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March 2020

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Balance classes: Be active safely

BY BILL KERANS AND RAYMA BURGETT
SCOTTVILLE AND LUDINGTON SENIOR CENTERS

The fear of falling is a common concern for older Americans, yet these people hear all the time that they need to remain active.

How to balance the need for activity with the need for safety? How to manage the risk of falling while achieving the desire for quality of life?

One effective answer is "A Matter of Balance," a nationally-recognized, award-winning, evidence-based program that is available at both the Ludington and Scottville senior centers. Both locations offer these classes, provided through assistance from the Area Agency on Aging of Western Michigan, which trains and certifies the instructors.

The program consists of eight class-

es that are up to two hours long. The classes are offered twice a year at both locations.

Encouraging people to be and stay active has developed into a public health priority. Certainly there are both physical and mental benefits from being active. Yet only about 40 percent of older adults are engaged in regular physical activity.

Even moderate exercise — as little as 10 minutes once or twice a day — can make a huge difference in overall health as one ages. Restricting activity to avoid falls can actually make falling more likely.

More than one-third of people older than age 65 have at least one fall each year. As we age, physical changes, health conditions and certain medications can make falls more likely as the years pass. But many can be pre-

vented.

WHO SHOULD ATTEND?

Anyone who:

- wants to manage health aging
- is concerned about falls
- is interested in improving balance, flexibility and strength
- has fallen in the past
- has restricted activities because of falling concerns

Participants are encouraged to provide a \$10 donation for workbooks, supplies and refreshments. However, no one will be turned away if they are unable to donate.

To get information on upcoming classes or to register call the Scottville center at 757-4705, or the Ludington center at 845-6841.



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Loving life at Ludington Area Senior Center

BY JOAN RIISE
FOR THE DAILY NEWS

We newly retired often shy away from identifying ourselves as “seniors.”

We jump at the chance to take advantage of any and all discounts available to those over 50 but the idea of walking through the doors of a senior center — not so much!

“It would be nice to meet new people but I’ll save that for when I get old. Right now, I’m simply too busy creating my retirement — hiking, boating, exercising, discovering my new community; I’ve got hobbies I’ve neglected — painting, gardening, crafts and finishing my novel for heaven’s sake!” We’ve heard it all and sometimes think those just might be excuses to keep from identifying as seniors at all — at least until we’re old!

As a fairly new retiree from Chicago, let me share our experience, perhaps expanding your perspective a bit.

My husband and I moved to Mason County five years ago. We knew no one in the area but were drawn by Ludington’s small town character, its history, Lake Michigan’s singing sands and indelible sunsets. We were urban people turned loose in nature’s playground, healthy and fit enough to experience all the area’s treasures.

I’d taught yoga in Chicago for nearly 40 years — I needed a class! I learned from a neighbor that the Ludington Senior Center offered classes so I had to step through the door at least to find out what was considered “senior yoga” in these parts. The class was large, the teacher was... well... by most standards



SUBMITTED IMAGE

The Ludington Area Senior Center is located at 308 S. Rowe St. in Ludington. The center provides programming and services.

... OLD! Lil Hansen at 102 was teaching two classes a week to a room of roughly 20 of us “youngsters!” Lil was a dynamo! I’ve been privileged to take over her class and only hope I can bring her pizzazz and energy to my students for the next 30 years!

Since that first class with Lil and now my own, I’ve become a missionary for the center!

I want to spread the word to other youthful retirees about the vitality of the place and the broad scope of options available. Yoga is offered three times a week, tai chi, Zumba, stretch and balance and drumming provide something for everyone year-round; meditation and chair yoga are available during the summer months.

Seasonally, the center offers a walking club weekly and kayaking monthly. If you are a crafter, Julie Tewes teaches painting — water color and acrylics, Rayma brings her creative self to teaching the Cricut class. BOOM is the little

boutique shop in the center where crafters can sell their creations on consignment. The annual Holiday Art and Craft Fair brings local talent together for a great show. Cups of cheer meets monthly, designing arrangements for area senior homes. Did I mention the popularity of the pool hall? Three times a week, the guys are there as the doors open, sticks in hand — they’re ready! My guy hadn’t played pool since he was a teen. Now he’s there every time I’m there for yoga!

Of course the center also provides an array of activities and resources for all ages, mindsets and abilities. Get sign-up help with Medicare and IRS Tax filing. Ted Talks are featured every month for folks who like to share their thoughts. Of course there’s bingo, Mah-jong and cribbage. Medical equipment is available from the loan closet. There is a library. Lunch is provided for a minimal cost (sign-up). The monthly newsletter is a window into everything you want and need to know. It’s available at the center and around town — pick one up and see for yourself.

Vickie Collins is the sunny director of the center, Rayma Burgett her able assistant. They, together with Cyndi and her host of gracious volunteers greet newcomers with a smile and before long, welcome you by name.

The Ludington Senior Center is a sparkling gem in our community! It may in fact be that you’re busy getting settled but I hope you’ll check us out as you orient your new path of retirement. Take your time and remember — you’re never too old/young to walk through the doors of a senior center!

Amazing benefits to seniors having pets

Pets bring much joy to the lives they touch. So it should come as no surprise that the 2019-2020 National Pet Owners Survey, which was conducted by the American Pet Products Association, found that about 85 million families in the United States own a pet. In Canada, 7.5 million households are home to companion animals, states the PetBacker blog.

Pets offer companionship and unconditional love. While they are fitting for any family, seniors may find that having a pet is especially beneficial. The organization A Place for Mom, which helps match families with senior living residences, says pets provide a comfort system that produces measurable health results. Caring

for pets and being around them can produce a chemical chain reaction in the brain that may help to lower stress hormones while also increasing production of the feel-good hormone serotonin.

This is not the only health benefit pets may provide. A recent study from the Mayo Clinic, which looked at 1,800 people between the ages of 25 and 64 who had healthy hearts, found that almost half owned a dog. Having a dog was likely to spur heart-healthy behaviors, like exercising with the pet, eating well and having ideal blood sugar levels.

Pets also provide emotional support and companionship that can help seniors — including those who may be divorced or widowed —

feel more secure and happy. The National Poll on Healthy Aging found that, among respondents who had pets, 88 percent said their pets helped them enjoy life, and 86 percent said their pets made them feel loved.

Seniors considering getting a pet can explore the many benefits to doing so.

- Reduce pain: A 2012 study published in Pain Magazine found therapy dogs provided “significant reduction in pain and emotional distress for chronic pain patients.”

- Feeling of purpose: Caring for an animal not only stimulates physical activity, but it also can give seniors a reason to get up and go, which equates to a feeling of purpose.

Chiropractic Care

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Scottville center offers AARP driving course

The Scottville Area Senior Center and the AARP recognize that driving has changed since today's seniors began driving. To help adults age 50 and older navigate these changes, the senior center is offering the two-day AARP "Smart Driver" Safety Program. It will be held Wednesday and Thursday, May 15 and 16 this year, from 12:30 to 4:30 p.m. each day.

The course will be taught by an AARP driving instructor, and a free lunch will be included prior to class both days. All materials for the course will be provided by the instructor and are included in the fee: \$15 for AARP members; \$20 for non-members.

The AARP Smart Driver course is the first in the nation specifically designed for drivers in this age group. By participating in the program, drivers may benefit from a discount on auto insurance premiums upon completion of the course if they are insured through a participating provider.

"There have been a lot of changes in roads, traffic rules and technology since older adults first learned to drive," said Bill Kerans, Scottville Senior Center director. "While our seniors are good about keeping up with developments, those who have taken the course said it was a definite benefit and caused them to change some of the things they do as drivers."

"It's a good thing for all of us to make sure we're at the top of our game when we take to the roads."

Even seasoned drivers in this demographic group will learn something new and valuable in the class.

Evaluations of the course have found that 97 percent of participants changed at least one driving habit as a result of what they've learned, according to AARP.

To register, call the Scottville Area Senior Center at (231) 757-4705 or visit www.scottvilleseniorcenter.com.



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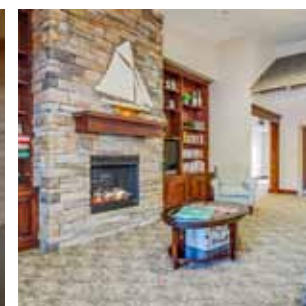
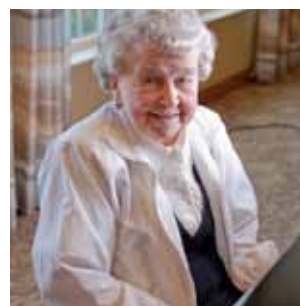
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Eight tips for senior travelers

Few demographics have the free time and the financial capacity to travel as much as retirees. Now that children have flown the coop and retirement papers have been filed, the world is many seniors' oyster.

According to a 2017 survey from AARP, travel is a top goal for more than 80 percent of Baby Boomers. Children may find that encouraging their aging parents to travel can promote more independence and help them live fulfilling lives in retirement.

These tips can make travel easier for any senior ready to see the world.

1. Seek the most direct route. Traveling may be a bit easier to endure when the route is as short and direct as possible. It may cost a little more to book nonstop flights or travel during peak hours, but that investment may be worth it.

2. Choose senior-friendly travel services. Working with a trusted travel advisor is often easier than booking your travel yourself. Travel agents often have inside information and may be privy to perks and discounts. Plus they can streamline the process, ensuring all you need to do is go along for the fun.

3. Senior discounts are waning. Most airlines have done away with senior discounts. In 2013, the price comparison resource Fare Compare looked at senior discounts of various airlines and found most of them were unreliable.

4. Inquire about accessibility. If mobility is an issue or if there are any disabilities, contact your carrier and hotel or tour company and be sure that there will be accessibility arrangements, such as wheelchair access or ground-level accommodations.

5. Pack light. Don't get bogged down by excess luggage. Pack only what you need, including medications, in a carry-on bag.

6. Consider a cruise. Cruises combine food, entertainment and comfortable rooms in one convenient package.

7. Manage medications. If prescription medications are needed, be sure to consult with the doctor and pharmacy about getting a supply that will last the course of the trip.

8. Bring along a companion. You may feel more comfortable bringing along one of your children, another young relative or a close friend, especially if you are traveling internationally. This extra person can help navigate and ensure all your needs are met.

Seniors have the opportunity to travel more and can make such travel easier in various ways.



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Meditation at senior centers



Tai Chi, often called “meditation in motion,” consists of choreographed movements which enhance balance and mobility at any age level.

This ancient Chinese tradition is a system of flowing movements or forms coordinated with breathing and visual imagery.

The five phases of learning include regulating the body, breathing, mind, Chi (Chi or Qi is the energy flow in the body) and spirit.

Learning continues through all phases of life.

Instruction can be tailored to accommodate all skill levels. There is no special equipment or apparel needs.

Through consistent daily practice, the student will notice improved vigor, clarity of mind, a sense of wellbeing and appreciation of life.

The movements can be done anywhere at any time.

A typical daily regimen for health would be 20 minutes. The Ludington Area Senior Center offers instruction in beginning and advanced Tai Chi.

Joe Moloney is trained as a registered nurse. He has been practicing Tai Chi for nine years. He is a certified group fitness instructor through American Council on Exercise. He has been certified as a 24-movement form Tai Chi instructor through the Functional Aging Institute. He offers beginning Tai Chi classes at the Ludington senior center one hour per week over 10 weeks.

To register contact the Ludington Senior Center at 231-845-6841 or go online at www.ludington.mi.us/272/Senior-Citizens-Center or search for the Ludington Area Senior Center on Facebook.

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Free Soil has large senior center to fill variety of needs



BY SHERRY HASENBANK
FREE SOIL SENIOR CENTER

The Free Soil Area Senior Center is located at 8480 N. Democrat St., in the Village of Free Soil.

The Free Soil Senior Center is housed inside the Free Soil Community Center, which opens up a lot of possibilities to our consumers. Our facility offers an entire gymnasium to walk in, exercise or use exercise equipment. There is also a pool table for those who wish to play.

The Free Soil Senior Center is open on Tuesdays and Thursdays from 9 a.m. until 2 p.m. On those days, meals are offered at noon. All the meals at the center are cooked from scratch on site by our serv-safe certi-

We invite anyone, all ages are welcome, to come in and enjoy our facility here in Free Soil.

fied cook and his helper.

Menus are available either on our Facebook page or in the facility. There is a suggested \$3 donation per meal and we work it strictly on an honor system. We will not turn anyone away, but we prefer that people either sign in for the next meal or call 464-6789 by noon the day before to re-

serve a meal, as we would hate to run out of food. Anyone calling after noon is on a first-come, first-serve basis.

We have come close a few times, but our cook always seems to make it work.

Our senior center offers a small Matter of Balance Exercise group that meets at 11 a.m., and bingo will return in May. Most of our bingo players are snowbirds.

We have puzzles and anyone wanting to play cards is more than welcome.

We have mystery trips, informative guest speakers and presentations.

In May, we are planning a trip to Meijer Gardens to see the butterfly exhibit, and in August, we have a Mackinac Island tour

planned.

We run things a little differently at the Free Soil Senior Center. Our facility runs on volunteer power. We have an un-paid board of directors who run the center, make decisions, and plan events and activities. We are one of the smaller senior groups, but we have on average 20-plus people attending our meals.

In the summer, we have more when the snowbirds return and our area summer visitors come in. Holiday meals we have had as many as 120 people attend

We invite anyone, all ages are welcome to come in and enjoy our facility here in Free Soil. Our seniors love to see children and babies and enjoy visiting with all age groups.

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Muskegon Senior Millage offers many programs and services

BY GREG MEANS
WHITE LAKE BEACON

Muskegon County residents ages 60 and above are able to take advantage of free or low cost programming and services through the Senior Millage approved by voters in 2016.

The latest free benefit for Montague and Whitehall citizens aged 60 and older is senior programming activities free of charge at the White Lake Area Community Education (WLACE) community center in Whitehall. That includes access to the new Viking Athletic Center for walking on the indoor track.

Municipalities, including the cities of Montague and Whitehall, and the townships of Whitehall, White River and Fruitland have passed resolutions to use all or a portion of the Senior Millage granted to their jurisdictions by the Muskegon County Board of Commissioners to deliver the activities at no cost to seniors residing in the area.

"We're already getting positive feedback about the new senior programs for the White Lake area; several folks have stopped by the office to share their enthusiasm for the offerings," said Montague City Manager Jeff Auch.

Auch added, "In addition to walking at the community center, other programs that seniors can look forward to accessing include pickleball, yoga, sewing, art, law, and various health and exercise options."

Whitehall City Manager Scott Huebler said, "We are grateful for the county reaching out to the local communities that will allow us to expand services to our White Lake seniors."

Whitehall Township Supervisor Charles Schmitgal said the township board approved transferring its share of the Senior Millage to community education to provide free services to the 486 senior citizens in the township.

"For \$16 a senior citizen (senior millage funds) we can't do anything



GREG MEANS | WHITE LAKE BEACON

A tour was given of the 1/7th mile, three-lane in indoor track at the Viking Athletic Center before its opening in January.

better for individuals," he said.

As the program rolls out, seniors may feel free to stop by the community center located at 541 E. Slocum, in Whitehall to review opportunities and get registered. They can also call WLACE at 231-893-0515 for more information.

Senior Resources of West Michigan, the grants administrator of the Muskegon County Senior Millage, is seeking proposals to provide services and activities to the

aging through the senior millage.

Funding from the 0.50 mill senior funding is available to organizations which provide services to persons 60 years of age and older within the service area of Muskegon County. Interested parties may obtain specifics on how to submit a letter of intent, along with service and activity standards at: www.seniorresourceswmi.org/muskegon-county-senior-millage. Proposals may be written for a variety of ser-

vices and activities for older adults including, but not limited to social, legal, health, housing, educational, emotional, nutritional, recreational, or mobility services.

The Muskegon County Senior Millage funds activities and social events, dental and vision services, health classes, healthy eating, home repairs and ramps, in-home services, justice and legal services, meals and grocery, training and education, transportation, yard maintenance and snow removal.

Fruitland Township is also offering \$9057 in vouchers (up to \$150 per family) for: Transportation, Farmers Market — Muskegon or Montague — \$5 or \$10, Movie Passes — North Star Cinema — \$5, \$6.25/\$6.75, The Playhouse at White Lake — \$10/\$15/\$20, Ecology Station — \$20 punch card, Barry's Greenhouse — \$20 voucher, Kates Transportation, Estate Planning Seminar at township hall, Funeral Planning Seminar at township hall.

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Tips for living with low vision

Visual impairment affects people of all ages and all walks of life. The American Foundation for the Blind defines visual impairment, often referred to as "low vision," as any vision problem that is severe enough to affect an individual's ability to carry out the tasks of everyday living. Millions of people have some degree of visual impairment that requires corrective lenses, and some still struggle even while wearing glasses or contact lenses.

People with low vision can experience difficulty performing daily activities, such as cooking, shopping, reading, watching television, and more. Some practical solutions can help people address changes in their vision.

- Use more light. After about age 60, many people require additional light to perform most indoor tasks as well as outdoor activities. After age 60, the pupil no longer opens as widely as it once did, which affects the amount of light that reaches the retina, where vision processing occurs. Brighten areas of the kitchen, garage, crafting table, and other areas where fine details are examined.

- Rely on darker contrasts. Contrasting colors can make it easier to see edges and lines of demarcation. For example, use a

dark tablecloth and white dishes to see table settings and food more clearly.

- Label items. Bold-colored labels or those of different shapes can help set items apart when reading containers or boxes becomes challenging.


- Use filters and shields. Certain devices, such as lens filters and shields, can reduce glare and improve vision. Individuals also can invest in shields for their computers or tablet screens to reduce glare.

- Choose "large print" formats. At local booksellers, seek books that are available in large print. This makes it easier to enjoy reading.

- Switch bulbs at home. The eye care resource All About Vision suggests swapping fluorescent and incandescent light bulbs with warm-toned LED bulbs. These bulbs emit less blue light and can be more comforting with reduced glare.

- Invest in adaptive devices. Large-button phones with speed dial, large-print calendars, watches that speak the time, and digital home assistant devices also can help men and women overcome vision loss.

Low vision impacts daily living, but there are ways to counter the effects of impaired vision.




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Tips for downsizing

Have you found yourself with too much space in your home?

Maybe it takes too long to clean or you're just ready for a smaller, easier-to-maintain space

Whatever your reason for downsizing, there are numerous benefits to simplifying your life with a smaller house. They can include the following:

- Less expensive mortgage or rental payments;
- Less space and yard to maintain; and
- More convenient location for your needs.

So if you're ready to sell your home and invest in a smaller space, call a local real estate agent to help you through the process. They will be able to advise you on the next steps necessary to make your transition successful. The National Association of Realtors even offers a special designation for agents trained to help seniors during this life transition. Look for the Seniors Real Estate Specialist designation.

WHAT'S YOUR PLAN?

Downsizing can be a difficult process to



go through without a proper plan. That's because it typically involves selling or donating assets that may be important to you, but that may not have a space in your new home.

Your house is obviously the largest piece you'll have to be ready to give up. Putting

your home on the market can be an emotional experience, especially if you have lived there for a long time. Knowing that your finances and day-to-day living will improve with a smaller space can help you overcome some of the emotions connected with downsizing.

Here are a few steps to consider when making your plan:

Talk with a Realtor. Discuss your intentions with a local Realtor to get an understanding of how much your home will sell for on the market. This will help in setting the budget for your next home.

Talk with your family. If you're looking to shed some extra materials, equipment or other assets, chat with your family members first. They may be able to take some of it off your hands, saving you the trouble of finding ways to offload it.

Talk with your friends. Do you have any trusted friends who have went through similar experiences? Pick their brain to make sure you're not missing any key information for your decision-making process. People who have downsized in the past can be valuable sources for you during your research and planning.



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Home safety tips

Maintaining a safe environment can help you strengthen your independence and quality of life.

Here are some of the main home safety issues facing seniors today, according to Nationwide Insurance. Personal safety issues include muscle weakness, balance problems, limited vision and certain medications. Environmental safety issues include home hazards such as loose rugs, poor lighting on stairs and a lack of stair railings or grab bars in the bathroom.

MEDICATION SAFETY

Always remember to medicate safely. The improper use and handling of medication can create serious safety issues. Here are a few tips for ensuring medication safety in your home:

- Check medication expiration dates on all prescription and over-the-counter medications.
- Always follow all medication



directions closely.

- Store your medications in a safe way, in its original container.
- If you have to take medication out of its original container, be sure to clearly label it with the

name, dosage and any other pertinent information.

KNOW WHO TO CALL

If you ever have questions about your medication, who can you

Safety is one of the most important focuses of many senior advocacy organizations — especially when it comes to overall personal wellness in the home.

call? Your physician should be able to help you with any of these types of inquiries, while your family members may be able to provide quick, hands-on support if needed.

Experts urge you to call the National Poison Control Hotline or another emergency services provider in the case of issues caused

by improper usage of medicine. These professionals will be able to walk you through the steps necessary to minimize the damage that can be caused by things like expired medicines or improper dosage.

RISK PREVENTION

Prevent unnecessary falls and improve your safety by making yourself aware of any hazards in your way. Not sure how to make your home a safer place? Here are a few tips from Nationwide to help with your journey.

- Install secure handrails and bright lights with switches at the top and bottom of stairways.
- Repair loose or uneven steps.
- Check stairs for worn or loose carpeting.
- Install grab bars for the toilet, bathtub and shower.
- Install nightlights in areas you frequent at night.

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Finding love as a senior



According to AgingInPlace.org, nearly 20 million people ages 65 and older are single. Finding romance at any stage of life can be complex, and seniors can face additional challenges, such as making the decision to start dating again after losing a spouse or partner.

Whatever has you stuck in terms of getting back on the dating scene, there are plenty of practical steps you can take to get back in the swing of things, especially if dating again is where your heart is leading you.

Read on for some interesting statistics and proven advice on how to find love in your golden years.

SENIOR DATING BY THE NUMBERS

Senior singles in America make up one of the fastest growing demographics in online dating. In a 2018 study by Medicare Advantage, a total of 29% of surveyed

Love knows no age.

If you are divorced, widowed or have always been single, then you may be on the lookout for that special someone.

seniors reported going on a date with someone in the last year who they met through a dating website.

Here are some other key statistics from the survey:

Men over 55 are 83 percent more likely than women over 55 to say that age is not at all important in a dating partner.

15% of seniors met dates at a bar or nightclub.

6% of seniors met dates at the

gym.

18% of seniors met dates through a social club, activity or hobby.

58% of seniors met through mutual friends.

GET STARTED

The thing older adults must realize is that online dating is all about getting out of your comfort zone and taking the first step.

Here are a few things you can do to get back in the game:

- Talk to friends, family members or colleagues who have recently started dating.

- Spend time researching dating apps and online sites. If needed, ask a younger family member or friend to help you learn the ropes.

- Set up a strong online dating profile that paints an accurate, honest portrayal of your personality and background.



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If you or a loved one is facing nursing home care, we can help maximize the assets that the family can retain and still become Medicaid eligible. Filing a Medicaid application is complicated, and we can help you through the process.

Anna specializes in Estate Planning, Probate and Trust Administration, and Elder Law including, Long-Term Care Planning, Medicaid Planning, and Veteran's Aid & Attendance Benefits.



Avoid these scams



Here are a few red flags to help you spot telemarketing scams, according to the Federal Trade Commission.

- You've been specially selected (for this offer).
- You'll get a free bonus if you buy our product.
- You've won one of five valuable prizes.
- You've won big money in a foreign lottery.
- This investment is low risk and provides a higher return than you can get anywhere else.
- You have to make up your mind right away.
- You trust me, right?
- You don't need to check our company with anyone.
- We'll just put the shipping and handling charges on your credit card.

WHO IS AT RISK?

Many scammers target deaf

Online and phone scams are on the rise. Thanks to the advent of new technological tools, scammers are getting **more sophisticated with their methods** of taking advantage of vulnerable populations.

and hard-of-hearing individuals who use a video relay service. Placing a video phone call, the scammers claim to be from the IRS and provide fake names and badges. Scammers get creative with their calls, addressing their victims in their native language,

if applicable, or even threatening them with arrest or deportation if they don't supply specific information, usually bank account numbers or Social Security numbers scammers can use to defraud victims.

HOW TO REPORT PHONE SCAMS

You can play a big part in shutting down future phone scans by reporting them to the FTC or Federal Communications Commission.

Here's how:

Report telephone scams to the Federal Trade Commission, either online at www.ftc.gov or by phone at (877) 382-4357.

• Report all robocalls and unwanted telemarketing calls to the Do Not Call Registry.

• Report caller ID spoofing to the FCC either online at www.fcc.gov or by phone at 888-225-5322.

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Cold & Flu Symptoms



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When to Visit an Emergency Room

For any life or death emergency or urgent after-hours need (open 24/7)

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