

# MISSAUKEE Commission on Aging

## Winter 2023 Newsletter

JANUARY - APRIL 2024 | WINTER 2024 EDITION

Keeping Seniors of Missaukee County Safe & Independent at Home



PHOTO CREDIT: JAIME STICKELS

Making 96 look great  
Ms. Marian Ruhf!

2170 S. MOREY ROAD (M66)

### WHAT'S INSIDE

- Message from our Director
- MCCOA Info
- Health & Safety - Nurse Tips
- Things to Do
- Program & Services Info



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**(231) 839-7839**



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**Neal F Soenksen**  
Financial Advisor

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Discount available to those  
who qualify.

## *A Message From our Director* Heather Harris-Bryant MA BAHA

Sending greetings of positivity and well wishes near and far for a glorious & prosperous New Year! I hope you all enjoyed Christmas with those most special to you.

2023 seemed to fly by in record time and as I make a list to recap the year here at the COA, I can't help but count our many blessings. For Older Michigianians Day, we hosted a livestream event for folks to attend and even got a shout out from Lansing! We celebrated officially opening our doors with a well attended Open House. The COA received a grant to cover half the cost of an AED (Automated External Defibrillator) to have here on site. Special thanks to the Wexford Missaukee Community Foundation for their continued support. In August, our nurse Brenda retired. We are grateful for her years of service and contributions to our organization. I hope she gets to spend plenty of time in her garden and with her grandkids. We are so happy for her! That same month we welcomed our new supervisor of In-Home Services, Jennifer. Her family made the move this summer to the area, and her kids started the year as Trojans. Jen is such an amazing addition to our team, she has built a great rapport with staff & clients.

MCCOA has benefited greatly having a full-time nurse these first 4 months.

We hosted a couple Lunch & Learn sessions, the first with our great friends at The Area Agency on Aging of NW MI where we shared the services they provide and how can we collaborate efforts to best assist our area seniors. Wexford Community Credit Union gave a wonderful presentation about ways to protect yourself from financial scams. The Senior Expos we participated in at Cadillac and Kalkaska were beyond fun and we cannot wait until the next ones! MCCOA welcomed 4 new volunteer drivers this past year! With the addition of Tom, Jim, Joel, & June, we have been able expand our availability and get more seniors rides to the doctor. Many thanks to all of our wonderful and dedicated drivers!

Jane Reynolds-Bigham joined our Board of Directors early in the year and has been a wonderful addition. We developed a Strategic Planning committee to help we ensure a sustainable future for the organization and celebrated staff throughout the year including during the holidays and hosted a cookout over the summer.

A proud accomplishment of 2023 - this newsletter! We started handling every aspect of publishing it. From selling ads (buy an ad please), putting together the content, printing, stapling, folding, stuffing envelopes, and mailing. When you buy ad space in this newsletter, you are also supporting everything local, employment for your fellow members, and dollars staying in the county. It's something I am very proud of, staying local. If you have a service that a senior can benefit from, please consider advertising your business here. Editions print quarterly (January/April/July/October) advertising commitments are due by March 31st.

Goals for 2024 would include expanding our marketing in creative and cost effective ways. One aspect of this goal is making us more visible from the road, while providing easy and safe access for our visitors. Right now, we just tell people to look for the all the boat hoists!

I would like to see more hosting of informative events, and we are always seeking pertinent topics & suggestions. If you have something to share, please contact me either by phone or email: [h.bryant@missaukeecoa.org](mailto:h.bryant@missaukeecoa.org) to see about scheduling.

Thank you for your continued support of our mission, you are appreciated and valued.



Happy  
New Year!

**Medication Set-Up**

- LICENSED NURSE
- IN YOUR HOME
- \$25 PER VISIT

**839-7839**

TO SCHEDULE A FREE ASSESSMENT,  
CALL & ASK FOR JENNIFER OR  
EMAIL AT: [INFO@MISSAUKEECO.A](mailto:INFO@MISSAUKEECO.A)

## EVENT ALERT!

SAVE!  
THE DATE!

Did you know that there have been changes made in the federal government over the last few years regarding Reverse Mortgages? Learn how it may now be a good option in retirement.

**PRESENTED BY: GENISYS  
MORTGAGE**

**THURSDAY, APRIL 11TH - NOON**  
**LIGHT LUNCH PROVIDED**  
**MCCOA CONFERENCE ROOM**  
**PLEASE RSVP 839-7839**

**GENISYS**   
POWERED BY MORTGAGE300

*Blessed*

*Heather*

# MCCOA Info



## WHAT DOES A COA DO?

It may surprise some that most people have no idea what a COA is, or what they do until they are faced with finding some assistance for a Senior loved-one. We all know we are going to get older (if we are lucky) but it's not something on the top of our minds. Too busy living in the moment and such.

A large amount of people who come through our doors "just don't know what to do anymore" to best care for their loved ones. Everyone feels this compelling need to try and do it all on their own. We are here to tell you that it really doesn't have to be that way. The COA has an abundance of resources available regarding anything senior related. Our office staff has over 50 years of combined experience serving seniors. If there is a service we cannot provide, there is a likely chance we know who can. That's just in the office, at home we provide services such as help with housekeeping, bathing, and other activities of daily living. A caregiver getting some respite time for self-care, foot care for fresh & healthy feet, & medication management. Our true mission is to keep Seniors safe & independent while staying in their own home, we really want to be that first call for people.

## SEEKING ADVERTISERS! NEXT EDITION - APRIL

If you offer a product or service that a senior may be interested in, this is the perfect place to get in front of them and at a reasonable price!

"ALMOST AS MANY READERS AS THE SENTINEL" ALMOST...

### WHAT'S INCLUDED

- Quarterly distribution to all clients being served by MCCOA, on average 400 households per month in Missaukee County.
- Your logo & business link on our website [www.missaukeecoa.org](http://www.missaukeecoa.org) recognizing you as a MCCOA supporter!
- 1-Year Commitment
- Targeted Audience for your specific product related to Seniors.
- Your dollars stay local!



### CONTACT US FOR PRICING

Heather Harris-Bryant  
Executive Director  
(231) 839-7839  
[h.bryant@missaukeecoa.org](mailto:h.bryant@missaukeecoa.org)

## BUT, THERE'S MORE.....

- Rides to non-urgent med visits (pre-registration required)
- Free 911 reflective signs
- Basic Power of Attorney Forms
- Notary services
- Fax Sending
- Help with Technology
- Hygiene Items
- Cleaning Supply Pantry

## # OF CLIENTS SERVED PER MONTH 2023

JANUARY	392	JULY	275
FEBRUARY	363	AUGUST	376
MARCH	333	SEPTEMBER	688
APRIL	316	OCTOBER	423
MAY	261	NOVEMBER	607
JUNE	422	DECEMBER	408



## HOW IS THE COA FUNDED?

MCCOA has an agreement with Missaukee County that renews every 4 years coinciding with the Senior Millage, our next election will be in 2026. It makes up the majority of our annual budget. The County collects the taxes and they distribute the dollars specific to our millage to us throughout the year. It is because of that millage that the Seniors we serve are able to essentially "share the cost". That cost is based on each participants household income; our average clients pay \$5-\$10 per hour for services such as personal care, homemaking, snow removal & respite services. We also contract with other organizations to provide care for mutual clients such as Area Agency on Aging, Department of Health & Human Services (DHHS), Northern Healthcare Management for some of the people we serve. On average, we serve right around 405 seniors of this county every month.

### MISSAUKEE COUNTY SENIOR MILLAGE - HERE'S WHAT YOU PAY PER YEAR

Your Home's Assessed Taxable Value	Amount Collected by COA Millage
\$20,000	\$15.00
\$40,000	\$30.00
\$60,000	\$45.00
\$80,000	\$60.00
\$100,000	\$75.00
\$125,000	\$93.75
\$150,000	\$112.50
\$175,000	\$131.25
\$200,000	\$150.00
\$225,000	\$168.75
\$250,000	\$187.50
\$175,000	\$206.15
\$300,000	\$225.00
\$350,000	\$262.50
\$400,000	\$300.00
\$450,000	\$337.50
\$500,000	\$375.00

Services available to residents of the County age 60 & older.  
Clients pay an hourly rate based on their income, the rest of that hourly rate is covered by the Millage.

EXAMPLE  
A retired couple living on a monthly income of \$1400 would pay \$2 per hour for services such as:  
HOMEMAKING    RESPITE    PERSONAL CARE

Because of our Millage (YOU), it's affordable (FOR THEM).

THANK YOU MISSAUKEE COUNTY FOR YOUR CONTINUED SUPPORT AND UNDERSTANDING OF THE IMPORTANCE OF KEEPING SENIORS SAFE & INDEPENDENT - IN THEIR OWN HOMES

# Health & Safety - Nurse Tips From Jen

It's winter in Michigan! The cold temperatures and snowy weather lead to some dicey conditions outside. It is best to do a bit of preparation in order to help stay safe! Remember to dress for the weather when going outside. Two or three thin layers can be warmer than one thick layer. Think about getting some thermals! Gloves or mittens, a coat and hat are a must. Stay dry! Wet clothing chills your body more quickly. Remember to take frequent breaks to warm up. Keep a cell phone on you. Icy and snowy conditions can make it easy to slip and fall. Make sure steps and walkways are kept clear. Be mindful that wet pavement could be iced over. Wear boots with non-skid soles, this can help prevent you from slipping.

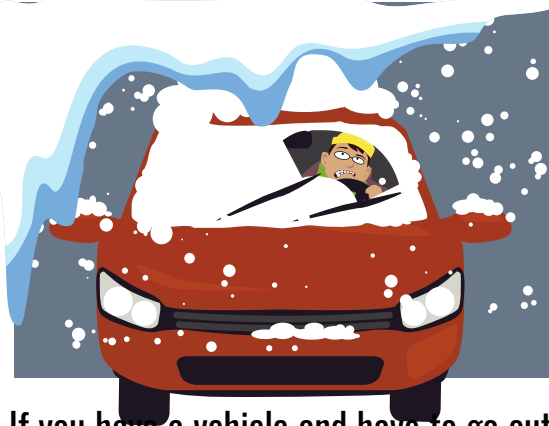


## Things to Do!

There is no reason cold weather should stop your fun in the wintertime. It's absolutely no secret that staying active promotes good health and life longevity, These are 2 excellent reasons why it's so important to stay physically and mentally active during these months just like any other season. You just need to find your proper balance between indoor and outdoor activities - and stay enthused about it!

- Bring a bit of the outdoor garden inside - create starter plants or grow herbs. This is a perfect activity for a partner (cue a grandkid and get them off their phone).
- Develop a Craft Habit - The great thing about creating art is there is no wrong.
- Feed Your Mind with Reading, Coloring, & Thought - Start a small book club with friends. Adult coloring books are really popular right now, write down some great memories for family history. The stimulation & creativity will do your brain good!
- Let's Get Physical - Low impact exercises like stretching, yoga, and chair exercises (classes open at The Center) keep Seniors strong and flexible through the winter.

You Can Still Enjoy the Great Outdoors - Just be Careful! Dress appropriately and take a friend.



If you have a vehicle and have to go out in bad conditions, make sure you are prepared. Keep the gas tank full. Allow extra time to get to your destination. Make sure the vehicles lights are on so you can be seen. Keep extra distance between you and the vehicle in front of you and apply the brake and gas slowly. Keep an emergency kit in your vehicle that includes blankets, extra warm clothing, food, water, flashlight and batteries, a shovel and salt, sand, or cat litter incase you get stuck.



## WINTER CHECK LIST

### TIP #1 - ALWAYS TAKE YOUR CELL PHONE

**GOING OUT:** Wear Layers, Clear Walkways, Non-Skid Boots, & Cell Phone!

**DRIVING:** Full Tank, Extra Time, Items If You Get Stuck

**AT HOME:** Carbon Monoxide Detector, Check Existing Detectors & Batteries!

**Having Trouble Paying for Heat? Help May Be Available.**

**CALL OUR OFFICE (231) 839-7839 FOR RESOURCES**

# Program & Services Information

## MEDICARE ADVANTAGE PLAN OPEN ENROLLMENT

Medicare Advantage Plan Open Enrollment Period January 1st - March 31. Whereas Medicare Annual Enrollment is when anyone who has Medicare can make plan changes for the upcoming year, this enrollment period is only for people who are currently enrolled in an Advantage plan (with or without drug coverage).

## MEDICARE EXPERIENCES DATA BREACH

### Medicare Maximus Data Breach



**How do I know if my information was included?**  
You will receive a letter from the Department of Health & Human Services Centers for Medicare & Medicaid Services.

**What information was breached?**  
Your Medicare Number



**What do I need to do?**  
If your information was included, you will receive a new Medicare Card in the mail. You begin using this card December 20th. Destroy your old card when you get your new one.

**What else should I do?**



Notify your medical and DME providers that you have a new Medicare number. Watch your Explanation of Benefits statements to make sure you aren't billed for services you did not receive.

If you notice suspicious activity contact Medicare at 1-800-633-4227 or your local Medicare Counselors at 231-839-7839 for help.

The Center for Medicare & Medicaid Services experienced a data breach in May 2023 and have identified that some individuals may have had their personal information exposed. Those affected will receive or may have already received a notice in the mail. Maximus is offering a complimentary 24 months of credit monitoring at no cost to you. You can also request a free credit report (you are entitled to one free report every 12 months). If you receive a letter and need assistance, please give us a call and we can help you navigate the process.

**BILLING F.Y.I.**  
**NEW SIMPLIFIED BILLS!**  
**LESS PAPER - EASIER TO READ!**  
IT IS OUR GOAL THAT BILLS FOR SERVICES RENDERED ARE MAILED BY THE 10TH OF THE MONTH FOLLOWING SERVICES. HOWEVER, THIS DATE CAN BE SUBJECT TO CHANGE.  
CLIENTS RECEIVE AN INVOICE & ALSO A DETAIL OF SERVICES.  
IF YOU HAVE ANY QUESTIONS REGARDING YOUR BILL, OR DIFFICULTY PAYING, PLEASE CONTACT OUR BILLING COORDINATOR HALEY BY PHONE OR EMAIL AT: H.TROON@MISSAUKEECO.AG

**BEST SERVICE**  
**BEST SERVICE**

**PAID**

Missaukee County Commission on Aging  
**Snow Program**  
**(231) 839-7839** Program Requirements  
Must be 60 years or older  
Full-Time WINTER Missaukee County Resident/Homeowner  
Proof of Income Required to Participate in Cost-Share Program  
Applications Need to Be Completed Annually  
Any Previous Snow Balances Must Be Paid in Full  
SEASON STARTS DECEMBER 1ST & ENDS MARCH 31ST  
Or until the budget has been expended.

**MCCOA SNOW PROGRAM**

**MEDICARE ADVANTAGE PLAN OPEN ENROLLMENT PERIOD JANUARY 1ST-MARCH 31ST**

**THIS ENROLLMENT PERIOD IS ONLY FOR BENEFICIARIES THAT ARE CURRENTLY ENROLLED IN A MEDICARE ADVANTAGE PLAN.**  
ANY ENROLLMENT WILL BE EFFECTIVE THE FIRST OF THE MONTH FOLLOWING THE CHANGE

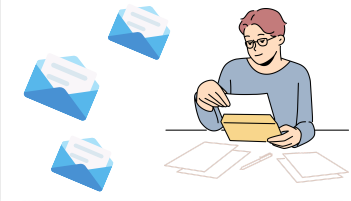
**WHAT CHANGES ARE ALLOWED?**

- SWITCH TO ANOTHER MEDICARE ADVANTAGE PLAN WITH OR WITHOUT DRUG COVERAGE
- DROP YOUR MEDICARE ADVANTAGE PLAN AND GO BACK TO ORIGINAL MEDICARE
- IF YOU CHANGE FROM A MEDICARE ADVANTAGE PLAN WITHOUT DRUG COVERAGE TO A MEDICARE ADVANTAGE PLAN WITH DRUG COVERAGE YOU MAY INCUR A PENALTY.
- ENROLL IN A MEDICARE STAND ALONE PRESCRIPTION DRUG PLAN IF YOU GO BACK TO ORIGINAL MEDICARE

**WHAT CHANGES ARE NOT ALLOWED?**

- CHANGE FROM ORIGINAL MEDICARE TO A MEDICARE ADVANTAGE PLAN
- ENROLL OR DISENROLL FROM A MEDICARE DRUG PLAN IF YOU ARE IN ORIGINAL MEDICARE

MISSAUKEE COUNTY COMMISSION ON AGING  
2170 S. MOREY ROAD  
WWW.MISSAUKEECO.AG  
CERTIFIED COUNSELORS ARE AVAILABLE  
CALL (231) 839-7839 FOR ASSISTANCE.



## MEDICAID REDETERMINATIONS

The Michigan Department of Health & Human Services (MDHHS) has restarted their annual review process that was paused during the pandemic. If you receive information in the mail, don't ignore it! Need assistance with submitting your info, we may be able to help!

**ATTENTION**



**THANK YOU VOLUNTEERS!**

**MISSAUKEE FOOD PANTRIES**

**MCBAIN**

PROSPER CHRISTIAN REFORMED CHURCH  
231-826-4427  
1975 E. PROSPER ROAD  
FALMOUTH, MI 49632

REHOBOTH REFORMED CHURCH  
231-775-7943  
8372 S. LUCAS ROAD  
MCBAIN, MI 49657

**LAKE CITY**

FRIENDS MINISTRY  
231-839-8816  
3728 S. MOREY ROAD

GOOD NEIGHBOR FOOD PANTRY  
LAKE CITY EVANGELICAL PRESBYTERIAN CHURCH  
231-839-2948  
5804 W. HOUGHTON LAKE ROAD

LIVING LIGHT CHRISTIAN CHURCH  
FAMILY LIFE CENTER  
231-839-2244  
7700 W. BLUE ROAD

MISSAUKEE COOPERATIVE MINISTRIES  
231-839-4485  
6180 W. SANBORN ROAD

MOORESTOWN-STITTSVILLE UNITED METHODIST CHURCH  
231-229-4700  
4509 E. MOORESTOWN ROAD

THE GROVE CHURCH  
231-839-0554  
3815 S. MOREY ROAD

**Chicken Soup**

**SAUCY SPAGHETTI**

**Tastiest TUNA**

**Bill Diane Tom Joel**

**Jackie Keith Jim June**

**41,287 Miles in 2023!**



**AARP Tax-Aide**

Service will be available to lower income seniors to get your individual income tax preparation done at no cost.

**How do I sign up?**  
Beginning Mid January call 1-231-839-2123 to schedule your appointment with a Tax-Aide.  
You may need to leave a message so a staff member can return your call.

**Where are they located?**  
The United Methodist Church  
301 John Street  
Lake City, MI

Tax-Aide Volunteers are available on set days and times. They are not on site every day.

# 50 YEARS AGO...

Top Grossing Movie: Blazing Saddles  
 Top Songs: "The Way We Were" & "Seasons in the Sun"  
 Muhammad Ali is once again the Heavyweight Champ

- Nixon Forced to Resign/Ford Takes Office
- Nationwide 55 MPH Highway Speed Limit
- Skittles candies debuts
- Rubik's Cube is invented
- First Bar Code created
- Streaker at the Academy Awards



**SHAG HAIRCUTS**  
**BELL BOTTOMS**  
**FONDUE**

**T-SHIRTS WITH GRAPHICS**



### Average Prices in 1974

• Median Family Income	\$11,000
• New Car	\$4,441
• Minimum Wage	\$2.00
• Gallon of Gasoline	\$0.53
• Gallon of Milk	\$1.57
• Average Cost of a home	\$38,000
• Average Monthly Rent	\$150 MO
• Movie Ticket	\$1.87
• Inflation Rate	11.04%

# Happy

# BIRTHDAY!

- January**
- Bill-01
  - Novelee-01
  - Kevin-03
  - Gustine-04
  - Jack-06
  - Sharon-09
  - Jackie-09
  - Judy-11
  - Alberta-12
  - Jane-14
  - Joan-16
  - Karen-19
  - Rochelle-20
  - Donny-20
  - Donna-20
  - Patsy-21
  - Lawrence-22
  - Kris-22
  - Kathy-22
  - Anna-23
  - Marion-23
  - Donna-27
  - Diane-25
  - Martha-29

- February**
- George-3
  - Terrance-3
  - Marilyn-6
  - Shellon-6
  - Rose-6
  - Ardis-7
  - Marionette-8
  - Dixie-12
  - Lyle-14
  - Kurt-16
  - James-18
  - Elizabeth-18
  - Arleen-18
  - Bernard-19
  - Sam-20
  - Margaret-20
  - Marianne-21
  - Maria-22
  - Ronnie-22
  - Jane-23
  - Rhea-23
  - Ray-23
  - Bobbie-26
  - Pam-26
  - Rose-28

- March**
- Max-1
  - Barb-2
  - Mary-5
  - Mike-7
  - Jay-7
  - Alice-9
  - Peggy-9
  - Voiley-10
  - Dru-10
  - Diane-10
  - Colleen-11
  - Jessica-11
  - Joan-11
  - Jayne-12
  - David-15
  - Richard-17
  - Toby-17
  - Ardith-18
  - Leon-18
  - George-19
  - Barbara-19
  - Anna-20
  - Linda-20
  - Daisie-21
  - Elnora-22
  - Phoenix-23
  - Ruth-24
  - Linda-24
  - Edie-25
  - Hubert-25
  - Lois-26
  - Diane-26
  - Mel-26
  - Susan-27
  - Doug-28
  - Caroline-29
  - Carol-30
  - Doyle-31

Live Your Life  
 & Forget  
 Your Age



# MISSAUKEE COUNTY SENIOR MILLAGE HERE'S WHAT YOU PAY PER YEAR TO SUPPORT US.

Your Home's  
 Assessed  
 Taxable Value

- \$20,000
- \$40,000
- \$60,000
- \$80,000
- \$100,000
- \$125,000
- \$150,000
- \$175,000
- \$200,000
- \$225,000
- \$250,000
- \$175,000
- \$300,000
- \$350,000
- \$400,000
- \$450,000
- \$500,000

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### EXAMPLE

A retired couple with a monthly income of  
 \$1400 would pay \$2 per hour for services  
 such as:

**HOMEMAKING RESPITE PERSONAL CARE**  
 Because of the Millage (YOU),  
 it's affordable (FOR THEM)!

**THANK YOU MISSAUKEE COUNTY FOR YOUR  
 CONTINUED SUPPORT AND UNDERSTANDING  
 OF THE IMPORTANCE OF KEEPING SENIORS  
 SAFE & INDEPENDENT - AT HOME**

Amount  
 Collected by  
 Senior Millage

- \$15.00
- \$30.00
- \$45.00
- \$60.00
- \$75.00
- \$93.75
- \$112.50
- \$131.25
- \$150.00
- \$168.75
- \$187.50
- \$206.15
- \$225.00
- \$262.50
- \$300.00
- \$337.50
- \$375.00



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“ALMOST AS MANY READERS AS THE SENTINEL” ALMOST...

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- Quarterly distribution to all clients we serve, on average 400 households.
- Your logo & business link on our website [www.missaukeecoa.org](http://www.missaukeecoa.org).
- 1-Year Commitment (April-April)
- Targeted Audience for your product .
- Your dollars stay local & support our economy!



## LET'S BUILD THIS TOGETHER!

<b>1/2 PAGE</b> (8" x 5.5")	.....>	<b>\$1800</b>
<b>1/3 PAGE</b> (8" X 3.5")	.....>	<b>\$1500</b>
<b>1/4 PAGE</b> (3.5" X 4")	.....>	<b>\$800</b>
<b>BUSINESS CARD</b> (3.8' X 1.6")	.....>	<b>\$500</b>
<b>1 SPACE</b> (2" X 2")	.....>	<b>\$250</b>

**CONTACT US**  
 Heather Harris-Bryant  
 Executive Director  
 (231) 839-7839  
[h.bryant@missaukeecoa.org](mailto:h.bryant@missaukeecoa.org)

**ISSUE SCHEDULE**  
 SPRING - APRIL  
 SUMMER - JULY  
 FALL - OCTOBER  
 WINTER - JANUARY