit https://janethasselbring.





Keith's World Evergreen Commons

A while back my wife Pam and I visited our daughter, Mindy DeMott, at work at the Evergreen Commons in Holland, Michigan. Evergreen Commons is in the old Holland Christian Middle School on the triangle corner of Michigan Ave., State St., and at the bottom of the triangle, W 22nd St. We were really impressed with what Evergreen has to offer. For those who are 50 and older, this is the place for you. There are so many things you can do, I am sure you would find this as your "happy place"!

Let's start with the dining room...of course, needing to "carb up."

Lunch is served daily from 11:30 a.m. to 1 p.m. There is a main entrée, and a couple of soup options, plus a full salad bar and many sandwiches and wraps to choose from.

In the coffee shop you can sit back and enjoy the cup of java with your

best friends. And if you are not into coffee, there are other beverages available, plus an assortment of many other food items like cookies, muffins and more. Did someone say yogurt and ice cream? Yup they have it.



What caught my interest on our private tour with our daughter Mindy, was the woodshop.

I (wood) say there is about every tool you (wood) need to create your own work of art. What a large workshop. (Woodn't) you want to spend your afternoon here working on that special

project? Maybe a birdhouse, end-table or whatever your interests!

Are you behind on your reading?

They have one of the finest places to come to sit back and read that good book you have been eying on the shelf for some time.

With so many activities for you to enjoy. I'm sure you would want to come and spend some time at Evergreen Commons. It is a place where

you can learn about dancing, painting, computers or even learn another language. (I'm still working on learning English!)

The fitness room has all sorts of equipment to help you keep in shape or get you in shape, with personal trainers to help you reach your goal. Massage is the one I really like; you just lie there and do nothing! Then there

is the pool with multiple types of exercise classes to help you. Pickleball... whatever that is, I have never played pickleball, so I am not sure what you would do -- do you need to bring your own pickles?

Sometimes you just want to sit back and enjoy putting a puzzle together or join up with your friends for a card game. You can also stop in and get involved in a bingo game or enjoy movie night.

The medical area offers programs for Parkinson's and classes that help with balance. Do you have diabetes? There is a help for you.

Evergreen Commons focuses their attention on healthy and active adults who are 50+, but also serves those adults in need of care and assistance. Active, healthy adults are able to take advantage of the facility, but Evergreen also offers In-Home Care and an Adult Day Center.

So, stop in and check out The Commons of Evergreen, the Community Center for Active Living.

If you would like more information, visit or call 616-355-5120 the Member/ Guest Services Desk to become a member, register for classes, or to sign up for events and trips. Hours are Monday-Thursday 8:00 a.m. to 6:00 p.m. and Friday 8:00 a.m. to 5:00 p.m. Stop by for a tour or spend a day at Evergreen for I am sure that you will agree with other members that this would be a great place to be!

Keith may be reached at rightseat625bg@gmail.com Please drop him a note, he loves the attention, well, loves hearing from you. Keith enjoys writing, photography, flying, cooking, history, biking and lives in downtown Muskegon.



ACROSS

- Highly charged individual? 1
- Castmate of Alda and Swit 11
- 15 Mass transportation?
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- 19 Complicated
- 20 " ... __ no fury ... "
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DOWN

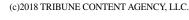
- Twinges 1
- 2 Shade-loving landscape plants
- Public perceptions, as of 3 politics or sports
- Lake catch 4
- Uninhibitedly 5
- "Wow!" 6
- 7 "... and that price is negotiable," in classifieds
- 8 Nearly weightless
- 9 Intestinal parts
- 10 Altoids competitor

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- 12 Acceptable
 - 13 Numbers from the audience
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 - 21 Lover of Bunnies, familiarly
 - 25 '90s-'00s Angels outfielder Darin with three Gold Gloves
 - 27 Lowlands
 - 29 Monopolize
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 - 32 Cambodian currency
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 - 35 Got dough for
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 - 37 Rarity in the voicemail age
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 - Score often requiring 45 overtime
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 - 50 Rich kid in "Nancy" comics
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- govt. agency
 - 59 Come up short

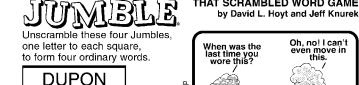
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THAT SCRAMBLED WORD GAME

Oh, no! I can't even move in this.









suggested by the above cartoon. Print your answer here:

SENIOR PERSPECTIVES

AFTER SEEING HOW SNUG

HER DRESS HAD BECOME, SHE WAS -

Now arrange the circled letters to form the surprise answer, as

Senior Resources

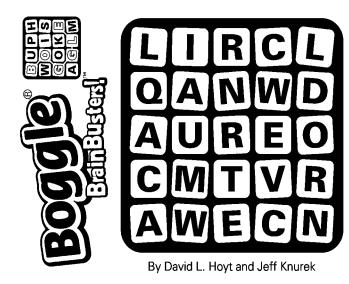
Our Name. Our Focus.



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SENIOR PERSPECTIVES GAME PAGE

Answers on Page 35



letters up, down, side-to-s on a blank sheet of paper.	nany words as you can by linking ide and diagonally, writing words You may only use each letter box Play with a friend and compare ommon words.	Boggle BrainBusters Bonus We put special brain-busting words into the puzzle grid. Can you find them?
BOGGLE [®] POINT SCALE	YOUR BOGGLE [°] RATING	Find AT LEAST NINE BIRDS in the grid of letters.
(3 letters = 1 point)	151+ = Champ	
4 letters = 2 points	101-150 = Expert	
(5 letters = 3 points)	61-100 = Pro	
6 letters = 4 points	31 - 60 = Gamer	
(7 letters = 6 points)	21 - 30 = Rookie 11 - 20 = Amateur	
(8 letters = 10 points) (9+ letters = 15 points)	0 - 10 = Try again	
or louois = 10 pullis	0-10 – Hy ayani	







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A big city kid on a Minnesota farm



Growing up in a huge city like Chicago left young people with no direct knowledge of farming. Our teachers showed us pictures and that was it.

BY DICK HOFFSTEDT When summer vacation started in June of 1950, my dad decided to send me up to Minnesota

where he had first cousins who owned farms. I was to stay with one of them who was nicknamed "Plug." He would be my mentor. I thought, OK, there were second cousins my age, and we'd have a great time, swimming fishing, and playing some softball. Wrong!

Plug had other ideas. I was there to work, not play. Then my real farming education began. He and his wife were childless, and he needed all the help he could get from a 15-year-old kid regardless of the fact that I didn't know a cow from a bull and did not yet have a driver's license. No matter.

My first chore was to learn to drive a tractor (no license necessary). I almost tipped it over on my first try. All he said was, "Watch out for those rocks."

Then it was time for feeding the hogs and the chickens. Piece of cake, right? Except I forgot to put on the boots he gave me, and the hogs gave my Keds a baptism that never left them.



Plug also gave me a brief lesson on how to milk a cow. Ugh! It was fun to watch him once in a while shoot a squirt of milk directly at one of the many cats hanging around the barn. They loved it. Now came the best job of all... sweeping out the trough that ran the length of the barn right behind the cow's rear end. At the end of the barn, I had to shovel out those sweet remains into a pile that was to be used later for fertilizer. I was learning fast.

As July approached, so did the threshing season. Those were the days when those small 80-acre farmers didn't have the huge combines prevalent today. They each had a small tractor and a small pull-behind threshing machine. They pooled their resources and went from farm to farm within a small rectangle of farmers who all knew each other. The hay was piled on open bed trailers and hauled to each farmer's barn and pitch-forked by hand up into the hay mow. My job was to be up in the mow and spread the hay evenly across the floor. I also had to pitch hay down chutes that filled the feeding troughs for the cows. I was becoming tanned and strong...not like the kid in June. We ate bountiful meals every day at noon, but I never gained a pound.

One of my last assignments was to help restring some broken barbed wire fences. One end was nailed to the first post, and the other was fastened to the tractor. I was to drive close to the posts and pull the barbed wire taut while Plug nailed the wire to each post.

With my newly learned skill of driving a tractor, I pulled it too tight and it snapped and sprang towards Plug like a bull whip. He heard it snap and, by reflex, he jumped up, and it just cleared the bottom of his boots. His comment? "Pulled 'er a little too tight eh?" How trusting he was.

I came home a different person, and was grateful to Plug for giving me, a city kid, an experience I would never forget.

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.



Three ways to grow your Social Security payment

You made the choice and now you are happily retired. You filed online for your Social Security benefits. They arrive each month in the correct amount exactly as expected. But, did you ever wonder if your Social Security check could increase?



Once you begin receiving benefits, there are three common ways benefit checks can increase: a cost of living adjustment (COLA); additional work; or an adjustment at full retirement age if you received reduced benefits and exceeded the earnings limit.



The COLA is the most commonly known increase for

Social Security payments. We annually announce a COLA, and there's usually an increase in the Social Security and Supplemental Security Income (SSI) benefit amount people receive each month. By law, federal benefit rates increase when the cost of living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W). More than 66 million Americans saw a 2.0 percent increase in their Social Security and SSI benefits in 2018. For more information on the 2018 COLA, visit www.socialsecurity.gov/cola.



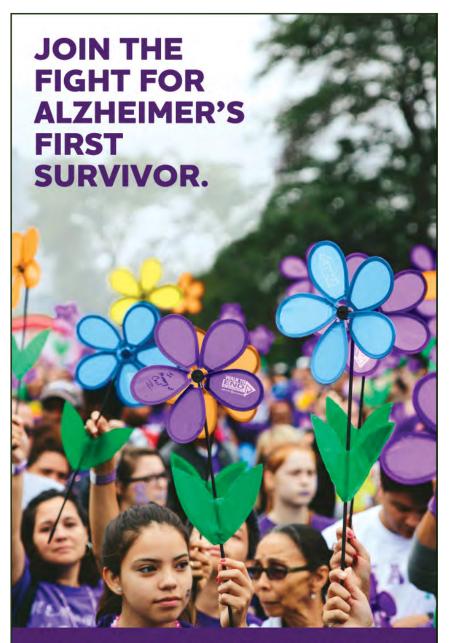
Social Security uses your highest thirty-five years of earnings to figure your benefit amount when you sign up for benefits. If you work after you begin receiving benefits, your additional earnings may increase your payment. If you had fewer than 35 years of earnings when we figured your benefit, you will replace a zero earnings year with new earnings. If you had 35 years or more, we will check to see if your new year of earnings is higher than the lowest of

the 35 years (after considering indexing). We check additional earnings each year you work while receiving Social Security. If an increase is due, we send a notice and pay a one-time check for the increase and your continuing payment will be higher.

Maybe you chose to receive reduced Social Security retirement benefits while continuing to work. You made the choice to take benefits early, but at a reduced rate. If you exceeded the allowable earnings limit and had some of your benefits withheld, we will adjust your benefit once you reach full retirement age. We will refigure your payment to credit you for any months you did not receive payments. Your monthly benefit will increase based on the crediting months you receive. You can find additional information about working and your benefit at www.socialsecurity.gov/pubs/EN-05-10077.pdf.

Retirement just got more interesting since you learned about potential increases to monthly payments. Social Security has been securing your today and tomorrow for more than 80 years with information and tools to help you achieve a successful retirement.

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



At the Alzheimer's Association Walk to End Alzheimer's[®], people carry flowers representing their connection to Alzheimer's, a disease that currently has no cure. But what if one day there was a flower for Alzheimer's first survivor? What if there were millions of them? Help make that beautiful day happen by joining us for the world's largest fundraiser to fight the disease. Register today at **alz.org/walk**.

LUDINGTON SEPTEMBER 15

MUSKEGON SEPTEMBER 22



Ask the Provider Importance of brain health

Courtesy of Mercy Health

It's a timeless topic that applies to all people, from life in utero through our aging years. How do we keep our brains healthy so that our bodies can function at their best and we can live fulfilling lives? Are there any steps we can take as we age to help promote better brain health?

Internationally recognized stroke expert, noted author and researcher, Dr. Philip B. Gorelick, addresses these key questions and more.

Question: What is the definition of a "healthy brain"?

Answer: A healthy brain gives you the ability to remember, learn, judge and use



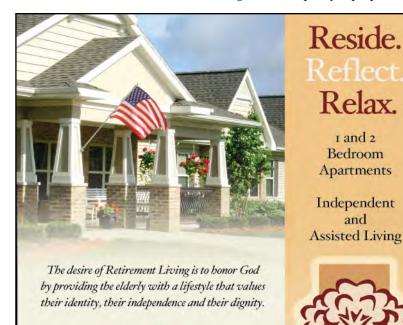
PHILIP B. GORELICK, MD, MPH language (read, write, speak).

Question: What is dementia? **Answer:** Dementia affects the abilities described above. There are many different types of dementia. Alzheimer's disease is the most common cause of dementia, and vascular dementia is usually considered the second most common type of dementia. Alzheimer's dis-

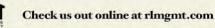
ease leads to degeneration of brain cells, whereas vascular or stroke dementia results from strokes which injure the brain tissue. As we age, both of these types of dementia may occur together or co-exist.

Question: Do many people suffer from dementia?

Answer: Roughly 15 percent of the population has dementia. Across the globe, the frequency of people with



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dementia is predicted to grow dramatically in the future. By 2050, it is projected that the number of people with dementia will triple.

Question: Is brain health a concern mostly for older people?

Answer: Protecting the 86 billion nerve cells in a person's brain should be a concern for everyone, including pregnant women. Brain health should begin as early as the beginning of pregnancy (that is the fetal stage) and throughout life. Scientists know that changes in the brain, which are associated with dementia, can occur 20 to 30 years prior to the appearance of symptoms. Protecting your head is crucial.

Question: What is a super ager?

Answer: Super agers are people who keep going and going without major health issues or memory changes as they age. They are the people who are 80 or older who have memories similar to people of middle age. Healthy lifestyle and a good genetic endowment are likely the factors which help lead one to be a super ager.

Question: What is different about the brains of super agers?

Answer: Studies have shown that the average brain shrinks during our lifetime. Super agers' brains are larger than those of their peers. Also, the outer part of their brain remains intact...it doesn't become thin as they age.

Question: What are the best ways to prevent dementia?

Answer: Hypertension, diabetes and high cholesterol are associated with changes in the brain that may lead to dementia. Avoiding and/or treating conditions associated with cardiovascular disease may lead to a healthier brain. What is good for your heart is good for your brain. Put another way, ideal cardiovascular profile = ideal brain health.

Question: What practical steps can you take to maintain your brain health?

Answer: A long-term study shows that those who lived a long and healthy life:

- Did not smoke
- Did not have hypertension
- Did not have high blood sugarDid not drink alcohol excessively
- Did not drink alconol excessively
 Did not have high cholesterol
- Were not overweight

Recommendations for Maintaining Your Brain Health - Mercy Health Hauenstein Neurosciences

- Get regular physical activity (with your primary care provider's approval) of 40 minutes of physical activity at least 3-4 times per week.
- Control your weight. A Body Mass Index of less than 30 is best.
- Eat a Mediterranean diet high in fruits, vegetables, legumes, whole grains, nuts, fish and olive or canola oil rather than butter.
- Stop smoking.
- **Control your blood pressure.** Aim for less than 130/80.
- Monitor your alcohol consumption: No more than 2 drinks/ day for men and 1 drink/day for non-pregnant women
- Supplement your Vitamin D. In West Michigan, we have fewer days of sunshine.
- Get adequate sleep, and treat any sleep disorder.
- **Control your diabetes** to maintain an A1C value of about less than 6.5 percent.
- Had higher education
- Had a marital partner

Question: Should women who are beyond perimenopause/menopause take hormone replacement therapy for improved cognition?

Answer: Evidence indicates that hormone replacement therapy appears to increase the frequency of stroke, heart attack and breast cancer in older menopausal women and does not improve cognitive function.

Question: Can medications affect cognition?

Answer: Yes, they can. If you have concerns, review your medicines and their side effects with your provider.

By Dr. Philip B. Gorelick is the Executive Medical Director at Emeritus, Vascular Neurologist, Mercy Health Hauenstein Neurosciences, Professor, Translational Science and Molecular Medicine at Michigan State University College of Human Medicine Learn more at mercyhealth.com.

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FLDS



Martin's Meanderings Catherine & Vincent

BY CLIF MARTIN If that title doesn't ring a bell for you, it refers to one of the countless versions of the "Beauty and the Beast" tale. I made the

mistake of trying to find where it began and how many times it has been re-told. You can spend a day with the history of the story and details of its many productions over the centuries.

My all-time favorite goes back to the TV series from 1987. Ron Perlman was Vincent, a sweet and cultured man who had the face of a lion, and Catherine, a smart district attorney. Linda Hamilton was Catherine. She discovered Vincent's secret home beneath the city streets. He lived with other "misfits" who would not be accepted in society. They fell in love and I cheered and wept along with them.

Ron Perlman was perfect as Vincent. Even his voice, not at all like his natural voice in other roles, was just right for expressing his love for Catherine. It was never "Cathy." That would have taken away some of the charm of their sweet love.

The series is on the internet. I think about watching it but I don't know if I can handle that much romance at my age.

Remember Tallulah Bankhead? A reader asked Clif to write something about her. Stay tuned for that.





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About Us: Navigating the Senior Resources Website (Im)

LISA TYLER

We're well into summer now, and maybe this is the time you like to do some light reading, when you don't have to commit to a novel. Senior Resources has a variety of publications that may fill the bill, and they're conveniently located on our website.

If you go to https://seniorresourceswmi.org/publications/ you'll find a plethora of reading material. On the main section is a brief synopsis of the publications Senior Resources produces – Senior Perspectives, Sixty Seconds, and Caregiver Link.

On the left, in the sidebar column, are even more publications. Let's take a quick look at them:

Advance Directives – These are important documents for any adult, not just for seniors. Advance Directives help you record your wishes, should you be unable to speak for yourself. Senior Resources is a member of the Charted Healthcare Planning Coalition, whose goals are to educate, create awareness and give tools for advance care planning. You can call us for a copy of an advance directive, or download the resources right from the website. Staff from Harbor Hospice also comes to Tanglewood Park monthly to help people with their Advance Directives.

Senior Perspectives – You're reading it now, but what if you missed an edition? We have both the current and past issues of Senior Perspectives on our website! Past issues go back to mid-2014. All are in PDF form. This is a great way to keep up with your favorite writers in this award-winning publication!

Caregiver Link – We publish this monthly 4-page newsletter for caregivers. Each edition includes a few helpful articles, as well as a website to check out and brief book reviews that may be helpful for caregivers. Issues back to

2015 are listed here, so if you're new to caregiving, you may want to check out past articles for information that may be useful to you.

Sixty Seconds – Sixty Seconds is a monthly newsletter that we send out electronically (via email). It includes short topics relating to older adults and advocacy that may be of interest to elected officials, community stakeholders, senior advocates, and more.

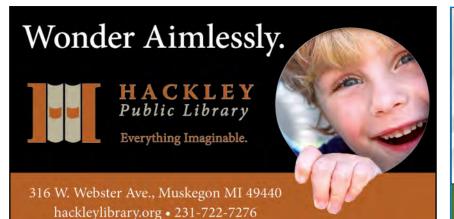
Participant Newsletter – Consumer Connection is our twice-yearly newsletter for participants in Senior Resources programs. It is typically delivered through a support coordinator, but is also available on this page.

Area Plan – Senior Resources does a multi-year area plan, with annual implementation plans for each fiscal year. You can find the copy of the 3-year plan (2017-19 Multi-Year Area Plan), as well as annual implementation plans on this page.

I hope you'll continue to check out the Senior Resources website, www. seniorresourceswmi.org. Info changes frequently, and it – along with our Facebook page – is a great way to find out what's happening!

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







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Happy, Healthy Pets Ask the Vet



Is there anything better than summertime in West Michigan? Not as far as I'm concerned! While summer weather brings lots of fun and outdoor activities, it also brings about some hazards and stresses for our furry friends!

BY DR. ERIC PETERSON

With our beautiful weather, cars can heat up rapidly and if pets are left in the car it can quickly become life threatening. Heatstroke occurs when the body temperature rises above 105.8 F in a hot, humid environment or from strenuous exercise. This sounds high, but it can happen swiftly as a dog's normal temperature is

101.5 to 102.0 F. There are many factors that lead to heatstroke and it can occur in a vehicle at nearly any outdoor temperature, so it is hard to state specific guidelines for "how long" and "how hot." The many factors that contribute to how quickly heatstroke can occur -- such as obesity, breathing problems, hair coat and overall health -- are unique to each dog. As the body heats up and is unable to cool down, damage can take place to a number of organ systems including the kidneys, liver, central nervous system, and the circulatory system. If the body temperature reaches 109 F irreversible brain damage, seizures and death can occur. A dog with heatstroke can show any number of the following signs: excessive drooling, heavy panting, high heart rate, uncoordinated walking, bleeding from the mouth or rectum, seizures and shock.

Should you suspect heatstroke in your animal, it's essential that you start the cooling process as soon as possible and contact your veterinarian. One of the best ways to quickly cool your pet down is in a cool water bath, or by using wet towels and a fan. Once you get your animal to the veterinarian, he/she will start IV fluids and other supportive measures to help not only with cooling your pet, but to support normal body functions. Close monitoring by your veterinarian after the cooling and supportive process is important because many complications can arise even after the animal is cooled down.

Should you ever come across an animal closed in a hot car, call police and alert any local businesses near the parked car.

Summertime also brings fun and exciting events like thunderstorms and fireworks. Many dogs experience varying degrees of stress from both fireworks and thunderstorms. These can range from some mild trembling to full out panic where they can destroy the house (or themselves!) trying to "escape" from the loud sounds. There are a number of things that can be done at home that are pretty straightforward and easy to help to calm your pet. For some dogs, music can dull the sounds enough to make it tolerable. For others, pheromone therapy (which can be purchased over-the-counter) can help. There are anxiety wraps, which are a snug spandex-type wrap. Many dogs can feel comforted by these and settle down from the sounds of fireworks and thunderstorms. Others respond to products like melatonin and other over-the-counter soothing remedies. When these modalities do not get the job done, a visit to the vet would be in order. Your veterinarian can prescribe different types of medications for different types of responses from your dog. Most medications only need to be given "as needed" for fireworks or thunderstorms, but depending on your dog's response, some daily medication might be the right choice. Your veterinarian can help you decide what can be the best fit for your situation. A good general rule is to pay attention to the weather or firework schedule, because if you start any of these therapies once your dog is already starting to get anxious you will have less success managing it! So start early and try to get ahead of the anxiety!

These are just two of many of the potential summertime pitfalls that can make your pet uncomfortable or worse. For more advice, contact your veterinarian. Have fun with your pets and enjoy a beautiful Michigan Summer!

Dr. Eric Peterson is a North Muskegon High School graduate and has lived in Muskegon life-long. In 2003, he graduated from the College of Veterinary Medicine at Michigan State University. He currently owns and practices at Northside Veterinary Hospital and Holton Road Veterinary Clinic in Muskegon. He has been married to his lovely wife Marisa for nine years and together they have four wonderful children ages 7, 5, and twin 3-year-olds. Dr. Peterson can be reached at edp@northside-vet.com.



Summertime foot problems



DR. ROGER

DEYOUNG

RY

Question: Since the weather has gotten warmer my heel(s) have started hurting. What could this be?

Answer: As the weather gets nice most people increase their activities causing more stress on their feet. The increased stress can cause strain on the muscles, fascia, ligaments and tendons. The most common issue that occurs is strain and inflammation of the plantar fascia. The fascia is a thick band of tissue on the bottom of the foot that can become inflamed with over-activity. Typically, it is painful in the morning and after

rest. As the day progresses the heel can become quite painful. This condition responds well to conservative treatment, but should be examined by a doctor for a accurate diagnosis and treatment options.

Question: The skin between my toes peels and is itchy. Any thoughts and treatment options?

Answer: The most common cause is a fungal infection (tinea pedis). Some people are very prone to the condition and see a flare up as the temperatures increase and their activity level rises. Treatments can range from keeping the feet clean and dry, soaking daily, over the counter medication and even prescription topical or oral medication. If conditions continue should always see your family doctor.

Question: The joints in my feet hurt. Could this be arthritis or something more severe?

Answer: As we get older, our feet tend to change, toes can get more crooked and our arches tend to get lower. The changes can place



abnormal stress on the joints around the toes leading to swelling, redness, warmth and pain. The arch can also experience the same problems with increase in summertime activities and the fact that some people will get away from supportive shoes. Some people will treat themselves with over the counter medication and getting information from the internet. If the pain should persist after your home treatment it

may be time to get looked at by a physician. Most doctors would do a complete exam and x-rays, to check the bone structure and joint damage. This can help narrow down the causes of the pain and set a treatment plan. Treatments can vary from medication to prescription shoes and inserts, physical therapy and even surgery. The main goal is to get you back to enjoying your summertime.

Question: Now that I am in sandals my nails look funny. Could this be toenail fungus?

Answer: Most toenail fungal infections take a long time to develop and usually start at the tip of the toenail. Other causes of nail changes could be a bruise under the nail plate, from trauma or chronic rubbing. Nail polish can also change the color of the nail plate. Ingrown nails can also loosen the nail and allow dirt and dead skin to get under the nail. Keeping the feet clean and nails trimmed can hopefully prevent the nails from changing. If it appears to be an infection with drainage and pain, go to your family doctor for treatment.

Dr. DeYoung is a podiatrist practicing at Shoreline Foot and Ankle Associates and has been in practice for over 26+ years along the lakeshore. Office telephone 231-733-1111



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Soul Food

"Space for reflection on scripture, creation, and our own lives, leading to deepening prayer; stillness, silence, and solitude received as gifts from a loving Creator." - Elizabeth J. Canham, Episcopal priest, founder of Stillpoint Ministries; author of Heart Whispers; members.aol.com/hospimundi.



When I was a little boy I became aware of the special family time called "vacation." Ours came

in the last week of July and the first week of August, every year. It was my dad who made sure he had these two weeks off from the company from which he found enough work to support our family. Mom only worked for "pay" now and then to help purchase something special, pay for gas to get

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

then to help purchase something special, pay for gas to get to meetings, or to pick my brother and me up from a friend's house or a special school event. How my dad managed to

secure these two prime weeks in Michigan summers every year was a mystery to me when I got older!

Dad liked to fish, mainly, so he rented a cottage on the same lake every year, near Cadillac, MI. Both my mother and my dad loved to play golf, and so, close at hand

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Robbinswood | 1125 Robbins Road | Grand Haven | 616.842.1900 Northcrest | 2650 Ruddiman Drive | Muskegon | 231.744.2447 to this location was a popular 18-hole golf course. One year he found a cottage that included a pedal pump organ which my mother loved to play for us, or even just for herself, and sometimes we all sang. The coolness around the lake in June and July was no doubt the reason we looked forward to dad's vacation from work. This retreat, unfortunately, was not a winner every year (most years for sure) because there were four or five of us with different interests (grandma came with us late in life after losing grandpa). There were no family discussions ahead of time, and this meant dad was always the ultimate decider. If you haven't picked up on my dad's character yet, he definitely had control issues. The vacations I am reflecting on came in the 1950s and 60s.

Vacations in general are often planned to bring rest and recovery to relationships that have been neglected, as well as to bring something more joyful than the repetition of work that often drains our energy. Our modern lives, too, often place friends and family members out of touch.

The difference found in "retreats" is that one does not even have to change one's location to be open to the Spirit of God. The tools that help create a retreat for an individual, friends, or group, are easily available even to the disabled or poor. I am thinking of tools like Bibles, music, prayer, and silence. It's also helpful to ask someone to come visit for the purpose of reading to you, praying with you, or bringing food to share; the most revered being Holy Communion. A family member, friend, or elder of a congregation may also call someone who is home-bound, to offer one of these aforementioned tools that create fellowship with God. Let it be known that the Creator hungers to be in relationship with you.

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



SPONSORED BY HOSPICE OF MICHIGAN Do you recognize any of these people? Your Help is Needed!









by Delicia Eklund Your help is needed! Do you recognize any of these people?

Hundreds of vintage photos are donated to The Muskegon County Genealogical Society (MCGS) with limited, if any, information on them. This time we have some adorable kids! Is one of them you? We would love to locate someone from the families and get the pictures 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 Senior Perspectives will feature additional photos of individuals, families and places from the Muskegon and surrounding areas. We try to find families who have links to Muskegon.

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

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.

Cour State. Our Town. Our State. Our Town. Our Bur Hospice. Our



Warning: The people having fun in these photos are NOT actors. They are actual residents and employees of Oceana Medical Care Facility!

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

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Boggle Answers:												
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Jumble Answers: POUND AGAIN THROAT IMPORT Answer:

After seeing how snug her dress had become, she was – UPTIGHT



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