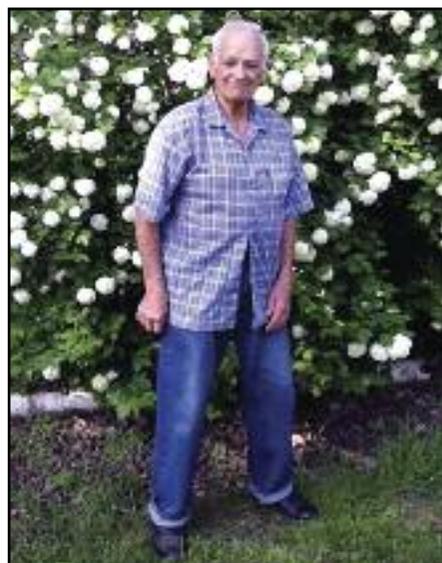




Combating financial abuse

Edward Mancini worked all his life to care for his family. Born September 11, 1920, Ed lived through some major world events that resulted in financial ruin or hardship for many Americans. His family survived by means of their strong Christian faith, values, and a solid work ethic. Ed earned his money honestly as an engineer for Uniroyal, saving responsibly, living frugally, to avoid being a financial burden to daughters Sandy and Debbie in his old age.



Ed Mancini was swindled out of \$400,000 from once close family friend Brian Marsack.

Ed's generation was shaped in a society that believed in a sense of community, where trust and good will towards others was a common practice. But this mindset opened the door to a crime of opportunity, committed by a criminal no one would suspect.

Brian Marsack grew up in the 70's within a large religious family. His mother stayed home with the kids while his father worked on-and-off as a carpenter. The couple contacted Ed when they heard he had a farmhouse for rent. It was the childhood home he inherited from his mother and brother. "They had a lot of kids and money was scarce," said Ed who rented the home to the Marsack's out of sympathy for their situation. "I grew up in the Great Depression and knew what it was like to suffer financially," Ed said. He'd often bring over used toys to make life better for the kids.

However, as time passed, Ed noticed that the Marsack family became poisoned by a sense of entitlement. "Brian's father swindled me out of rent money for years," Ed said. "I felt sorry for the kids and let them stay, even though the family damaged parts of the home and never offered to make repairs," said Ed. This would be the first subtle warning sign of something far worse to come.

Eighteen years later, the Marsack family grew up and moved on. But Brian continued to include Ed in his life. "Brian wrote many letters discussing how he respected me." Brian often referred to Ed as 'grandpa' and looked up to him

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The Affordable Care Act's impact on Medicare

According to the 2010 US Census, Michigan had 1.2 million uninsured residents.

To counteract this epidemic, the Affordable Care Act (ACA) law was designed to make health insurance more accessible and affordable through a competitive healthcare marketplace targeted towards Americans who...

- ◆ are under age 65 and don't have health insurance;
- ◆ purchased their own insurance from a private company and want to get a better rate;
- ◆ can't afford their employer's health insurance plan (see if you qualify by using the "Employer Coverage Tool" online at www.healthcare.gov).

If this describes you, check out your health insurance options by calling 800-318-2596 or visit Michigan's market place online at www.healthcare.gov. Sign up by December 15, 2013 and coverage will begin January 1, 2014. If you sign up after December 15th, coverage starts the month after you enroll, but enrollment ends March 31, 2014. The penalty for not having health insurance in 2014 is \$95 per adult (or 1% of income, whichever is more) and \$285 for a family (or 1% of income, whichever is more).

When you fill out the application, you'll learn if you're eligible for a tax credit or immediate financial assistance towards monthly premiums. These

subsidies are only available for those who apply through the marketplace.

If you are age 65 and up, the Marketplace is NOT for people with Medicare.

If you're one of 49.5 million seniors, age 65 and older, on Medicare or Medicaid, and haven't had time to read the nearly 1,000 page Affordable Care Act law, in a nutshell, here's how it will affect you:

Medicare coverage is not part of the health insurance marketplace. As has been in the past, Medicare subscribers can still elect to change their plan and prescription drug coverage during Medicare's annual open enrollment period, which ends December 7, 2013.

According to the National Committee to Preserve Social Security and Medicare, Medicare beneficiaries will experience greater benefits through free preventative services such as an annual wellness doctor visit, cholesterol testing, no-cost screenings for cancer and chronic diseases such as diabetes; annual flu vaccines; and counseling to quit smoking.

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Combating financial abuse continued from page 1

throughout adulthood. When Brian got a job as a car salesman, Ed bought several cars from him as a show of support. "I wanted Brian to be successful," said Ed.

"When Brian branched out into financial planning, my second wife Joan and I invested with him." Investments started out small. Brian nurtured their trust, investing and returning the money with interest. Joan handled the household finances and grew more confident and secure in Brian's ability to make the money grow. It wasn't long before Joan began investing six figure sums of money with Brian, who claimed to be working for the Royal Bank of Canada, but never offered to meet the Mancini's at his office. This was the second subtle sign. There was no office.

Handsome, clean-cut Brian seemed so authentic that Joan convinced her sister and Ed's sister to invest their savings. After all, this was family helping family. Brian would talk proudly about the beautiful 2,521 square foot home he now lived in with his wife and four children; a tribute to his success. This was not so subtle sign number three. The Mancini's were unknowingly financing the home of the Marsack's.

Everything came to a head when Joan died suddenly on September 11, 2011; Ed's birthday and also the day of the infamous 911 attacks. Joan had received a diagnosis of leukemia just 36 hours before. Ed and daughter Sandy were searching through paperwork, preparing for the funeral, when they realized that Joan had invested nearly all of the Mancini money. Sandy contacted Brian to obtain an asset allocation statement. This missing document was sign number four.

Brian came to Mancini's home to deliver the requested documents. "He was real friendly when he arrived," said Sandy, who was with her father at the time. "He played with dad's dog, and

then opened the manila folder he was carrying. It was empty. Brian cried, 'there's no money...I lost it.'"

Brian had stolen a total of \$400,000 from Ed, \$458,000 from Ed's sister and \$530,000 from Joan's sister.

According to Michigan Attorney General Bill Schuette, "Knowledge of how scams operate and vigilance in scrutinizing requests for money or personal information are the keys to stopping criminals before they make off with someone's savings or commit fraud in someone else's name."

Michigan's Consumer Protection Division initiated a Senior Brigade Program to educate older adults about scams, investment fraud, identity theft and other situations through educational presentations within communities across the state.

Glenn Clark, a full-time presenter for the Consumer Protection Division, encourages seniors to contact the Department of Insurance and Financial Services (DIFS) at 877-999-6442 to research a salesperson and firm prior to their first meeting. Visit online at www.michigan.gov/difs to learn more about licensing, fraudulent investing and lending practices. Clark added, "You could also contact the U.S. Securities and Exchange Commission's toll-free investor information service at 800-732-0330 or visit online at www.sec.gov." When in doubt, check it out. For additional resources or information about the Senior Brigade, visit online at www.michigan.gov/seniorbrigade.

Had Ed contacted the DIFS, he would have learned that Brian was never employed with the Royal Bank of Canada. The firm actually filed for bankruptcy in 2009. Brian is currently in state prison serving a minimum sentence of 3.7 years for three counts of embezzlement. He appealed the sentence on October 8th, but his petition was denied.

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If you suspect someone may be the victim of financial or physical abuse, call the "No Excuse for Elder Abuse" anonymous hotline at 1-855-444-3911.



Signs of financial exploitation and abuse:

- Withdrawals of money that are erratic, or not typical of the older person
- Withdrawals of money that are inconsistent with the older person's means
- Changing a will or property title to leave house or assets to "new" friends or relatives
- Missing property

- Older person "can't find" jewelry or personal belongings
- Suspicious activity on credit card accounts
- Lack of amenities, when the older person could afford them
- Untreated medical or mental health problems
- Level of care is not commensurate with the older person's income or assets

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In addition, Medicare Part D prescription program beneficiaries who reach the donut hole the remainder of this year will see more than a 50% discount on brand-name drugs and a 21% discount on generic drugs. The donut hole will be discontinued in 2020. However, beneficiaries who have an annual income of more than \$85,000 for an individual or \$170,000 per couple will experience a slight increase in cost.

Medicare subscribers will experience improvements. New resources, technology and tools will be utilized to prevent fraud, abuse and waste. An updated system will link payments between hospitals and other care facilities to promote a smoother transition when a patient is discharged. In addition, Medicare Advantage plan administrative costs and insurance company profits will not exceed more than 15% of Medicare payments beginning in 2014.

Medicaid subscribers will realize expanded Medicaid options and coverage. Those who are chronically ill or disabled may have a better chance to live at home and participate in the community rather than live in nursing homes or institutions due to an expansion of home and community-based services.

How will the ACA impact all Americans starting in 2014? The ACA guards individual subscribers against premium cost increases that are excessive and arbitrary. Insurance companies can no longer...a) enforce annual and lifetime limits based on the dollar value of coverage; b) discriminate based on a subscriber's medical history; c) deny coverage due to pre-existing conditions.

Dizzy L. Warren is the Community Outreach Manager at Michigan Consumers for Healthcare (MCH), an organization that works with consumers, partners and policymakers to attain affordable, accessible, quality healthcare for everyone in Michigan. MCA efforts include education, outreach, advocacy and stakeholder engagement. Warren answered the top five questions raised by AAA 1-B readers:

Tom from Washtenaw County inquired, "Will this health care reform law raise the amount that seniors pay

monthly for Medicare?" **Don't worry Tom. The ACA is not expected to affect Medicare monthly premiums significantly. The law contains a provision that states that Part B premiums cannot exceed a certain percentage of Part B claims, so the Part B premium can increase but it cannot increase by a lot. Organizations, such as the National Committee to Preserve Social Security and Medicare, project that Part B premiums are reduced because Part B claims are expected to be lower due to savings from other parts of the ACA.**

Bonnie from Macomb County asked, "Is the new health care going to impact my social security or pension payments in any way and if so, how?" **The ACA will have no effect on your social security or pension payments Bonnie.**

Jay from Macomb county asked, "If the Affordable Care Act is such a good thing for Americans, why isn't the administration, along with members of the senate, congress and state representatives, setting the example by participating in this reformed system?" **Newly elected federal officials, elected after 2012, will have to go through their state exchange to obtain health-care insurance.**

Anita from St. Clair County asked, "As a senior citizen, could I still lose my home to medical debt?" **Prior to October 1, 2013, the number one cause for bankruptcy in the US was due to medical debt. A big part of the ACA was to protect all Americans from financial ruin due to medical debt. Beginning in 2014, the maximum out-of-pocket medical expenses (deductibles and co-pays) for an individual is \$6,350. However, this does not include third party administrative fees. Check with your health care insurance provider to see if there are any third party providers attached to your policy.**

For more information about the ACA, Medicare, or Medicaid, contact the Medicare Medicaid Assistance Program (MMAP) at 800-803-7174. MMAP provides free, trusted, unbiased counseling and information about your health care options and benefit decisions.

ASK the expert **Top Ten Ways to Protect Yourself from Scams and Swindles**



**Attorney General Bill Schuette's
Suggestions for Seniors**

If you have a phone or an e-mail account, you may have been the target of a scam recently. Con artists are always looking for new ways to steal money from seniors. As your Attorney General, I make it my job to advocate for and protect the livelihood of Michigan seniors. I will not hesitate to prosecute con artists that commit fraud. I also work to prevent scams from occurring in the first place by educating seniors on common scams. Please consider the following advice:

1. Be wary of strangers contacting you that advertise "great" deals that

you must act right away to receive.

If someone attempts to contact you that you do not know, and offers deals that seem too good to be true, they probably are. If the person attempts to push or persuade you to make a decision on the spot, most likely the "great" deal is a scam. The best way to avoid this situation is to tell the person no.

2. Don't fall prey to phishing.

Phishing, a common form of identity theft, occurs when a person attempts to contact you by phone or e-mail, telling you that they are a representative from your bank or credit card agency and need information such as your Social Security number or bank account number, usually under the guise of "verifying" your accounts. Never give out personal information over the phone or through e-mail if you did not initiate contact.

3. Protect your money and accounts.

Keep personal financial information in a safe place, away from others. Also make sure to carefully review your statements for unauthorized or fraudulent charges. Report any fraudulent activity to one of the three consumer reporting companies: Equifax: 1-800-846-5279; Experian: 1-888-397-3742; or TransUnion: 1-800-680-7289.

4. Do not fall for credit reporting scams.

The only real free credit report can be found at www.annualcreditreport.com. You are able to check your credit report once a year from each of the three credit reporting agencies. You should check your report every four months.

5. Reduce telemarketing calls.

To reduce unwanted calls, you can register to have your information removed from telemarketer's lists. Sign up for the National Do Not Call Registry online at www.donotcall.gov or by calling 1-888-382-1222.

6. Donate to legitimate charities.

In a time of need, many charities rely on the generosity of citizens like you. However, some so-called 'charities' are really scams, with no money going to a good cause. To ensure that a legitimate charity receives your money, visit www.michigan.gov/agcharities to find out if the charity is registered in Michigan or call the AG's Charitable Trust Section at 517-373-1152.

7. Avoid investment fraud.

Be wary when a salesperson attempts to pressure you into making a decision quickly. This is almost a sure sign of a scam. You should request more information and take time with your decision. Also,

keep track of your investments by receiving regular statements.

8. Read the fine print.

For any contract, always make sure to read through it carefully. Know what you are agreeing to before you sign.

9. Do not wire money to someone that requests it over the phone.

The "Grandparents Scam" is a common scam in which con artists will call and pretend to be a frantic relative who is in trouble and needs money right away. Stay calm, call the relative on the number you usually reach them at, and do not wire money. Wiring money is like sending cash. It cannot be recovered.

10. The most basic tip is to stay informed.

Learn about common scams that target seniors, keep updated on consumer alerts, and learn more protection tips through this website: www.michigan.gov/ag.

If you need to report a suspected scam, or you have any further questions, please contact my Consumer Protection Division, toll-free at 877-765-8388. Or visit www.seniorbrigade.com for more information on a variety of resources for Michigan seniors.

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What do you want to do today?

Start creating your own moments to cherish for a lifetime. Call one of our communities today to make reservations for a delicious lunch on us.

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Grand Blanc (810) 936-4572	Elmwood (248) 686-2307	Carpenter (734) 385-4186
North (810) 936-4571	Farmington Hills (248) 438-5379	
Macomb County	Hazel Park (248) 430-7951	Wayne County
East I (586) 838-2495	Milford (248) 507-4814	Dearborn Heights (313) 915-4235
East II (586) 838-1013	Oakland (248) 236-5088	Livonia (734) 629-4697
Lakeside (586) 439-5838	Royal Oak (248) 556-3047	Riverview (734) 441-3638
Sterling Heights (586) 580-4854	Southfield (248) 419-4149	Southgate (734) 720-0985
Sterling Meadows (586) 580-8777	Storrs (248) 237-3613	Southland (734) 984-4167
Sterling Woods (586) 480-1388	The Village (248) 686-2526	Westland Hunter (734) 403-4313
	Troy (248) 566-6082	Westland Joy (734) 367-4861
Northern Michigan	West Bloomfield (248) 438-5526	Westland Venoy (734) 403-4540
Charlevoix (231) 237-5547	Signature Communities	
Petoskey (231) 753-3038	Park Place (586) 447-7603	
	Regent Street (248) 683-1010	



Experience the healing power of staying active this winter

When cold weather hits, many of us hunker down at home in hibernation mode. Eating, sleeping, and watching television becomes far more appealing than venturing out the front door. While dealing with the winter elements can be tricky, inactivity is actually hazardous to your health. It can lead to a disastrous domino effect beginning with a decrease in muscle mass, which could cause a loss of balance that might result in a fall and end with an injury.

However, the human body is amazing at any age. A recent study demonstrated that if you've been inactive, even in a frail state, you can still increase your strength through regular exercise. Researchers gathered a group of older adults, all around the age of 90, to participate in a weight training program designed for that age group. After six weeks, participants experienced a 180% increase in muscle strength and a 48% increase in walking speed. In fact, two participants no longer needed to use a cane while walking. Most surprising was that weight bearing exercise increased muscle mass at the same pace in the older adults as was found in younger people, proving that it's never too late to boost your physical strength.

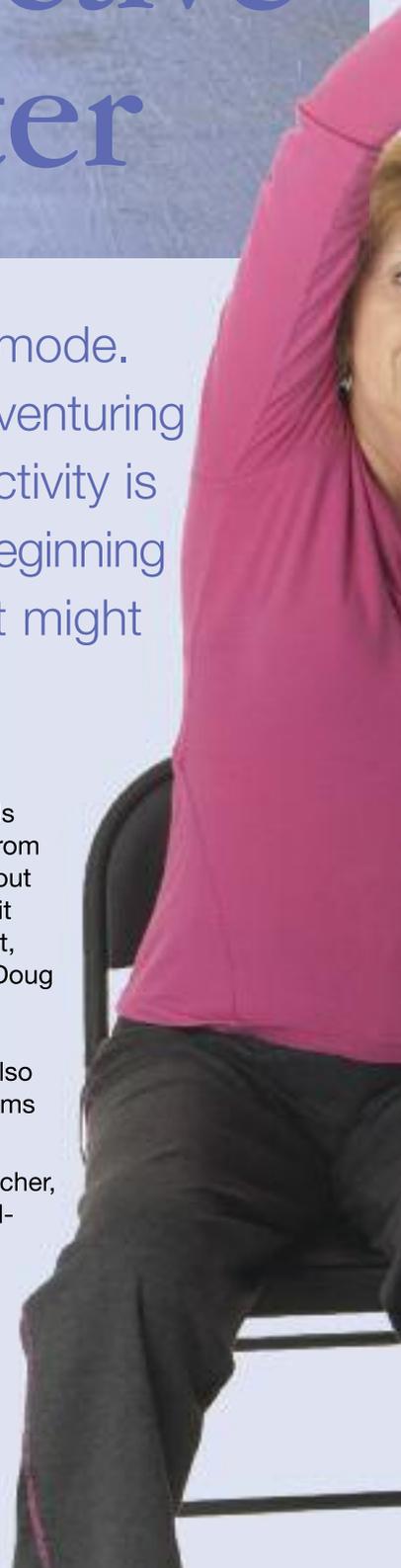
Make it a goal to become more active and your body will reward you with many healing incentives such as reduced stress, better balance, a sharper mind, better circulation, more energy, lower blood pressure, stronger bones, an uplifted mood, an improved immune system, sounder sleep, and diminished symptoms of chronic conditions. All you need to do is become progressively more active as you count down to spring. Here's a basic plan to get started in the comfort of your own home. Before you begin, consult your physician to determine whether your exercise plan is a good match for your state of health. As you become stronger, you may want to increase the number of repetitions or advance to an activity that requires more strength.

Be sure your fluid intake is as per your doctor's recommendation. The body's thirst mechanism shuts down as you age, so it's best to rely on a daily amount of ounces that you've pre-measured to avoid dehydration.

Get started with stretches in bed

What will you gain from this simple effort? Rewards include improved posture, better balance, and relief from chronic pain. Power up with solid instruction. Check out free videos on stretching from your local library or visit www.eldergym.com, a site featuring physical therapist, certified geriatric specialist and senior fitness coach Doug Schrift. His geriatric certification makes him uniquely qualified to instruct older adults. View free videos on proper breathing technique and stretching. You can also check out specific exercises targeted to ease symptoms of various medical conditions.

Dr. Betty Perkins-Carpenter, PhD, is an author, teacher, and former Olympic diving coach who created the full-color illustrated guide titled, "Stretching in Bed." This laminated fold-out contains 14 simple stretching exercises you can do each day while lying down. You'll lengthen muscles and their surrounding tissues while holding a position for 10-30 seconds. The cost is \$2.50 plus shipping. Visit online at www.howtopreventfalls.com or call 800-306-3137.



Exercises in a chair can build your body's core

Core muscles drive most of what you do physically. The stronger the core, the more control you have with movements. Chair exercises are great for people who have less mobility, those with balance issues, folks new to exercise or people getting back into exercise. Anne Burnell, founder and creator of the "Stronger Seniors Workout Program", developed a set of three DVD's that together form a full body workout for older adults. Begin with the "Stronger Seniors Chair Exercise Program for Core Fitness," a thirty minute program that will strengthen your abs, lower back, and pelvic floor. See if you can rent a copy from your local library or senior center. Otherwise, you can purchase a copy by calling 888-280-3321, or order the DVD online at www.amazon.com for \$13.95 plus shipping.

Household chores can keep you active

Not only will you be able to cross items off your 'to do' list, you'll also burn off stress and calories. Energize the experience by playing your favorite music.

Cleaning windows for thirty minutes will burn about 125 calories while working out your shoulders, upper back, arms and legs.

Vacuuming for thirty minutes zaps 90 calories and targets shoulders and biceps. And dusting for thirty minutes rids you of 50 calories, while exercising your arms and core. To learn how many calories your body would eliminate by working around the house visit online at www.self.com/calculators-programs/calculators/caloriesburned/cleaning_house.

Power up your brain

Don't neglect your mind as you strengthen your body. If you're age 50+, creative, and enjoy crafts, you can turn your hobby into additional cash. Within Oakland County's Troy Community Center is Creative Endeavors, a gift shop featuring an eclectic collection of handmade creations from over 100 local artisans who are age fifty and older. Clothing, jewelry, woodcarvings, pottery, needlework and greeting cards are just a small sample of the various items for sale. Creative Endeavors is currently accepting consignments. If you're interested, swing by the community center and drop off a sample of your work with your contact information attached. A Creative Endeavors committee member will be in touch. For more information, contact Carla Vaughan online at vaughancs@troymi.gov or call 248-524-3492.

Do you enjoy the challenge of crossword puzzles? Visit AARP's online site at <http://games.aarp.org/games/crossword-expert.aspx>. For those who take

pride in their puzzle-solving ability, your efforts are timed and graded. Unlike completing a puzzle in the newspaper, you can get clues if you find yourself stumped. This site also offers other games such as wordsearch and a form of scrabble called spliterature.

Nothing can defy your mind and body better than grandchildren. Host a dress-up tea party for granddaughters or a fort-building afternoon for grandsons (created with flat sheets and existing furniture in your home or an array of empty boxes from your local grocery store used as building blocks). Add some Mozart music for ambiance and watch the creative energy flow.

Prep gear for winter to get around comfortably outside

You've been active indoors; nurturing your mind, doing stretching, chair exercises and chores. Now you're ready to venture outside to engage in various activities. Keep your feet firmly planted with a pair of weatherproof boots that provide traction in snow and on ice. During cold days, pair this with three layers of clothing. The first, made from polypropylene that draws sweat from your body. The second, made from fleece which will allow sweat to pass through as it locks in body heat. The third layer should be waterproof, yet breathable, should the fabric come in contact with water or snow.

Don't leave home without a hat that covers your ears, a wool scarf, and gloves to insulate you from the cold. On bright snow days, wear sunglasses with UVA/UVB protection and smooth on a layer of sunscreen to shield you from sunshine reflected off the snow.

If you use a cane or walker, take time to replace worn down rubber stoppers. Replacements can be purchased at your local drug store. Make sure hand grips are sturdy. Wear gloves that will give you a solid grasp. Most important: keep a cell phone on you in case of an emergency.

Stay busy doing things you find fun, inspirational and exciting

Delve into activities that peak your interest. If you enjoy meeting people, check out volunteer positions, working for a cause you're passionate about; or explore other volunteer opportunities listed at your church or senior center.

Get your neurons firing by joining a book club at your local library or community center. Not only will you benefit from social interaction, reading can slow memory decline. It's also the number one way to get rid of stress, according to a 2009 study at the University of Sussex's Mindlab International.

If you have a love for learning, look into becoming a member of the Osher Lifelong Learning Institute at the University of Michigan (OLLIUMICH). Deepen your understanding of the cultural, historic and social aspects of the world through lectures, classes, study groups and field trips among older adults who share the same passion for education. An annual membership is \$20 and that enables you to take advantage of a



6-week Thursday morning (10-11:30 am) lecture series for \$30; study group sessions for just \$15 a term; and the distinguished lecturer series the second Tuesday of each month (90 minute presentation), from September through May for \$45. For more information, contact OLLIUMICH at 734-998-9351.

A great activity for both body and mind are dance lessons at your local senior center, community recreation department or local dance studio. Many Arthur Murray Dance Centers will give new students a first lesson free to see if you like it. You don't need a partner to be able to participate, although you can attend as a couple.

Group classes consist of men and women, each mastering their moves in small increments. Then group participants dance male to female. The dance instructor will have you changing partners to learn how to adapt quickly to the style of other dancers. This makes you a better dancer and it's fun, aerobic excitement that will keep you on your toes. For more information, contact an Arthur Murray Dance Center near you or visit online at <http://arthurmurray.com/new-student-offer-free-dance-lesson/>.

Try out the SilverSneakers® Fitness Program

Did you know that many Medicare health plans offer the award-winning SilverSneakers® Fitness Program? SilverSneakers® is a fun, energizing program that helps active older adults retain their independence by taking control of their health. In addition to helping members stay physically healthy, SilverSneakers® also offers a great way to socialize and meet new friends. To find out if you are eligible for SilverSneakers®, please contact your Medicare health plan provider. If so, you'll be able to take advantage of a free basic fitness center membership at more than 11,000 participating locations across the country. Receive guidance from a trained Program Advisor who will assist you in getting started with the SilverSneakers® Fitness Program. Engage in SilverSneakers® specially designed classes taught by credentialed instructors designed to build strength, flexibility, balance and endurance. You'll have access to participating locations amenities (i.e. pool, sauna, exercise equipment, etc.). Receive online support to help you reduce stress, quit smoking and/or lose weight. Enjoy special events throughout the year that promote a healthy lifestyle. For more information about the SilverSneakers® Fitness Program visit www.silversneakers.com or call



Oakland County Nurse On Call

Searching for health information and resources is easy! Just call the Oakland County Health Division (OCHD) Nurse on Call Program. They are there to provide health and general information, community resources and referrals.

The OCHD Public Health Nurses who staff the call center answer general questions regarding acute and chronic illnesses, adult immunizations including flu shots, prescription assistance and more. They make referrals to related resources located in Oakland County, Michigan and other bordering communities. The Nurse on Call



Candy Rosado
Nurse on Call Public Health Nurse

Program helps to obtain accurate health information and assistance with finding the care.

The service is free and a Public Health Nurse is available to take your call at 1-800-848-5533 on weekdays between the hours of 8:30 a.m. and 5:00 p.m. You may also e-mail your questions to noc@oakgov.com. We look forward to assisting you.

Oakland County Dental Program

The Oakland County Health Division has a Dental Program available for qualifying Oakland County residents. Residents with no dental insurance and on a low, fixed income can qualify to receive basic dental care for as little as \$15 per visit. Basic care includes routine cleaning, exam, x-rays, fillings, and routine extractions. Recipients can also receive basic complete and/or partial dentures at a reduced cost.

The application is available by calling 248-858-1306 or it can be printed online at www.oakgov.com/health (Click on Programs & Services, then Dental.)

Message from L. Brooks Patterson, Oakland County Executive



Seniors who maintain active and healthy lifestyles may increase their life expectancy and maintain their independence. That's true even as we approach the winter months. My administration promotes winter activities that support active and healthy lifestyles for all residents as a way to improve our quality of life. These are some upcoming events in which I encourage you to take part.

First, the Fire & Ice Festival in downtown Rochester offers fun for the entire family. Come out the weekend of Jan. 24-26 to tube, ice skate, snowshoe, cross country ski, watch fireworks, and enjoy local food vendors, among many other activities. For more information, go to www.facebook.com/FireAndIceRochester.

The Michigan Senior Olympics, an Oakland County-based organization whose mission is to promote healthy lifestyles by organizing games, sports competitions and other activities for individuals 50 and up, will host its Winter Games the week of Feb. 8 – 13. Some of the games include badminton, racquetball, hockey, table tennis, bowling and bocce ball. Go to www.MichiganSeniorOlympics.org to sign up.

Every spring, we host the Oakland Edge adult hockey tournament at Onyx Arena in Rochester. Hockey players of all skill levels take part. The Men's Division accepts teams with players who are 50 years and older. It's a fantastic weekend of hard work, comradery and recognition. Details about the 2014 tournament will be posted soon at www.OaklandEdge.com. Keep checking back.

Finally, it's never too early to sign-up for The Brooksie Way races which will take place Sept. 28, 2014 on the beautiful campus of Oakland University. You can use the winter and spring to begin training for this great event. Named after my late son who died in a tragic snowmobile crash, it includes a half-marathon, 10k, and 5k for runners of all skill levels and ages plus a fitness fair. The proceeds from the race support the Brooksie Way Minigrants, which awards Oakland County organizations that promote healthy and active lifestyles up to \$2,000. We have approved well over \$100,000 in minigrants so far, including to senior-oriented activities. Visit www.TheBrooksieWay.com to learn more.

Protect Your Grandchildren!

Protect your grandchildren, especially infants, by getting vaccinated against Pertussis. Pertussis, also known as whooping cough, is a highly contagious infection. Symptoms are similar to the common cold, but after 1-2 weeks, severe coughing may begin. Pertussis can cause violent and rapid coughing, over and over, until the air is gone from the lungs and you are forced to inhale with a loud "whooping" sound.

Pertussis is an unpleasant disease for everyone. However, in babies, with their tiny airways, the disease can be very serious. Because the disease can make babies so sick, and they can catch it from anyone around

them, they need protection. People of all ages still contract the disease. Pertussis has been increasing in the United States, with over 40,000 cases in 2012.

Vaccinations are the best way to prevent whooping cough. All adults need a one-time dose of Tdap vaccine (the adult whooping cough vaccine, which also includes tetanus and diphtheria). Everyone has the opportunity to protect babies from Pertussis by getting vaccinated themselves.

For more information on getting a Tdap vaccination, call OCHD NOC at 1-800-848-5533 or visit www.immunize.org/pertussis.



Not Vaccinated? No Kisses!

Get the adult whooping cough vaccine.
www.VaccinateYourFamily.org

5 Tips to Protect Yourself from Medicare or Medicaid Scams*

As the new health insurance Marketplaces get underway, new scammers have begun to surface, ready to take advantage of those who may not realize they are giving personal and financial information to fraudulent people.

Here are 5 tips to protect your identity, health information and finances:

1. Trust your instincts.

If something does not feel right, then it probably is a scam. When someone calls you on the phone claiming to be a government employee and needing to know your personal information, such as asking for you to verify your Social Security number or requesting credit card information—stop! No government worker will call you asking for this information. Do not give this information to an unknown person, especially over the phone.

2. Keep Medicare cards private and in a safe place.

Treat your Medicare card the way you would your Social Security card—in a safe place.

3. Discern legitimate mail from scam mail.

Mailings and letters from government agencies, such as Medicare and Social Security, will have an official government seal and/or logo on it. Keep this mail, don't overlook it. Other flyers, letters, or postcards claiming to be from "Medicare" that don't have these seals/logos should be set aside. Do not respond to them unless you can verify that they are legitimate.

*Article from the National Council on Aging (www.ncoa.org)

4. When in doubt, call them out.

When someone calls you and asks for personal health or financial information, do not feel obligated to respond. Ask them for their name, number, address, and the name of their agency/company. Tell them that you first need to verify who they are representing. Someone who is legitimately trying to assist you will provide you with the information and understand your need to be a safe consumer.

5. Report it.

For every one person who reports a fraudulent scam, there are likely 10 other people who experienced the same thing but either were afraid to speak up or didn't know who to call. Beyond telling a friend or a family member about your experience, it is important to report when you believe that you have been the victim of identity theft or a scam to an official, including the police and the Federal Trade Commission (FTC), so appropriate action can be taken and to help prevent others from becoming victims. You can file a complaint online, using the FTC Complaint Assister online at <https://www.ftccomplaintassistant.gov/>.

For More Information

The Medicare Medicaid Assistance Program (MMAP) can provide more information about Medicare or Medicaid fraud and abuse and explain how to report it. If you suspect Medicare or Medicaid fraud or abuse, call MMAP at 800-803-7174.

Caregiver Expo Offers Services and Support to Michigan Caregivers

More than 1,250 family caregivers attended the Caregiver Expo on Saturday, October 12, 2013 at the Suburban Collection Showplace in Novi. Individuals came from all over the state of Michigan and even from out of state to attend the free educational seminars, visit with exhibitors and network with experts and other caregivers for tips, advice and support.

The AAA 1-B would like to thank these generous sponsors for making the Caregiver Expo possible:

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Don't Miss the Area Agency on Aging 1-B's Living Well Radio Series!



"Living Well" is a radio series that can be heard on our six radio partner stations. This informational feature provides tips, resources and important information to family caregivers who are often struggling to balance caregiving with work, family, and other obligations. "Living Well" sponsorship opportunities are available. Contact Bill Hayes at 248-644-1990.

Many thanks to our recent sponsors who have helped bring you "Living Well."



MMAP, Inc.
MEDICARE MEDICAID ASSISTANCE PROGRAM



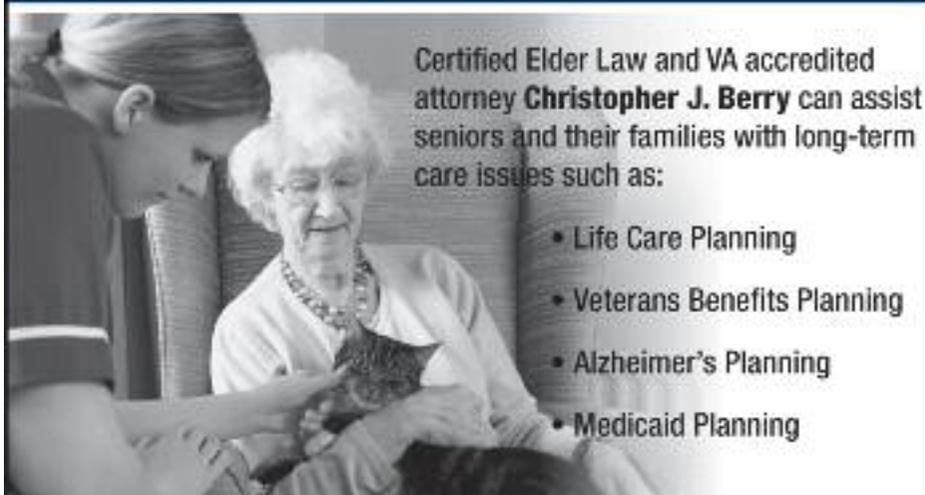
Jim Schuster
Certified Elder Law Attorney

Listen for "Living Well" on these stations:



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Meals on Wheels Program Awarded \$15,000 in “Vote for Your Favorite Charity” Contest

In August, Greektown Casino-Hotel presented the Meals on Wheels program with a \$15,000 donation for winning 61% of total votes in Greektown’s month-long favorite charity contest. Meals on Wheels was one of four metro Detroit area charities chosen by Greektown Casino-Hotel to compete in this 30-day online contest hosted on WDIV-TV’s website, clickondetroit.com. The public was invited to vote for their favorite charitable organization from July 1-31, 2013. At the conclusion of the contest, the organization with the most online votes received \$15,000,

and the three runners-up received smaller cash donations.

The Area Agency on Aging 1-B has designated the funding to provide approximately 9,360 meals to individuals currently on a waiting list due to a lack of funding and resources necessary to provide meals. The other three participating charitable organizations were Gleaner’s Community Food Bank, Michigan Paralyzed Veterans of America and Detroit PAL (Police Athletic League).

“Meals on Wheels is extremely grateful to Greektown Casino-Hotel for

their generosity and support of vulnerable seniors,” said Tina Abbate Marzolf, CEO of the AAA 1-B, funder of senior nutrition programs in Livingston, Macomb, Monroe, Oakland, St. Clair and Washtenaw Counties. “In these tough economic times, when budgets are getting cut and resources are limited, Greektown Casino-Hotel’s donation has helped to provide thousands of meals to frail, homebound seniors, who may otherwise go hungry and be at high risk of being placed in a nursing home due to lack of nutrition and in-home support.”



The Area Agency on Aging 1-B enhances the lives of older adults and adults with disabilities in the communities we serve.

Vision

The Area Agency on Aging 1-B will be the agency of first choice for advocacy, action, and answers and drive community engagement to ensure that older adults, adults with disabilities, and caregivers reach their full potential and highest quality of life.

Services

Home Care Services

Personal care (bathing, dressing, etc.), homemaking, home-delivered meals, respite care, chore assistance, home injury control.

Community-Based Services

Adult day services, transportation, congregate meal sites, home delivered meals, out-of-home respite, legal assistance, employment for older workers, elder abuse prevention, services for vision and hearing impaired, long-term care ombudsman, resource advocacy, counseling, and volunteer caregivers.

Information and Assistance Service

Resource specialists can quickly answer questions and access information for callers using a computerized database listing over 5,000 senior services and 2,000 providers in southeast Michigan. Call toll-free, 800-852-7795. Hours are 8 a.m.- 5 p.m., weekdays. You can also visit www.aaa1b.com

AAA 1-B Access Centers

Livingston/Washtenaw County
734-213-6704
Macomb County 586-226-0309
Monroe County 734-241-2012
Oakland County 248-357-2255
St. Clair County 810-388-0096

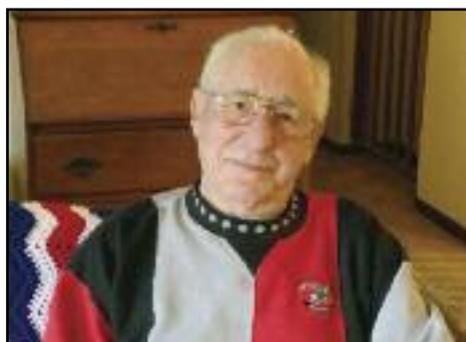
ACCESS: Your Link to Community Resources is published by the Area Agency on Aging 1-B, 29100 Northwestern Highway, Suite 400, Southfield, MI 48034, phone: 248-357-2255, fax: 248-948-9691. Paid advertisers are not endorsed by the Area Agency on Aging 1-B. Questions and comments may be directed to Jenny Jarvis, Director of Communications, or Sallie Justice, Communications Manager, editor. Access is written by Rebecca Rabano. Design and production by Northblight Design. Printing by Pinnacle Printing & Promotions.

You Can Help Make a Senior Happy This Holiday

Joseph is 87 years old and lost his wife, Blanche, a few years ago. They would have celebrated their 62nd wedding anniversary this year. Blanche had dementia, and Joseph was unable to cook well balanced meals, so the couple received Meals on Wheels to help maintain their health and independence. A WW II veteran, Joseph continues to benefit from the meals to ensure he has at least one balanced meal each weekday.

Fortunately Joseph has a loving family that he spends the holidays with, but many seniors have no family and spend the holidays alone except for the visit from a volunteer delivering a warm, festive meal. The holiday meal is more than a meal to homebound seniors; it is the essence of the holiday – a warm smile and caring touch.

The Area Agency on Aging 1-B depends on the generosity of individual



donations to help deliver holiday meals and provide valuable in-home services for frail older adults. If you would like to give the gift of happiness to a senior in need this holiday, call the Area Agency on Aging 1-B at 800-852-7795, or visit our website at www.aaa1b.com, and click on the “Donations” button on the top right section of our home page.

Calendar of Events

Art of Aging 2014: Seniors in Transition

April 3, 2014 - 8:00 a.m. to 2:00 p.m.
Greater Grace Conference Center
23500 7 Mile Road, Detroit, MI 48219
Featuring breakout sessions, an art gallery and the ability for older adults to showcase their artistic endeavors. Cost is \$18 and includes breakfast and lunch. Registration forms will be available in January.

For questions and registration information, contact Donna MacDonald at 313-664-2605.

Oakland County Annual Senior Services Directory Available Now

If you would like a free copy of the 2013/2014 Annual Senior Services Directory for Oakland County, please call the Area Agency on Aging 1-B at 800-852-7795.

For information about advertising opportunities in the 2014/2015 Senior Services Directory for Oakland County, please contact Sallie Justice at 248-262-9947, or email Sallie at sjustice@aaa1b.com.

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