



Manor Monthly



Embrace the possibilities

4255 S. Lynn Street • Onaway, Michigan 49765 • www.pvm.org

November 2024

Featured Articles

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Also included: Bingo Card, Senior Center Information page, Menu & Calendar

3 Ways to Prepare for Medicare Open Enrollment



Picture source: <https://www.ncoa.org/article/3-ways-to-prepare-for-medicare-open-enrollment/>



Lynn Street Manor

A SENIOR LIVING COMMUNITY

Managed by Presbyterian Villages of Michigan

Look for PVM on:



You might be wondering, “Can I change my Medicare plan at any time?” or “When can you enroll in or change Medicare plans?” The changing color of the autumn foliage is a great reminder for Medicare’s Open Enrollment Period and that it’s your annual opportunity to modify your healthcare options for the coming year. During Open Enrollment, which runs Oct. 15–Dec. 7 each year, you have the chance to join, switch, or drop Medicare Advantage and Medicare Part D drug plans. The annual Open Enrollment period does not apply to Medigap or Medicare supplement plans. The choices you make during Open Enrollment could save—or cost—you hundreds of dollars out of pocket and even impact your health. Here are three ways to ensure you’re well-prepared for Medicare’s Open Enrollment Period.

Continued on page 3



Residents who receive Social Security benefits and Supplemental Security Income payments will see an increase of 2.5 percent starting in 2025. Beginning in January, residents who receive Social Security retirement benefits will see approximately \$50 more per month.

This 2.5 percent cost-of-living adjustment (COLA) will impact nearly 68 million Social Security beneficiaries. The Social Security Administration will start notifying beneficiaries about their new benefit amount by mail in early December.

If residents would like to view the COLA notice and payment amounts online before receiving mail in December, they can do so using the [my Social Security account](#).

Beneficiaries who don't have an account will need to create one by November 20 to receive their notice online.

House Rules

Subject: Smoke-Free Environment

As a leader in Quality Senior Living and in support of our ongoing commitment to the safety, health and well-being of our residents, staff, and guests, PVM has implemented a Smoke Free Environment Policy. As of July 1, 2010 indoor smoking is not allowed at **Lynn Street Manor**, including in individual apartments. Smoking will be permitted in designated outdoor smoking areas only. For purposes of this policy the term "smoking" means inhaling, exhaling, breathing or carrying any lighted cigar, cigarette, or other tobacco product or similar lighted product in any manner or form.

Landlord agrees to provide reasonable advance notice of his/her intent to enter the unit, except when urgency situations make such notices impossible.

Failure to observe this policy shall constitute material non-compliance with your Lease Agreement. A violation of this policy may result in the termination of your Lease.

Continued from Pg. 1

Step 1: Review your Annual Notice of Change

Medicare plans change every year, so it's important to re-evaluate how well your plan fits your needs annually. You should have recently received your plan's Annual Notice of Change (ANOC) in the mail prior to the start of Open Enrollment—usually in September. It summarizes the changes in your plan's cost and coverage in the coming year.

When reviewing your ANOC, there are some key components you should review to consider how any changes could affect you. These include:

- **Premium:** Are you going to pay more, less, or the same amount each month for your current plan?
- **Deductible:** Is the amount you have to pay out of pocket before your plan covers your claims going to increase, decrease, or stay the same?
- **Maximum out-of-pocket cost:** Will there be a change to the maximum amount you will have to pay for the year before your plan starts to cover all costs?
- **Copayment/coinsurance:** Will the amount you have to pay out of pocket for each service—or, in some cases, drugs—change?
- **Network:** Are there any changes to which providers, facilities, and pharmacies are in your network?
- **Drug coverage:** If you have Medicare Part D, have drugs you may need been added or removed from your plans drug list? Have any been moved to a different tier, changing the price you can expect to pay?
- **Other Changes:** Will there be new services covered, previous services ending, or other changes to services under your plan?

As you can see, the ANOC is an important document that makes it easier to determine if your current Medicare plan still works for your needs, lifestyle, and budget. If you don't receive your ANOC by September 30, you should contact your plan right away to request it.

Step 2: Assess your coverage needs

Once you've reviewed the ANOC and past year's needs, then you can assess your coverage options for Medicare Advantage and/or Medicare Part D. Here are a few things you should consider in order to answer the question "Should I switch Medicare plans during Open Enrollment?"

A Special Day

By: Julie Hebert

Source: <https://parade.com/living/thanksgiving-poems>

Thanksgiving is a special day,

A day we give our thanks.

For all the people in our lives,

And the money in our banks.

Thanksgiving is a special day,

A day we share the joy.

We come before a lavish meal,

One we quite enjoy.

Thanksgiving is a special day,

Togetherness, all families the same.

Time spent in [happiness](#),

We may even plan a game.

But most importantly Thanksgiving,

Is a day to remember.

Be grateful for all you have all year,

January straight through to December.

- Think about your health care needs over the past year. Has your health status changed this year, requiring you to see a new specialist or receive a new set of services? Is your plan continuing to meet your needs?
- Are Medicare Advantage plans worth it? Are the providers and services you need covered by the plan? This includes preferred doctors/specialists, treatments, and supplemental benefits. When comparing plans, be sure you understand the limitation on each benefit.
- Does Medicare pay for prescriptions that matter to your health? Does the plan you're considering cover all the drugs you think you will need in 2021? Be sure to ask about any restrictions, such as quantity limits, or whether your drugs require prior approval from the plan.
- What out-of-pocket costs will you incur when you see a doctor, require a hospital stay, or pick up prescriptions at the pharmacy? Most plans have an annual out-of-pocket-maximum, but prescription drug costs are not included in that amount.

Step 3: Get trusted advice

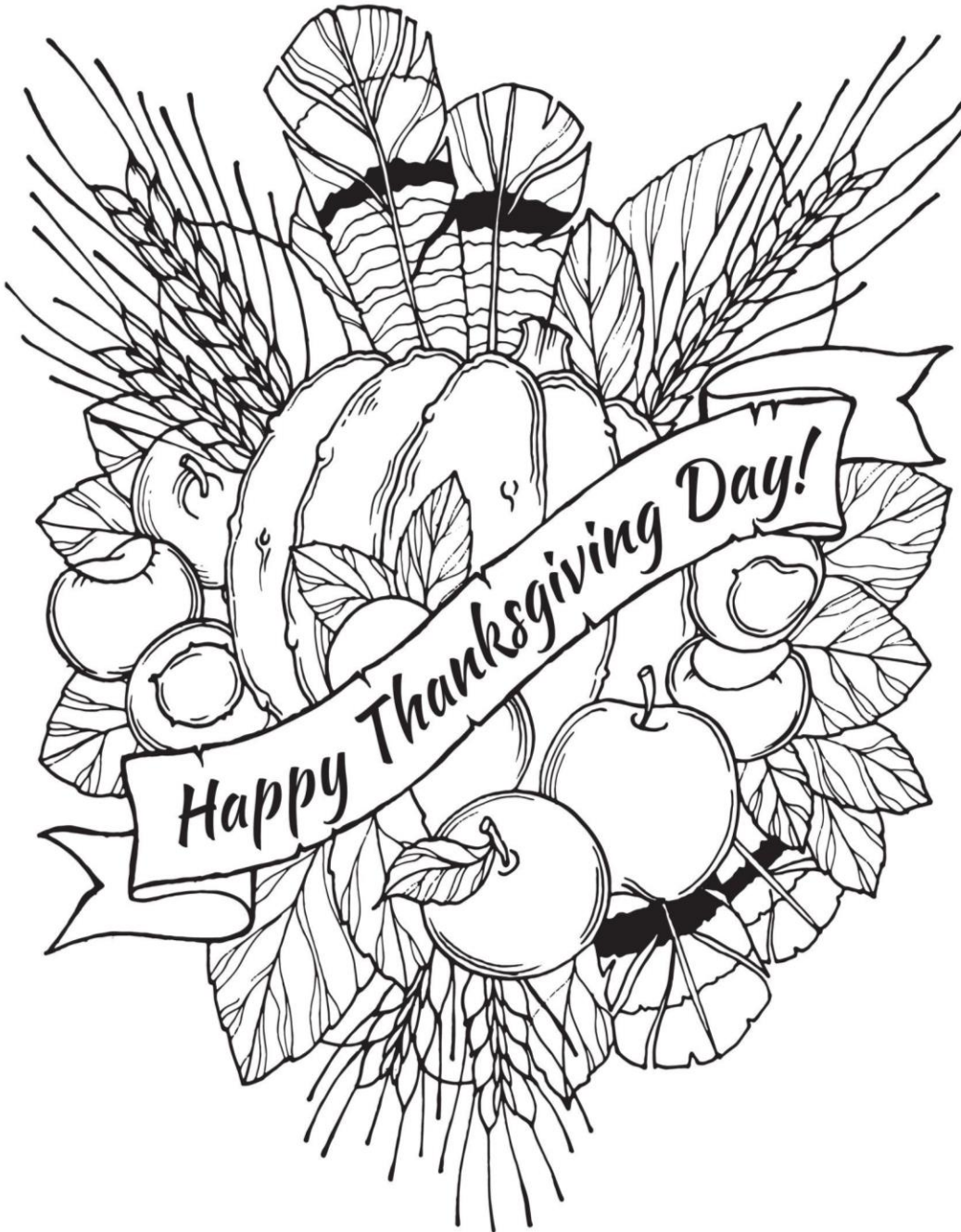
What is the average cost of supplemental insurance for Medicare? Which type of care is not covered by Medicare? There are many considerations when choosing a Medicare plan, and it is normal to feel overwhelmed by the information and decision making. Here are three resources where you can talk to trained, trusted Medicare counselors free of charge:

- For help understanding your Medicare options and how to save money on costs, you can contact your local State Health Insurance Assistance Program (SHIP) by calling 877-839-2675 or visiting shiptacenter.org. SHIPs use trained volunteers to offer trusted, unbiased Medicare counseling.
- People with Medicare also can compare 2024 coverage options and shop for plans using Medicare Plan Finder or by calling 1-800-MEDICARE to talk with a customer support representative. TTY users should call 877-486-2048. The Medicare Support Hotline is available 24/7, except for some federal holidays.
- To get Medicare support from a trusted expert who can explain information in clear, easy-to-understand terms, you can also reach out to one of NCOA's partners who meet our stringent Medicare Standards of Excellence.

We encourage you to begin shopping early for coverage this Open Enrollment Period. And if you use any of the three trusted resources above, you won't have to navigate it alone.

Source: <https://www.ncoa.org/article/3-ways-to-prepare-for-medicare-open-enrollment/>

Color Me



Source: <https://www.bestcoloringpagesforkids.com/wp-content/uploads/2013/07/Happy-Thanksgiving-Harvest-Arrangement-Coloring-Page.jpg>

BIRTHDAY BASH

*November 8th at
1:00 pm*

**Let Trish know if you will be bringing something.*



Picture by Patricia Pasini

BIRTHDAYS:

- Kay C. 11/6
- Larry R. 11/9
- Calvin H. 11/13
- Oscar H. 11/13
- Thomas S. 11/13
- Edna W. 11/14
- Patti S. 11/16
- Anna W. 11/18
- Karen W. 11/25



Picture source: Monica Voigt

November Symbols

www.ducksters.com

Birthstone: Opal

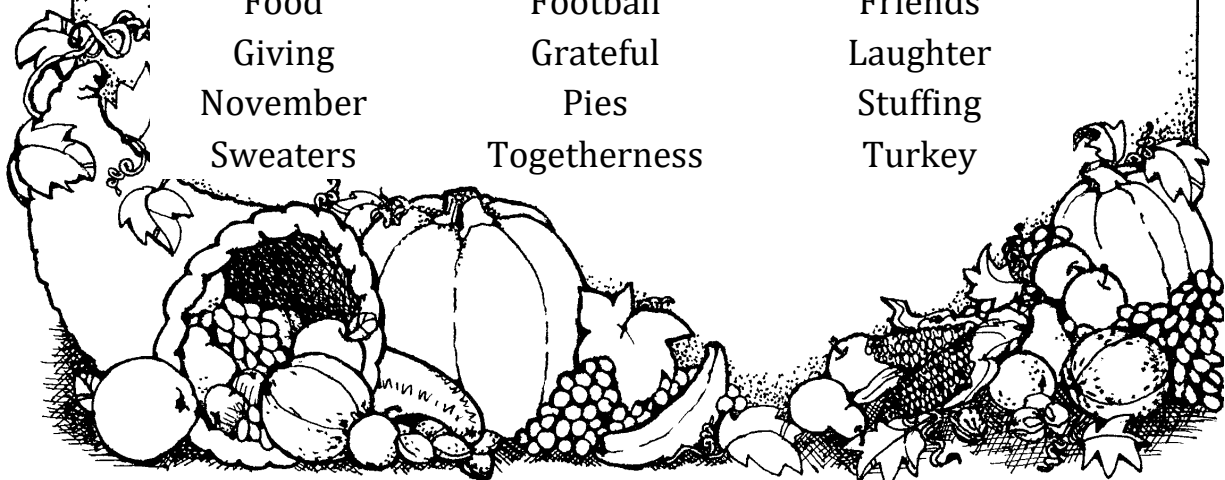
Flower(s): Calendula

Zodiac Signs: Libra & Scorpio

Word Search

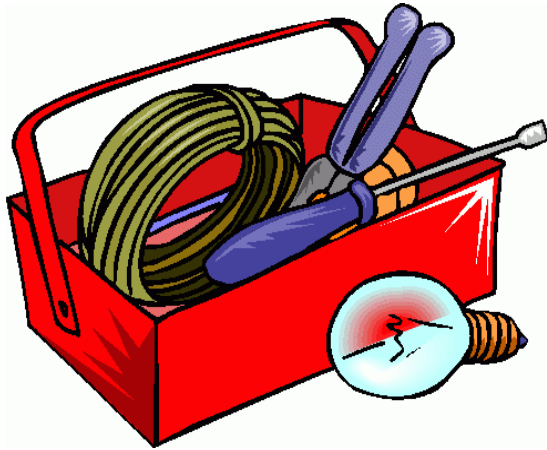


- | | | |
|-----------|--------------|------------|
| Autumn | Chill | Cornucopia |
| Delicious | Dessert | Entertain |
| Family | Feast | Festive |
| Food | Football | Friends |
| Giving | Grateful | Laughter |
| November | Pies | Stuffing |
| Sweaters | Togetherness | Turkey |



Border source: <https://clipart-library.com/clipart/rCLnR7aKi.htm>

Word search source: <https://puzzlemaker.discoveryeducation.com/word-search/result>



MESSAGE(S) FROM Maintenance:

During the winter months, when it's time to plow, please move any vehicles in the lot near the kitchen to either the other parking lot or further forward.

When disposing of boxes, please break them down or give them to Oscar for recycling. Do NOT throw intact boxes into the dumpster, they take up too much space.

*Thank you,
Joe*

**RANDOM
LITTLE
TIDBITS**

1. **K9 Inspections** – Rose Pest Solutions will arrive on **December 3rd at 10 AM** to conduct bedbug inspections with their K-9s. A notice will be placed in everyone's cubbies one week in advance, providing detailed instructions. Please note that anyone not following these instructions will receive a lease violation for non-compliance.
2. **Bi-Annual Inspections** – Bi-Annual Inspections will take place from **December 4 to December 6**. Please check your cubbies for an informational sheet outlining the instructions and expectations for your apartments. If you are new and have not yet gone through an inspection, feel free to call or visit the office with questions.
3. **Cubbies** – Important updates and announcements will no longer be delivered to your door; they will be stored in your cubby. The cubbies are located across from the office and are labeled with apartment numbers. If you are unable to access your cubby, please inform the office.
4. **Cans/Bottles** – Cans, bottles, and returnable items are no longer stored in the trash room. Please take them to the storage cabinet outside the kitchen door. The Resident Council is continuing to collect cans and bottles to raise funds.
5. **Healthcare Talk** – PICCOA of Posen is presenting “Navigating Healthcare” on **Dec. 20th at 2:30 PM**. If enough people wish to attend, a van trip could be arranged.
6. **Open Meals vs Private Events** – When a shared meal is provided, it is acceptable to take a plate back to your apartment. However, if a flyer states that the food is only for those attending, please do not take a plate or touch the food without asking first. All private parties are exclusive to invited guests; this also applies to the food. Please make sure to read the informational flyers from the office. If you have any questions, don't hesitate to ask, do not just assume you know.

The office is available to answer any questions regarding the information provided above.

Resident Council Message Board

President's Report:

We are planning a second annual memorial service. Please inform one of your representatives about what you want to see at this service.

We hope to see you all at our next meeting, on Nov. 14th at 1 pm.

Thank you,
Larry Riley – Resident
Council President

**The Resident Council adheres to the Roberts Rules of Order with members speaking one at a time and attending residents able to bring new topics/concerns during new business.*

Kitchen Committee:

Barb H.'s family is preparing Thanksgiving dinner.

If you are bringing a cake to the Birthday Bash, let Trish know.

The Kitchen Committee is accepting active members.

Hello from the Activities Committee!

We are planning on implementing a buddy system for anyone willing to participate. For more information and to ask questions, please see a committee member.

Thank you,
Miss Kay, Suzanna, Brad, & Bill

Welcome Committee:

Please join us in welcoming Doris Bidwell (309) and George Loudon (229) to LSM. They became our new neighbors in October.

Thank you,
The Welcome Committee

Wellness Committee

With the weather turning colder, make sure you are dressing accordingly.

The Wellness Committee is accepting active members.

Recipe Swap & Funnies

CHICKEN GNOCCHI SOUP

Source: <https://www.allrecipes.com/recipe/218794/chicken-and-gnocchi-soup/>

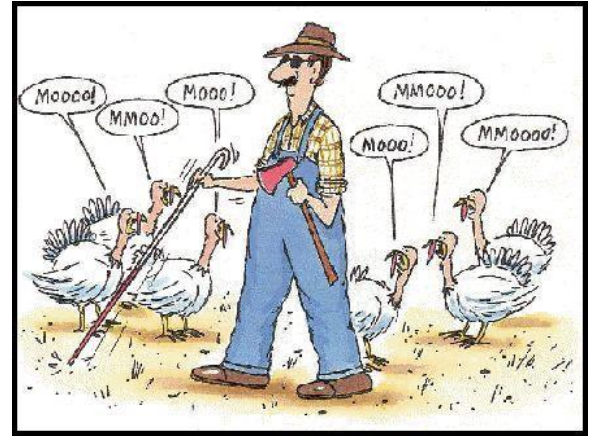
Ingredients:

- 1 Tbs. Olive oil
- 1 Small onion, diced
- 3 Stalks celery, diced
- 3 Cloves garlic, minced
- 2 Carrots, shredded
- 1 Lb. Cooked, cubed chicken breast
- 4 C. Chicken broth
- 1 (16 oz.) Package mini potato gnocchi
- 1 (6 oz.) Bag baby spinach leaves
- 1 Tbs. Cornstarch (Optional)
- 2 Tbs. Cold water (Optional)
- 2 C. Half and half cream
- Salt and ground pepper to taste

Directions:

1. Gather all ingredients.
2. Heat oil in a large pot over medium heat. Cook carrots, celery, onion, and garlic in hot oil until onion is translucent, about 5 minutes. Stir in cubed chicken and chicken broth; bring to a simmer.
3. Add gnocchi into soup and cook until they begin to float, 3 to 4 minutes. Stir in spinach and cook until wilted about 3 minutes.
4. Whisk cornstarch into cold water in a measuring cup until smooth. Stir the cornstarch mixture and half and half into the soup. Cook until the soup thickens slightly, about 5 minutes. Season with salt and pepper.

If you have a recipe you would like to share, please bring it to the office and it will be included in the next newsletter.



Source: <https://www.pinterest.com/pin/402227810440958516/>



Source: <https://www.pinterest.com/barbwire0216/thanksgiving-cartoon/>



Source: <https://uk.pinterest.com/jemcortez88/glenn-gary-mccoy/>

New Ways November 2024



ACTION FOR HAPPINESS

Happier · Kinder · Together

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY



4 Sign up to join a new course, activity or online community

5 Change your normal routine today and notice how you feel

6 Try out a new way of being physically active

7 Be creative. Cook, draw, write, paint, make or inspire

8 Plan a new activity or idea you want to try out this week

9 When you feel you can't do something, add the word "yet"

10 Be curious. Learn about a new topic or an inspiring idea

11 Choose a different route and see what you notice on the way

12 Find out something new about someone you care about

13 Do something playful outdoors - walk, run, explore, relax

14 Find a new way to help or support a cause you care about

15 Build on new ideas by thinking "Yes, and what if..."

16 Look at life through someone else's eyes and see their perspective

17 Try a new way to practice self-care and be kind to yourself

18 Connect with someone from a different generation

19 Broaden your perspective: read a different paper, magazine or site

20 Make a meal using a recipe or ingredient you've not tried before

21 Learn a new skill from a friend or share one of yours with them

22 Find a new way to tell someone you appreciate them

23 Set aside a regular time to pursue an activity you love

24 Share with a friend something helpful you learned recently

25 Use one of your strengths in a new or creative way

26 Try out a different radio station or new TV show

27 Join a friend doing their hobby and find out why they love it

28 Discover your artistic side. Design a friendly greeting card

29 Enjoy new music today. Play, sing, dance or listen

30 Look for new reasons to be hopeful, even in tough times



**Presbyterian Villages
of Michigan
Mission Statement**

Guided by our
Christian heritage,
we serve seniors of
all faiths and create
new possibilities for
quality living.

www.pvm.org

Office Numbers

989.733.2661

Village Staff

Monica Voigt

Housing Administrator

Kimberly Fox

Housekeeper

Joe Hoerner: 989.306.2256

Maintenance Technician

Patricia Pasini

Administrative Assistant

TBD

Service Coordinator

248.847.8637

Caretaker

**BUILDING AFTER OFFICE HOURS
EMERGENCY NUMBER**

248.847.8637



BOARD MEMBERS:

SANDRA GRULKE
NICK JARVIS
SHANNON HOBAN
LAURA SHACK
LISA POCHMARA
MICHAEL BENSON
JACK WALSH
LARRY RILEY

Your Life. Your Legacy.

Presbyterian Villages of Michigan is only able to provide the best quality of housing, programs and services to seniors throughout Michigan with the generous support of our donors.

**Please consider a charitable bequest...
and leave a legacy.**



Presbyterian
Villages
OF MICHIGAN
THE FOUNDATION

For more information, call
Paul Miller at the PVM Foundation
248.281.2045
www.pvmgifts.org



Check your numbers on the board and by
the office window daily.

The Winner of October's BINGO:
Sherry P.

Commodities – November 26, 2024 @ 12 pm

PICCOA Bus: 989-766-8191

Embrace the possibilities

Nov 2024



Lynn Street Manor

A SENIOR LIVING COMMUNITY

 Managed by Presbyterian Villages of Michigan

Monday	Tuesday	Wednesday	Thursday	Friday
				1 6p - Card Games
4 1p - Let's Stretch 5:30p - Bingo!	5 6p - Board Games	6	7 Office Closed to visits	8 1p - Birthday Bash 6p - Card Games
11 1p - Let's Stretch 5:30p - Bingo!	12 6p - Board Games	13	14 1p - Resident Council Office Closed to visits	15 6p - Card Games
18 1p - Let's Stretch 5:30p - Bingo!	19 6p - Board Games	20	21 Office Closed to visits	22 6p - Card Games
25 1p - Let's Stretch 5:30p - Bingo!	26 12p - Commodities 6p - Board Games	27	28 2p - Thanksgiving Dinner Office Closed to visits	29 6p - Card Games

Times and dates of events are subject to change, keep an eye on the board for changes.