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NOVEMBER | DECEMBER 2021

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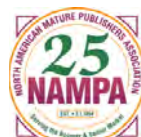
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**SEPT/OCT WINNER: CHERYL RICHARDS OF GRAND RAPIDS**

The fall coffee drink was found in the Gretchen story on page 11.





## Letter from the Editor

# NAMPA in California!



BY  
MICHELLE  
FIELDS

After a year and a half of social isolation due to Covid-19 restrictions, it was refreshing to be able to attend the 2021 North American Mature Publishers Association (NAMPA) Conference in person in sunny San Diego.

I was excited to attend this year's event and was accompanied by Senior Resources' Communication's Director, Lisa Tyler. For those of you that are not familiar with NAMPA, it is the only non-profit association of senior/mature publications, covering 38 states and two provinces in Canada. *Senior Perspectives* newspapers have been a member since 2015.

On the first night of the conference, the *Annual NAMPA Awards in Excellence* winners are announced during a formal dinner gathering. NAMPA publications were independently judged by the prestigious University of Missouri's School of Journalism, widely considered one of the top journalism schools in the country. Awards were given in a wide variety of categories, including general excellence, writing/editing, design, content, concept, photography, and website excellence.

Due to our increased circulation of *Senior Perspectives* newspapers, we were bumped up a division to reflect our growth over the last year. *Senior Perspectives* was previously in Division A, includ-

ing NAMPA publications with a circulation of up to 24,999 copies. Now in Division B, we are competing with publications with a circulation of 25,000-50,000 copies per edition. Even though we are in a higher Division, our talented *Senior Perspectives* writers/contributors walked away with 13 awards this year!



### Our National Award Winners are:

#### Writing Categories:

- 1st Place Cindy Hogg (Kent) for "Family Legacy" and "Great State of MI"
- 1st Place Louise Matz for "Winter Wonderland" and "Fishing for Seniors"
- 1st Place Lisa Tyler for "Understanding Ageism is the Key to Combatting It"

- 1st Place Holly Lookabaugh-Deur for "Complete Recovery from COVID-19"
- 2nd Place Emily Armstrong (Kent) for "Going Virtual"
- 2nd Place Michelle Fields for "It's Awards Time"

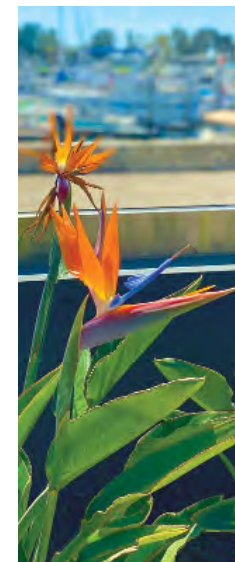
#### Overall Layout, Photography, Design and Publication Categories:

- 2nd Glenn Rutgers- Best Use of Photography
- 2nd Place Overall Design
- 2nd Place Best Use of Color
- 2nd Place Table of Contents

#### Advertising and Self Promotion Categories:

- 1st Place Black & White Ad "9 Out of 10 Seniors Prefer Senior Perspectives Over Lima Beans"
- 2nd Place – Best Single Ad-Color "Women with Dog-Beacon Hill at Eastgate"-Ashley Edwards
- 2nd Place Self-Promotional Ad- "9 Out of 10 Seniors Prefer Senior Perspectives Over Skinny Dipping"

### About Our Venue: San Diego, California



Not having a lot of time during the NAMPA conference to explore San Diego, Lisa and I were able to get out for a couple hours for sightseeing. On Sunday we visited Seaport Village, a beautiful shopping village on the bay, and on Tuesday evening, we visited the historic Old Town area. Old Town San Diego is considered the "birthplace" of California. San Diego is the site of the first permanent

Spanish settlement in California. It was here in 1769 that Father Junipero Serra came to establish the very first mission in a chain of 21 missions that were to be the cornerstone of California's colonization. I would definitely visit Old Town again during my next visit.

*Michelle Fields has been with Senior Resources since 2009 and is the Editor and Publisher of Senior Perspectives newspapers. Michelle enjoys fishing, traveling, gardening and relaxing with her husband Mike, children and pup Tigo.*





## Winner of 13 NAMPA Awards



### This Year's Winners

- 1st Place - Cindy Hogg
- 1st Place - Louise Matz
- 1st Place - Lisa Tyler
- 1st Place - Holly Lookabaugh-Deur
- 2nd Place - Emily Armstrong
- 2nd Place - Michelle Fields
- 2nd Place - Glenn Rutgers
- Best Use of Photography
- 2nd Place - Overall Design
- 2nd Place - Best Use of Color
- 2nd Place - Table of Contents
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# Home for the Holidays - A Time to Check-In



BY  
EMILY  
ARMSTRONG

The holidays always tend to be a whirlwind. It can be hard to focus on anything other than gift shopping, meal preparation, festive events, and the various other commitments that come with the sea-

son. However, take a moment. The holidays are an opportune time to check in with the older adults in your life to see that their needs are being met. You'll likely be seeing your parents or older relatives for the first time in a while when visiting their home for a holiday meal. Additionally, being mindful of where they might need support and connecting them to resources can also



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relieve you of some of the caregiver responsibilities.

Ultimately older adults wish to remain in their own homes as they age, and this could mean requiring extra support to do so. Aging solutions are not “one-size-fits-all.” Everyone ages differently and has varying needs. When you visit your older loved one this holiday season, take note of the following:

- **Can they easily get around their house?** There are some simple modifications that can be done to help them navigate their home, such as moving tripping hazards, installing grab bars, and adding adequate lighting. Mobility equipment, such as a walker, can also be an option.
- **Do they have some household chores they could use help with?** Basic laundry, house cleaning, etc. can be difficult to stay up on, especially in a larger home. However, many in-home services are available to help with these chores.
- **Is their home in need of repairs?** Ultimately, we want older adults to feel safe in their homes. Programs exist to aid vulnerable older adults with major repairs like roofs, the construction of wheelchair ramps, furnace replacement, plumbing repairs, and accessible doorways.
- **How are they eating?** Do they require meals assistance? Older adults are more at risk of malnutrition. Eating a well-balanced diet can reduce their risk of developing chronic diseases such as high blood pressure, diabetes, hypertension, and heart disease\* (MyPlate). If they are having trouble preparing meals, food assistance programs can help through weekly meal deliveries.

- **Do they have piles of unopened mail?** Sometimes unopened mail or bills can be a sign of vision loss or cognitive decline. You can also look through to make sure they haven’t recently been victim to a scam. Helping them tackle this pile and getting clarification on why things are piling up could help you get to the root of the problem.
- **How do they look?** Are they taking care of themselves? You’ll likely notice if they’ve lost or gained significant weight or have let go of their typical grooming. This could be attributed to a few of the topics above, like mobility or food preparation, so it is certainly worth noting as a sign of another change to keep an eye on.

In your holiday visit if you notice there are certain things they could use support on, reach out to your local Area Agency on Aging. This agency is able to connect older adults and caregivers to services and programs that can help them age at home. These include, but are not limited to, in-home care services, Care Management support, caregiver education, transportation, food resources, healthy aging classes, Medicaid and Medicare assistance, advocacy, and other programs throughout the community provided by an extensive partner network. You can look up your local agency at <https://eldercare.acl.gov/>.

Source\*: <https://www.myplate.gov/life-stages/older-adults>

*Emily Armstrong is the Public Relations and Communications Specialist at AAAWM. 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.*

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# STAYING CONNECTED



BY  
CINDY  
HOGG

We are social beings, created to connect meaningfully with other human beings. When we lose that, we lose part of ourselves. Certainly, these times have been challenging in that area. I submit that the best ways of

staying connected are those which take us out of ourselves by seeking to uplift others, often by “paying it forward.”

When I slipped on the ice during the polar vortex in 2019 and broke my left leg and ankle, friends sent me books to read, adult coloring books, and special treats. One friend sent me a big fluffy pillow! In none of these cases could I repay these individuals in kind, mainly because their circumstances and needs were not the same as mine. What I could do is figure out ways to “pay it forward.”

Jot down 30 times someone has done something kind or thoughtful for you. Thirty might seem daunting but this is a good project for the Thanksgiving month of November, and I think you’ll be surprised what you think of once you get started.

Here are my suggestions for a whole month of “paying it forward.”

**DAY 1:** Flowers are a day-brightener, especially when they are unexpected. Pick up an inexpensive bouquet of flowers and deliver them with a cheery note.

**DAY 2 & 3:** Think of two instances where someone could use a meal – someone experiencing illness? A couple with a new baby? Make a big batch of an easy meal, divide it, and deliver it over the next two days.

## 30 Days of Paying it Forward

**DAY 4:** Gather up a number of canned goods and non-perishable items to drop off at your local food pantry.

**DAY 5:** Can you think of someone you know who has dementia? Often they still enjoy doing art. Make a trip to a local dollar store and load up on coloring books and other art supplies. Such a simple way to bring joy to another!

**DAY 6:** When a local grocery store limited my husband to two cans of pumpkin puree when he had four in his cart, the lady behind him bought the other two for him. The next day, we paid for the person behind us in the drive-thru. This is always a feel-good activity!

### LOW COST/NO COST

The previous ideas have involved a cost and, if money is tight, you may be thinking, I can’t do that, certainly not for 30 days – I’d be broke! But there are many ways to pay things forward that cost very little or nothing at all.

**DAYS 7-9:** Look around your house for books you’ve enjoyed and could share now with others, especially someone homebound. Deliver them over the next three days.

**DAYS 10 – 15:** Bake a dozen large cookies. Wrap them individually and tie with a little ribbon. Add a note that says: “Thank you for all you do. You

are appreciated!” Can you come up with a dozen people you could deliver these to? Could you come up with half a dozen people and give them each two cookies? How about your mail carrier, the pizza delivery person, a cashier or drive-thru clerk? Your garbage collector? I’m sure you can think of others.

**DAYS 16 – 22:** Have you ever received an unexpected note or card in the mail that brightened your day? I know I have. It doesn’t have to be long – just tell the person what you appreciate about them or try to include a favorite memory.

**DAY 23 – 29:** Same thing with phone calls. Who could you cheer up with a phone call? Who haven’t you talked to in a while? Who might be lonely?

**DAY 30:** Someone you know is a caregiver for a parent, spouse, or other loved one. You probably know at least

one single parent. Offer to give them a break, if even for an hour. It will be much appreciated!

See, the month has flown by and I guarantee you are feeling pretty good about yourself, for as they say, “Those who bring joy to others cannot keep it from themselves.”

*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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## Martin's Meanderings

# White Christmas



BY  
CLIF  
MARTIN

Irving Berlin sat beside a pool in sunny California, or maybe it was Arizona, when he wrote his song about a snowy holiday. There are varying reports of when and where he wrote it, and there's even a story he told his secretary that he had just written the greatest song ever. He might have been right.

Did Irving Berlin ever visit a Michigan farm? One of his early hits had the words, "That's why I wish again that I was in Michigan down on the farm." Maybe he thought "Michigan" was a funny word that needed a rhyme. The opening line says "I was born in Michigan" but Israel Baline (as he was known when his family immigrated to the U.S.) was born in Siberia. Bing Crosby sang the first public performance of "White Christmas" on his radio show in 1941. It was released on the soundtrack for the film *Holiday Inn* in 1942. Berlin later said he expected

that another song, "Be Careful, It's My Heart" would be the big hit from the movie.

Berlin couldn't read music, played the piano only on the black keys, and we will never know how he learned to write the words. And what words they were. "Somehow they'd rather be kissed to the strains of Chopin or Liszt. A melody mellow played on a cello helps Mister Cupid along. So say it with a beautiful song."


Irving Berlin songs helped us to get through two world wars. His 1917 soldier's lament, "Oh! How I Hate to Get Up in the Morning," warns the bugler, "I'll amputate his reveille and step upon it heavily and spend the rest of my life in bed." In 1943 it was, "This is the army Mister Jones. No private rooms or telephones. You had

your breakfast in bed before, but you won't have it there anymore."

The saddest Irving Berlin song was in memory of his bride. She contracted typhoid on their Cuban honeymoon and died just months later. "I lost the sunshine and roses. I lost the heavens of blue. I lost the beautiful rainbow. I lost the morning dew." Frank Sinatra has a gorgeous recording. You can find it on the internet. "When I Lost You." It will make you cry.

Next time you hear "White Christmas," "Easter Parade," "God Bless America" or any of the 1500 songs by the great American songwriter, utter a heartfelt "God Bless Irving Berlin."

*Clif says he will be a happy old man if even one person shares his appreciation for Irving Berlin.*



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# Navigating Medicare Open Enrollment



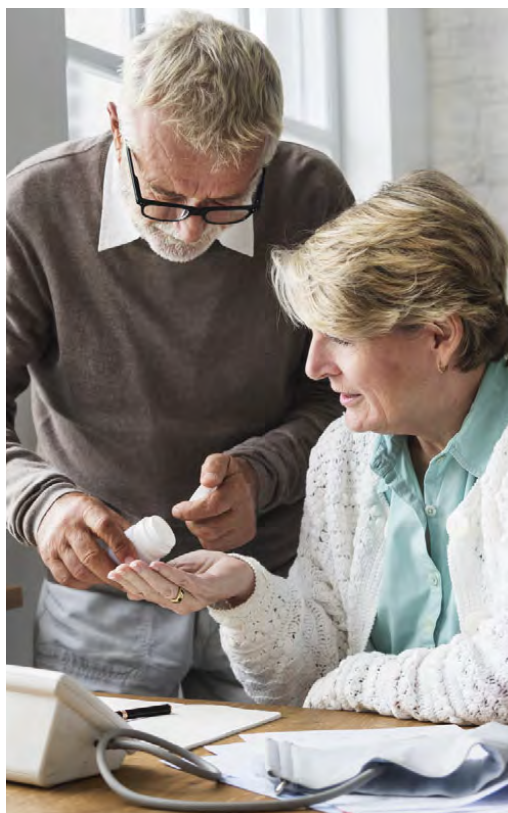
BY  
BOB  
CALLERY

It is Medicare Open Enrollment time. Your mailbox, television, radio, and email are being inundated with advertising from insurance companies. You are ready to unplug your phone because you don't want another robo call. It feels like we just went

through all of this yesterday and now we need to do it again!

Medicare Part D prescription drug plans and Medicare Advantage plans provide coverage for each individual calendar year, January through December. While the majority of companies keep their plans in place from year to year, they are allowed to make changes yearly. Premiums, deductibles and copays can change. The medications your plan covers can change. The pharmacy and doctor network of your plan can change. Fall Open Enrollment allows you to review changes to your plan, compare your options, and change plans if there is a better option for you.

For many beneficiaries, after reviewing all their plan options, they determine that staying in the same plan will be their best option. If this is the case, there is nothing that you need to do to automatically roll over into the same plan for next year. Automatic roll over becomes problematic when beneficiaries don't spend the few minutes to make sure



their plan is still the best option. Once Open Enrollment is over and the new calendar year begins, you are locked into your plan for the next year unless you qualify for a Special Enrollment, such as moving or becoming Medicaid eligible. If you did not change plans and there is an expensive medication that your Part D plan no longer covers, you might have to pay full retail cost for it. If your doctor no longer accepts your Medicare Advantage plan, you might have to pay full cost

to meet with your doctor or find a different doctor for the next year. While this may feel tedious, it is important to check your plan each year.

Medigap plans, also known as Supplement plans, have yearly premium increases as beneficiaries age. As time passes, a Medigap plan premium might become unaffordable. Unlike Part D or Medicare Advantage, Medigap plans do not have a yearly Open Enrollment. As a result, beneficiaries can shop and try to change to a different Medigap at any time during the year. However, medical underwriting can prevent a beneficiary from enrolling into a new Medigap. At this point, the beneficiary could drop the Medigap and pay the Medicare A and B deductibles and copays, or they can enroll in a Medicare Advantage plan during the fall Open Enrollment period.

MMAP, the Michigan Medicare Medicaid Assistance Program, is a statewide volunteer program that provides unbiased help answering Medicare questions and explaining Medicare benefits. You can reach your local office by calling 1-800-803-7174, the same number on the back of your *Medicare and You* book. Healthcare is expensive and can put significant pressure on your budget. Reviewing your coverage options each fall Open Enrollment is a simple way to make sure that your healthcare dollars are not being wasted.

*Bob Callery is the Regional Coordinator for MMAP, Michigan Medicare Medicaid Assistance Program. MMAP is the State Health Insurance Assistance Program (SHIP) in Michigan. Bob received his MSW from GVSU and has been with MMAP for over 9 years. Bob enjoys going camping with his wife Meghan and three children Kelvin, Teegan, and Adelyn, working out in the yard, and taking care of his flock of chickens and guineas. Bob can be contacted by email at [BobC@aaaawm.org](mailto:BobC@aaaawm.org)*



# Do you know these Social Security terms?



BY  
VONDA  
VANTIL

Some of the terms and acronyms people use when they talk about Social Security can be a little confusing. We're here to help you understand.

We strive to explain your benefits using easy-to-understand,

plain language. The Plain Writing Act of 2010 requires federal agencies to communicate information clearly in a way "the public can understand and use." This can be particularly challenging when talking about complicated programs like Social Security, Supplemental Security Income, and Medicare. If there's a technical term or acronym that you don't know, you can find the meaning in our online glossary at [www.ssa.gov/agency/glossary](http://www.ssa.gov/agency/glossary).

Here are a few examples. If you're considering retirement, you may want to know your FRA (full retirement age) and your PIA (primary insurance amount). These terms determine your benefit amount based on when you start getting requirement benefits. The

PIA is the amount payable for a retired worker who starts his or her benefits at full retirement age. If you start your retirement benefits at your FRA, you'll receive the full PIA.

Most years, your benefit amount will get a COLA (Cost-of-Living Adjustment), which usually means extra money in your monthly benefit.

What about DRCs (delayed retirement credits)? DRCs are the gradual increases to your PIA that occur the longer you delay taking retirement benefits after your full retirement age. Every month you delay taking benefits, up to age 70, your monthly benefit will increase.

If one of these terms or acronyms comes up in conversation, you can be the one to help clarify the meaning, using our online glossary. Learning the terminology can deepen your understanding of how Social Security programs work for you.

*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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**Join Us!**

**Upcoming Meeting:** **Friday, November 19**

**10:00 am - 12:00 pm**

We are hoping to resume in person meetings, however this could change due to COVID-19 precautions.

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





BY  
STACI  
GERKEN

## AAAWM Eats

### Crockpot Potpourri

This simple recipe will fill your home with the aroma of the holiday season! A twist on our typical "recipe," this potpourri celebrates common holiday food items and is not intended to be consumed, but instead provides a lovely holiday scent through food. This can be made in a crockpot or on the stovetop. The exact proportions of ingredients may vary based on the size of the crockpot or pot (if making on the stove). The recipe below is sized for a 1.5 quart crockpot.

#### Ingredients:

- 1-2 slices of an orange
- 2-3 cinnamon sticks
- 1-2 tsp whole cloves
- 1/2 - 1 cup cranberries

#### Directions:

1. Fill your crockpot with the ingredients listed above.
2. Add water until the pot is full.



3. Plug in crockpot and turn to low. If making on the stovetop, turn heat to low and let simmer.
4. Add water during the day as it evaporates to keep the pot full. Unplug crockpot or turn off stovetop at the end of the day.
5. The ingredients can often be used again for a second day.

*Staci Gerken is a Registered Dietitian and the Nutrition Contract Administrator at the Area Agency on Aging of Western Michigan where she works with congregate and home delivered meal partners in a nine-county region.*



BY  
CATHAY  
THIBDAUE

## Cathay's Cooking Corner

### Breakfast Scone

#### Ingredients:

- 1 cup sour cream
- 1 teaspoon baking soda
- 4 cups all-purpose flour
- 1 cup white sugar
- 2 teaspoons baking powder
- 1/4 teaspoon cream of tartar
- 1 teaspoon salt
- 1 teaspoon orange zest
- 1 cup butter
- 1 egg
- 1/2 cup dried, chopped cherries or cranberries
- 1/2 cup white chocolate chips
- 1/2 cup chopped walnuts

#### Directions:

In a small bowl, blend the sour cream and baking soda. Stir in orange zest and set aside. Preheat oven to 350°. Lightly grease a large baking sheet. In a large bowl, mix the flour, sugar, baking powder, cream of tartar, and salt. Cut in the butter. Stir the sour cream mixture and egg into the flour mixture until just moistened-- don't over mix. Mix in the tart berries, white chocolate chips and walnuts just until mixed in.



Turn dough out onto a lightly floured surface, and knead briefly. Roll or pat dough into a 3/4-inch-thick round. Cut into 12 wedges, and place them 2 inches apart on the prepared baking sheet. Bake 15 to 18 minutes in the preheated oven until golden brown on the bottom.

*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.*

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BY  
DR. MARK  
VANDER MEER

# Grief Happens: Are You Prepared?

The COVID-19 lockdowns caused a lot of grief. Everyone was cooped up somewhere, social distancing became “normal,” and we wondered, “When will it end?” Fortunately, the vaccines rolled out and we are on the way back to...“normal?”

I always say that normal is the setting on your washing machine; it changes. Loss is a part of life. On the other hand, what happens when a loss occurs? To experience grief over a loss is often unexpected. Why?

As we approach the holidays “post-COVID,” we are asking the questions again: “Do we gather?” “If some family members are not vaccinated, then what?” and the like. I personally am dealing with family members who still will not meet face-to-face since COVID started. Not only are we dealing with the loss of loved ones due to death and divorce, but we also have lost meaningful contact with our families due to a pandemic.

As I coach people from all walks of life, I see people from all class levels, belief systems, and cultures come to me in the denial stage of grief saying, “This is not happening!” Why do we forget that we need to expect loss as a part of life? Elizabeth Kubler-Ross, the Swiss-American psychiatrist, gave us a sure foundation in understanding how grief works. The initial five stages of grief being denial, anger, depression (anger turned inward), bargaining, trying to fix the loss, and then acceptance.

Since Kubler-Ross’s groundbreaking grief theory, several more stages have been identified. On the other hand, what Kubler-Ross has helped us to understand is that grief over a loss is a process. Death is the main focus here, but loss of anyone or thing contributes to a grieving process. For instance, recently my family and I moved from a house we lived in for 10 years. Although it was the best decision, I began to feel anger, sadness, and some depression. Normal will always change and we cannot control that. So, how do we get through the grieving process? To unpack, here is a five step guide to working through your emotions:

1. Admit the loss.
2. Turn it over to God.
3. Make a plan with your extended family on how to connect. Do not only talk about it, DO IT.
4. As things develop, make time to share your feelings with your family members over your loss. If it is not safe because of trust issues, wait for a better time.
5. Accept the loss, as it will shape your today and tomorrow.

In anticipation of the holidays, seek a life coach or counselor you trust to share your concerns, and gain a proper perspective on things. The more that you are armed with understanding the more that you are able to listen, and bring peace to others and to yourself.

*Dr. Mark Vander Meer is the Executive Director of Community Recovery International that strives to bridge recovering people to God, recovery and the community. Based in Grand Rapids, Michigan, Dr. Mark leads weekly groups locally, trains and coaches pastors to do recovery ministry worldwide, and is adjunct professor for Spring Arbor University and Christian Leaders Institute.*



# Family Fun in Grand Rapids

## Frederik Meijer Gardens Announce Latest Events and Exhibits



a closer look. As you take them in, see and hear instruments and objects that bring the holidays to life.

Excitement surrounds the holiday season as the annual University of Michigan Health-West Christmas & Holiday Traditions exhibition brings the glow of over 300,000 lights, strolling carolers, rooftop reindeer and 46 international trees and displays.

### University of Michigan Health-West Christmas & Holiday Traditions at Frederik Meijer Gardens & Sculpture Park

November 23, 2021 – January 2, 2022

Experience the season through a global soundtrack that's sure to inspire and intrigue. University of Michigan Health-West Christmas & Holiday Traditions marks the 27th year of our annual horticulture exhibition at Frederik Meijer Gardens & Sculpture Park,



honoring the role music, bells, gongs, whistles and animals play in treasured holiday celebrations.

Enter our winter wonderland, illuminated by 300,000 lights and filled with the sights and sounds of 42 cultural displays—each begging

Across cultures and continents, countless experiences connect us and conjure the spirit of the holidays. Lend us an ear as we explore the Sounds of the Season.

The companion Railway Garden exhibition is a unique horticultural display that incorporates garden design, miniature buildings handmade from natural materials, and model trolleys and trains.

#### EXTENDED HOLIDAY HOURS

In addition to our regular Tuesday late hours, we will be open until 9 pm on December 20-23 and 27-30.

**PLEASE NOTE:** Meijer Gardens will be closed for the day on November 25, December 25 & January 1.

Visit [meijergardens.org/calendar/christmas-and-holiday-traditions/](https://meijergardens.org/calendar/christmas-and-holiday-traditions/) for more information about this event.





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

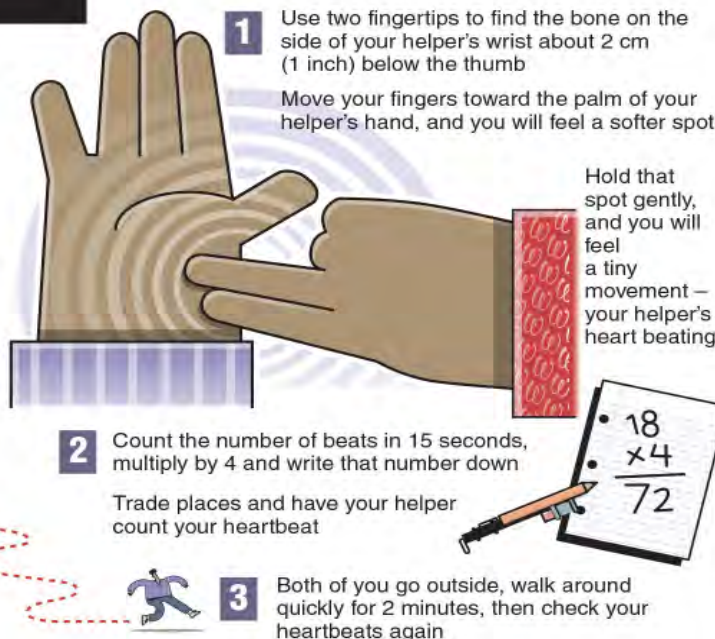
### Try This

## Counting heart beats

When a doctor gives you a checkup, he or she checks how fast your heart is beating, and it's simple to learn how to do it:

### You'll need

- A helper
- Watch with second hand
- Pencil and paper



Graphic: Paul Trap

### What happened?

A person's heartbeat, or **pulse**, is given in beats per minute

That's why you count beats for 15 seconds (1/4 minute) then multiply by four

When you exercise, your heart speeds up

Sit quietly for a few minutes, and your heart slows down again



Graphic: TNS

## Nine years without a cold?



BY DOUG CORNELL

Scientists have discovered a natural way to kill germs fast.

Now thousands of people are using it against unwanted viruses and bacteria in the nose.

Germs, such as viruses and bacteria, can multiply fast. When unwanted germs get in your nose they can spread and cause misery unless you stop them early.

In the last 20 years, hundreds of studies by government and university scientists show the natural element copper kills germs just by touch.

The EPA officially declared copper to be antimicrobial, which means it kills microbes, including viruses, bacteria, and fungus.

The National Institutes of Health says, "The antimicrobial activity of copper is now well established."

Scientists say the high conductance of copper disrupts the electrical balance in a microbe cell by touch and destroys it in seconds.

Some hospitals tried copper for touch surfaces like faucets and doorknobs. This cut the spread of MRSA, and other illnesses, by over half and saved lives.

The strong scientific evidence gave inventor Doug Cornell an idea. He made a smooth copper probe with a tip to fit in the bottom of his nose.

The next time he felt a tickle in his nose that felt like a cold about to start, he rubbed the copper gently in his nose for 60 seconds.

"The cold never got going," he exclaimed. "That was September 2012. I use copper in the nose every time and I have not had a single cold since then."

"We don't make product health claims," he said, "so I can't say cause and effect. But we know copper is antimicrobial."

He asked relatives and friends to try it. They reported the same thing, so he patented CopperZap® and put it on the market.

Soon hundreds of people had tried it. The feedback was 99% positive

if they used the copper within 3 hours after the first sign of unwanted germs, like a tickle in the nose or a scratchy throat.

Early user Mary Pickrell said, "I can't believe how good my nose feels."

"What a wonderful thing!" exclaimed Physician's Assistant Julie. Another customer asked, "Is it supposed to work that fast?"

Pat McAllister, 70, received one for Christmas and called it "one of the



### Copper can stop germs before they spread.

best presents ever. This little jewel really works."

Frequent flier Karen Gauci used to suffer after crowded flights. Though skeptical, she tried copper on travel days for 2 months. "Sixteen flights and not a sniffle!" she exclaimed.

Businesswoman Rosaleen says when people around her show signs of unwanted germs, she uses copper morning and night. "It saved me last holidays," she said. "The kids had crud going around, but not me."

Attorney Donna Blight tried copper for her sinus. "I am shocked!" she said. "My head cleared, no more headache, no more congestion."

A man with trouble breathing through his nose at night tried copper just before bed. "Best sleep I've had in years!" he said.

In a lab test, technicians placed 25 million live flu viruses on a CopperZap. No viruses were found alive soon after.

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SCRABBLE

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RACK 5

PAR SCORE 250-260

FIVE RACK TOTAL

BEST SCORE 319

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**

For more information on tournaments and clubs, email [NASPA - North American SCRABBLE Players Association info@scrabbleplayers.org](mailto:NASPA - North American SCRABBLE Players Association info@scrabbleplayers.org). Visit our website - [www.scrabbleplayers.org](http://www.scrabbleplayers.org). For puzzle inquiries contact [scrgrams@gmail.com](mailto:scrgrams@gmail.com)

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Senior Resources

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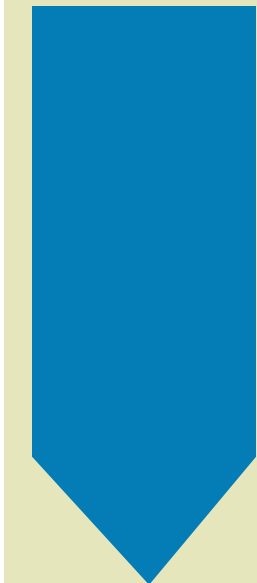
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Game Page

Answers on Page 23

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Sponsored by

Boggle BrainBusters!

By David L. Hoyt and Jeff Knurek

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BUPH

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AGLM

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

Boggle BrainBusters Bonus

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

Find AT LEAST EIGHT COLORS in the grid of letters.

Answers to Last Sunday's Boggle BrainBusters:

MALI HAITI CHILE INDIA ANGOLA ZAMBIA LATVIA

SENIOR PERSPECTIVES - KENT COUNTY

16

NOVEMBER | DECEMBER 2021



# JUMBLE

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

TOODU

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UGBOM

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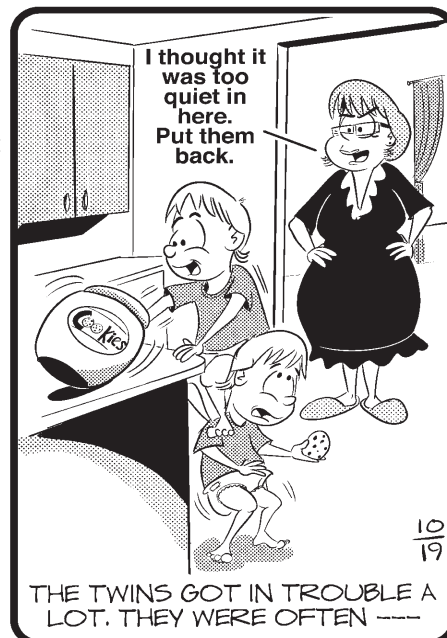
NALETD

“ ”

Check out the new, free JUST JUMBLE app

## THAT SCRAMBLED WORD GAME

by David L. Hoyt and Jeff Knurek



THE TWINS GOT IN TROUBLE A LOT. THEY WERE OFTEN

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

“ ”

# JUMBLE

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

GEZAL

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WATIA

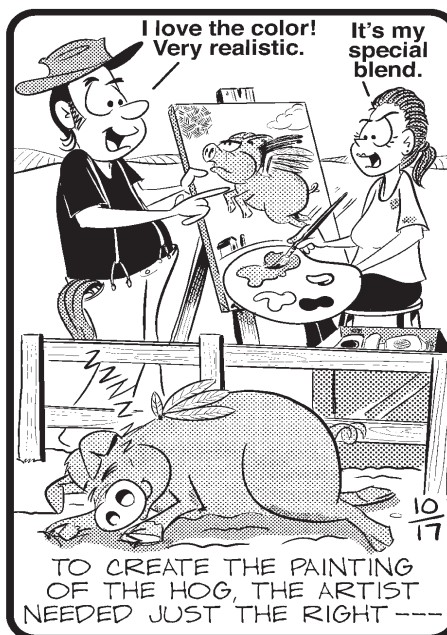
PNDORA

DUIEMM

Check out the new, free JUST JUMBLE app

## THAT SCRAMBLED WORD GAME

by David L. Hoyt and Jeff Knurek



TO CREATE THE PAINTING OF THE HOG, THE ARTIST NEEDED JUST THE RIGHT

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

Print answer here:

“ ”

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- Choices for Independence
- Elder Abuse Prevention Education
- Healthy Aging Programs
- Information & Assistance
- Long Term Care Ombudsman
- Medicare/Medicaid Assistance
- Nursing Facility Transition
- Adult Day Services
- Congregate Meals
- Counseling
- Home Delivered Meals
- In-home Services
- Legal Services
- Outreach & Assistance
- Respite for Caregivers
- Senior Centers
- Transportation

### Contact Us



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Find us on



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

# "It's the Most Wonderful Time of the Year"... For Scammers



BY  
CASSIE  
CAPLE, LMSW

The holidays are a busy time of year filled with cooking, family time, activities, and, most likely, some shopping. During the COVID-19 pandemic, we saw a shift in more people using online shopping instead of going in-store. Over

the 2020 holidays, the United States saw an increase of 32.2% in online shopping compared to 2019, totaling \$188.2 billion (*Adobe Analytics*)\*. With the increased use of online shopping, we also saw more reports of online fraud and scams.

According to the Federal Trade Commission (FTC), in the fourth quarter of 2020, more than 600,000 reports of fraud were made with a total loss of \$1,003.5 million. Imposter Scams were the most reported with over 170,000 reports followed by Online Shopping and Negative Reviews with over 103,000 reports. (*FTC.gov*)\*

Here are some common scams to look out for:

- Fake websites: often created by scammers posing as trusted, well-known companies. They hope you buy from their website so they can obtain your financial information.
- A Great Deal: Products being sold at extremely low prices. If it's too good to be true, it probably is. The scammer may just take your money and you'll never see your purchase.

- Phishing: a scammer sends an email or text with a fake shipping notification asking you to sign into your account to check the status. This is an attempt to steal your personal information.

Scams can happen to anyone. Check out these online shopping tips to keep yourself and your money safe this holiday season:

- Shop familiar stores and make sure you're on a secure website- look for the website address starting with "https." "S" means it's secure and can be trusted.
- Pay with a credit card or a payment app like PayPal for added protection.
- If you get a shipping notification email or text, never click a link. Go back to your original and trusted confirmation page to check the tracking status.

If you or a loved one believes they've been a victim of a scam, report it to the Federal Trade Commission at [www.FTC.gov](http://www.FTC.gov). Making a report could help prevent another person from being a victim.

For more information on elder abuse and scams, visit [www.ProtectKentSeniors.org](http://www.ProtectKentSeniors.org).

\* Sources: Federal Trade Commission Explore Data and Adobe Analytics Blog

Cassie is a Contract Administrator at the Area Agency on Aging of Western Michigan (AAAWM) where she also coordinates the Kent County Elder Abuse Coalition. Cassie earned her Master's Degree in Social Work from Grand Valley State University and says her favorite part about her job is collaborating with the community to keep seniors and their families safe and independent.





BY  
DAVE  
KAMPFSCHULTE

# Words to Live By

We are all trying to navigate the journey through life. It is easy to get stuck in a rut, or worse yet fall down a hole with no readily visible way out. If it was a car trip, we would have maps and GPS. Life unfortunately does not come equipped with those tools or an instruction manual, so we have to search for guides elsewhere. It is like we are Professor Langford, in *The DaVinci Code*, looking for minute clues that will propel us forward to whatever our goals are. It is pretty rare that we come across a sign that says “Go This Way!” Instead, it is the collection of many small signs along found along the edges.

Sometimes they come in the form of a book, movie, lecture, or a reading. They work well, but I find myself often limited by time. I need something quick and to the point. I found it many years ago when I was in the early part of my teaching career. I went to observe a veteran teacher on my prep hour and saw that she put up a quote every day on the chalk board (back when they had chalk boards!) and invited the class to comment the meaning for them of that quote. Much to my surprise, they were animated and had a lot to say on the subject. The quote was often picked to capture the theme to be discussed that day in class.

The nice thing about teaching is you constantly come across different, proven ways to reach your class. Needless to say, I started putting up

quotes on the board of my classroom. They not only jumpstarted my class, they sparked me and gave me focus in my own life. I started keeping a notebook to jot ones down that I found inspiring, and arranged them according to categories that coincided with the units we talked about my class *Experiences in Living: Life as an Adult*. They covered the whole spectrum: challenges in life, relationships, communication, death, and parenting to name a few.

Often the quotes provide a take on life that I had not thought of before. Take Morrie Schwartz’s (*Tuesdays with Morrie*) quote, *Death ends a life, not a relationship*. When someone dies, we often put our blinders on and think of only the loss and what is no longer there. That quote helped me to take off my blinders and realize, yes, I am sad, but that person still influences me, motivates me, and part of them live on through me and my actions. I might, on occasion, talk to them.

As I have done this now for quite a few years, I think taking off the blinders is an important part of what a quote can do. When faced with a new, challenging situation,

it is easy to strap on the blinders and get stuck in tunnel vision. It is almost like it is a default setting on our computers. The blinders prevent us from seeing the whole picture and limits our options on how to proceed when the well-marked path we have been on angles off into the tall grass of uncertainty.

Sometimes, the element of truth of the quote is cloaked with humor. One of my workshop participants said when talking about marriage: *A good marriage is finding someone you can annoy for a really long time*. I still laugh out loud when I hear that one. From 45 years of experience, I know very well that there are times when I annoy my wife, but I still have a seat at the table.

Many of the quotes are from famous people and are readily available on line. I always give them credit. It seems the author named Anonymous is particularly prolific in her sayings. Another source is from a wise family member that has been handed down through the years. One of my favorites that a student shared with my class is from her

Grandma. *People are like teabags. They don’t know how*

*strong they are until they are dipped into a little hot water.* (Paraphrase of a quote by Eleanor Roosevelt)

Some quotes provide more than just inspiration or a path forward, they become a building block of our moral code and constant reminder of how to live our lives. Developing that code is a never-ending process that doesn’t end once we reach adulthood. In the process, you may develop your own words to live by that will be a guide for others on this journey through life that find their way into an article like this!

*Dave Kampfschulte has been a hospice volunteer for 32 years. He is the founder and Director of Amazing Circle Workshops and 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  
TRICIA  
McDONALD

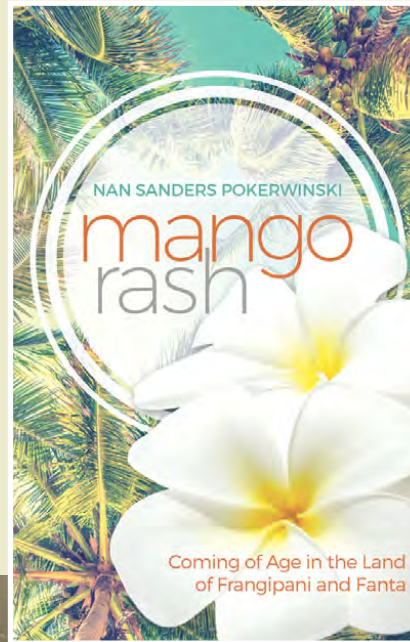
## Authors of West Michigan A Childhood Writing Experience Leads to a Life of Writing

From the age of nine, Nan Pokerwinski knew she wanted to be a “real” reporter and writer when she grew up. This vision of her future grew from the neighborhood newspaper she and four girlfriends created weekly. Coined *The Neighborhood News*, the girls went door-to-door with notebooks and pencils, gathering news. They wrote articles about Raymond Davidson’s missing rocket, Linda Nelson’s sale on snails (two cents apiece), and Mary Ann Sater’s metronome. They also added recipes, jokes, and an editorial on such weighty matters as “remembering to feed the birds in winter.” Nan’s mother then created the newspaper and the girls sold them door-to-door for a nickel (proceeds were donated to a children’s hospital).

This vision for her future turned into 30 years of writing for a living. Nan spent most of her career writing about science, medicine, and well-being. She wrote for the *Detroit Free Press*, the University of Michigan, and newspapers, magazines, websites, textbook publishers, museums, and research institutions.

Yet, her Samoa experiences living on a South Pacific Island as a teenager in the 1960s changed Nan’s writings from journalistic to memoir. “It was an unforgettable year in an extraordinary place,” Nan says.

When people asked what it was like, she struggled and found herself using generalities that failed to capture the experience. She realized the only way to express why it had such an impact on her was to “take readers to that time and place and let them experience it as I had.” Al-



most 50 years after that pivotal year, Nan started writing vignettes from her memories and then turned those into scenes. Her memoir, *Mango Rash: Coming of Age in the Land of Frangipani and Fanta* (2019), was the result.

She then decided to extend her writing experiences even further and turned to fiction. The idea for her current novel-in-process came from “a peculiar folk-art installation in Lucas, Kansas: S.P. Dinsmoor’s the Garden of Eden.” A story started taking shape in Nan’s mind about a woman who comes under the spell of The Garden of Eden and “is led to uncover her own creativity—and madness!” She has just finished the first draft of *The Utterly Unacceptable Atrocity of Isabelle Marsden*.

Born in a small town in Oklahoma, Nan has lived in northern California, American Samoa, Kansas, and the Detroit area before moving to West

Michigan. Her husband Ray had a dream of living in a log home, and she had a long-held fantasy of living in the woods. They found both in Newaygo County.

When not writing, Nan takes photographs, creates collages that “surprise even me with their strangeness,” and wanders the woods with her husband. She considers herself a “writer, woodsy-woman, yoga enthusiast, maker of peculiar things, and unintentional collector of surnames.”

Her advice to new writers is to “just start writing” and “find the joy in writing.” Nan’s many readers are happy she took her own advice.

*Tricia L. McDonald is an internationally published author, public speaker, and writing coach. Her middle-grade book, The Sally Squad: Pals to the Rescue, was published in 2020. Her Life with Sally series (four books) is a compilation of stories chronicling life with her miniature bull terrier, Sally. Quit Whining Start Writing is a guide to help writers put away the excuses and get the writing done.*



**Question:** Can I get a new Social Security number if someone has stolen my identity?

**Answer:** We do not routinely assign a new number to someone whose identity has been stolen. Only as a last resort should you consider requesting a new Social Security number. Changing your number may adversely affect your ability to interact with Federal and State agencies, employers, and others. This is because your financial, medical, employment and other records will be under your former Social Security number. We cannot guarantee that a new number will solve your problem. To learn more about your Social Security card and number, read our online publication *Your Social Security Number and Card* at [www.ssa.gov/pubs/10002.html](http://www.ssa.gov/pubs/10002.html).

**Question:** I want to estimate my retirement benefit at several different ages. Is there a way to do that?

**Answer:** Use our *Retirement Estimator* at [www.ssa.gov/estimator](http://www.ssa.gov/estimator) to get an instant, personalized retirement benefit estimate based on current law and your earnings record. The *Retirement Estimator* lets you create additional “what if” retirement scenarios based on different income levels and “stop work” ages.

**Question:** Can I delay my retirement benefits and receive benefits as a spouse only? How does that work?

**Answer:** It depends on your date of birth. If you were born on or before 01/01/1954 and your spouse is receiving Social Security benefits, you can apply for retirement benefits on your spouse’s record as long as you are at your full retirement age. You then will earn delayed retirement credits up to age 70, as long as you do not collect



BY  
VONDA  
VANTIL

benefits on your own work record. Later, when you do begin receiving benefits on your own record, those payments could very well be higher than they would have been otherwise. If your spouse is also full retirement age and does not receive benefits, your spouse will have to apply for benefits and request the payments be suspended. Then you can receive benefits on your spouse’s Social Security record. If you were born on or after 01/02/1954 and wish to receive benefits, you must file for all benefits for which you are eligible. Social Security will determine the benefits you are eligible for and pay you accordingly. For individuals born on or after 01/02/1954, there is no longer an option to select which benefit you would like to receive, even beyond your full retirement age. Widows are an exception, as they can choose to take their deceased spouse’s benefit without filing for their own. For more information, visit [www.ssa.gov](http://www.ssa.gov).

**Question:** I am nearing my full retirement age, but I plan to keep working after I apply for Social Security benefits. Will my benefits be reduced because of my income?

**Answer:** No. If you start receiving benefits after you’ve reached your full retirement age, you can work while you receive Social Security and your current benefit will not be reduced because of the earned income. If you keep working, it could mean a higher benefit for you in the future. Higher benefits can be important to you later in life and increase the future benefit amounts your survivors could receive. If you begin receiving benefits before your full retirement age, your earnings could reduce your monthly benefit amount. After you reach full retirement



age, we recalculate your benefit amount to leave out the months when we reduced or withheld benefits due to your excess

earnings. Learn more about Social Security reading our publication, *How Work Affects Your Benefits*, at [www.ssa.gov/pubs/10069.html](http://www.ssa.gov/pubs/10069.html).

**Question:** I have been getting Social Security disability benefits for many years. I’m about to hit my full retirement age. What will happen to my disability benefits?

**Answer:** When you reach “full retirement age,” we will switch you from disability to retirement benefits. But you won’t even notice the change because your benefit amount will stay the same. It’s just that when you reach retirement age, we consider you to be a “retiree” and not a disability beneficiary. To learn more, visit [www.ssa.gov](http://www.ssa.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).*

**Family Caregiver University**  
helping caregivers one class at a time

## Upcoming Classes

**Tuesday, November 16-**  
**Community Resources A-Z Part II**

**Tuesday, December 7-**  
**Dementia with Joy and Chris**

**Registration Required:**  
(616) 222-7032 | [registration@aaawm.org](mailto:registration@aaawm.org)

**Classes Held\*:**

1:00 p.m. to 3:00 p.m. at  
Area Agency on Aging of Western Michigan  
3215 Eaglecrest Drive NE, Grand Rapids, MI

**\*We are hoping to transition classes back to in-person, however they could continue to be virtual.**

**Further details at [www.caregiverresource.net](http://www.caregiverresource.net)**



# 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: [www.aaawm.org/dfmi](http://www.aaawm.org/dfmi)

(616) 222-7036



BY  
CHRISTINE  
WISTROM

## Home Safety and Assistive Technology for Independent Living

The ability to remain independent and continue to live in our own home in the community is something most of us strive for, but it's not always easy to manage. As we age, or if we develop chronic health issues, we may find it's becoming more and more difficult to stay at home. Fortunately, there are a lot of things that you can do to stay on top of the prob-

lem. Home modification can offer options for keeping us in our homes. Some of the possibilities include:

- Installing brighter light bulbs or increasing lighting when your acuity begins to decline
- Adding a toilet seat riser, or installing a high-rise toilet when it's hard getting up and down
- Using off-set hinges so doors open



- wider if you now use a wheelchair
- Adding a ramp to your home, or having low-rise steps installed
  - Changing your traditional door-knobs to lever-handled ones

Assistive technology offers many solutions for everyday problems like difficulty getting out of a low chair or finding that you can no longer see the temperature setting on the oven. There are other possibilities too:

- Risers on the legs of low furniture
- Large or touch-free switches when it's difficult to turn on lights
- A bedside commode will make it easier getting up at night to go to the bathroom
- Magnifying glasses may allow you to continue working on the crafts you love
- A volume control headset can help with hearing impairment
- Remote control locks on doors can make it easier to get inside
- Vibrating, flashing smoke alarms will make sure you know if there's a problem if you have hearing loss

There are often simple solutions to independence issues such as cleaning up clutter to reduce your risk of falling, or removing glass tabletops in case you fall. You may want to

consider lowering the clothes rod in your closet if it's too difficult for you to hang up your clothes now, or purchase an oven with an automatic shut off so you don't start a fire in the kitchen.

There are many more changes you can make that will allow you to remain independent in your home. If you are interested in a home safety / modification / assistive technology assessment to help you discover what those changes might be, please call Disability Network / Lakeshore to schedule a time. This service is free of charge, and following the assessment you will be provided with a list of suggestions for ways to make your home safer, more accessible, and easier to maintain.

Call Chris at Disability Network / Lakeshore to set up your assessment today at 616-396-5326.

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



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*link*

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Want to Go in Kent County**

**www.ridelinkkent.org**  
**(616) 774-1288**

**Kent County  
Senior Millage**

## ANSWERS FOR GAMES ON PAGES 16 & 17

### Answers - Boggle Game:

WHITE PURPLE GREEN TEAL RED BLUE BEIGE GOLD LODEN

8	9	4	7	3	6	2	1	5
1	7	2	8	5	4	6	3	9
6	3	5	2	1	9	7	8	4
7	4	8	9	6	1	5	2	3
9	6	3	5	8	2	4	7	1
5	2	1	4	7	3	9	6	8
4	1	6	3	2	5	8	9	7
2	8	9	1	4	7	3	5	6
3	5	7	6	9	8	1	4	2

8	7	4	3	9	1	6	5	2
5	2	3	8	4	6	7	9	1
6	1	9	7	2	5	8	4	3
4	3	1	2	8	9	5	6	7
9	5	7	6	1	3	2	8	4
2	8	6	4	5	7	3	1	9
1	6	2	5	3	4	9	7	8
3	4	5	9	7	8	1	2	6
7	9	8	1	6	2	4	3	5

SCRABBLE G R A M S								SOLUTION
U <sub>1</sub>	N <sub>1</sub>	C <sub>3</sub>	L <sub>1</sub>	E <sub>1</sub>	A <sub>1</sub>	N <sub>1</sub>		RACK 1 = <u>59</u>
I <sub>1</sub>	L <sub>1</sub>	L <sub>1</sub>	E <sub>1</sub>	G <sub>2</sub>	A <sub>1</sub>	L <sub>1</sub>		RACK 2 = <u>58</u>
N <sub>1</sub>	A <sub>1</sub>	I <sub>1</sub>	V <sub>4</sub>	E <sub>1</sub>	T <sub>1</sub>	Y <sub>4</sub>		RACK 3 = <u>65</u>
M <sub>3</sub>	A <sub>1</sub>	H <sub>4</sub>	A <sub>1</sub>	T <sub>1</sub>	M <sub>3</sub>	A <sub>1</sub>		RACK 4 = <u>78</u>
P <sub>3</sub>	A <sub>1</sub>	R <sub>1</sub>	A <sub>1</sub>	S <sub>1</sub>	O <sub>1</sub>	L <sub>1</sub>		RACK 5 = <u>59</u>
PAR SCORE 250-260								TOTAL <u>319</u>

**ANSWER - JUMBLE PUZZLE #1:**  
OUTDO GUMBO PILLOW DENTAL  
The twins got in trouble a lot. They were often —  
UP "TWO" NO GOOD

**ANSWER - JUMBLE PUZZLE #2:**  
GLAZE AWAIT PARDON MEDIUM  
TO CREATE THE PAINTING OF THE HOG, THE ARTIST  
NEEDED JUST THE RIGHT — PIGMENT



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