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# Senior Perspectives

KENT COUNTY EDITION

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SEPTEMBER | OCTOBER 2021

Page 4 – Ask the Editor Q&A ■ Page 6 – Technology Resources for Older Adults  
Page 8 – Veterans Health & Resource Fair ■ Page 16 & 17 – Game Pages





PAGE  
**05**



PAGE  
**10**



PAGE  
**12**

## SEPTEMBER | OCTOBER 2021 ■ WHAT'S INSIDE THIS ISSUE

- |   |   |  |   |  |
|---|---|--|---|--|
| <b>04</b> Ask the Editor Q&A<br>by <i>Michelle Fields</i>                       | <b>07</b> Happy Birthday, Medicare!<br>by <i>Vonda VanTil</i>               | <b>12</b> Senior Perspectives Recipes                          | <b>18</b> Plantar Fasciitis - Has it Slowed<br>You Down?<br>by <i>Dr. Tyler Claveau</i> | <b>21</b> Social Security Q&A<br>by <i>Vonda VanTil</i>                                  |
| <b>05</b> Try to Remember<br>by <i>Gil Boersma</i>                              | <b>08</b> Veterans' Health and<br>Resource Fair<br>by <i>Charlie Batizy</i> | <b>13</b> Food and Brain Health<br>by <i>Elizabeth Carlson</i> | <b>19</b> The Letter<br>by <i>Dave Kampfschulte</i>                                     | <b>22</b> Understanding the Money<br>Maze for Older Adults<br>by <i>Elizabeth Zeldes</i> |
| <b>06</b> Technology Resources<br>for Older Adults<br>by <i>Emily Armstrong</i> | <b>09</b> Wise Sayings<br>by <i>Clif Martin</i>                             | <b>14</b> Family Fun in Grand Rapids                           | <b>20</b> Sometimes It's Less<br>Expensive to Hire a Pro<br>by <i>Laura Kelso</i>       |  |
|   | <b>10</b> A Tale of Two Gretchens<br>by <i>Cindy Hogg</i>                   | <b>15</b> Let's Try This with Michelle                         |   |  |
|   |   | <b>16</b> Game Page  |   |  |

### EDITOR & PUBLISHER

Michelle Fields  
michelle@seniorresourceswmi.org  
231-733-3523

### GRAPHIC DESIGN

Jay Newmarch  
CRE8 Design  
CRE8creative@gmail.com  
269-345-8845

### COPY EDITOR

Bonnie Borgeson



#### ON THE COVER:

Glenn Rutgers  
softglowdigital.com  
gmrutgers@yahoo.com

### WRITERS

Emily Armstrong  
Charlie Batizy  
Gil Boersma  
Elizabeth Carlson  
Dr. Tyler Claveau  
Michelle Fields  
Cindy Hogg  
Dave Kampfschulte  
Laura Kelso  
Clif Martin  
Cathy Thibdaue  
Vonda VanTil  
Elizabeth Zeldes

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Senior Perspectives Newspapers have  
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**(616) 456-5664** or (888) 456-5664

aaainfo@aaawm.org | (fax) (616) 456-5692  
website: [www.aaawm.org](http://www.aaawm.org)

#### Mission:

Area Agency on Aging of Western Michigan's mission is to provide older persons and persons with a disability an array of services designed to promote independence and dignity in their homes and their communities.

**ADVERTISE in upcoming Senior Perspectives publications by contacting:**

**Michelle Fields**  
Editor and Publisher of Senior Perspectives  
(231) 733-3523 or toll free 1-800-442-0054  
[michelle@SeniorResourcesWMI.org](mailto:michelle@SeniorResourcesWMI.org)

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Jackie O'Connor,  
Executive Director

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**JULY/AUGUST WINNER: MIKE BEATTY OF KENTWOOD**

Uncle Sam was found in the All Aboard story on page 10.



# Ask the Editor Q&A



BY  
MICHELLE  
FIELDS

As the Editor of West Michigan's largest mature newspapers, I thought it might be informative to share a few of the most frequently asked questions that I receive from our readers.

**Question:** I just picked up my first copy of *Senior Perspectives Lakeshore*. How often is it printed?

**Answer:** *Senior Perspectives Lakeshore* and *Senior*

*Perspectives* of Kent County newspapers are free, bi-monthly publications brought to you by Senior Resources of West Michigan, an Area Agency on Aging. In 2018, Senior Resources launched a second publication, *Senior Perspectives* of Kent County partnering with the Area Agency on Aging of Western Michigan in Grand Rapids. As stand-alone publications, both feature local writers, interest articles, programming and local events. Both publications are printed in January, March, May, July, September, and November.

**Question:** I noticed on the cover that you've won awards. What were they for?

**Answer:** Yes, the staff, photographer and volunteer writers at *Senior Perspectives* have won 48 national awards over the past years. These were received from:



North American Mature Publishers Association – NAMPA

*Senior Perspectives* is a member of NAMPA. Senior Perspectives writers and staff have received 41 National Awards in Excellence.

National Mature Media --  
*Senior Perspectives* Newspapers have received a total of 7 awards from the Annual National Mature Media Awards held annually in Chicago.

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**Question:** I'm a snowbird and go to Florida in the winter. Is there a way to view *Senior Perspectives* on-line?

**Answer:** Yes. You can view current and past issues of *Senior Perspectives* on-line on their Area Agency on Aging websites.

- Senior Perspectives Lakeshore at <https://seniorresourceswmi.org>
- Senior Perspectives of Kent County at <https://www.aaawm.org>

**Question:** Where can I pick up a copy of *Senior Perspectives*?

**Answer:** Our distribution sites include senior centers, libraries, pharmacies, specialty stores, private apartments, independent living facilities, skilled nursing facilities, beauty salons, financial institutions, hospitals, DME providers, Senior Neighbors locations, adult day centers, assisted living facilities, physician's offices, dentist's offices, therapy centers, non-profit organizations, legal offices, churches, and grocery stores throughout Ottawa, Muskegon, Kent and Oceana counties. If you need help finding a location, shoot me an e-mail at [SeniorPerspectives@SeniorResourcesWMI.org](mailto:SeniorPerspectives@SeniorResourcesWMI.org) with your name and address, and I'll send you the closest distribution site. If you know of a location that would like to offer *Senior Perspectives* newspapers, please let me know this as well and I can get them on our distribution route.

**Question:** How can *Senior Perspectives* newspaper be FREE? What's the catch?

**Answer:** There's no catch. *Senior Perspectives* newspapers will always be a FREE publication to our readers, thanks in part to our amazing advertisers and Senior Resources of West Michigan. But I also want to mention our incredible volunteers. These include our talented volunteer writers, photographer Glenn Rutgers and my go-to copy editor Bonnie Borgeson. Without their amazing talents, *Senior Perspectives* wouldn't be the same.

*Michelle Fields is the Editor & Publisher of Senior Perspectives Lakeshore and Senior Perspectives of Kent County. Michelle has been a part of Senior Resources of West Michigan since 2009. She enjoys gardening, fishing with husband Mike & their pup*

*Tigo and spending time with her family. Michelle can be reached at [Michelle@SeniorResourcesWMI.org](mailto:Michelle@SeniorResourcesWMI.org)*

If you have a question, you can submit them to [SeniorPerspectives@SeniorResourcesWMI.org](mailto:SeniorPerspectives@SeniorResourcesWMI.org). If you would like to advertise in *Senior Perspectives*, please contact Michelle at 231.733.3523





# Soul Food

## Try to Remember

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

In his song “Try to Remember,” Josh Groban captures a theme of reaching the maturity that often helps a young man or woman find another human soul who seems to fulfill a dream or desire for a relationship, one that brings deeper meaning than can be found alone. However, in our lives there are also adventures and dreams that can come true for an individual, that deepen one’s understanding of how work or one’s chosen education can give an individual a value beyond money and status. The meaning and symbolism of October is prosperity. The changing of the tree leaves to an abundance of color does not discourage us but rather inspires us to enjoy creation and be thankful for all of our blessings.

How is your life going? Have you fulfilled your hopes and dreams? Or are you struggling to find fulfillment like you used to find easily when you were younger?

Do you wish someone, or something, would surprise you, so life would become an adventure like it used to be?

Historically, individuals and families moved to where new job opportunities had been created, or when overwhelming climate changes like the Dust Bowl forced individuals and families to set off to find a better life, bringing courage to strike out with hope and faith.

As a senior, one might think it’s too late to be adventurous, that life is what you made of it, and now you just have to make the best of it because you are not young anymore. However, I say our faith informs us



that once there was a creator, after which came the redeemer and now, we have the sustainer to nurture, sustain, and heal our lives, not just to be blessed, but to be a blessing to others. There are lots of needs to serve right where we live. So let us seek good health so we can be good servants, and let God have all the glory. And don’t worry, he’s got this!

*Rev. Gilbert Boersma, BBA, MDIV, is an Elder in the United Methodist Church,*

*and a Retired-Board-Certified chaplain. His wife Sara is retired from Muskegon Community Mental Health and offers counseling privately, part-time. Their two sons, one daughter-in-law and four grandchildren also live in Muskegon. Gil offers “spiritual direction” for those who have interest. You may contact him by email: boersmagil71@gmail.com*

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# Technology Resources for Older Adults



BY  
EMILY  
ARMSTRONG

If we've learned anything this past year of the pandemic it is that connection with others is key to our wellbeing. According to the University of Michigan's

National Poll on Healthy Aging\*, in June of 2020 more than half (56%) of older adults reported feeling isolated from others, compared to just 27% in 2018. The way we go about engaging with others has certainly changed due to the pandemic, which could have contributed to the increase in social isolation as well. Gone are the group meals, in-person outings with friends, and trips. Instead there has been a large emphasis on taking these social interactions online. This can prove to be a bit of a barrier for older adults, and understandably so, as there are many websites, devices, and applications to navigate when trying to use technology. We've put together a list of some of the top resources that can help.

## Signs of Isolation Assessment

The AARP Foundation offers a free Connect 2 Affect online assessment to measure social isolation. This can be taken by or on behalf of an individual. It involves a series of 10 questions and offers resources depending on the answers provided. Visit [www.connect2affect.org](http://www.connect2affect.org)

## Making IT Easier Video Series

At the Area Agency on Aging of Western Michigan we recognized the need for older adults to use technology. The "Making IT Easier" video series was designed to teach older adults how to use technology to enhance their lives. You can check out these videos on our website, including lessons on how to use Facetime, ordering grocery delivery via Shipt, getting a ride with Lyft, and more. [www.aaawm.org/tech](http://www.aaawm.org/tech)

## GetSetUp Michigan

The Michigan Department of Health and Human Services partnered with GetSetUp, a digital education platform for older adults, to offer 150+ technology and enrichment classes. What is unique is that these classes

are taught by their peers, retired educators. In addition to classes on how to use certain technology, GetSetUp also offers interest groups and social hours for older adults. <https://www.getsetup.io/partner/michigan>



## Older Adults Technology Services (OATS) and Senior Planet

Senior Planet is their flagship program, providing courses, programs, and activities to help seniors learn new skills, save money, get in shape, and make new friends. You sign up for their newsletter and participate in online offerings at <https://seniorplanet.org/>

## AGING Connected

In this OATS and AARP partnership, their most important finding is the enormous number of American seniors – an estimated 21.8 million – who still do not have broadband access to the internet. They recognize the need for internet access across the US and sought to partner with telecommunications companies, nonprofits, and public

entities to bring low-cost internet options to older adults nationwide. Call for support: 877-745-1930

## Ideas to Maintain Connection

If you are caring for a loved one/ checking in on them regularly and running out of ideas for connection, our "boredom buster" ideas could be a good fit. We've put together a list on our website [www.aaawm.org](http://www.aaawm.org) with fun activities you can safely do from home while social distancing. This list is broken down into two categories: ideas for those using "online/technology" and ideas for those without, so there is a little something for everyone!

## Emotional Support for Older Adults and Their Family Caregivers

Michigan StayWell Counseling is available for those who are feeling overwhelmed. If you are experiencing emotional distress in the context of COVID-19, call the COVID-19 Hotline at 1-888-535-6136 and press "8" to talk to a Michigan Stay Well counselor at no cost. The Area Agency on Aging of Western Michigan is also offering a Family Caregiver Support Group that meets once a week on Tuesday mornings via Zoom. You can learn more at [www.caregiverresource.net](http://www.caregiverresource.net)

*\*<https://www.healthyagingpoll.org/> Emily Armstrong is the Public Relations and Communications Specialist at AAAMW. She enjoys exploring Michigan with her husband and their labradoodle, Moose. On the weekends you can usually find her cheering on the Spartans, camping, practicing photography, or reading.*

# Happy Birthday, Medicare!

This past July marked the 56th anniversary of Medicare. Did you know you can apply for Medicare online even if you are not ready to start your retirement benefits? Applying online can take less than 10 minutes. There are no forms to sign and we usually require no additional documentation. We'll process your application and contact you if we need more information.



BY  
VONDA  
VANTIL

Knowing when to apply for Medicare is very important. You have a limited initial enrollment period to apply. If you miss the initial enrollment period, you may have to pay a higher monthly premium. If you're eligible for Medicare at age 65, your initial enrollment period begins three months before your 65th birthday and ends three months after that birthday. Visit [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare) to apply for Medicare and find other important information.

Some Medicare beneficiaries may qualify for *Extra Help*

with their Medicare prescription drug plan costs. To qualify for *Extra Help*, a person must be receiving Medicare, have limited resources and income, and reside in one of the 50 states or the District of Columbia. Read our publication *Understanding the Extra Help With Your Medicare Prescription Drug Plan* for more information at [www.ssa.gov/pubs/EN-05-10508.pdf](http://www.ssa.gov/pubs/EN-05-10508.pdf).

The official Medicare website at [Medicare.gov](http://Medicare.gov) offers many online services where you can find answers to these questions:


- What does Medicare cover? [www.medicare.gov/what-medicare-covers](http://www.medicare.gov/what-medicare-covers)
- Where do I find forms for filing a Medicare appeal? [www.medicare.gov/claims-appeals/how-do-i-file-an-appeal](http://www.medicare.gov/claims-appeals/how-do-i-file-an-appeal)
- How can I let someone speak with Medicare on my behalf? [www.medicare.gov/claims-appeals/file-an-appeal/can-someone-file-an-appeal-for-me](http://www.medicare.gov/claims-appeals/file-an-appeal/can-someone-file-an-appeal-for-me)
- What do Medicare health and prescription drug plans in my area cost, and what services do they offer?

[www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)

- Which doctors, health care providers, and suppliers participate in Medicare? [www.medicare.gov/forms-help-resources/find-compare-doctors-hospitals-other-providers](http://www.medicare.gov/forms-help-resources/find-compare-doctors-hospitals-other-providers)
- Where can I find out more about a Medicare prescription drug plan (Part D) and enroll? [www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage](http://www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage)
- Where can I find a Medicare Supplement Insurance (Medigap) policy in my area? [www.medicare.gov/medigap-supplemental-insurance-plans](http://www.medicare.gov/medigap-supplemental-insurance-plans)

Please share these helpful resources with friends and family today.

*Vonda Van Til 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](mailto:vonda.vantil@ssa.gov).*



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# Veterans' Health and Resource Fair

## Benefits for Veterans and Their Families

Abraham Lincoln's immortal words became the VA motto in 1959, "... to care for him who shall have borne the battle and for his widow, and his orphan."

The use of Lincoln's words as the VA motto can be traced to Sumner G. Whit-

tier, administrator of what was then called the Veterans Administration, who had plaques with these words installed at the VA.\*



BY  
CHARLIE  
BATIZY

The Vietnam War ended on May 7, 1975. As the brother of a veteran with a 100% disability, I know his fight will never end. Fortunately, a grateful nation recognized his sacrifice. However, many veterans are unaware of their earned benefits and how the benefits can help their loved ones. Many are suffering from wounds seen and unseen, including PTSD and illnesses related to Agent Orange. Spouses of injured or diseased veterans may be eligible for benefits also.

Americans have been involved in Gulf Wars since August 2, 1990, yet many veterans know almost nothing about Gulf War Syndrome. We can discuss this as well.



The Michigan Armory at 1200 44th Street SW, Wyoming and veteran service organizations are hosting the third annual Veterans' Health and Resource Fair on Saturday, November 13, 2021, for veterans, family members, and supporters. Veterans are encouraged to bring their discharge papers to the event to be signed up for the VA. If you are a friend of a veteran, please come to

help your friend sign up.

The Veteran's Health and Resource Fair is for all veterans, not just for veterans who were in theatre. The Veterans' Affairs staff will be present to discuss the benefits for all veterans. Members of the American Legion, VFW, AmVet, Order of the Purple Heart, the Michigan Veteran Service Agency, and other veteran not-for-profit organizations will also

be available to discuss information on available programs and assistance.

We are encouraging veterans and family members to bring their discharge papers to this event (form DD-214). If you cannot find your discharge papers, we can help you get a copy. If anyone wants to find lost medals or personnel files, we can help you obtain these as well; this could include medals and files of veterans who served in the two World Wars.

Please call Charlie Batizy at (616) 218-5635 for an event update, or if you are unable to attend. I will help you connect to the appropriate organization to meet your needs.

\* <https://www.va.gov/opa/publications/celebrate/vamotto>

*Csanad (Charlie) Batizy, a Western Michigan University MBA graduate, has been conducting briefings through various Veteran service organizations, such as the American Legion, VFW, and AMVets in their Veteran Initiative Programs, for nearly a decade. He works as an extension of Advocate Health Advisors, a Veteran owned and operated organization. Charlie Batizy can be contacted at [cbatizy@patriot.agency](mailto:cbatizy@patriot.agency) or at (616) 218-5635.*



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# Martin's Meanderings

## Wise Sayings



BY  
CLIF  
MARTIN

At age 91.5, I should probably be saying some wise things to our younger generations. So, here are a few gems I've heard along the way. Some are fresh out of the oven and others are only half baked.

- Women take things pretty seriously. Men do not take things seriously enough. Women and men are basically incompatible.

- What a strange feeling when you watch your adult offspring go through the same parent-

ing traumas, tragedies and triumphs that you lived with when they were young. You can laugh, cry, remember or try to forget. Or just pray a lot.

- It gets easier to deal with apparent paradoxes. Two ideas that seem to totally contradict each other. I love the old gospel song, "His eye is on the Sparrow and I know He watches me." At the same time, I am not all that important in the grand scheme of things and the world will get along quite well without me. I don't find a big paradox there.

- Everything matters when you are young. There are things you must take seriously to live a productive life. When you get way up in years you remember the often-quoted line, "Ultimately, nothing matters." Supposedly those words were first spoken to the dying President Woodrow Wilson by an unnamed aide. Whoever said it, it's an interesting idea to think about.

The word "legend" is tossed around pretty loosely. I am a 91-year-old legend from writing in this publication for 20 years and flapping my lips on the radio for almost 50. Anybody can be a legend. It's easy. Just be old or dead.

If you have nothing better to do, stay tuned for more Martin Meanderings and further philosophical foolishness.

*You can find Clif on Facebook as Clif Walter Martin.*



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# A Tale of Two Gretchens

## “Silver Linings” from the Pandemic



BY  
CINDY  
HOGG

Everyone in Michigan knows the first Gretchen, our governor Gretchen Whitmer. She’s not always popular, but I don’t envy anyone

in a leadership role who has had to deal with the challenges and ever-changing landscape of this pandemic.

The result of Gov. Whitmer’s restrictions, along with the recommendations of other health officials, was to send us outdoors as much as possible – out into the fresh air and sunshine and wide-open spaces – but closer to home, rather than traveling far afield.

During this time, I ran across the story of a second Gretchen: a 19-year-old beagle who lives in our community. Or, I should say, lived. Nineteen is pretty old for a beagle – or any dog – but this intrepid canine and her owner, Natalie, decided to visit all twelve of the parks in our city of Wyoming, Michigan, during the pandemic. Sadly, Gretchen

passed away a few parks short of the total, but she and her owner hit the majority of the parks, creating many happy memories along the way.

I was impressed by the dog’s age and spirit, but I was just as impressed by the fact that our small city has twelve parks. Who knew? I certainly didn’t! So in the spirit of Natalie and her late, great hound dog, I decided to explore local parks – only with some of my local grandchildren in tow instead of a dog. I also decided I would start with the ones within a 5-mile radius of my house.

First on the list was Heritage Park, which is technically not in Wyoming but just across the line in Grandville. Still, it’s only 5.3 miles from my house and just up the road from two of my grandchildren, so it seemed like a good starting point.

Previously, I simply had no idea this park existed...and it’s vast and beautiful! There’s even a lake in the middle.

Two granddaughters, ages 5 and 9, had fun feeding the ducks, and the older one climbed a tree – exactly what I would have done at her age!

On our next visit, we checked out the nicely landscaped playgrounds then headed back along the lake where, quite by happenstance, we discovered a monarch caterpillar on a milkweed plant. Fortunately, I had a “critter cage” in my car so we brought the little guy home with us. Sharing him with the other local grandkids, we enjoyed observing the entire cycle from caterpillar to chrysalis to Monarch butterfly!

On our third visit, we returned him to his original spot by the lake. With a little encouragement, he finally left the butterfly cage. We watched him dip and swoop over the lake – and then return to us! He landed on a nearby bush, enabling the girls to say good-bye to him. We learned from our research that early summer Monarchs live for only eight weeks but that late summer monarchs – like this one –

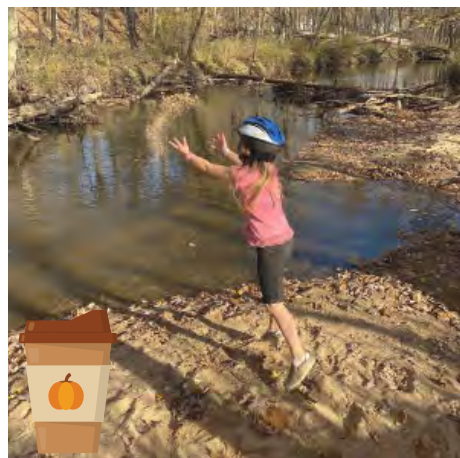




live for eight months and migrate all the way to Mexico. Bon voyage, little friend. Safe travels!

What a fun adventure for my grandchildren, all because we spent time at this hidden gem of a park within just five miles of my house. I am still confounded that I never knew this park existed when it is so close to where I live. That's been the silver lining of this pandemic – discovering treasures closer to home.

Even more surprising was next visiting a park less than a mile from my house! I did know this one existed because, just up the road from our neighborhood, I had passed the sign for "Buck Creek Nature Trail" dozens of times. But from the road, only a parking lot along a tree line was visible. It just didn't look that intriguing. Tired of being cooped up, however, and lured by an unusually warm early November



afternoon, my seven-year-old granddaughter and I decided to bike there. What a wonderful discovery: a long, lovely trail along streams and a series of small ponds, ending at yet another local park (Lemery Park), with a lovely playground. On the way back, we explored stream banks, finding deer prints in the mud, and tossed twigs into the water to watch them float downstream.

Simple pleasures. Simply perfect afternoon.

So, what's within five miles of your house?

What hidden local treasures did you discover during this pandemic?

*Cynthia Hogg, LBSW, is the Care Counselor for the Alzheimer's Association's Dementia Support Program. She is a freelance writer whose passion is travel, especially with her grandchildren. She is the founder of the blog skipgentravelguru.com.*




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BY  
ELIZABETH  
CARLSON

## AAAWM Eats

### *Save the Herbs!*

Fresh herbs are a great way to add flavor in your favorite dish, but can be hard to come by in cooler seasons. Whether you grow your own herbs at home or tend to have extra that aren't being used, this recipe is an easy fix to help save your herbs for later use in soups, salad dressings, scrambled eggs, or any skillet dishes.

Herbs of your choice.

- Examples include: spinach, mint, parsley, basil, oregano, chives, garlic and more.

Ice cube trays.

- Silicone trays work best for removing the cubes but regular trays also work

Olive oil

Plastic wrap

1. Wash herbs and let dry completely.
2. Mince herbs with a sharp knife.
3. Fill the ice cube tray with 2/3 herbs and 1/3 olive oil.
4. Cover the ice cube tray with plastic wrap or a lid.
5. Freeze cubes for 24 hours or until solid. The

olive oil will turn a creamy yellow color after solidifying.

6. Save cubes for later and enjoy in your favorite dishes in the winter! The cubes can be stored in the ice cube tray for 2-3 months if covered by plastic wrap, or they can be stored in a plastic or reusable freezer safe bag for 3-6 months.

Tips for freezing garlic:

- If making cubes of just garlic, add desired amount of minced garlic and fill with oil until the cube is half full, otherwise you may have too much oil when using it in a recipe.
- You can combine garlic and spinach or garlic and other herbs together in an ice cube for more flavor!

*Elizabeth Carlson is a Clinical Dietetics graduate student at Grand Valley State University. She received her Bachelor's degree in Clinical Exercise Science and hopes to work as a Registered Dietitian in the near future. In her free time, Elizabeth loves to spend time outside with her dogs, playing volleyball with friends or hiking with her boyfriend.*



BY  
CATHAY  
THIBDAUE

## Cathay's Cooking Corner



### *Homemade Broccoli and Cheddar Soup*

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

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

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

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

*Cathay is the Network Manager, Certified HIPAA Security Professional, Certified Medical Practice Security Professional, Certified PCI-DSS Security Compliance Professional, Certified Healthcare Cybersecurity Professional, and has a Certificate of Leadership in Healthcare Management Proficiency at Senior Resources of West Michigan. She also enjoys boating, fishing, and spending time with her family.*





BY  
ELIZABETH  
CARLSON

# Food and Brain Health

As the body ages, it becomes increasingly important to protect both mental and physical wellness. Although diet is commonly associated with the latter, there is strong research suggesting a correlation between food choice and cognitive function. Brain health and related disorders such as dementia have been studied to respond to the presence or lack of certain foods such as omega-3 fatty acids, leafy vegetables and nuts.

In 2015, the Mediterranean-DASH Intervention for Neurodegenerative Delay (MIND) diet was created as a compilation of food guidelines to support healthy brain function and reduce the risk of chronic cognitive disease.

Two staples of the MIND diet are green, leafy vegetables and berries. Kale, spinach, broccoli and collard greens are rich in nutrients such as lutein, vitamin K, folate and beta carotene. These nutrients have been shown to protect the brain against cognitive decline and diseases like Alzheimer's. Berries such as strawberries, blackberries, blueberries and raspberries are rich in antioxidants. Antioxidants aid in brain health by protecting cells against free radicals that are harmful to the body. Antioxidants also aid in reducing inflammation and repairing cell damage.



Here are some foods to focus on and foods to decrease when following the MIND eating plan:

## What to Eat

- ☐ Green leafy vegetables: 6 or more servings per week
- ☐ Berries: 2 or more servings per week
- ☐ Nuts: 5 or more servings per week
- ☐ Beans: 3 or more servings per week

## What to Limit

- ☐ Red meat: Less than 4 servings per week
- ☐ Cheese: Less than 1 serving per week
- ☐ Pastries or sweets: Less than 5 servings per week
- ☐ Fried foods: Less than 5 servings per week

It's important to note that the foods in the "What to Limit" list are just that -- limited but not completely eliminated. When we tell ourselves we can never eat a food, it often backfires and makes us want it more. So, if you have a steak, enjoy it, and try to pair it with a salad or berries.

During the fall and winter months, eating enough berries and leafy greens may require more creativity. Planning meals ahead of time or finding unique ways to incorporate these foods into your routine will help to ensure that you are protecting your brain health. Smoothies, yogurt and oatmeal all pair well with berries, while omelets, wraps, and soups are a great place to introduce more leafy vegetables. The "AAAWM Eats" recipe in this issue shows another way to get greens such as spinach in your diet over the fall and winter. As you are focusing on these food groups, remember that a salad a day may help keep dementia away.

*Elizabeth Carlson is a Clinical Dietetics graduate student at Grand Valley State University. She received her Bachelor's degree in Clinical Exercise Science and hopes to work as a Registered Dietitian in the near future. In her free time, Elizabeth loves to spend time outside with her dogs, playing volleyball with friends or hiking with her boyfriend.*

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# Family Fun in Grand Rapids

## Frederik Meijer Gardens Announce Latest Events and Exhibits



### Chrysanthemums & More!

September 17 – October 31, 2021

*An annual celebration of autumn, Chrysanthemums & More! is the largest of its kind in Michigan, featuring expansive chrysanthemum displays, fall foliage and family-friendly activities.*

Part art, and part science, Chrysanthemums & More! celebrates its 23rd year with a curious look into how the interplay of light and shadow transform the Autumn Glow theme at Frederik Meijer Gardens & Sculpture Park.

A perennial favorite and the largest of its kind in Michigan, our exhibition spans thousands of blossoms across 158 sprawling acres. Peruse pathways aglow with vibrant fall plantings, paying attention to how their look and mood change as you move from the intensity of sun-filled spaces to the understated low light of autumn afternoons. Watch textures soften and shadows elongate as the light of day takes hues from warm to cool. Each display is a visual spectacle of flowers and foliage, appearing to glow from within.

Plentiful plantings in the Grand Entry, Welcome Center, and Gunberg and BISSELL corridors

showcase the chrysanthemum through the artistry of many designers, among them our own Frederik Meijer Gardens & Sculpture Park horticulture staff. In the Gunberg Corridor, a different local floral designer each week will create a singular arrangement highlighting the chrysanthemum as its primary element.

Of equal note are stunning displays in the Grace Jarecki Seasonal Display Greenhouse, Earl and Donnalee Holton Victorian Garden Parlor, and Lena Meijer Tropical Conservatory, each lush and lovely.



Treat your senses with a trek into the crisp fall air. Venture onto the Stuart and Barbara Padnos Rooftop Sculpture Garden, with its seasonal wetland views, then make your way to the Lena Meijer Children's Garden and its cornucopia of chrysanthemums, intermingled with nontraditional autumn plantings to form a quilt-like tapestry. Continue to Michigan's Farm Garden, where the abundant autumn harvest boasts heirloom vegetables, herbs, gourds and larger-than-life pumpkins. This example of a working family farm occasionally provides some of its more than 40 varieties of produce for our James & Shirley Balk Café.

Fall wouldn't be the same without you. Come glow with us!



### Herb & Gourd Fest

September 18 & 19, 2021

Discover a variety of ways to use herbs and gourds in this fall event. A variety of gourds will be available for purchase.



### Fall Bonsai Show

October 2 & 3, 2021

See a variety of bonsai on display, from trees in early stages of training to lovely older trees. Watch bonsai artists at work and shop for bonsai trees as well as bonsai tools and supplies.

*For more information about Meijer Gardens, visit [meijergardens.org](https://meijergardens.org)*





You are never too old to try something new. Try this fun experiment with your neighbor, friend or grandchildren.

**Try This**

**Invisible messages**

Here's how to write a message that can only be read by a person who knows the trick to making your words appear.

- 1 Squeeze lemon juice into water and mix
- 2 Dip swab into juice and water mixture and write some words on the paper
- 3 Let the paper dry well  
Show it to someone and ask if he or she can see a message on it
- 4 Hold paper close to light bulb to heat it

**You'll need**

- Half of a lemon
- Cup or small glass with four tablespoons of water in it
- Cotton swab
- White paper
- Electric lamp
- Milk

Can you see the writing now?

### What happened?

Lemon juice is clear, but it contains chemicals that contain carbon

The chemicals break down easily when they are heated, and the carbon makes them turn a dark color



Repeat the experiment, and write with milk on the paper

Does it become visible when heated?

Source:  
"Simple Science Experiments With Everyday Materials"

Graphic: Helen Lee  
McComas, Paul  
Trap, TNS

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A <sub>1</sub>	I <sub>1</sub>	I <sub>1</sub>	N <sub>1</sub>	L <sub>1</sub>	V <sub>4</sub>	L <sub>1</sub>	RACK 1
A <sub>1</sub>	E <sub>1</sub>	O <sub>1</sub>	W <sub>4</sub>	J <sub>8</sub>	N <sub>1</sub>	B <sub>3</sub>	3rd Letter Triple RACK 2
U <sub>1</sub>	U <sub>1</sub>	T <sub>1</sub>	R <sub>1</sub>	N <sub>1</sub>	B <sub>3</sub>	N <sub>1</sub>	RACK 3
I <sub>1</sub>	C <sub>3</sub>	G <sub>2</sub>	H <sub>4</sub>	N <sub>1</sub>	R <sub>1</sub>	T <sub>1</sub>	RACK 4
I <sub>1</sub>	O <sub>1</sub>	U <sub>1</sub>	L <sub>1</sub>	R <sub>1</sub>	T <sub>1</sub>	M <sub>3</sub>	Double Word Score RACK 5

PAR SCORE 210-220  
BEST SCORE 276

FIVE RACK TOTAL  
TIME LIMIT: 25 MIN

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

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02-21

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## Senior Resources

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By David L. Hoyt and Jeff Knurek

E	S	U	L	Y
T	R	I	G	L
B	P	U	J	U
H	Y	A	N	A
C	R	E	M	Y



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

**BOGGLE POINT SCALE**  
 3 letters = 1 point  
 4 letters = 2 points  
 5 letters = 3 points  
 6 letters = 4 points  
 7 letters = 6 points  
 8 letters = 10 points  
 9+ letters = 15 points

**YOUR BOGGLE RATING**  
 151+ = Champ  
 101-150 = Expert  
 61-100 = Pro  
 31-60 = Gamer  
 21-30 = Rookie  
 11-20 = Amateur  
 0-10 = Try again

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We put special brain-busting words into the puzzle grid. Can you find them?

Find **AT LEAST SEVEN MONTHS** in the grid of letters.

_____	_____
_____	_____
_____	_____
_____	_____

Answers to Last Sunday's Boggle BrainBusters:  
 CYAN BLUE GRAY MAUVE FUCHSIA CRIMSON

Game Page  
 Answers  
 on Page 23



# JUMBLE®

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

ASUPE

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KKUSN

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TOTOTA

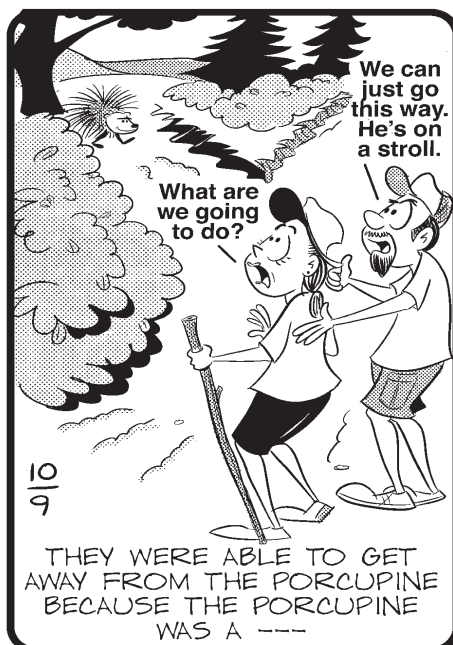
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LAPOWL

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Check out the new, free JUST JUMBLE app

## THAT SCRAMBLED WORD GAME by David L. Hoyt and Jeff Knurek



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

Print answer here:

○	○	○	○	○	○	○	○	○	○	○	○
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# JUMBLE®

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

BEAVO

□	□	○	□	□	○
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FRIDTA

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CRIWEK

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

Answer here:

○	○	○	○	○	○	○	○	○	○	○	○
---	---	---	---	---	---	---	---	---	---	---	---

“	○	○	○	○	”
---	---	---	---	---	---

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Services are funded through Michigan Department of Health and Human Services, the Michigan Aging and Adult Services Agency and the Kent County Senior Millage.

# Plantar Fasciitis – Has it Slowed You Down?



BY  
DR. TYLER  
CLAVEAU

Have you ever woken up in the morning and stepped out of bed only to be met by a sharp, shooting pain in the heel of your foot? If this sounds like you, then you may be suffering from a very common

condition known as plantar fasciitis. Approximately, 2 million patients a year are affected by this condition, and many more go undiagnosed.

On the bottom of your foot there is a broad, dense ligament that runs from the heel of your foot into your toes; this ligament is known as the plantar fascia. The plantar fascia serves some very important purposes: it supports the arch of the foot, assists in shock absorption, and aids in propelling your body forward. Repetitive stretching and tearing of this ligament can irritate and inflame the fascia, causing you pain. Symptoms of plantar fasciitis can be broad but almost always involve sharp pain to the bottom of your heel. Typically, the pain is worse with the first few steps in the morning or after a period of rest, but improves as you get up and start moving.

While there are many causes of plantar fasciitis, the most common appears to be biomechanical in nature. Individuals who excessively pronate, or roll their feet inward while walking, are at a higher risk to develop plantar fasciitis. Other common causes include: flatfeet, high arches, tight or short Achilles tendon, obesity, long distance running, being on your feet for long periods of time, and even pregnancy.

If it sounds like you may be suffering from plantar fasciitis then it may be time for you to make an appointment with your local podiatrist. Your doctor will likely examine your foot to determine where the pain is coming from and then perform an x-ray. Often, the x-ray may show that you have what is referred to as a heel spur. A common misconception is that this is what is causing your pain, but actually the heel spur is often the result of the pull of the plantar fascia and is very unlikely to be the cause of pain.

Luckily, plenty of treatment options exist to combat this condition. First, your doctor will likely teach you stretching techniques to help stretch out the plantar fascia on a daily basis. Along with the stretching exercises, it's very common to start wearing orthotics in a good supportive shoe to help support the plantar fascia throughout the day. Occasionally, if the pain persists your doctor may provide a small injection of low-dose steroid into the plantar fascia to relieve pain and inflammation. Other treatment options exist as well such as: anti-inflammatory medications, ultrasound therapy, physical therapy, and night splints. Very rarely, some patients may require surgery to release the plantar fascia and remove the tension from the ligament. But rest assured, there is an answer to relieve your pain!

*Dr. Tyler Claveau is trained in both forefoot and rearfoot reconstructive surgery, correcting conditions such as bunions, flatfeet, and traumatic injuries. He is physician at Shoreline Foot & Ankle Associates with his office in Ludington. [www.shorelinefaa.com](http://www.shorelinefaa.com)*





BY  
DAVE  
KAMPFSCHULTE

# The Letter

## Giving and receiving meaning in words

Some of you reading this may have noticed the title of this article is the same as the music hit *The Letter* by the Boxtops in 1967. I am sure you thought to yourself, “Isn’t this nice, Dave is going to talk about ‘60s music.” Alas, that is not the case. This article is about letters written with feeling, but not about the Boxtops. Sorry.

In our high speed, high tech world, emails or texts seem to be the preferred way of communication. True, they are highly efficient and a fast way to go. But I believe that some of the feeling gets lost after sending them on their way, hitting the *send* button with a dramatic poke of the finger. In the words of another ‘60s song we seem to “have lost that loving feeling.” I will try to make that the last reference to ‘60s music!

I have returned to writing letters with pen and paper. It gives me a chance to gather my thoughts and reflect on the person at hand. Deeper thoughts and words come from the recesses of my brain. After a trickle starts they seem to form into a flowing stream, stimulated by having a pen in my hand.

One place this has really come in handy is writing letters to family members of the recently deceased.



Funeral home visitations have always been awkward for me. There is usually a huge crowd and long lines to talk to the survivors of the deceased. I do get a chance to talk, but it is usually brief, never enough time to convey my thoughts beyond, “Sorry for your loss.” I find myself thinking, “There has to be a better way.”

My better way is courtesy of my dad. He religiously read the obituaries, and, as he was a lifelong resident of Grand Rapids he knew many, many people in town. “Paying his respects” was a priority for him. I remember him calling across the house to Mom, “We need to go to the mortuary tomorrow night, as \_\_\_\_\_ has died.”

As I got older, I often went with

him, at least for our relatives, and watched him “pay his respects.” He would stay the whole two hours and tell friends and family members stories, usually humorous, about the deceased and their relationship. It was his way to start his own grieving process but also to let the survivors know that their loved one had an impact on others.

When Dad died people came up to me and said, “We loved having your dad come to the funeral home! He made us smile and made us appreciate our family member in a new way, with an aspect of their life we did not know.”

I have adapted his approach with a twist. I write a letter to the fam-

ily members. It gives me a chance to say just what the impact of that person was on me. The family has a keepsake and I have had a chance to reflect over several weeks on my thoughts about this person.

If someone is terminally ill and I know that, I do my best to write them a letter before they die. From my hospice work writing Life Stories for patients, I have learned it is important to know that we have had an impact on others. It is probably the question most of us ask at some point. Did my life have meaning? The answer is found in *The Letter*. The letter helps them with that realization, and it helps me to realize the impact they had on me. It is a win/win. Wouldn’t you rather receive a letter like that before you die, rather than having your relatives get one after the fact? Here is the deal. To get a letter like that, it takes someone to write it.

Writing that letter can be a bit overwhelming. I find that jotting a thank you or “thinking of you” note is a good way to get your feet wet. Mom would write little notes to family members, encouraging them as they entered a new phase of life and usually wrapped around a story from her own life. They are family treasures.

It is not that hard. If you forgot your cursive or it is illegible, you can do what I do – print. As that old Boxtop song goes, “Give me a ticket for an airplane, I ain’t got time for a fast train.” You don’t need to spend money on the ticket; all you have to do is find some paper, pen, and a quiet place to write your letter.

*Dave Kampfschulte is the Director of Amazing Circle Workshops and an instructor at Aquinas College’s OLLI program. He is the author of I’m Dying to Talk with You: 25 years of end of life conversations. He can be reached at [dave@amazingcircles.net](mailto:dave@amazingcircles.net)*





BY  
LAURA  
KELSO

## Aging in Place

# Sometimes It's Less Expensive to Hire a Pro

I don't know about you, but I love certain commercials. Not every commercial, of course, but the ones that make us feel like superheroes. I might be sitting on the couch with a bowl of ice cream when the Home Depot announcer says, "Let's DO THIS!" The cool music in the background, and the enthusiasm, make me start to think about what walls need to be painted. Or maybe I should paint my kitchen cabinets! Perhaps I should tear them all out and install new ones. Heck, I might as well do the whole kitchen. After all, I GOT this!

If my husband had a dollar for every time I morphed from a couch potato into a "DIY warrior" he would be a rich man. The truth is, I feel a great sense of satisfaction when a project turns out the way I planned. As a homeowner, house flipper, and real estate broker, I have also learned that the outcome does not always match my original vision.

### The Correlation Between DIY and Your Home Value

When I'm working with prospective sellers, one of the very first things they ask is, "How much is my house worth?" That is a fair question. The answer is, "It depends." House values in any given area are determined by the price of recently sold comparable homes. While this is a complex process, for simplicity's sake we will just say the main criteria for comparison is size, aesthetic desirability, and mechanical updates.

Mechanical updates include things like the age



of the roof, furnace, water heater, and electrical systems. When buyers are considering whether to purchase a home, they not only want to know that repairs were done correctly, but they also want PROOF. Some repairs even require permits and inspections by a township official upon completion. The Sellers Disclosure Statement specifically asks sellers to disclose if their home had "structural modifications, alterations, or repairs made without necessary permits or licensed contractors?" So, if Uncle Henry built his own house and says he can replace your water heater for \$200, should you let him? Once again, it depends.

### Questions to Help You Decide

1. Do you enjoy fixing things yourself, or is saving money your only reason to muddle through on your own?
2. Are you good at fixing things yourself, or will

you ultimately need to hire someone to "fix" what you just fixed?

3. Are you physically able to perform this repair without putting yourself in harm's way? Serious, even fatal falls often start with a well-intentioned look at the roof.
4. Could an incorrect repair be dangerous to you or your family? A roof leak is one thing; a gas leak is another.
5. Will not hiring a licensed professional affect your ability to sell your house? If you have no intention to sell in the near future— who cares! If you know you will be selling your home soon, this is an important consideration.
6. If you are using a friend who is also a contractor, will they guarantee their work just like they would for any other client?

Use these questions as a starting point when considering the long-term benefits of doing any project yourself. If you have a critical repair you cannot afford, look for assistance resources in your area. At the end of the day, if you have the time, talent, and drive to complete home projects on your own, grab your tools and get to work!

*Laura Kelso is an Associate Broker with NextHome Champions Real Estate who specializes in downsizing. She created the Grand Rapids Savvy Senior Learning Series (currently on hold) to educate and empower older adults and their families on topics associated with safe living options. For more info, visit [GRSavvyseniors.com](http://GRSavvyseniors.com) or contact Laura at 616-724-7200 or [LauraKelso@gmail.com](mailto:LauraKelso@gmail.com).*





**Question:** I will rely on Medicare when I retire. Can you explain the different parts of Medicare?

**Answer:** The different parts of Medicare cover your specific needs. There are four parts, all of which work in tandem to deliver healthcare services:

- **Part A** (hospital insurance): Helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care, and hospice care.
- **Part B** (medical insurance): Helps pay for doctors services and many other medical services and supplies that hospital



BY  
VONDA  
VANTIL

insurance doesn't cover.

- **Part C** (Medicare Advantage plans): If you have Medicare Parts A and B, you can join a Medicare Advantage plan. Private com-

panies offer Medicare Advantage plans, which are approved by Medicare. These plans generally help you pay the medical costs not covered by Medicare Part A and B.

- **Part D** (prescription drug coverage): Helps pay for medications doctors prescribe for treatment.

**Question:** I lost my Medicare card. How can I get replacement?

**Answer:** The easiest and newest way to get a replacement Medicare card is by us-

ing your *my Social Security* account. Go to [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) for more information on how to create an account. You also can get a replacement Medicare card by calling us toll-free at 1-800-772-1213 (TTY 1-800-325-0778). Keep your card in a safe place. You don't want anyone getting hold of your Social Security number. They could steal your identity.

**Question:** Is it true that if you have low income you can get help paying your Medicare premiums?

**Answer:** Yes. If your income and resources are limited, your state may be able to help with your Medicare Part B premium, deductibles, and coinsurance amounts. State rules vary on the income and resources that apply. Contact your state or local medical assistance, social services, or welfare office, or call the Medicare hotline, 1-800-MEDICARE (1-800-633-4227), and ask about the Medicare Savings Programs. If you have limited income and resources, you also may be able to get help paying for prescription drug coverage under

Medicare Part D. Call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) or visit any Social Security office. Also, see our publication, Medicare, at [www.ssa.gov/pubs/10043.html](http://www.ssa.gov/pubs/10043.html). For even more information, visit [www.ssa.gov](http://www.ssa.gov).

**Question:** I have medical coverage through my employer. Do I have to take Medicare Part B?

**Answer:** You are not required to take Medicare Part B if you are covered by a group healthcare plan based on either your employment or the employment of a spouse. When your coverage ends, you may contact Social Security to request a special enrollment for Medicare Part B. We will need to verify your coverage through your employer in order for you to be eligible for a special enrollment. For more information, visit [www.medicare.gov](http://www.medicare.gov).

*Vonda Van Til 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](mailto:vonda.vantil@ssa.gov).*



# Become a Dementia Friend



Understanding how to engage with a person who has dementia will help improve our communities for all people.

In a one-hour Dementia Friend session, you will:

- Learn about dementia
- Understand what it is like to live with the disease
- Receive tips on communicating with people who have dementia
- Turn understanding into practical action

Sessions are currently taking place virtually, hosted by the Area Agency on Aging of Western Michigan. Call or visit the website for upcoming dates!

Register Online: [DFMI8.org](https://DFMI8.org)

(616) 222-7036



BY ELIZABETH  
ZELDES,  
CPA, CDMM

## Understanding the Money Maze for Older Adults

Isabel lives alone in a modest house she has owned for over 50 years. She has no children, but her niece pops in from time to time. On one of those visits, Isabel's niece noticed a stack of unopened mail on top of the refrigerator and her aunt complained about all the letters from the bank.

Martha's husband recently passed away. He had always taken care of the family finances and paperwork and she feels stressed and lost. Martha's two sons live out of state and she is estranged from her daughter.

Both Isabel and Martha are worried about their finances. Their families



want to help but aren't sure where to turn or what to do. In today's world there are many financial tools available to older adults, but it has become increasingly difficult to keep track of them all. Most financial tools are not inherently good or bad, but need to be used appropriately. What works well for Isabel may not be the right thing for Martha.

So, what are some of these options? Financial professionals tend to be specialized by necessity and the best outcomes occur when they work as a team to support the older adult. They are able to recommend the appropriate tool for each client's situation. *Elder law attorneys* are the ones to see for Medicaid applications, wills, trusts, and estate planning. *Investment advisors* make recommendations on how to invest savings and make it last. *CPAs* give objective advice on the use of reverse mortgages, annuities, long term care insurance, and other financial tools and can provide tax preparation and planning. *Daily money managers* assist seniors with keeping track of income and expenses, organizing records, managing cash flow as well as accessing


resources and programs available locally. Since daily money managers are in regular contact with their clients, they can also coordinate communication among team members.

So, what about Isabel and Martha? Isabel's niece hired a daily money manager who discovered thousands of dollars in overdraft fees from the bank. The daily money manager went to the bank with Isabel to get the fees reduced, then regularly visited her at home to review the mail and make sure Isabel's accounts stayed in the black. She also put Isabel in touch with benefits and programs in her area that eased the financial strain. A CPA educated Isabel and her niece on the pros and cons of a reverse mortgage so they could make an informed decision on long term care.

Martha hired an elder law attorney to review and amend her estate plan with input from Martha's investment advisor. The attorney recommended a CPA and daily money manager who filed claims for long term care insurance and provided extra support with day-to-day finances when Martha developed

Alzheimer's a few years later. With the help of a coordinated team of legal and financial professionals, Isabel and Martha successfully navigated the money maze.

*Elizabeth is the manager of CPA for Seniors in Grand Rapids. She is a member of Elder Abuse Coalition, Caregiver Resource Network, and Kent County Council on Aging, American Institute of CPAs and the American Association of Daily Money Managers.*



# ADVOCATES for Senior Issues

Advocates for Senior Issues is a non-partisan group empowering seniors through education and advocacy. The group meets regularly to advocate, learn, and socialize.

**Join Us!**

Upcoming Meetings:

Friday, September 17  
Friday, October 15  
Friday, November 19

10:00 am - 12:00 pm

Held: The Salvation Army Kroc Center (Sept & Nov)  
Frederik Meijer Gardens (Oct)

Questions? (616) 222-7015  
Or visit [www.aaawm.org/afsi](http://www.aaawm.org/afsi)

ANSWERS  
FOR  
GAMES  
ON  
PAGES  
16 & 17

Answers - Boggle Game:

MAY	JUNE	JULY	MARCH	APRIL	AUGUST	JANUARY
8 2 6 9 1 3 4 5 7	2 8 1 6 5 9 4 3 7	3 1 4 6 5 7 9 2 8	6 4 9 7 1 3 2 8 5	5 9 2 3 4 7 8 6 1	4 7 8 2 6 1 3 5 9	3 1 6 9 8 5 7 2 4
3 1 4 6 5 7 9 2 8	7 5 3 4 2 8 9 1 6	5 9 7 2 8 4 3 1 6	7 5 3 4 2 8 9 1 6	4 7 8 2 6 1 3 5 9	3 1 6 9 8 5 7 2 4	1 3 4 5 9 2 6 7 8
1 6 5 4 3 8 7 9 2	5 9 2 3 4 7 8 6 1	4 7 8 1 2 9 6 3 5	7 5 3 4 2 8 9 1 6	4 7 8 2 6 1 3 5 9	3 1 6 9 8 5 7 2 4	1 3 4 5 9 2 6 7 8
4 7 8 1 2 9 6 3 5	5 9 2 3 4 7 8 6 1	9 3 2 5 7 6 8 4 1	7 5 3 4 2 8 9 1 6	4 7 8 2 6 1 3 5 9	3 1 6 9 8 5 7 2 4	1 3 4 5 9 2 6 7 8
9 3 2 5 7 6 8 4 1	5 9 2 3 4 7 8 6 1	7 8 1 3 9 5 2 6 4	7 5 3 4 2 8 9 1 6	4 7 8 2 6 1 3 5 9	3 1 6 9 8 5 7 2 4	1 3 4 5 9 2 6 7 8
7 8 1 3 9 5 2 6 4	5 9 2 3 4 7 8 6 1	6 5 9 8 4 2 1 7 3	7 5 3 4 2 8 9 1 6	4 7 8 2 6 1 3 5 9	3 1 6 9 8 5 7 2 4	1 3 4 5 9 2 6 7 8
6 5 9 8 4 2 1 7 3	5 9 2 3 4 7 8 6 1	2 4 3 7 6 1 5 8 9	7 5 3 4 2 8 9 1 6	4 7 8 2 6 1 3 5 9	3 1 6 9 8 5 7 2 4	1 3 4 5 9 2 6 7 8
2 4 3 7 6 1 5 8 9	5 9 2 3 4 7 8 6 1		7 5 3 4 2 8 9 1 6	4 7 8 2 6 1 3 5 9	3 1 6 9 8 5 7 2 4	1 3 4 5 9 2 6 7 8

SCRABBLE G R A M S							SOLUTION
V <sub>4</sub>	I <sub>1</sub>	L <sub>1</sub>	L <sub>1</sub>	A <sub>1</sub>	I <sub>1</sub>	N <sub>1</sub>	RACK 1 = 60
J <sub>8</sub>	A <sub>1</sub>	W <sub>4</sub>	B <sub>3</sub>	O <sub>1</sub>	N <sub>1</sub>	E <sub>1</sub>	RACK 2 = 77
U <sub>1</sub>	N <sub>1</sub>	B <sub>3</sub>	U <sub>1</sub>	R <sub>1</sub>	N <sub>1</sub>	T <sub>1</sub>	RACK 3 = 59
G <sub>2</sub>	R <sub>1</sub>	I <sub>1</sub>	N <sub>1</sub>	C <sub>3</sub>	H <sub>4</sub>		RACK 4 = 12
T <sub>1</sub>	U <sub>1</sub>	R <sub>1</sub>	M <sub>3</sub>	O <sub>1</sub>	I <sub>1</sub>	L <sub>1</sub>	RACK 5 = 68
PAR SCORE 210-220							TOTAL 276

ANSWER - JUMBLE PUZZLE #1:  
PAUSE SKUNK TATTOO WALLOP  
They were able to get away from the porcupine because the porcupine was a —SLOWPOKE

ANSWER - JUMBLE PUZZLE #1:  
ABOVE HEFTY ADRIFT WICKER  
When asked if she wanted a ring made of gold or silver, she said —EITHER "ORE"





## YOU'RE ONLY AS **BOLD** AS YOU FEEL.

### LIVE VIBRANTLY IN OUR NEWEST LIFE PLAN COMMUNITY

At Keller Lake Apartment Homes, you'll not only find beautiful lakefront views and world-class amenities right in Grand Rapids, Michigan, but also the peace of mind that comes from living in a Life Plan Community. Schedule a tour or request pricing at [clarkretirement.org/kellerlake](http://clarkretirement.org/kellerlake).



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