

**Around the Shores  
Newsletter  
March 2025**



### **March Birthdays**

06 – David K. #202  
08 – Joan L. #301  
11 – Ellyn B #312  
17 – Dan Mc. #305  
24 – Suzy V. #108  
25 – Dennis J #307

If we missed your birthday, we are sorry. Please let the office know.

Cheers to another amazing year ahead.

### **March dates & events to note:**

05 – Ash Wednesday  
09 – Daylight Savings Time begins  
10 – Shirley off  
17 – St. Patrick's Day  
17 – Book Club 3 p.m.  
18 – Board Meeting 9:30 a.m.  
20 – First day of spring

**People ask What is special about Hawaiian coffee?**



Harvesting - In Hawaii, coffee cherries are carefully hand-picked only when they are fully ripe. This

meticulous process ensures that only the finest beans are selected, resulting in a superior flavor profile.

Joan Luedtke & Bill Pearson will be purchasing Hawaiian coffee to be served at morning coffee, each day during the month of March. Join us!

~ Joan L. (301) and Bill P. (109)

**The Michigan Shores Book Club** will meet on St. Patrick's Day, Monday, March 17th, at 3:00pm in the Board Room.

WOMEN by Kristin Hannah will be our focus. This is the story of a young nurse who serves in the US Army Nurse Corps during the Vietnam War and her return to life in the US.

Our choice of book for April is THE CATCHER IN THE RYE by J. D. Salinger.

This is a classic many of us read in high school.

Come join us for a lively discussion.

~ Carol E.

## MARCH SMILERS

With all the worry about the cost of groceries I have decided to run a dairy. If any of you are interested, I am looking to hire a worker. Must work well with udders.

\*\*\*\*\*

This getting old is a terrible thing. I blacked out for twenty minutes this morning. Then I realized I'd put my hoodie on backwards.

\*\*\*\*\*

Remember when we used to jump out of a swing mid-air?  
I miss those knees!

\*\*\*\*\*

Today's politics:  
Be assured, this too shall pass. It might pass like a kidney stone, but it will pass.

\*\*\*\*\*

Dodie B. #309

**DID YOU HEAR** about the man who fell into an upholstery machine? He's fully recovered.

**TWO OLD SAILORS** were sitting in what used to be their favorite barroom. The place had been completely refurbished, and they started reminiscing about the good old days.

"I suppose this is all right," one said, "but I miss the old spittoon."

His companion nodded. "You always did."

**A FRIEND OF MINE** won't stop talking about photography. You can't shutter up.

**"THE SONG GOES,** 'Morning has broken,' and I'm pretty sure my children broke it. Like everything else they break, if they did break it, they'll never admit it." ~ *Jim Gaffigan*

## *LIBRARY NOTES by Janey*

Before I give you the list of recent donations I would like to talk about how I have done some of the **book categories/sections** in our MS library so you can find what you want easier, explore some new options, and make this wonderful resource here work for you! Okay, this may not look like a traditional library but over the years I have taken note of what I think you are looking for, enjoy the most, and donate. **Remember, all our books have been donated by our MS members!**

**Michigan & Michigan Local:** Excellent informative reads for Michiganders and our new out of state members as well as just fun reads. Some good memories and the local information is outstanding! Lots of great photos of our area.

**Furry Friends:** Seriously, folks love the dog and cat books (Also some cat books in the Mystery section). Includes three of those beloved James Herriot books!

**Poetry:** Some visually beautiful books, lovely poems, and good humor!

**Inspirational:** I started using this category because we were getting such a variety of donations that I thought could fall into that category. This has been a stressful time for many with so much unrest in our country and a long snowy winter where folks have been sheltering more in place!

**Holiday:** This started because I had a surprising number of folks who inquired if we have any Christmas books. Here you are!

**Finally, coming soon is an expanded FICTION & MYSTERY SECTIONS - MS favorites!**

### **NEW DONATIONS:**

#### **Fiction:**

The Lighthouse Keeper's Daughter by H. Gaynor

Three books by Richard Paul Evans -

The Christmas List  
The Gift  
The Carousel  
In An Instant by Suzanne Redfearn  
The Bucket List by Rachel Hanna  
The Perfect Couple by Hilderbrand (Netflix series)

Inspirational:

God's Secret Agents - Angels  
Miracles, Angels, & Message From Heaven  
Praying - (Finding Our Way - Duty to Delight) Parker  
Heaven by Randy Alcorn

### **Spring Awakening: Embracing Change and Growth**

As March rolls in with the promise of warmer days, there's a sense of anticipation in the air. The snow begins to melt, the days grow longer, and the world seems to wake up from its winter slumber. It's a perfect time to reflect on the changing seasons not just outside, but within ourselves as well.

In the spirit of renewal, March invites us to embrace change. Whether it's tackling a new project, learning a new skill, or simply adopting a fresh perspective, now is the time to plant the seeds for growth. Much like the earth, we too can blossom when given the right attention and care.

As the season transitions, I encourage you to take a moment to pause and think about what you'd like to grow in your life. Is it a goal you've set for yourself? A personal habit you want to cultivate. Whatever it is, this is the month to start, no matter how small the first step may be.

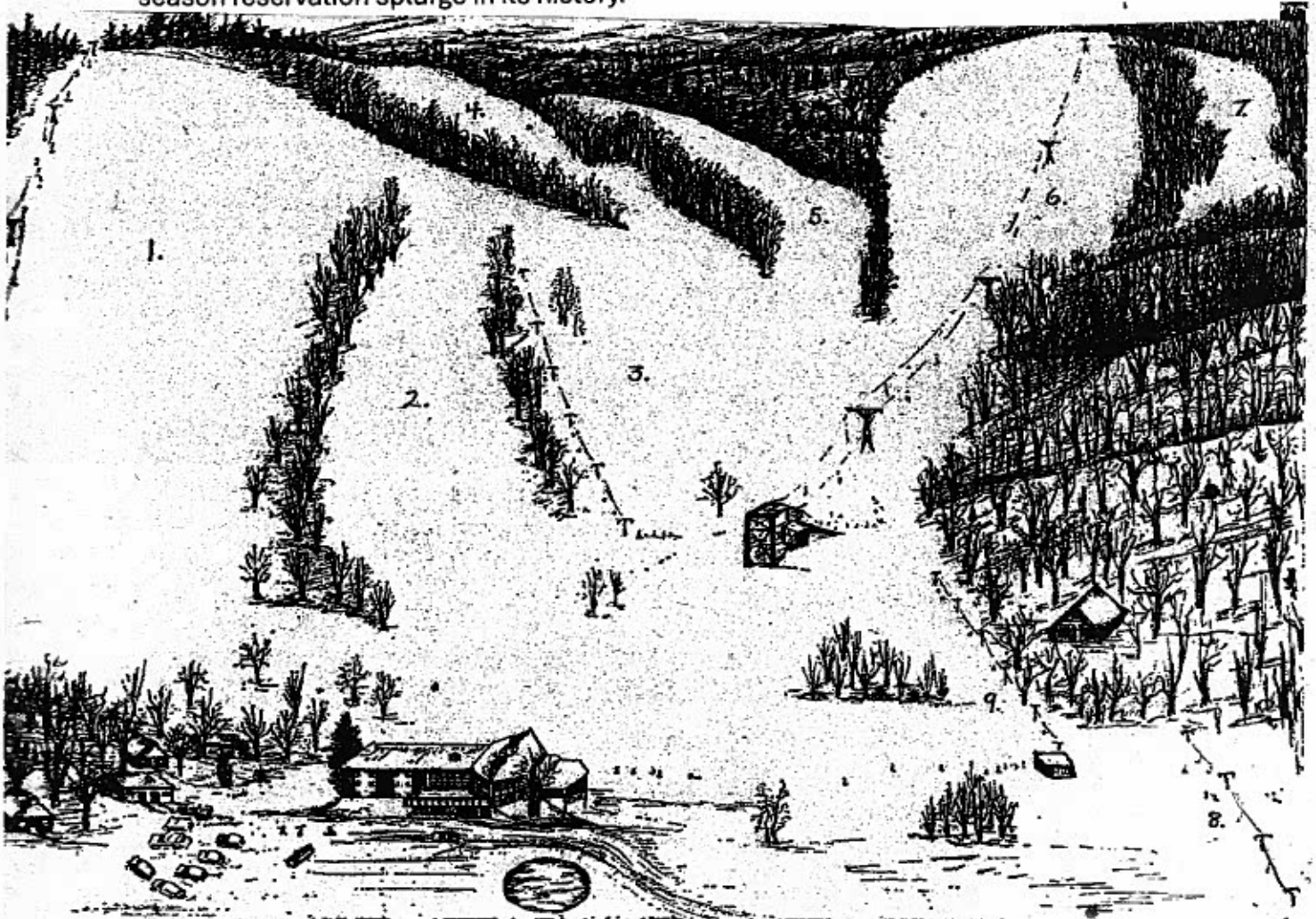
Spring is all about hope and potential, so let's move forward together into this season of opportunity, embracing the changes and the growth they bring. Here's to fresh starts and new beginnings' let's make this March one to remember!

~ Shirley R. Office

# CRYSTAL MOUNTAIN

1964

Probably the biggest improvement has been shown at Crystal Mountain where new Owner George Petritz and Dennis Johnson have carved out a first class ski empire from an operation which long ago was headed for bankruptcy. Now flourishing with nine good major runs and lodging and dinner facilities to match, Crystal has been receiving the biggest pre-season reservation splurge in its history.



**MORE THAN \$400,000** has been invested in Crystal Mountain near Leulab to make the winter sports facility one of the better ones in West Michigan. It claims to have

the longest chair lift in the mid-west, extending three-fourth's of a mile at center, and four advanced slopes (1, 2, 4, 5 in map). Lodge at front has two cocktail lounges; one

of them is on the third floor and offers a striking view of the slopes. Resort also has an outdoor heated pool and a lodge with 21 rooms.

Dennis Johnson  
Apt 307

**The Grandparent Scam:** This is a type of scam that specially targets older adults. Fraudsters pose as family members, usually a grandchild, in danger and persuade elderly victims to pay bogus fees, fines, or even ransoms.

**RED FLAGS:** They will ask to keep it a secret between the two of you. They may even use personal information they get off social media to gain your trust. Some will even hand the phone over to another individual who claims to be a legal representative with instructions on how to send the money. **THIS WILL NEVER HAPPEN.**

**What you can do:** Set up a code word or phrase with your grandchild or other family members that only they would know. Ask them what the code word or phrase is during the phone call. If they can't answer it, hang up. After hanging up with them, call them back on the number you have for them, not the one they called from to verify it was truly them. When in doubt talk to another family member and never give out any information.

Report to: [mi.gov/agcomplaints](https://mi.gov/agcomplaints)



**Medical Alter Scam:** These are people posing as companies offering free medical alert systems. This is one scam that is becoming more common. Scammers will call unsuspecting victims or leave a voicemail about a “free medical alert device.” They will make it appear as if the victim won the alert. Sometimes the scammer uses manipulative tactics to get your financial and other personal information. They will say a family member already paid for it or it’s endorsed by a reputable healthcare organization. They just need your social security number to register the device to you, or they may say you have to pay shipping costs and want your financial information.

**RED FLAG:** It’s not your health care provider contacting you. Remember Nothing is Free! You shouldn’t have to pay anything for something you won.

**What you can do:** In this case contact your regular physician and ask them about it. Get the name of the company trying to “give you” the device and google them or ask your physician about them to see if they are a legitimate company. Never give out your personal or financial information.

Report to: The Michigan Department of Health and Human Services Office of Inspector General (OIG)





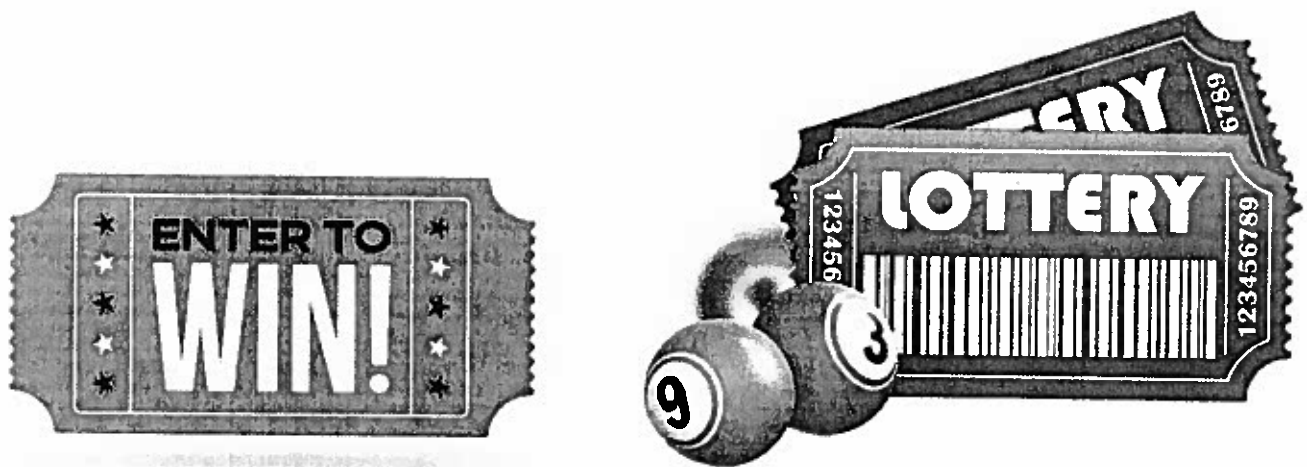
**Sweepstakes & Lottery Scams:** This is where you get a letter, phone call or an email stating you won the lottery or a sweepstake and must pay a fee or taxes to claim your prize. You click on the link in the email, and it redirects you to a site that can open your computer up to hackers or to a form to fill out that requires your account information and other personal information.

**Red Flags:** First! Ask yourself, did you play the lottery or enter a sweep stakes? Chances are NO. Are they asking you for any payment for fees or postage? Does the email have misspelled words? Does the email read like it may be written from a foreign country?

**What you can do:** Look at the email carefully. The email will look very official, however look for misspelled words and improper grammar or writing that may sound like it is from a different country. Check the time on the email. Was it really early or really late in the day? Second, a legitimate sweepstake or lottery will never ask for money up front. This is a scam. You can also call the lottery to see if a lottery prize, offer or promotion is real.

Report to: Lottery's Player Relations Division: 844-887-6836

or email: [onlinehelp@michiganlottery.com](mailto:onlinehelp@michiganlottery.com)



**Tech Support Scams:** This is the scam that the bank sees most. Scammers will pose as tech support representatives from a company like Microsoft. They will contact you via phone or email. The email will say something like URGENT your computer is at risk, click the link to update your virus protection. You click the link and now they have access to your computer information. They may take the phone call route. They call you and tell you that you are do for an update and if you do it right now it's only X dollars, so they ask you for computer information and when you give them access to your computer, they now have access to all your information. Some will require payment over the phone where they will take down your account number and then clean your account out.

**Red Flags:** They request access to your computer or online banking. They want you to click on a link to "verify" your information. They want your login information to "help" remotely.

**What you can do:** DO NOT CLICK ON ANY LINKS in any email. Never give them any information personal or financial. To check if your computer needs an update, you can check that yourself.

Search for Windows update settings and click open. Then select check for updates. Download and install any new updates. Then restart your PC. If you need more help you can go to: [support.microsoft.com/windows](http://support.microsoft.com/windows)

Report to: file a complaint- Federal Trade Commission @ [www.ftc.gov](http://www.ftc.gov)

Or call: 877-FTC-HELP (877-382-4357)



**Romance Scams:** This is one of the more frequent ones next to the Tech support scam. You may be on an online dating site or social networking site. This is a fake profile to form a relationship with a senior. After a while they request a large amount of money often for a personal crisis or a plan to meet up.

**Red Flag:** They do not want to chat on the dating site and choose a messenger site. They do this so as not to be traced if you catch on too soon. They call you babe or hun instead of your real name. This goes for men and women both. That way they can't mess your name up and it's their way of giving you a "nickname" to gain your trust. They always have an excuse of why they can't meet face to face even though they say they are not far away. Out of the blue they have an emergency and need money.

**What you can do:** Plain and simple if you have not met this person in real life, do not give them any money or any financial information, do not send them any kind of gift card. It doesn't matter how much they "Love" you or what the situation is they claim to have.

A current member asked me to re-run this earlier article, in the March Newsletter, so here it is.

## **Tech Savvy Shorebirds with Shirley Workshop 4 - What Documents to Keep**

### **Introduction**

It's crucial to have a good storage system for personal and financial documents, not only for yourself but also so they're easy to find if a relative or lawyer needs them. Here are the key documents you should keep safely stored, the duration for which they should be kept, and where they are best held. Confirm this information with your personal tax and legal advisors.

### **Master List**

Create a catalog of all your account numbers, logins, and passwords (bank, credit card, investment, and retirement), as well as regular household bills and insurance policy numbers (health, home, and auto). Include contact information for your attorney, accountant, financial advisor, broker, insurance agent, and the executor of your will. Share this document with someone you trust.

## **Key Documents to Keep**

### **Bank Accounts**

- Bank Name
- Account Number
- Bank Phone Number
- Account Login & Password

### **Credit Cards**

- Credit Card Number
- Account Number
- Customer Service Number
- Account Login

### **Investment & Retirement Accounts**

- Account Name
- Account Number
- Login and Password

## **Regular Household Bills and Insurance Policy Numbers**

- Website, usernames, and passwords for online accounts

## **Important Contacts**

- Attorney, Accountant, Financial Advisor, Broker, Insurance Agent, Executor of your will
- Phone numbers of close friends, relatives, and key medical doctors

## **Tax Returns**

- Keep for three years from the date you filed your original return or two years from the date you paid the tax, whichever is later.
- Keep for seven years if you file a claim for a loss from worthless securities or bad debt deduction.

## **Personal Papers**

- Will, birth certificate, diplomas, photocopy of driver's license, Social Security card, adoption papers, marriage license, divorce decree, death certificate of a spouse or partner
- Keep in hard copy form for your lifetime.

## **Loans**

- Keep documentation until the loan is paid off.
- Save documentation verifying that you paid in full.

## **Property-Related Documents**

- Proof of ownership, paid mortgage, deed to your home, vehicle titles, loan paperwork, property tax records, receipts for purchase price and home improvements
- Maintain records for at least three years after the due date for the tax return that includes the income or loss on the house when sold.

## **Insurance Records**

- Life insurance, health and disability insurance policies, Medicare cards, homeowner's insurance policy, appraisal documents for valuables
- Keep paperwork for as long as you have the policy or any unsettled claims.

## **Financial Papers**

- Photocopies of credit cards, utility bills, IRA or 401K accounts, brokerage, bank and credit card statements
- Shred quarterly statements after receiving the annual summary.

## **Where to Store Your Documents**

- \* Safe deposit box or waterproof and fireproof home safe
- \* Ensure someone you trust knows how to access it.
- \* Store wills, Social Security cards, deeds, vehicle titles, current insurance policies, birth certificates, marriage certificates, passports, master list, and inventory of physical contents.

## **Electronic Storage**

- Use an external hard drive or USB flash drive.
- Consider encrypted, web-based, and cloud storage services like Eversafe

## **One Caveat**

Keep your technology up to date. Update important documentation to reflect changes in marital status or beneficiaries.

## **What to Do When a Loved One Dies: A Survivor's Checklist**

### **Immediately Following the Death**

1. Contact the funeral home.
2. Contact your minister.
3. Alert immediate family members and close friends.
4. Notify agent under Power of Attorney
5. Alert the executor of the will.
6. Notify religious, fraternal, and civic organizations.
7. Notify your attorney.
8. Secure the deceased's home and remove valuables.
9. Dispose of perishables in the deceased's home
10. Forward the deceased's mail.
11. Locate important documents (will, birth certificate, Social Security card, marriage license, deed to burial property, funeral prearrangements, life insurance policies)
12. Compile information for the death certificate.

## **Within One Month of the Death**

1. Consult with an attorney.
2. Meet with an accountant to discuss estate taxes.
3. File claims with life insurance companies.
4. Contact the Social Security Administration and other government offices.
5. Notify the Registrar of Voters
6. Cancel unnecessary home services.
7. Cancel deceased prescriptions.
8. Contact the Department of Motor Vehicles
9. Notify credit reporting agencies.
10. Obtain a current copy of the deceased's credit report.
11. Verify accidental death benefits.
12. Check for life insurance benefits.
13. File outstanding health insurance or Medicare claims.
14. Obtain copies of outstanding bills
15. Locate and obtain other important paperwork.
16. Advise creditors of the death
17. Change ownership of assets and lines of credit
18. Update your will.
19. Update beneficiaries on life insurance policies.
20. Send acknowledgment cards for flowers, donations, and kindness.
21. Organize and distribute the decedent's personal belongings.
22. Remove the loved one from marketing and mailing lists.

## **Important Contact Information**

- Social Security Administration: 1-800-772-1213, [www.ssa.gov/pgm/links\\_survivor.htm](http://www.ssa.gov/pgm/links_survivor.htm)
- Credit Reporting Agencies:
  - Equifax: 1-800-685-1111, [www.Equifax.com](http://www.Equifax.com)
  - TransUnion: 1-800-888-4213, [www.TransUnion.com](http://www.TransUnion.com)
  - Experian: 1-888-397-3742, [www.Experian.com](http://www.Experian.com)

*This information is for general reference only, for more detailed, current reference, please contact your attorney.*

# COFFEE FILTERS

1. Cover bowls or dishes when cooking in the microwave. Coffee filters make excellent covers.
- 2.. Clean windows and mirrors. Coffee filters are lint-free so they'll leave windows sparkling.
3. Protect China; separate your dishes, put a filter between each dish.
- 4.. A broken cork in wine bottle? Filter the wine through a coffee filter.
5. Protect a cast-iron skillet. Place a coffee filter in the skillet to absorb moisture and prevent rust.
6. Apply shoe polish. Ball up a lint-free coffee filter.
7. Recycle frying oil; strain oil through a sieve lined with a coffee filter.
8. Weigh chopped foods in a coffee filter on a kitchen scale.
9. Hold tacos in filters; make convenient wrappers for messy foods.
10. Stop the soil from leaking out of a plantd pots. Line pot with coffee filter to prevents; soil from going out drainage holes.
11. Prevent a Popsicle from dripping. Poke holes coffee filter.
12. Using expensive strips to wax brows? Use strips of coffee filters.
13. Put a few in a plate for degreasing fried bacon, French fries, chicken fingers, etc. Soaks out all the grease..

OH YEAH THEY ARE GREAT TO USE IN YOUR COFFEE MAKERS  
TOOI

Ginny I. (204)



2025

MARCH

CALENDAR YEAR

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		Exercise at 1pm Tues & Thurs 2:00 bridge		Mahjongg 2pm third floor		10AM Brunch
2	3	4	5	6	7	8
	10:00 Stories that Heal		Ash Wednesday			
9	10	11	12	13	14	15
Daylight Savings begins	Shirley off				6:00 Potluck dinner	
16	17	18	19	20	21	22
	Saint Patrick Day 3:00 Book Club	9:30 BOARD MEETING		First Day of Spring		
23	24	25	26	27	28	29
30	31					

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Coffee@ 9:00am In Great Room  
Happy Hour 5-6pm in Great Room