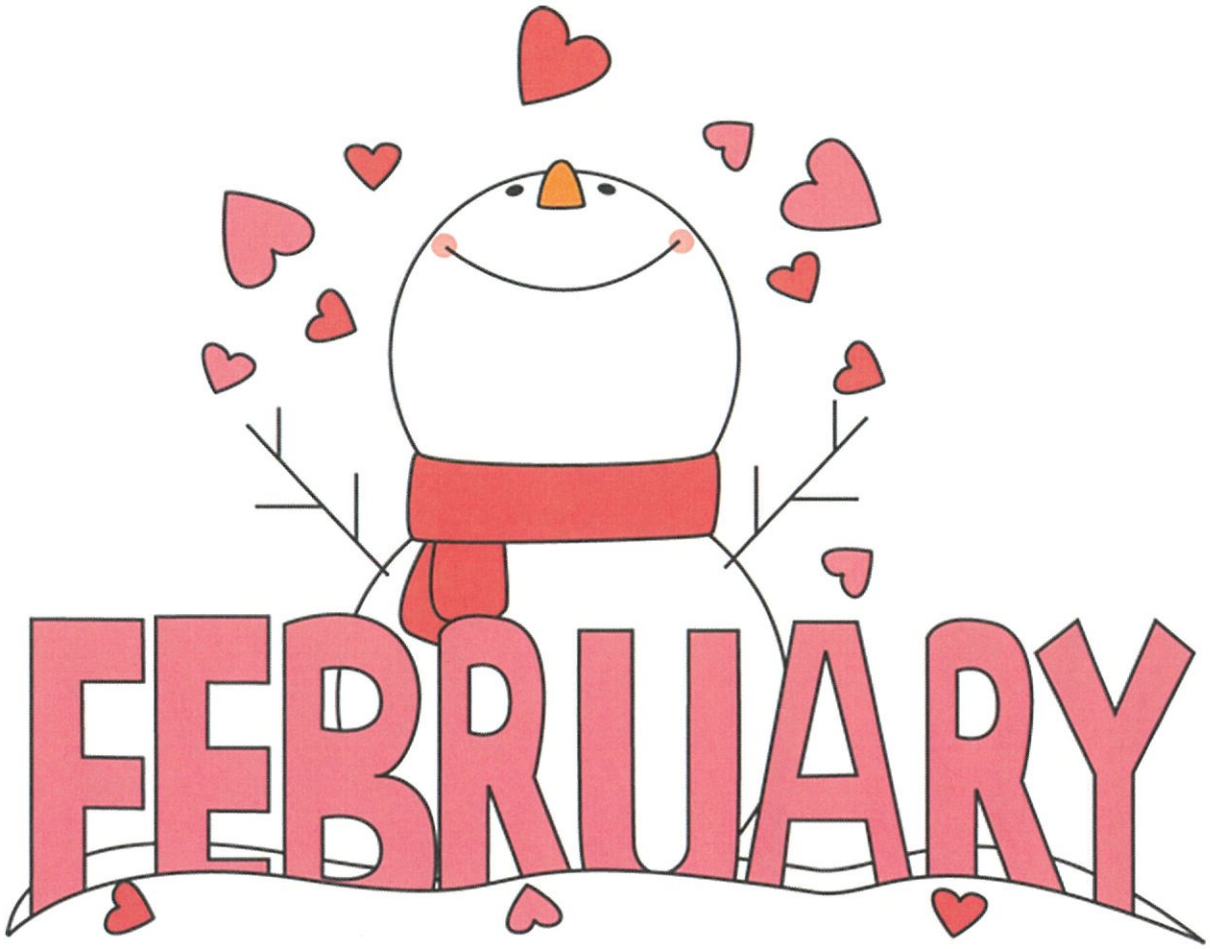
Around the Shores



2019 1098 Mortgage Interest Statement

Members, your personal **1098 Mortgage Interest Statement** is in the mail to you, please check your U.S. Postal mail for this document.

Box # 1. Indicates your share of mortgage interest paid

Box #10. Indicates your share of real estate taxes paid AND what your apartment Taxable Value was for 2019.

These are the three important numbers you will need for your 2019 Tax Return.

Form 1098 ☐ CORRECTED (if checked) (Keep for your records)

RECIPIENT'S/LENDER'S name, address, ZIP/postal code, country & phone no.	*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.	OMB No. 1545-1380 2019 Form 1098	Mortgage Interest Statement Department of Treasury - IRS
Michigan Shores Cooperative 641 Michigan Avenue Frankfort, MI 49635	1 Mortgage interest received from payer(s)/borrower(s)* $ 1248.49	2 Outstanding mortgage principal $	Copy B For Payer/Borrower
RECIPIENT'S/LENDER'S TIN: 38-	PAYER'S/BORROWER'S TIN: XXXX	3 Mortgage origination date	4 Refund of overpaid interest $
			5 Mortgage insurance premiums $
PAYER'S/BORROWER'S name, address, ZIP/postal code & country JOE SOAP 641 MICHIGAN AVE., APT 411 FRANKFORT, MI 49635	6 Points paid on purchase of principal residence $	7 ☐ If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.	
	8 Address or description of property securing mortgage (see instructions) 641 MICHIGAN AVE FRANKFORT, MI 49635		
Account number (see instructions)	9 Number of properties securing the mortgage	10 Other REAL ESTATE TAX $1423.82 TAXABLE VALUE $28,787	11 Mortgage acquisition date

The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.

It has been called to my attention (by D3E) that the little men who've been hanging around Apt 206 with a bunch of fossils and other objects were spotted moving.

Drama unfolds slowly in the ever changing 2nd floor corridor. Two of the little men decided to have a race to see the chess game. When they got there, after adventures with cliffs and rivers and ice bergs (OH MY) they felt the urge to work together rather than compete. There is talk of them exploring further south where they had heard of a koala bear being seen in a tree.

You are all invited to feel free to explore all of the corridor happenings throughout the building. This is an interesting building with many hiding talents. A great place to live.

D2 aka Dan Remahl

COMMITTEES

Committees play an important part of Michigan Shores. It's time to start thinking about what committees you may be interested in when the new committees are formed after the annual meeting in April.

1. Which committee will I serve on?

Finance Committee
Building & Grounds Committee
Interview Committee
Orientation Committee
Ad Hoc Committees as appointed by the Board President
Hospitality Committee
Nominating Committee
Library Committee

2. Do I have the time?

We are seeking dedicated and dependable Committee Members who have the time to serve on a committee. This is a commitment that requires follow-through and for efficiency sake, non-participators will be asked to step down. All committees are asked to share a list of participants with the Cooperative Manager.

3. Would I like to Chair a Committee?

Are you a passionate leader ready to head up an existing committee yourself? Be sure to express interest to either the Board President, or the Cooperative Manager.

4. What's my next step?

E-mail Cooperative Manager, Shirley Robert at Shirley@Michiganshores.net if you have any questions or you are interested in serving on a committee. Please also indicate if you are interested in acting as a Committee Chair. **Remember, the deadline to volunteer is March 15th, 2020. New Committees start after the first meeting of the new Board of Directors after the Annual Meeting in April 2020.**

5. If I already serve on a committee, do I need to sign up again?

Yes, all committee members who wish to participate in the 2020 committee term must express their interest to Board President or Cooperative Manager by the deadline.

We look forward to a productive year for cooperative housing!

COMPLETE THIS FORM AND RETURN TO THE OFFICE BY MARCH 15, 2020

Michigan Shores Cooperative

Committee Members

Committees influence the direction and the quality of life at the cooperative. The saying "Many hands make light work" is true for co-ops.

I would be interested in learning more about the following committees and possibly becoming a participant in them.

____ The Activities Committee (Shorebirds) is responsible for Planning and structuring activities to promote healthy and enjoyable social life among the cooperative's adults, adolescents, and children.

____ The Library Committee (Shorebirds) keeps the library collection updated and organized.

____ The Finance Committee assists in the preparation of the annual budget. Review the annual report and recommend to the Board long and short-term goals for the Cooperative.

____ Building & and Grounds Committee helps the Board meet its maintenance responsibilities. This committee studies and reports on the maintenance and general condition of buildings and grounds.

____ Calendar Committee (Shorebirds) Promote activities to the Members by creating a monthly calendar for the cooperative newsletter.

___ Orientation Committee acquaints new members with all the policies and regulations of the co-op. It familiarizes new members with various committees, welcomes their participation, and describes the location of neighboring schools, churches, shopping centers, etc. In short, it tries to make new members feel at home.

Please note that although it is not mandatory that all members participate in the committees, this Co-op could not continue to operate as it does without the dedication of its committee members.

Name _____

Unit # _____

Phone # _____

Estate Sale

January 31, February 1, 2
Friday, Saturday, Sunday
10 a.m.-4 p.m.
Apartment 312

Furniture, Household Items

Avoiding Identity Theft

Identity theft can make it hard for you to get credit, a job, a place to live, or utilities. But you can reduce your risk of being hurt by identity theft.

How can I protect my identity?

Protect your personal information. That helps you protect your identity. Here are some things you can do:

- At home
  - keep your financial records, Social Security and Medicare cards in a safe place
  - shred papers that have your personal or medical information
  - take mail out of your mailbox as soon as you can
- As you do business
  - only give your Social Security number if you must. Ask if you can use another kind of identification
  - do not give your personal information to someone who calls you or emails you
- On the computer
  - use passwords that are not easy to guess. Use numbers and symbols when you can
  - do not respond to emails or other messages that ask for personal information
  - do not put personal information on a computer in a public place, like the library

How will I know if someone steals my identity?

Read your bills and account statements. Watch for:

- things you did not buy
- withdrawals you did not make
- a change of your address that you did not expect
- bills that stop coming

Look at medical statements. You might see charges you do not recognize. That might mean someone stole your identity.

Get your credit report. You get one free credit report every year from each credit reporting company. To order:

- Call Annual Credit Report at 1-877-322-8228.
- Answer questions from a recorded You must give your address, Social Security number, and birthdate.
- Choose to only show the last four numbers of your Social Security It is safer than showing the full number on your report.
- Choose which credit reporting company you want a report (You get one report free from each company every year.)

The company mails your report to you. It should arrive two to three weeks after you call.

Read your credit report carefully. Look for mistakes or accounts you do not recognize. This could mean someone stole your identity.

September 2012 / Federal Trade Commission / consumer.gov

BENZIE SENIOR RESOURCES OFERING FREE TAX PREPARATION

This service begins in February and ends up to the filing deadline in April. Volunteer prepares assist low income to moderate incomes for seniors and others. Free electronic filing is available. There is no cost for this service for those meeting the income guidelines.

Call 231.525.0600 to schedule an appointment.

~ Shirley Robert

SCAMS
TARGET YOU
PROTECT YOURSELF

What helps prevent dementia? Try exercise

BY THE ASSOCIATED PRESS

If you want to save your brain, focus on keeping the rest of your body well with exercise and healthy habits rather than popping vitamin pills, new guidelines for preventing dementia advise.

About 50 million people currently have dementia, and Alzheimer's disease is the most common type. Each year brings 10 million new cases, says the report released Tuesday by the World Health Organization.

Although age is the top risk factor, "dementia is not a natural or inevitable consequence of aging," it says.

Many health conditions and behaviors affect the odds of developing it, and research suggests that a third of cases are preventable, said Maria Carrillo, chief science officer of the Alzheimer's Association, which has published similar advice .

Since dementia is currently incurable and so many experimental therapies have failed, focusing on prevention may "give us more benefit in the shorter term," Carrillo said.

Much of the WHO's advice is common sense, and echoes what the U.S. National Institute on Aging says .

That includes getting enough exercise; treating other health conditions such as diabetes, high blood pressure and high cholesterol; having an active social life, and avoiding or curbing harmful habits such as smoking, overeating and drinking too much alcohol. Evidence is weak that some of these help preserve thinking skills, but they're known to aid general health, the WHO says.

Eating well, and possibly following a Mediterranean-style diet, may help prevent dementia, the guidelines say. But they take a firm stance against vitamin B or E pills, fish oil or multi-complex supplements that are promoted for brain health because there's strong research showing they don't work.

"There is currently no evidence to show that taking these supplements actually reduces the risk of cognitive decline and dementia, and in fact, we know that in high doses these can be harmful," said the WHO's Dr. Neerja Chowdhary.

"People should be looking for these nutrients through food ... not through supplements," Carrillo agreed.

The WHO also did not endorse games and other activities aimed at boosting thinking skills. These can be considered for people with normal capacities or mild impairment, but there's low to very low evidence of benefit.

There's not enough evidence to recommend antidepressants to reduce dementia risk although they may be used to treat depression, the report says. Hearing aids also may not reduce dementia risk, but older people should be screened for hearing loss and treated accordingly.

Bev Popp (#111)

Guest Article

Warning Signs That It's Time to Stop or Limit Driving

By Jessica Carland, Mobility Manager at Benzie Bus

Last month, we discussed the fear of losing our independence as we age, and some physical effects of aging. The demands of the road can be unpredictable. While a casual driver does not need to be in peak physical shape to meet those demands, you may encourage any aging loved one to be realistic about limitations they may face when attempting to complete ordinary motions in their car.

Here are only a few warning signs of unsafe driving:

- Delayed response to unexpected situations
- Changes in mood while driving
- Decrease in confidence while driving
- Increasing physical limitations
- Difficulty seeing road markers

If you notice your loved one shows some of these warning signs, it may be time to take the opportunity to ride along with them so you can more easily observe changes in their driving behavior and detect any patterns of unsafe driving. Observe their driving over time, keeping notes to help you track changes in driving ability. Your observations can help others, such as your family or your loved one's health practitioners, as well as your loved one – become aware of potential problems.

But how are you supposed to sensitively broach the topic of stopping or limiting driving and have a productive conversation?

Remember that being in the driver's seat has different meanings for different people. For some, it's just a means to get places. A person who doesn't really care about driving may be more agreeable to becoming a passenger. However, for some, driving is part of their identity. For them, the decision to give up driving can be difficult and emotional. It is important to start with discussions that acknowledge their feelings and show genuine concern about what driving, and that independent feeling, may mean to them. Remember that any negative reactions are in response to the message, not the messenger. React calmly to defuse any negative emotions. Finally, use understanding and empathy to talk with them about their feelings before offering solutions.

In 2019, Benzie Senior Resources provided over 20,000 free rides to seniors on the Benzie Bus. Doctors appointments, grocery shopping, and meeting friends for lunch at The Gathering Place were some of the most popular destinations. If you've noticed your loved one showing some of the warning signs above, make Benzie Bus a part of the conversation. Book a ride together because that's the first step to newfound independence and many safe journeys to come. Giving up the keys doesn't mean we have to stop enjoying life. Next month we'll look at how to create a transportation plan in order to preserve our independence.

Did you know?
There are medication drop boxes located at all Munson Hospital locations and at the Benzie Sheriff's Department. It's easier than ever to clear out old, expired medications safely.

Tech Support!
Benzonia Library on Mondays from 11:00 a.m.—1:00 p.m. Please call 231-882-4111 for more information. There is no charge.
Darcy Library on Thursdays from 12:00 p.m.—4:30 p.m. with Carol McAnulty. Please call 231-882-4037 for more information.

Karen Korolenko is the Director at the Benzie County Department of Veterans Affairs.
She can be reached at 231.882.0034 or by email at kkorolenko@benzieco.net.

Have an idea for the newsletter? Want to write a guest column? Email or call Dawn at Bousamrad@BenzieSeniorResources.org or 231.525.0601 ext. 201.

~ Bev Popp (#111)

HOW TO SUSTAIN A DEMOCRACY

A Cooperative - Michigan Shores Cooperative - is a democracy. As we approach our 2020 Annual Meeting we will elect Board of Directors' members to fill vacancies. Contact the Nominating Committee chairperson to express your interest in a position. The Board of Directors meet monthly charged with the oversight of our corporation: budget, income and expenses, upkeep and construction needs, oversight of buildings/ grounds, rules and guidelines of daily functioning.

If you are not, yet, sure of your area of interest join a committee to be better acquainted with the functioning of the business and social life of the organization.

It is critical that all members attend resident membership meetings to stay informed, inquire about responsible oversight and challenge decisions.

How do we include and involve members that do not reside at Michigan Shores a portion of the year? Your ideas to participate, stay informed and maintain the Cooperative is welcomed. Electronic communication is one form. However, the initiation of information sharing typically falls on the local residents. Other ideas?

Michigan Shores Cooperative wants to remain strong, solvent and relevant. All members' attendance and participation in meetings, on committees, social events, the Board of Directors is vital.

You are aware, of course, that our "cost effective" characteristic is based on our Cooperative existence. Sustaining a Cooperative depends on all members.

Nancy Adadow Gray,
February, 2020.

Service Notice

New this year, we are now accepting
e-mail work orders.

This should only be done if your work order is not URGENT. Simply send us an e-mail with WORK ORDER in the subject line, and your request.

Ah, life just got a little simpler.

Please, no work orders by telephone.

January 14, 2020

New Year's Resolution—Eat Healthy

5 Tips for Healthy Eating as We Age

Good nutrition plays an important role in how well you age. Eating a healthful diet helps keep your body strong and can help reduce your risk for heart disease, diabetes, stroke, and osteoporosis. Studies even show a link between healthful eating and longevity.

"As we age, the body becomes less efficient at absorbing some key nutrients. Appetite and taste can suffer from loss of sense of smell and taste or from side effects of medications. Bad teeth can make some foods difficult to chew or digest," said Arthur Hayward, MD, a geriatrician and the clinical lead physician for elder care with Kaiser Permanente's Care Management Institute. "So choosing foods carefully is smart."

Here are five tips to help you get the nutrition your body needs:

1. Avoid empty calories. Foods with empty calories may contain very few vitamins and minerals. "Convenience foods," such as packaged snacks, chips and sodas, are common sources of empty calories. Avoid the "bad" carbs — foods that have white flour, refined sugar, and white rice.

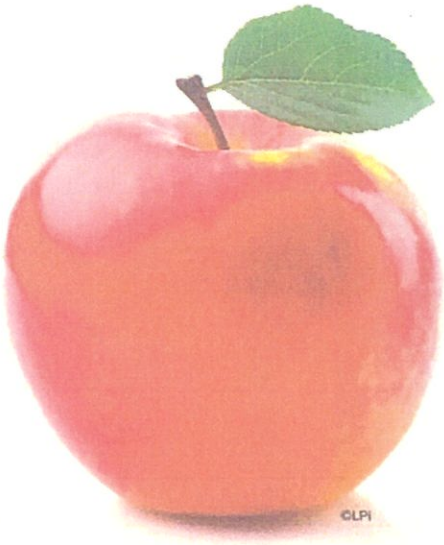
2. Choose nutrient-rich foods. Eat a variety of foods. The more you vary the foods you eat, the more vitamins, minerals, and other nutrients you get. For example:

- Eat lots of fruits and vegetables. Choose fresh, frozen, or no-salt canned vegetables and fruits in their own juice or light syrup.
- Eat foods with protein. Protein is found in lean meat, fish, poultry, eggs, and cheese, cooked beans, peanut butter, and nuts and seeds.
- Get enough calcium and vitamin D. Calcium and vitamin D are found in milk and milk products, including yogurt and cheese. They are also in green leafy vegetables (spinach, kale, collard greens) and tofu.
- Include foods high in vitamin B12. After 50, the body produces less gastric acid and absorbs less B12, which helps keep blood and nerves vital. B12 is found in milk, meat, poultry, fish, and eggs.
- Eat high-fiber foods. This includes fruits, vegetables, cooked dried beans, and whole grains.

3. Drink plenty of fluids. Drink plenty of fluids, enough so that your urine is light yellow or clear like water. Fiber and fluids help with constipation.

4. If your appetite is poor. Try eating smaller meals, several times a day, instead of one or two large meals. Eating while socializing with others may help your appetite. You might also ask about changing medicines. Medication can cause appetite or taste problems.

5. Eat soft foods. As we approach our senior years, chewing food is sometimes difficult. Choose low-sodium canned vegetables or cooked fruits and vegetables. These are often softer. Chop or shred meat, poultry, or fish and then add sauce or gravy to the meat to help keep it moist.



For healthy recipe ideas, check out Kaiser Permanente's Food for Health blog at foodforhealth.kaiserpermanente.org.

(Courtesy of NewsUSA) ©LPi

Holiday shoppers spent a staggering $598 billion in 2019, and many of those dollars **went to online retailers** like Amazon. Consumers who may be wondering what to do with all those empty boxes left over from the holiday shopping season have an environmentally friendly and charitable option.

Give Back Box, a charity sponsored by Amazon and other major retailers, aims to make it easy for consumers to donate their old clothing, household items, and accessories in recycled boxes affixed with a free shipping label.

How it works

To use Give Back Box, consumers simply fill up an unused box (an empty Amazon box or any shippable box) with donations, then print out a **pre-paid label** on the Give Back Box site.
From there, the box will be picked up and sent to those in need. Donations go directly to the nearest participating charitable organization and will help support employment placement, job training, and other community-based services. Donating through Give Back Box also helps divert cardboard from landfills.

"Give Back Box is a great idea on so many levels," said Jim Gibbons, president and CEO of Goodwill Industries International, in a statement.

"By reusing boxes, you're protecting the environment; by giving to Goodwill, you're helping to provide jobs and skills training in your own

community; and by donating your stuff to a good cause, you'll feel better about clearing out unwanted items from your home," he said.

Guidelines

Because charities like Goodwill and the Salvation Army pay for the shipping, they ask that boxes are filled to the brim when shipped. Consumers are also asked to donate only items that are of good quality so that organizations can sell them for a profit.

Give Back Box asks that consumers not send electronics, liquids, ammunition, or anything fragile or hazardous.

You can drop a labeled box at any U.S. Post Office or UPS location or schedule a USPS pickup. You can even get a tax receipt if you register with Give Back Box.

While Amazon is the largest retailer taking part in the Give Back Box program, it's not the only one. Newegg, Overstock, Loft, Rei Co-op, Levi's, Asics, and Ann Taylor are among participating retailers.

Or if you prefer to donate locally, put your unwanted items in the same box and drop it off at the office and we will get it to one of the volunteers at BACN who can drop it off when they are scheduled to work there next.

Thanks **Lin Johnson** (Unit 105) for sharing this information.

BEWARE OF SOCIAL SECURITY SCAMS

By Bob Simpson, Social Security District Manager in Traverse City

Scammers go to great lengths to trick you out of your personal information. We want to help you protect your information by helping you recognize a Social Security imposter.

There's a widespread telephone scam involving callers claiming they're from Social Security. The caller ID may even show a government number. These callers may tell you there's a problem with your Social Security number. They may also threaten to arrest you unless you pay a fine or fee using gift cards, pre-paid debit cards, a wire transfer, or cash. That call is not from us.

If you receive a suspicious call from someone alleging to be from Social Security, please:

Hang up right away.

- Never give your personal information, money, or retail gift cards.
- Report the scam at oig.ssa.gov/ to Social Security's law enforcement team at the Office of the Inspector General.

Social Security will not:

- Threaten you.
- Tell you that your Social Security Number has been suspended.
- Call you to demand an immediate payment.
- Ask you for credit or debit card numbers over the phone.
- Require a specific means of debt repayment, like a prepaid debit card, a retail gift card, or cash.
- Demand that you pay a Social Security debt without the ability to appeal the amount you owe.
- Promise a Social Security benefit approval, or increase, in exchange

Social Security will:

- Sometimes call you to confirm you filed for a claim or to discuss other ongoing business you have with them.
- Mail you a letter if there is a problem.
- Mail you a letter if you need to submit payments that will have detailed information about options to make payments and the ability to appeal the decision.
- Use emails, text messages, and social media to provide general information (not personal or financial information) on its programs and services if you have signed up to receive these messages.

Please share this information with your family and friends.

Deadlines for Filing Principle Resident Exemptions

There are two deadlines, only the first is relevant to the City. The first is June 1st and the second is November 1st.
The first deadline allows the exemption for the entire year, for all 18 of school operating millage.
A Rescind filed any time during the year does not change the PRE until the following year (exemption remains for the remainder of the year).
Confusing, I know. Adding an exemption is not always immediate and rescinding an exemption is never immediate.
Christy

~ Shirley Robert

Karen's recent direction of our thought to gratitude has exploded into other thoughts of the many senses and emotions in we human beings. It brought the single most vivid and intense feelings of elation in all my life. Those moments occurred when passing through an altitude above 20,000 feet alone in a single place glider at 40 below zero. There was no one to hear me hear me, but I yelled "I did it, I did it" for achievement of a goal I had sought for several years with more fervor than realized. The Sierra Nevada Mountains and Lake Tahoe were far below and the adrenalin flowed copiously.There is much context to this recollection of the event and the story of that is available in my "ABOVE IT ALL" folio for any who may be interested.

Perhaps there are others of us who are willing to share similar experiences of unbounded elation so we may also be with you as we hear of a most exquisite memory. There are so many possibilities-a first love, a wedding, a travel scene, a perilous time or - ????

Submitted by Chuck M
Unit # 104

FEBRUARY 2020

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1 9 Koffee Klatch
2	3 1 Mov & Bal	4 7 Pinochle 2 Kay's Tea	5 9:30 Family Fare 1 Mov & Bal	6	7 1 Mov & Bal	8
9	10 1 Mov & Bal	11 7 Pinochle	12 9:30 Family Fare 1 Mov & Bal	13 Dave Off	14 Valentines Day 1 Mov & Bal Dave Off	15 6 Pizza Night
16	17 9:30 Calendar Plan 1 Mov & Bal Dave Off	18 9:30 Bd Meeting 2 Kay's Tea 7 Pinochle	19 9:30 Family Fare 1 Mov & Bal	20 1 Minstrels	21 1 Mov & Bal	22
23	24 1 Mov & Bal	25 7 Pinochle	26 9:30 Family Fare 1 Mov & Bal	27	28 1 Mov & Bal	29
February Birthdays	14 Delores Jones 19 Pat Lekovish	22 Lynn Vinkemulder 25 Sue Garrison			10 Coffee Hour 5 Happy Hour Everyday	