

URBAN AGING NEWS

Urban Aging L3C

FREE

Issue 35 | Winter 2023

Info, Insight, & Inspiration for Metro Detroit's Maturing Adults



-INSIDE-

Get Tips for your new year health goals. See page 4

Legal tips to simplify estate planning. See page 11

Learn how to get financial compensation as a caregiver. See page 14



Property tax payment plans are available now!

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Ageism is an acceptable prejudice in our culture - but it should not be allowed to continue to shape the future. Like most isms, many of the assumptions about those who are over 65 simply aren't true. Woes including dependency, mental deficits and physical illness are not a part of everyone's life story. Granted, many people don't age well. But many, many do. And they do so happily. AARP Research, in collaboration with National Geographic Partners, reveals that, "While people recognize some of the challenges that come with aging, many have an optimistic outlook and expect their lives to improve as they grow older."

Cultural and media messages depict the experience of aging as rife with depression, disinterest in contributing to society, aversion to technology, and opposition to change and learning new things. If you are a regular reader of UAN, you know that these characteristics aren't universally true. We have brought dozens and dozens of stories of thriving older adults, in senior centers, church Golden Circles and beyond. In addition, on Instagram, Facebook and TikTok, you see folks in their 60s, 70s and beyond living lives full of purpose and joy.

Even though ageism is common, it's not healthy, and it's been proven to

be harmful for older adults and future generations who will age as well. For us, it can negatively impact our physical and mental health. And for future generations, it fosters dread and anxiety about aging, and bigotry and indifference towards the aged.

Unfortunately, we are as guilty as the culture is in perpetuating aging myths. Buying into these stereotypes is not entirely our fault. Most of us acquired our ageist thoughts and beliefs throughout our lives.

Despite the years of indoctrination and the bombardment of messages, because they have such a negative impact, I encourage you to challenge these stereotypes. I'm suggesting that you utilize one or more of the following strategies that have been proven to reduce ageism: acknowledge your own bias and take corrective action, engage in intergenerational activities and pursue friendships with younger people, promote policies and laws that support older adults of all abilities, and tactfully denounce those who use age as a disqualifier for holding any office, from a block club president to U.S. president.



In order to live a healthier life and to help future generations approach aging positively, consider joining the global movement to change negative narratives around aging in your part of the world. As your grandchildren age, they will appreciate your advocacy.

Happy New Year,

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URBAN AGING NEWS

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Better Nutrition: The Foundational New Year's Resolution



New year. New goals. While your goals may be to manage your time better, spend more time with family, or improve your skill in an area of interest, it is important to prioritize your health and nutrition in order to accomplish any of these goals.

When flying, pilots caution us that in the event of an emergency we should put on our own oxygen mask first before helping others. As your nutrition pilot, I advise you to first incorporate healthy eating and an exercise routine into your list of goals. Your health is the foundation to accomplishing your desired hopes and dreams, and the food you eat is the binding ingredient holding that foundation together.

Invest in your health so that you can add quality to your life and to the

lives of the people you love and care for. Here are some tips to get you started.

Reach out to a registered dietitian nutritionist to help you make a personalized plan. This plan will help you to be successful in meeting your health and nutrition goals. Registered dietitian nutritionists are medical professionals who are recognized as food and nutrition experts. They have completed a four-to-eight-year degree program from an accredited university or college, have completed supervised practice requirements and have passed a national exam to be a provider for medical nutrition therapy and nutrition education.

Add more vegetables to your diet. Many people do well with eating fruit

because it is usually sweet. However, it is important to add more vegetables as well. Adding vegetables to your diet helps provide essential vitamins and minerals which are necessary for giving you energy every day. Be creative! Add vegetables to your fruit smoothies or try new recipes from the Detroit Area Agency on Aging Recipe Card Series!

Make sure you are getting enough protein. Talk to your doctor or registered dietitian nutritionist about your specific protein needs. Protein is essential for maintaining strong and healthy muscles. Ways to increase your protein intake include adding lean meats like chicken or beef; fish, like salmon or tuna; low fat dairy, like yogurt or cheese; nuts and seeds,

like almonds and sunflower seeds; and beans, like pinto and black beans.

Increase your activity to at least 150 minutes of activity per week. Physical activity helps to strengthen muscles, like your heart, and can help to improve your mood. Join an exercise, dance class or walking club at a community center or a church.

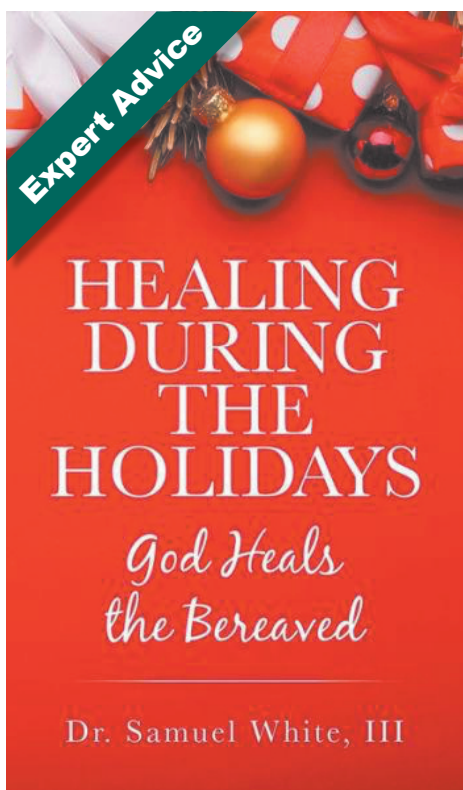
Get an accountability partner to help encourage you to stay on track. Your accountability partner can be your spouse, a friend and even your registered dietitian nutritionist! Studies have shown that when you have someone to be accountable to, it helps you to reach your goals.

At the Detroit Area Agency on Aging, we have many resources to help you get plugged in to programs that will help you learn more about nutrition and health. Reach out to us to learn more at 313.446.4444.



Amber C. Williams MSA, RDN, is a registered dietitian nutritionist and the Health and Wellness Educator at the Detroit Area Agency on Aging.

Healing Holiday Blues



The holidays can be a very stressful time, especially for those who are grieving the death of a loved one. Thanksgiving, Christmas, and New Year's Day are promoted as a time of love, peace, and joy. Unfortunately, for many people the memory of a deceased loved one can create feelings of sadness, loneliness, and emptiness. Moreover, many people suffer from Seasonal Affective Disorder, commonly referred to as the winter blues or winter depression. The decrease in sunlight in the fall and through winter can cause increased anxiety, sadness, stress, lethargy, lack of enjoyment, feelings of isolation and mood swings. The book, *Healing During the Holidays*, offers these ten holiday coping tips:

Tip One – Do not ignore your grief, affirm it. Grief is a normal, natural, and necessary reaction to significant loss. “Grief is not something to fix or get rid of. It is a

process of self-discovery, something to experience,” says clinical psychologist and bereavement coach Therese Rando. Allow yourself time and space to grieve.

Tip Two – Take off the “holiday mask” and express your grief. It can be extremely stressful to pretend to be happy when you are not. It is alright for you to feel sad. A major part of the healing process is recognizing, embracing, and expressing your grief.

Tip Three – Do not hold back the tears. Crying can be very therapeutic. Dr. William Frey II discovered that tear production also releases endorphins and oxytocin, which are natural pain relievers. Crying can reduce the intensity of emotions by about 40%. The best thing you can do for yourself is to cry and share your feelings. Resilience strategist and coach Rita Shiano is right, “Tears are God’s gift to us. Our holy water. They heal us as they flow.” Take time to cry.

Tip Four – Be willing to celebrate the holidays differently. There is no right or wrong way to celebrate the holidays. Do what feels comfortable for you and your family. “You can’t undo the past, but you can remedy it by creating a better future,” states 20th Century Native American poet A.D. Posey. Celebrate the holidays in your own way.

Tip Five – Seek emotional support. You don’t have to do it all alone. Do not hesitate to rely on empathetic family members, friends, clergy, therapists - or to attend a grief support group.

Tip Six – Seek spiritual support. Pray to God and share your heart and soul. “Prayer does not change God but changes him who prays,” says Danish philosopher and theologian Soren Kierkegaard. Talk to God.

Tip Seven – Heal others and you will be healed. Dutch Catholic priest, professor and writer Henri Nouwen says, “We are all wounded healers.” In helping and comforting others, we help and comfort ourselves. The more we give, the more we receive. Do something for someone. Healing comes when we heal others.

Tip Eight – Choose joy over sorrow. Austrian psychiatrist and Holocaust survivor Viktor Frankl reminds us, “Everything can be taken from [us] but one thing: the last of the human freedoms - to choose one’s attitude in any given set of circumstances, to choose one’s own way.” Evangelical Christian pastor, Charles Swindoll, echoes this, saying, “I am convinced that life is 10% what happens to you and 90% how you respond to it.” Despite your loss, you have the freedom to choose joy over sorrow and hope over despair. It is up to you. Abraham Lincoln is right, “Most folks are about as happy as they make up their minds to be.”

Tip Nine – Acknowledge the spiritual presence of those who have passed. The spirit of your loved one still lives in your heart and mind, and is a source of comfort and strength. “Death ends a life, not a relationship,” writes Detroit Free Press columnist and author Mitch Albom. Remembering and talking about your loved one

keeps their memory and spiritual presence alive. Celebrate their memory and legacy.

Tip Ten – Love and care for yourself. Be good to yourself and do things that give you peace and joy. As inspirational speaker Anthony J. D’Angelo says, “The greatest gift that you can give yourself is a little bit of your own attention.” Make sure that you give the gift of love to yourself.

You don’t have to dread the holidays. Instead of ignoring or denying your painful losses, accept, embrace, and express them. It is only when we share how we really feel that the healing process begins, and we can begin to enjoy the holidays. What you reveal is what you heal.



Dr. Samuel White, III is the senior pastor of Friendship Baptist Church, spiritual care manager of PACE of Southeast Michigan, author of 15 books and workshop leader. Reach him at booksforsouls7@gmail.com.

Health and Social Care Trends for the Coming Year



The Centers for Medicare and Medicaid Services, which oversees Medicare and Medicaid programs, predicts that more than 50% of Medicare beneficiaries, some 33.8 million people, will be enrolled in MAPs in 2024.

Support for caregivers is a high priority for the Biden administration which is proposing several legislative reforms to promote additional services to assist them. Among these is the enhancement of the Family Medical Leave Act via introduction of a more comprehensive paid family and medical leave program. It would provide up to 12 weeks of leave to allow eligible workers to take time off to care for a seriously ill loved one or otherwise serve as a caregiver.

Health and social care trends in 2024 will continue on an innovative trajectory - with a significant increase in the number of Americans who will qualify for Medicare. Trends include improved support for caregivers, and expanding options for provision of in-home medical care.

As the baby boomer aging streak peaks, nearly 12,000 Americans will turn 65 years old each day in 2024, according to the National Council on Aging. If previous year's trends continue, half of these new Medicare beneficiaries will choose a Medicare Advantage Plan, called an MAP, for delivery of healthcare services. According to Forbes, there were more than 4,000 Medicare Advantage Plan options this year and there is a slight increase for the next year. Many beneficiaries in large urban markets, like metro Detroit, may have as many as 40 or 50 plan options to choose from.

The Older Americans Act was introduced in 1965, as part of Lyndon Johnson's Great Society Programs. With enhancements to OAA over the last 58 years, community services tailored for older Americans have expanded beyond the initial grants to states for social and nutrition services. OAA services are now the primary funding source for myriad community services such as senior center congregate meals. OAA resources are also the primary source of funding for initiatives to promote caregiver support, elder rights, and disease prevention programs like Falls Prevention.

The proposed 2024 federal budget also includes an astounding \$3 billion for the Administration for Community Living. The ACL agency is responsible for oversight of the Older Americans Act.

Other notable services supported via the OAA include:

- Senior Community Service Employment Program
- Nutrition services
- Falls Prevention competitive grants
- Family Caregiver Support Service

Search for the following websites for more information on initiatives to support older Americans:

- National Council on Aging: www.ncoa.org

- USAgings: www.usaging.org
- Michigan State Department of Aging: www.osapartner.net
- Administration for Community Living: www.acl.gov

Sharon Williams, CEO of Williams Jaxon Consulting, LLC, is a leader in the health care and community-based services industries. She has led transformative initiatives with the Senior Resource Center, SE MI; Detroit Area Agency on Aging; and the NCOA-Aging Mastery Program. She can be reached at sharonr.williams@comcast.net.

Support to be a more Confident Caregiver

If you're caring for a loved one with a serious illness and want to keep them at home, Hospice of Michigan can help.

Hospice of Michigan's expert team provides guidance, training and emotional support to help you be a more skilled and confident caregiver at home.



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Diverse VCID is a research study using advanced brain imaging and blood-based techniques to better understand how vascular changes cause brain injury and cognitive decline, especially in racially diverse communities.

You may be able to join if:

- You or a loved one has noticed changes in your memory and thinking
- Your doctor has said there are abnormal white matter changes on your brain MRI
- Taking part in Diverse VCID is up to you. If you join, you can leave the study at any time.

Potential benefits:

- The study will be free to you and you will be reimbursed for participating.
- Your doctor can use the results from your MRI scan and bloodwork to help diagnose and treat your medical conditions.
- Your participation could lead to better care for you. It could also help your family and those in your community with memory loss in the future.



Join us on our journey to improve medical care for people with memory loss.

For more information,

please call Danielle Davis at **734-615-8378**

or email at **daviscd@med.umich.edu**

or visit us at **diversevcid.ucdavis.edu**



Older Adults who Gamble: Don't Regret the Bet

By the Michigan Gaming Control Board



Older adults and gambling can be a complex topic. On one hand, it can provide entertainment, social interaction, a source of excitement, a recreational activity and a way to spend leisure time. On the other hand, there are potential risks associated with gambling, particularly for seniors.

Due to potential factors such as cognitive decline, loneliness, and financial vulnerability, older adults may be more susceptible to developing gambling problems. They may struggle with setting limits, which can lead to financial difficulties and strained relationships.

It's important to recognize that gambling addiction can affect people of all ages and backgrounds, and seniors are not immune to this issue.

If you find yourself experiencing negative consequences from gambling, such as financial losses or neglecting responsibilities, it may be cause for concern.

Education and awareness programs, including the Michigan Gaming Control Board's Don't Regret the Bet responsible gaming messaging campaign, can help you

make informed decisions about your gambling activities and provide the necessary support to seek help if needed.

Visit www.DontRegretTheBet.org for tips and information that can help keep gambling from getting out of hand.



Also, tune in to the Double Down Michigan podcast, hosted by Michigan Gaming Control Board Executive Director Henry Williams, where a wide range of topics related to the gaming industry are discussed, including industry trends, regulatory updates, and interviews with industry experts. You can check out the podcast on Buzzsprout or on most streaming apps like Apple Podcasts, Amazon Music, Spotify, and iHeart radio.

Overall, while gambling can provide entertainment and enjoyment, it is crucial to approach it with moderation and to be aware of your own limitations. Acknowledge the potential risks and take measures to ensure a healthy and responsible approach to gambling. Here are some tips on how older adults can gamble responsibly:

1. Set a budget: Before gambling, determine how much money you

are comfortable spending and stick to that budget.

2. Understand the games: Take the time to understand the rules, odds, and strategies of the games you choose to play.

3. Set time limits: Set limits on how much time you spend gambling.

4. Avoid risky bets: Be cautious of high-risk bets with low chances of winning.

5. Take breaks: Take regular breaks to rest, recharge, and reflect on your gambling activity, which will help you maintain a clear mind and make rational decisions.

6. Be aware of emotions: Avoid making impulsive decisions or increasing your wagers to try to recoup losses.

7. Seek support: If you're struggling to gamble responsibly, it's important to ask for help.

Struggling with a gambling problem can be a difficult and overwhelming experience. For help, call the Problem Gambling Helpline at 800.270.7117 or call the Michigan Gaming Control Board's Responsible Gaming Section at 888.223.3044.

And remember: Play it smart. Don't regret the bet.



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Super Ager Earns Lifelong Learner Award

By Shawntay Lewis



Detroit Carole Green, at age 82, graduated from Wayne State University in December 2022. She received her bachelor's degree in public affairs after a break in course work of more than a decade - even while caring for a loved one with dementia. Green, who worked in the Wayne County Register of Deeds offices and with the Wayne County Commission for 35 years, was named to the Hannan. 70 over Seventy List. She received her Next Chapter Award in the Lifelong Learning category, having been nominated by the Detroit Area Agency on Aging which provides services for seniors in metro Detroit.

"I enjoy helping people," Green said. She currently volunteers with the Detroit Police Department's 11th

Precinct. Although she volunteers year-round, she said her favorite time to volunteer is around the holidays, and at Halloween because of the trick-or-treat event.

"I worked over eight hours handing out candy for Halloween, filling up boxes and whatever else I can find for my hands to do," Green said.

She also noted that the turkey bingo dinner for Thanksgiving gives her even more ways to assist others.

Outside of volunteering, Green is a caregiver for her partner who has Alzheimer's disease. Green said her need to gain a better understanding of Alzheimer's disease and being a

caregiver is what connected her to the Detroit Area Agency on Aging.

"Sometimes you think you might know how to deal with certain things but then they offer a lot more information and although it's difficult, it makes it a lot easier," Green said.

Crystal White, a caregiver support coordinator at Detroit Area Agency on Aging, said Green has attended caregiver classes for three years and that she was a great student when it came to the specialty classes on Alzheimer's.

"She was actively engaged. She jumped right in and she started taking the classes because she was really trying to help her partner," White said.

"She perseveres through all that she is as a caregiver," Laura Riddick, another Caregiver Support Coordinator, said.

White said she got to know Green and was astounded and impressed by her eagerness to be an effective caregiver.

"She's determined," White said. "When we saw the opportunity to nominate her for the 70 over Seventy Award that the Hannan Center hosted, we absolutely did." Green said she didn't know she was receiving an award until her name was announced at the ceremony. She said people are her passion, "I love the community, I love people and I love talking to people."

She said she learned how to be an effective caregiver and decided to finish her education, which she had started at Wayne County Community

College and Wayne in the 1980s. Green said after she returned to Wayne State University to finish her degree in 2022, she was on campus four days a week and her course load was full. She said she learned how to balance it all.

"You know I had a lot of homework. Some things didn't get done in a timely fashion but I made it. I got good grades out of both of my classes," Green said. "I didn't take classes at the Detroit Area Agency on Aging during the time I was in school. I couldn't do that because I still had to see my care receiver."

Hannan Center wrote of Green that, "She regularly takes online classes, then uses technology to learn about resources that will help her, her family and community."

White said she realized early on that education was a life-long goal for Green.

"Even though the challenge was there of being his caregiver, this was something she wanted to do and she made up her mind. She wanted to finish her hours and get her degree," White said.

"I think a lot about her determination and tenacity to manage all of that and to finish her degree, on top of caregiving and her own personal life," White said. "She's a shining example of what it means to age gracefully and masterfully."

Shawntay Lewis is a junior in Wayne State University's Journalism Institute for Media Diversity.

Fair Housing: When Old Criminal Records Lead to Homelessness

Expert Advice



Our office recently served a Black man who was convicted in 1976 and 1982 for the charge “assault with intent to do great bodily harm less than murder” and on felony firearms charges. Since being discharged from prison in 1986, he has lived an exemplary life. He obtained a B.A. degree in criminal justice from Wayne State University in 1990. Thereafter, he worked for the State of Michigan, Wayne State University, Karmanos Cancer Institute, and several other employers. In 2019, at 67 years of age, he applied to become a shareholder in a cooperative housing property. He was denied, due to his criminal record dating back to 1982 – 37 years after his last conviction and 33 years after his prison release. Unfortunately, this happens on an all-too-frequent basis to seniors.

Many formerly incarcerated individuals encounter significant barriers to securing housing, due to

their criminal history. Formerly incarcerated persons are nearly 10 times as likely as the general population to experience homelessness or housing insecurity. One in five people who leave prison becomes homeless shortly thereafter. Even individuals who were arrested but not convicted face difficulty in securing housing. People without stable housing are significantly more likely to return to criminal behavior. One study estimated that people lacking stable housing were up to seven times more likely to reoffend.

What is the result of strict criminal record policies in housing?

Approximately 90% of housing providers conduct criminal record checks of applicants. Overly strict criminal record requirements will disproportionately impact Black and Hispanic people because they are disproportionately arrested, convicted, and incarcerated.

Black people comprise approximately 13% of the total U.S. population but approximately 27% of all arrests. As of 2019, incarceration rates for Black males and females were 5.7 times and 1.7 times that of white non-Hispanic males and females, respectively. Hispanic people are incarcerated in state prisons at 1.3 times the rate of white non-Hispanic people. Current data shows that individuals with disabilities are also disproportionately impacted by the criminal justice system.

Is it permissible for a landlord to consider criminal records?

Yes, provided the landlord’s policy accurately distinguishes between criminal conduct that indicates a demonstrable risk to resident safety and/or property and criminal conduct that does not. The policy must take into consideration actual convictions, not merely arrests. Policies that exclude all persons with a prior conviction, a “blanket ban,” may be challenged as a fair housing violation because such policies will likely result in an adverse impact against Black or Hispanic applicants.

On the other hand, applicants with a conviction for the manufacture or distribution of a controlled substance do not receive fair housing protection. Additional requirements may be found in local “fair chance” policies, such as the one in the city of Detroit.

Can a criminal record policy be discriminatory?

Some housing providers who do not want to rent to non-white applicants seek to conceal their discriminatory intent under a facially neutral “policy” of refusing to rent to tenants with criminal histories. Also, while other

housing providers that do not rent to tenants with a criminal record might not have a discriminatory intent, their policies disproportionately exclude Black and Hispanic applicants from housing, in violation of fair housing requirements.

The Fair Housing Center is available free of charge to answer questions and receive complaints about housing providers and their criminal record policies. The Center also answers questions and provides information on other housing-related matters.



Steve Tomkowiak, J.D., is executive director of the Fair Housing Center of Metropolitan Detroit. He speaks and trains on fair housing and fair lending to housing providers, management companies, realtors, lending institutions, private, municipal, and legal services attorneys, municipalities, homeowners, and tenants. He can be contacted at: Fair Housing Center of Metropolitan Detroit, 5555 Conner St., Suite 2244, Detroit, Mich. 48213, 313.579.3247, or stomkowiak@fairhousingdetroit.org.

Estate Planning Made Simple

Expert Advice



With the final crescendo of the closing year upon us, I wonder how many people have their personal legal affairs in order? Many people will agree that it is important to “have a will,” but many will then sheepishly admit that they do not have one themselves. If they do not have a last will and testament, it is likely they do not have any of the other important legal documents in place. If pressed for a reason, the usual excuses given are: “I’ll get to it,” or “I don’t have a lot to leave,” and “my family knows what to do.” Some say, “it’s depressing to think about,” and my favorite excuse is “lawyers are expensive.”

If estate planning - putting your personal legal affairs in order - is intimidating and confusing for you, consider these practical steps that may make the process manageable and less scary. Use these steps as a checklist and, before you know it, you will have your estate plan in order. If you are not able to complete the process before the end of this year, then make it a resolution for the new year.

1. Resolve to complete (or update) your estate plan this year:

Make estate planning a priority and commit to completing the process below. Share your goal with your spouse if married, or a child or friend if you are unmarried. Be accountable to someone to get this done.

2. Remember that a good plan covers both life and death events:

A proper estate plan is broader than a will that directs who gets what when you are gone. It is also about authorizing someone you trust to step in and manage your financial/legal affairs and to supervise your medical/personal care needs for you if you are incapacitated.

3. Make a detailed list of the financial assets you own:

You are creating an inventory of what you own. It should list bank accounts, CDs, investment accounts, IRAs, life insurance policies, annuities, home, other real estate, automobiles, campers, personal items of value. It should include items like furniture, coin collections,

artwork, family photographs, tools, items used for hobbies, etc. Be specific and list each item or account separately. Also make note of beneficiaries and anyone who is a joint owner with you.

4. Determine who gets what assets:

Next to each item on your inventory, list who should receive it at the end of your life. If more than one person is to receive it, then indicate the percentage each person receives. If you want charities to receive anything, then list each charity specifically and indicate what, or how much, the charity is to receive. You may choose to give specific items or specific dollar amounts to certain persons or charities.

It is also important to list any of your heirs or closest relatives that you want to exclude from inheriting from you. Similarly, make a note if any of the persons you have named are disabled or receiving benefits from Medicaid or Social Security Disability benefits.

5. Decide who you trust to make decisions if you are incapacitated:

It is critical that you designate the persons you trust most to help you, if necessary, due to hospitalization, contracting a chronic illness, or experiencing dementia. Life emergencies happen without warning and your trusted helpers need to be able to step in quickly to handle your financial/legal obligations as well as make important medical decisions if you are unable to make those decisions yourself. If you do not have the documents to cover life emergencies, then your family will have to go to probate court for authority to act for you. That will take time and likely cost more than

the legal documents you can prepare now.

6. Make it legal: Once you have the information above, take it to an attorney who offers a free consultation. The attorney will talk to you about the legal documents needed for your plan to be complete and will quote you a price. Do not “play lawyer” and try to execute legal documents on your own. There’s a reason attorneys are licensed professionals.

7. Let your family know: Once you have your plan in place, celebrate! Let your closest family and/or friends, and your trusted advisors know that you have an estate plan. They will probably be grateful that you took the time to put your personal legal documents in order. You will be relieved that you will no longer be embarrassed to answer the question: “Do you have a will?”



Norman (Gene) Richards is a partner at the law firm of Cummings, McClorey, Davis & Acho, P.L.C. where he focuses on estate planning and elder law - developing customized estate plans including for family-owned businesses, senior adults and long-term care, and trusts for children with special needs. He may be reached at 734.261.2400 or nrichards@cmta-law.com.

Fitness - Build Your Body For the Days to Come



Expert Advice

Aging experts say the single most important thing we can do as we age is to keep moving. Because our independence is dictated by maintaining our mobility, consistent movement and physical activity ensures aging with dignity and choice.

Most people tend to focus on one type of exercise or activity. Research, however, confirms that it's important to get four types of exercise: endurance, strength, balance, and flexibility. Each one has different benefits.

Fitness advocate Fred Procter offers this easily adaptable fitness plan for 2024.

Endurance is important for maintaining heart and respiratory health. Walk seven and a half minutes away from home then turn around and return. You have just walked for 15 minutes! Adding arm movements

enhances your workout. When we raise our arms above our heart, we raise our heart rate and positively impact our endurance. Jogging can be added, or combine walking and jogging, if possible. To increase the benefit of the walk, carry something weighing a few pounds like a can of soup in each hand. You can accomplish this workout at home by marching in place.

Strength is key to maintaining the bone density and muscle strength needed to perform daily tasks. Two movements that add strength, without added weights, are squats and push-ups. Squats are awesome for legs, glutes and overall body. Beginners can stand in front of a chair with legs shoulder width apart and sit down and stand up. Your knees should stay behind your toes. If support is needed, use a chair or table as you squat. Begin with 10 repetitions or exercise for 30 seconds. Repeat this three

times. Push-ups are great for strengthening the arms, chest, abs and overall body. No need to go onto the floor, begin with wall push-ups. Stand with your feet shoulder width apart and at least an arm's length from the wall. Place your hands on the wall and lean toward the wall, bending your arms until they are at 90 degrees. Push yourself away from the wall and repeat the process. Begin with 10 repetitions or exercise for 30 seconds. Repeat this three times or three sets. As you gain strength and confidence, you can move from the wall to a counter, from the counter to a stable chair, from a stable chair to the floor on your knees.

Balance is crucial as we age because of the dangers that slip and falls present. We have all heard of an older adult who suffered a fall and had a difficult time recovering. Simple balancing movements can include standing on one leg and front, back or side lunges. Each of these can be done while holding onto a chair.

Flexibility decreases with age, increasing chronic pain and the risk of injuries such as fractures and muscle strains. Daily stretching exercises help to improve flexibility. When you're just starting out, aim to hold each stretch for 30 seconds. As you become more comfortable with stretching, increase the time to one to two minutes. Avoid bouncing, which can cause your muscles to tighten more and lead to injury. Stretch to the point of resistance or mild discomfort, but avoid pain. When you stretch, target the major muscle groups throughout your body. Yoga, Tai Chi, or adding lightweight stretch bands can increase your mobility and

stimulate some of your dormant muscles.

For all four forms of exercise YouTube videos are a great source of instruction for beginners. The true benefit of exercise comes from consistency. Three, four or five days of movement will produce tremendous long-term gains. But, be reminded, you cannot out-work bad eating habits! Be certain that your intake of food contains fewer sugary drinks and "junk" foods and more vegetables, protein and water.

And, finally, consult your physician before beginning to find out whether any medical problems will affect your exercise routine. Also, consider engaging friends or family to move with you and each of you can be the motivator for the other.



Ferdinand "Fred" Procter is a retired public school administrator, sports coach, and fitness trainer who serves on the Michigan State Advisory Council on Aging, representing the Detroit Area Agency on Aging's service area. He also teaches pickleball and fitness classes.



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Home Help Program Helps Pay For In-home Caregivers

By Nancy Combs



Home Help is one of a handful of programs that provides compensation to caregivers of Michigan residents who otherwise would need residential nursing care, adult foster care, or placement in a home for the aged. Such assistance can serve as a buffer against the very real financial burdens facing family caregivers in Michigan.

"We are currently exploring ways to promote the program so more people know this resource exists," said Lynn Sutfin, a spokeswoman for the Michigan Department of Health and Human Services, which has administered the program since the 1980s.

If you have Medicaid and require physical assistance with at least one "activity of daily living," such as eating, bathing, dressing, moving around the house, using the toilet, or another designated task, you can apply for Home Help to fund your home caregiver in providing those services. However, Home Help funding cannot be paid to a spouse, a parent caring for a minor child, a minor 17 or younger, or a fiscal intermediary.

Other services Home Help may cover include administering medicine, doing laundry, light housework, preparing meals, shopping for food and medical necessities. It may also cover more complex tasks, including tube feeding, catheter care and respiratory treatment, for which the home provider will need formal training. Go to www.Michigan.gov/homehelp for a list of additional eligible services,

allowable hour limits, and information on how to apply.

In July, Home Help listed some 30,100 individual providers on its rolls, said Sutfin. Home Help also funds qualifying in-home services from 833 agency providers and in total, these providers cared for a combined 60,820 people in July.

"Research has shown that people are happier living in the community," Sutfin said. "As a fee-for-service program, there are no waiting lists. If someone is eligible, services are provided."

Thanks to Home Help, nearly 61,000 Michiganders are receiving paid services, mostly from family caregivers, to help them stay at home. Yet, this is arguably a modest share of those needing assistance in a state with 1.2 million family caregivers who provide an estimated \$1.1 billion in unpaid care annually, according to the AARP.

The ceiling for Medicaid eligibility may be a limiting factor for Home Help eligibility, many say. To qualify in Michigan this year, you must have a monthly individual income of \$1,215 or less. For nursing home eligible seniors, the amount is \$2,742, including Social Security, wages and pension, to be eligible for the MI Choice or PACE home waiver program. Additional assets must be valued at or less than \$2,000.

These numbers could vary depending on your circumstances, so it's best to go to the Home Help page at www.Michigan.gov to learn more, or to contact your local MDHHS office.

"Like many other industries in the U.S., Home Help struggles to find enough caregivers," Sutfin said. "Although 85 percent of individual caregivers are family members, the remaining 15 percent are made up of family friends or people they know in the community."

Finally, "the Home Help (pay) rate is lower than many other programs, making it difficult for clients to recruit new providers," she said. In October, wages for Home Help providers increased to between \$13.30 and \$14.20 an hour.

"I am sure conversations are happening with the Medicare Advantage plans," said Kristie King, executive director of the Southeast Michigan Senior Regional Collaborative which represents more than 40 organizations and agencies that service and champion older adults, persons with disabilities, and caregivers. "It would be important to consider how to best pair these programs," which could allow more flexibility in caregiver support.

Earlier this year, the SRC launched its "Change the Care Conversation Coalition," a rapidly expanding caregiver alliance kindled with startup funds from the multi-state

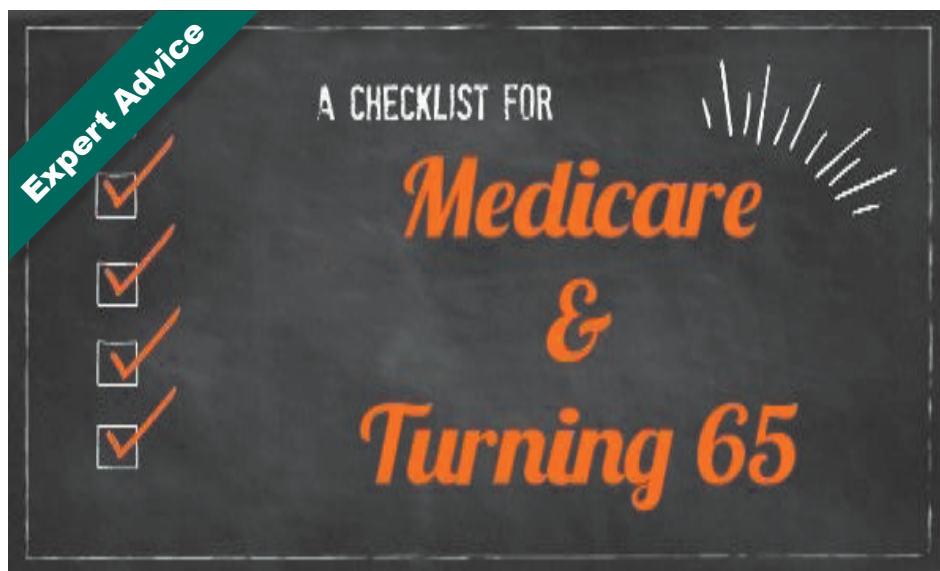
Grantmakers in Aging organization. "We are elevating the voice of the family caregiver, who knows what is needed and best for them," King said. "This is the future of care for our Michigan seniors."

If you are a caregiver or someone needing assistance, go to www.Michigan.gov/homehelp or reach the Adult Services unit at your county MDHHS office at www.Michigan.gov/contact-MDHHS. Contact your local Area Agency on Aging for information on other programs that may be able to help, including the My Choice Waiver, or for referral to individual condition-specific organizations. PACE Southeast Michigan, which offers participant caregiver respite, can be reached at www.pacesemi.org. The Veterans Administration also offers programs for caregiver support at www.caregiver.va.



This story was produced through the New York & Michigan Solutions Journalism Collaborative, a partnership of news organizations and universities dedicated to rigorous and compelling reporting about successful responses to social problems. The group is supported by the Solutions Journalism Network.

Turning 65? Happy Medicare Day!



Reaching the age of 65 is a significant milestone that often comes with a major healthcare shift: **becoming eligible for Medicare**. Here's a condensed version of essential information to help those aging into Medicare to navigate this intricate program.

Medicare eligibility typically begins at age 65, so understanding enrollment periods is important:

- The **Initial Enrollment Period**, or IEP, is a seven-month period that runs three months before your 65th birthday month, your birthday month, and the three months after. This is the primary window for enrolling in Medicare Parts A and B, known as Original Medicare.
- The **General Enrollment Period**, or GEP, runs from January 1 to March 31 each year. If you miss your IEP, this is your opportunity to enroll in Medicare. However, late enrollment may result in penalties and coverage gaps.

- **Special Enrollment Periods**, or an SEP, may apply based on individual circumstances, such as employer-based coverage.

Original Medicare has premiums, deductibles, and copays associated with it that can vary based on income and the plan you choose. So, finding a plan that fits your budget is the goal – but let's talk about "parts" first.

What are the Four Parts to Medicare?

- **Part A** covers hospital care, including hospital stays, hospice care, and skilled nursing facilities
- **Part B** covers medical services, doctor's visits, outpatient care, and preventive services.
- **Part C** Called Medicare Advantage, is an alternative way to receive Medicare benefits through private insurance plans, often including prescription drug coverage and additional benefits like dental, vision, and hearing.
- **Part D** is dedicated to prescription drug coverage.

What is Medicare Supplement - Medigap?

A plan type that offers financial security and peace of mind for many is the Medicare Supplement, known as Medigap plans. These are standardized plans that cover certain costs that Medicare does not. Beneficiaries can also add Part D coverage for prescriptions, or explore Part C Medicare Advantage plans that include drug coverage.

What is a Low-Income Subsidy?

To help reduce prescription drug costs significantly, low-income individuals turning 65 may qualify for the Extra Help program, a Low-Income Subsidy.

What are Other Considerations When Planning Coverage?

In-Network Providers: Some Medicare plan types have specific networks. It is imperative to ensure your doctors, hospitals, and other providers accept Medicare.

Preventive & Long-Term Care: Medicare covers various preventive services, including screenings and vaccinations. These are essential for maintaining overall health. However, Medicare does not cover long-term care, such as nursing homes. Therefore, planning for long-term care needs, possibly through long-term care insurance, is crucial.

Annual Open Enrollment: The Annual Election Period, or AEP, allows you to make changes to your existing Medicare coverage, helping it align with your evolving healthcare needs.

Annual Review of Your Coverage: Healthcare needs change, so review your coverage annually during AEP to ensure it meets your unique requirements.

Resources and Assistance: Medicare can be complex. Seek help from a trusted insurance adviser who specializes in Medicare plans. The Medicare.gov website also offers valuable information, essential forms, and publications.

Aging into Medicare marks a significant life event. It's in your best interest to understand the ins-and-outs of Medicare to ensure a smooth transition. Regular review and consulting an adviser will help with making informed choices, staying on top of healthcare needs, and securing a healthy future.



Owner and Principal Adviser at Forty7 Benefits, Kim Parker is an independent insurance adviser. Contact Parker at 810.350.4117 or kim@47benefits.com.

Agency Spotlight: The HELM's New Leader Steers Towards Fun and Fitness Programs

By Shawntay Lewis



The Helm Executive Director Krista Siddall, right, with 105-year-old member Jean Gilbert

The Helm Life Center, a nonprofit senior community center in Grosse Pointe Farms since 1978, is expanding its impact through health and wellness programming, said their new leader, Executive Director Krista Siddall. Dedicated to residents in the Grosse Pointes and Harper Woods, The Helm's most recent addition is their fitness center which offers more than a dozen health and wellness classes. In October, a personal trainer joined The Helm staff to assist members with using the fitness center.

"We're committed to providing opportunities for older adults who want to remain active with their lifestyle and would like to remain in their home," Siddall said. "The personal trainers are exciting because many of our members and guests that are utilizing the fitness room might have some sort of previous injury or some sort of concern with building up a generalized area, such as a shoulder or back."

Programs offered at The Helm are structured around the Center's four

areas of programming: Fun and Friendship, Health and Well-Being, Learn and Grow, and Services and Support. Membership at The Helm is \$60 a year, with access to all programs geared toward improving the lives of aging adults.

Each program The Helm offers, or helps present, focuses on one or more of these areas, Siddall said, including those in partnership with other nonprofits, such as a men's health event at The Family Center of Grosse Pointe, and a pasta making demonstration at the Grosse Pointe Public Library.

"We've made a lot of collaborative partnerships throughout the community and we will continue to do so," Siddall said. "I think instead of having such siloed work, being able to use many of the services and promote any of the services that are also offered in the community is important in the work we do."

The Helm has offered group field trips to other locations, for community building activities, such as Blake's Orchard and Cider Mill and the Detroit Symphony Orchestra. She said the field trips, community gatherings and informational sessions were each met with a positive reception.

"We offer about 200 programs a month, which is incredible. Our program staff works super hard as well as the rest of our staff, but these past three months we have offered a few different things."

Siddall cites the Michigan vs. Michigan State bingo luncheon, an AARP Smart Driving class, and Medicare and

Medicaid counseling as among the most memorable. In 2022, more than 2,000 classes, health screenings and programs were hosted, and 20,879 meals were delivered to homebound seniors, the center reported.

Services provided also include a medical escort, medical equipment lending, pet food distribution, support groups, tax preparation, and Meals on Wheels.

Siddall, who joined The Helm earlier this year, said one of the best aspects of her work is the interactions she's had within the community center.

"Meeting all the members has been one of the best parts, and being able to

be here on a daily basis to provide and help with Meals on Wheels, or provide transportation. I'm really happy to be in this role and to be part of the community."

About 400 volunteers help to operate The Helm Life Center each year. Interested volunteers can call 313.882.9600.

"When you talk about health and wellness, you're looking at those core critical services. We're trying to focus on making sure we have a large number of those to impact people's trajectory for their health as they age and grow older. We want them to grow up here, but we also want them to age gracefully and be healthy."

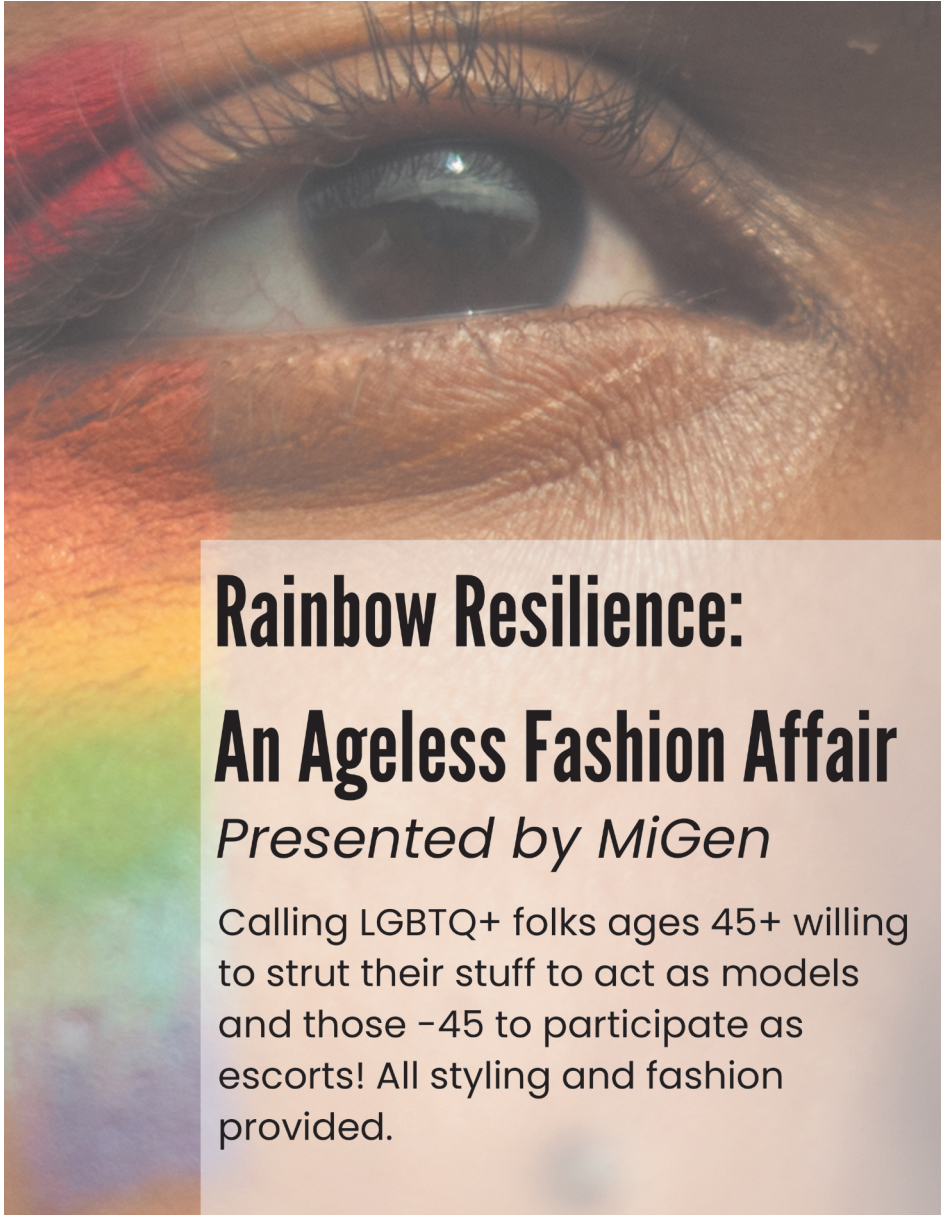
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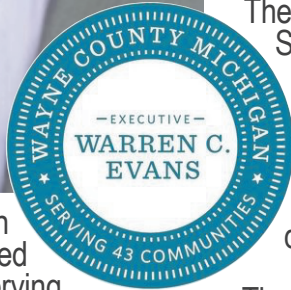
ELAC is funded by the Michigan Aging & Adult Services Agency, Detroit Area Agency on Aging 1-A, Area Agency on Aging 1-B, The Senior Alliance-Area Agency on Aging 1-C, and with support from the Older American's Act, the Older Michiganians' Act, and in compliance with Title VI of the Civil Rights Act of 1964 and EEOC Social Rehabilitation Act, Section 504.

Free legal consultations for residents of Canton Township are sponsored by the Charter Township of Canton Community Development Bolock Grant program.

Tax deductible contributions are welcomed.

Volunteers Needed: Wayne County Senior Services

By Mariam Kebe



William Jackson says he has dedicated his career to serving people around the state of Michigan. It all began when he was a student at Western Michigan University in Kalamazoo, pursuing a career in mechanical engineering. But when

he applied to work at a local youth home, serving those who had been removed from their homes due to abuse and neglect, he decided to set that goal aside and enter the field of sociology instead. He went on to earn his master's and doctorate in sociology at Wayne State University. Since then he's worked for several non-profits, and just this past May was appointed as the director for Wayne County's Department of Senior Services.

The mission of the Department of Senior Services is to provide advocacy and nutrition services to Wayne County senior citizens and their families, so they can live as independently as possible and maintain their quality of life.

The department serves the 34 communities in western Wayne County and in the downriver areas. This program works to provide hot, cold, and frozen meals to senior citizens who are aged 60 and older,

as well as liquid meals for seniors who are unable to digest solid foods. These meals are delivered throughout the week.

"We serve about approximately 5,000 seniors a year, that means that that senior or older adult received at least one meal from our department, and this past year we served about 900,000 meals," says Jackson

This service relies on dedicated employees who prepare the meals, as well as on the assistance of volunteers who dedicate their time to assist with serving, packaging and delivering meals. Currently the program has 820 registered volunteers and is about 200 volunteers short of the goal. The recruiting process happens year-round and all that's needed to begin is a background check.

"The biggest thing for anyone who would want to help, especially if they live in those communities outside of

Detroit (Inkster, River Rouge, Trenton, Livonia, Canton, Garden City, Westland, Taylor, and Redford) is to volunteer," says Jackson.

Those who can volunteer, to keep programs like this active and accessible, can visit www.waynecounty.com/svs to seek more information on volunteering. The website also lists services that residents may need.

"If anyone is interested in what it feels like to hand a senior a meal and to experience the thanks that you receive from them it's well worth that hour to an hour and a half," says Jackson. "If anyone is interested in volunteering [they] can do ride-along with me."

Mariam Kebe is a freshman in Wayne State University's Journalism Institute for Media Diversity.

The New 60



New Beginning for Greater Detroit Agency for the Blind & Visually Impaired



The Greater Detroit Agency for the Blind & Visually Impaired recently held a ribbon cutting ceremony, celebrating the opening of their new Southfield offices.

The GDABVI supports people in varying stages of vision loss. There are kitchen safety classes, recreational activities and support groups. According to newly appointed Chief Operating Officer Jim Smock, the agency can now better provide services and support to help the blind and visually impaired live productive, independent lives with confidence and dignity.

“We will expand our programming by exploring new programs, especially as technology rapidly changes,” he says.

One such example is the computer learning lab equipped with JAWS, Job Access With Speech software, that reads on-screen text out loud. For more information, visit www.lifebeyondsight.org, or call 313.272.3900.

The Greater Detroit Agency for the Blind & Visually Impaired board president Malory Beard, flanked by Southfield Chamber of Commerce Executive Director Jasmine Patton, and other community leaders.

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NEWS BRIEFS

ASSISTANCE

The **Wayne State University Audiology Clinic**, located in the Prentis building on Cass Ave. across from the Detroit Public Library, provides free audiologic testing. They also dispense hearing aids, with financial assistance from the Lions Club, for those who qualify. The clinic is operated by doctoral students supervised by licensed Henry Ford Health audiologists. To make an appointment, call 313.577.0631.

The **Affordable Connectivity Plan** gives a \$30 discount on home internet service to eligible residents. The City of Detroit, in partnership with the Detroit Area Agency on Aging, is registering from now until the January 30, 2024 deadline. In addition, ACP application assistance is available through your internet provider, or by calling 313.224.3464, emailing dei@detroitmi.gov, or visiting Digital Equity & Inclusion | City of Detroit at www.detroitmi.gov.

CAREGIVER SUPPORT

Male caregivers are encouraged to enroll in **Powerful Tools for Caregivers**, a free six-week virtual workshop for men to become more competent caregivers in caring for loved ones living at home, in a nursing home, or even across the country. Powerful Tools assists with building problem solving, decision making and effective communication skills. The program also focuses on caregiver self-care advice, including reducing stress, and alleviating guilt, anger and depression. The virtual class will be held on Tuesdays, January 16 – February 20, 2024, from 5 – 7:30 p.m. Registration is required and space is limited. Participation requires a reliable internet connection and accessing Zoom on a computer, tablet, or phone. A technical assistance session will be held on Tuesday, January 9, 2024. Register with the Caregiver Support Coordinators, at the Detroit Area Agency on Aging, at 313. 446.4444 (ext. 5213 or 5288).

Universal Dementia Caregivers is presenting virtual and in-person presentations to explore topics including: Dementia & Steps to Diagnosis, New Dementia Medications & their Effectiveness in African Americans, and Caregivers Sharing their Journey. For a schedule of presentation dates that run from January through March 2024, and to register, email info@universaldementia.org, or call 248.509.4357. For more on UDC's mission and program offerings, visit www.universaldementia.org

Living Grief is a virtual support group that will explore the grief family caregivers experience when adult loved ones are living with dementia. Various topics to be discussed include ambiguous loss, anticipatory grief, and relationship changes. Sessions will be held weekly on Thursdays, January through June 2024, from 10 -11:30 a.m. To register, visit www.alzheimers.med.umich.edu/living-grief



DISEASE SPECIFIC SERVICES

Gilda's Club of Metro Detroit is a non-profit dedicated to ensuring that those facing cancer can do so with confidence and community support. At no cost, and with no barriers to access programming, Gilda's Club provides support, education, wellness, social, healthy lifestyle and bereavement programming. These are designed to wrap a family in resources, building the confidence needed to make important decisions and navigate the life changes they face. With four locations, in Detroit, Royal Oak, St. Clair Shores and on virtual platforms, Gilda's has more than 150 programs each month to support the emotional and mental health needs experienced during a diagnosis. For more information, visit www.gildasclubdetroit.org, or call 248.577.0800.

FITNESS

The **Lexus Velodrome** offers free access, for seniors ages 62 and above, to walk, run, or skate in the indoor facility. It is accessible Monday through Friday, from 10 a.m. - noon. On Wednesdays, the Detroit Health Department provides invigorating strength training, beginner's yoga, breath and breathing exercises, and stretch and tone sessions. To learn more, visit www.lexusvelodrome.com, call 313.265.6725, or email info@lexusvelodrome.com. The Velodrome is located at 601 Mack Avenue, Detroit, Mich., 48201.

LEGAL

Lakeshore Legal Aid is a not-for-profit law firm providing free legal services in civil cases to individuals with low income, older adults aged 60 and above, and to survivors of domestic violence and sexual assault. Lakeshore's legal advice and representation of older or vulnerable adults includes those experiencing, or at risk of, abuse, neglect, or exploitation. Services from Lakeshore Legal Aid do not require the victim to report a crime. Lakeshore works to ensure safety, protect assets, and preserve the older adults' quality of life, rights, and dignity. To learn more, or to apply for legal assistance, visit www.lakeshorelegalaids.org, or call the statewide toll-free Counsel & Advocacy Law Line at 888.783.8190.

Henry Ford Health C.A.R.E. ProgramSM offers free, virtual All About Advance Directives sessions facilitated by a registered nurse trained in advance care planning. Participants will learn what an advance directive is; why it is important; what a medical durable power of attorney is and has the authority to do; how to choose the right person to act for you; and the legal requirements for an advance directive to be valid in Michigan. The online sessions are offered on the third Monday of the month at 11a.m. Visit the website to get the link to join the webinar at: www.henryford.com/calendar/caregivers-education/all-about-advance-directives. Call 866.574.7530 or email CaregiverResources@hfhs.org for more information.

LIFELONG LEARNING

The Detroit Library for the Blind and Physically Handicapped brings recorded audio books, audio magazines, braille books and other materials to senior apartments, hosts book clubs, and conducts other programming for residents of Detroit, Highland Park and Hamtramck. "Free Matter for The Blind" equipment and materials are mailed and they can be returned postage free. To qualify for this free service, you must be legally blind, have a visual handicap, be physically handicapped, or have a reading disability. Internet and word processing trainings, using assistive technology and braille instruction, are also provided. The specialty library is located within the Douglass Branch, at 3666 Grand River Ave., Detroit, Mich., 48208 and is open Monday through Friday, from 8 a.m. – 4 p.m. To learn more, call 313.481.1702.

The Literacy Learning Center invites those age 65 and above to become more computer literate and less socially isolated by enrolling in the Computer Literacy Course. Participants will be taught to navigate the internet, operate software programs such as PowerPoint, Excel and Word, and learn how to operate smartphone features. Held at Wayne County Community College District-Northwest campus, the six-week class runs from April through October 2024. The course will be held on Thursdays, from 10 a.m. to noon. Registration is required by texting or emailing 586. 918.1446 or 313.310.4489, or by emailing tperrin_detroitcity@yahoo.com, or June_mack@msn.com.

MEDICARE

Annual preventive services offered at no charge by Medicare include "Wellness" and "Welcome to Medicare" visits, designed to help older adults stay healthy and find medical problems early. The Wellness visit reviews health status and history, and develops or updates the personalized prevention plan.

The "Welcome to Medicare" visit is a one-time, initial visit for those who have had Medicare Part B for fewer than 12 months. During this visit, healthcare providers review medical and social history.

These visits are not head-to-toe physicals, but they are an opportunity to make sure patients are up-to-date on important screenings and vaccines, talk with healthcare providers about family and medical history, and make a plan to stay as healthy as possible for as long as possible. Because there is no cost when the patient specifies they are scheduling an annual "Welcome to Medicare" preventive or "Wellness" visit, patients do not pay a deductible, copayment, or coinsurance. However, in the event the provider orders additional tests or screenings, the patient may be billed for those. To learn more, see the official U.S. government handbook, Medicare & You 2024, online at www.bit.ly/414Ui4a. You can also talk or live chat on the website with a real person, 24 hours a day, seven days a week, except for some federal holidays, at 800.633.4227.

SOCIAL SECURITY

Those who regret beginning their collection of social security benefits can halt those benefits, pay back everything collected without interest, and then restart their benefits at a higher rate based on their now older age. This tax law, called a "do-over," can dramatically increase Social Security checks. Here's how it works. Someone who is eligible for full benefits of \$1,600 a month at the normal retirement age of 66 will have their retirement benefits reduced by 25% for the rest of their life if they begin collecting at age 62, the earliest time they can collect. This means they will collect just \$1,200 a month for life - a loss of \$4,800 each year.

However, if that person who began collecting at age 62 delays collecting benefits until they reach age 70, they will receive an 8% boost for every year beyond age 66, with a maximum benefit of 132% of what they would have received at that standard retirement age of 65. In this example, this person would now receive nearly \$2,100 a month. That additional \$900 per month adds up to \$10,800 more each year, for life.

The do-over option allows those who are in the position to do so to repay all benefits received and to restart the clock at a higher payout age. Speak with a qualified advisor to see if this option is right for you.

NEWS BRIEFS

RESEARCH

The ground-breaking **Finnish Geriatric Intervention Study to Prevent Cognitive Impairment and Disability** clinical trial, launched by Prof. Miia Kivipelto, reports that lifestyle intervention can improve or maintain cognitive functioning and reduce the risk of cognitive decline among older at-risk adults. The modifiable aspects of lifestyle include diet, exercise, cognitive training, vascular risk monitoring, and social stimulation. To learn more about the study, visit WW-FINGERS | Alzheimer's Association at www.bit.ly/3R77MaQ.

A healthy gut = a healthy brain. New research on constipation's potential impact on the aging brain found that chronically constipated people may have a decline in thinking and cognition equal to three years of aging. To learn more, visit www.bit.ly/44tbAbW.

VOLUNTEER OPPORTUNITIES

Volunteering in late life is associated with better cognitive function, specifically, better executive function and episodic memory, according to a study conducted by UC Davis Health. The research examined volunteering habits among an ethnic and racially diverse population of 2,476 older adults. Study participants had an average age of 74 and included 48% Black, 20% white, 17% Asian and 14% Latino participants. Key findings include evidence that volunteering later in life may protect the brain against cognitive decline and dementia, and that better memory and executive function were found among those who volunteered. To learn more, see: [Volunteering in late life may protect the brain against cognitive decline and dementia at www.ucdavis.edu](http://www.ucdavis.edu).

St. Vincent and Sarah Fisher Center classes include free, personalized tutoring services for children in grades 1- 6, GED® test tutoring, and workforce development programs for adult learners. Volunteers are needed to work with adults in person or virtually, and with children in person. In-person learning is held at four locations in Detroit. Contact Kim Swistara at 313.535.9200 ext. 400 or kimberly.swistara@svscenter.org, for more information.

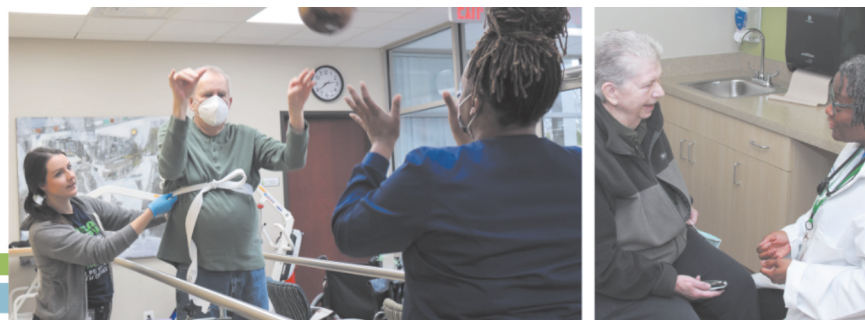
Volunteer Match Directory website www.volunteermatch.org offers a variety of in-person and virtual volunteer opportunities. By entering your zip code, a list of options pops up to consider. Whether planning a shelter event, tutoring children or adults, career counseling, or mentoring of aspiring entrepreneurs, there are plenty of opportunities to give back.



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Interest Reduction Stipulated Payment Agreement (IRSPA)

This payment plan reduces the interest rate from 18% to 6% for eligible taxpayers. To sign up, you must own and live in your home, and have a Principal Residence Exemption (PRE) and ID that proves residency.

Stipulated Payment Agreement (SPA)

Available to everybody, this plan allows a taxpayer to pay taxes pursuant to a payment schedule. The plan will avoid foreclosure provided that payments are submitted per the agreed upon schedule.

Distressed Owner Occupant Extension (DOOE)

This program is not available to everyone. If you own and live in the property, and are suffering financial hardship you may qualify for this program. Proof of ownership, occupancy, and hardship are required.

Pay As You Stay Payment Agreement (PAYSPA)

Only for those who have first applied for their local municipality's Poverty Tax Exemption (PTE) and received an approval. Once notified by your local Assessor's office and deemed eligible, our office will mail you a notification letter with your Reduced Amount Due. You will have the option of paying a lump sum (additional 10% off) or enrolling into a PAYSPA.

**Many of these plans are
available online at
[treasurer.waynecounty.com!](https://treasurer.waynecounty.com)**

For more information email WCTOPaymentPlans@waynecounty.com or call (313) 224-5990.

Connect to coverage that cares

CCA Health Michigan, Inc. (HMO) brings together a community of local support to help you get the most out of your health plan. This is Medicare that's comprehensive and coordinated.

Join a partnership in healthcare between local doctors and people like you.

ccahealthmi.org/connect



CCA Medicare Excel (HMO POS) is a health plan with a Medicare contract. Enrollment depends on contract renewal.