

SENIOR Advocate

Dedicated to the Well-Being of Oakland County Seniors

Winter 2010

Volume 5, Issue 4

Snowbirds: Be Counted as a Michigander in the 2010 Census

Michigan's estimated 130,000 snowbirds may get missed in the upcoming 2010 census—costing the state millions in federal dollars that are allocated based on census numbers. The problem lies in the timing of the census.



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Understanding Senior Housing
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In March, the 2010 Census forms will be mailed to every residence. Citizens will be instructed to complete the form and return it by April 1st. However, many Michigan snowbirds may complete and return their census form at their southern residence, and not be counted as a Michigan resident! The post office will not forward a Michigan census form to another residence.

If retirees reside in Michigan for more than six months out of the year they should be counted as a Michigan resident, so that Michigan receives the federal benefits for them. Each person who is counted in Michigan brings more than \$1,000 to Michigan each year in federal funding. The 2010 census count determines funding to state and local governments, money for roads, schools, businesses, and services for the elderly.

To be sure snowbirds who live in Michigan six months or more are properly counted, this is what you need to do:

- When you receive a Census Questionnaire at your winter address, enter a zero for the number of people living there on Census Day. Leave the rest of the form blank except for writing **“Usual Residence Elsewhere”** so that the person entering the data will know why you entered a zero. Return the form without completing any other items.
- If someone else is staying at your usual residence when the Census forms are delivered, you should contact them to make sure they include you when they fill out their form.
- If no one is at your usual residence when Census forms are delivered, then wait until you return to Michigan and fill out the Census form that should be waiting for you there.
- If you do not find a questionnaire when you return, then wait a census worker to come to your door. Census workers will make multiple attempts to

contact people who are not at home to assure that no one is left out.

Michigan needs all snowbirds who live here most of the time to be counted here, to help our state, our cities, and our neighbors receive a fair share of federal resources. If you live in Michigan, be counted in Michigan.

Letter from the Editor



I seem to have a list for everything. There are magnetic pads of paper attached to my refrigerator so that I can create them and also be reminded of them every time I walk by. Items that need to be purchased at the grocery store are written there. Once the trip has been completed, a whole new list begins for the next shopping expedition. During the holiday season there are

other lists such as gifts that have been purchased or still need to be and the holiday menu written out with which family member will be bringing their contribution to the feast.

My kids know of my fondness for lists. When my oldest was contemplating a big decision, he knew that I would encourage him to write down the pros and cons of each of his options. The youngest was recently trying to work out how he would get all of the school projects done that were due. He talked about making a list and prioritizing the items. I started to chuckle and he said he knew I was about to make that suggestion.

My favorite lists are the "To Do" lists. On my day off, I will write down all of the things that need to be done at home, errands to accomplish and other tasks. I like to make it detailed and long, not because I am

looking forward to the work, but because I like to cross off items that have been done. So the list doesn't say, "Clean the house," but it breaks that down to vacuuming, dusting, dishes, laundry, etc. I may not get the entire list done, but to see a lots of tasks crossed off gives me some satisfaction.

There are goals that I would like to achieve in the future as well. Losing weight, increasing my exercise and eating more vegetables are always on the list. Finding more ways to have senior resource and referral information available to the public is another. I may not be able to cross these off the page as easily as some of my other tasks, but I will be working on them in the next year. In this newsletter are some goals for 2010 from community leaders who serve throughout the county. Take a look and see what they would like to accomplish in the coming year. I hope we all get a chance to say that our goals have been achieved.

What's on your list?

Sincerely,

Mary Strobe

Senior Citizens Services Coordinator

SENIOR
Advocate

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You can now access this newsletter as well as a Senior Resource Directory on-line at our new Oakland County Senior Website. The address is www.oakgov.com/seniors

We welcome and encourage you to send us your articles, photographs, suggestions and comments.

E-mail strobem@oakgov.com or call Mary Strobe at (248) 858-0213, or write to us at:
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New Partnership Enables More Elderly Homeowners Receive Home Repairs

It's during tough times such as these that the best ideas are born! SHARP or Senior Home Assistance Repair Program is being introduced into Auburn Hills. It is a volunteer driven program designed to help senior citizens and disabled residents to continue to live with dignity in their own homes.

The unique feature about the SHARP program is that while the labor is performed by volunteers, the materials are paid for by the homeowner. Frequently, it is the high labor costs that make some simple repairs too expensive for those living on a fixed income. We are all very mindful these days particularly about saving money any way we can. One of the ways to save money is to "do it yourself!" Many of our homeowners have been "do it yourselfers" in the past, but are no longer able to because of health or mobility issues.

This is where you can help! If you are "handy" around the house, and are able to perform minor repairs such as fixing a leaky faucet, or you are able to do regular maintenance such as changing a furnace filter, then we are looking for you! Tasks are as easy as changing a light bulb (no kidding) or as challenging as constructing a wheel chair ramp.

For more information, please contact Karen Adcock, senior services director at kadcock@auburnhills.org or (248)370-9353 or the North Woodward Community Foundation at 248-740-7600 or www.nwcommunityfoundation.org.



Where in Oakland County is Brooks?



Hint: This two-day festival in Oakland County features ice skating, cross-country skiing, ice sculptures, dog sled rides and a host of other fun activities. For the answer, see page 11



According to a 2009 report from the Centers for Disease Control and Prevention, less than 12% of adults in Michigan eat at least two fruits and three vegetables each day.

Sudoku puzzles have unique solutions that can be reached logically without guessing. Enter the digits from 1 to 9 into the blank spaces. Every row must contain one of each digit. So must every column, as must every 3 x 3 square. This puzzle is rated Medium. The solution is on page 11.

			7					8
	4	8	6			5	3	2
				4				6
	3					2		
5					9			
			3	6		1	4	
		4	1			9		
9	8							
	2							

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My goals for 2010

The New Year is always the time that we think about how we would like to make things better. Here is a list of goals for 2010 from people who serve in our community.

L. Brooks Patterson, Oakland County Executive

"To continue Oakland County's leadership in government financial management during an increasingly difficult economic environment that we will experience in 2010."

Bill Bullard, Chairman of the Oakland County Board of Commissioners

"I plan to exercise more in 2010 so that I will feel fit. I hope that all of Oakland County will choose to do the same."

Tina Abbate-Marzolf, Chief Executive Officer of Area Agency on Aging 1B

"To help people better understand the benefits and challenges of an aging population."

Sharon Hunt, 50+ Programs Supervisor, Waterford Parks & Recreation

"I want to make every person who comes through our front door to feel welcome to our building."

Hayes Jones, Retired (for the third time) businessman and Olympic medal winner

"To travel around the United States and reconnect with my Olympic teammates from the 1960 and 1964 games."

Ron Borngesser, CEO of Oakland Livingston Human Service Agency

"Ensure that seniors have the ability to stay in their homes as long as possible in a healthy and safe environment. OLHSA pledges to support the older adult population as we have done in the past."

Lynn Alexander, Your Aging Well Advisor

"Live in the moment and look for the joy in life."

Tom Wilson, President, Palace of Auburn Hills

"More jobs, more hope, and a better tomorrow."

Ruth Johnson, Oakland County Clerk and Register of Deeds

"To increase the convenience and accessibility of services for Oakland County residents. To fight for more transparency in our state and local governments, especially in the areas of lobbying and campaign finance. Help homeowners in foreclosure and fight for the rights of all voters to participate in elections, particularly those serving in the military overseas."

Doreen Olko, City of Auburn Hills Chief of Police

"We are working to reduce the impact of H1N1 flu on our police officers and citizens. Our officers are needed in the field to serve our community."

Michael Bouchard, Oakland County Sheriff

"To encourage all of our citizens, seniors especially, to have an emergency plan in place, to protect the safety of their homes and their identities from unscrupulous people, and also to expand the Operation Medicine Cabinet program to encourage people to dispose of unneeded or expired medications safely."



L. Brooks Patterson



Bill Bullard



Hayes Jones



Lynn Alexander



Ruth Johnson



Michael Bouchard

A Salty Story

We all need some salt to help maintain the fluid balance in our bodies. Most of us consume much more than we need. Salt, also known as sodium chloride, is used in many foods as a preservative to help prevent spoilage. About 75% of our total salt intake comes from salt added to processed foods by the manufacturer and what is added by cooks to foods at restaurants. In many people, salt contributes to high blood pressure which can lead to heart disease, stroke and kidney disease.

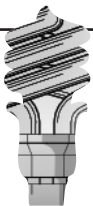
The Dietary Guidelines, published every five years by the Department of Health and Human Services and the Department of Agriculture (USDA), recommend that the general population consume no more than 2,300 milligrams (mg) of sodium each day. When you combine what is already in the food with what you might add from the shaker, this is about one teaspoon of salt. Some people may be instructed by their health care provider to consume even less sodium because of a medical condition. Always follow your health care provider's recommendation about how much sodium you can have daily.

Many foods that do not taste salty may still be high in sodium. Large amounts can be hidden in canned, processed and convenience foods as well as in many foods that are served at restaurants. What are some ways to lower the amount of salt in your diet?

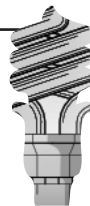
- Eat fresh, plain frozen or canned “with no salt added” vegetables.
- Flavor food with pepper, herbs, spices or salt-free seasoning in cooking and at the table. Talk to your doctor before using a salt substitute.
- Cook rice, pasta and hot cereals without salt. Cut back on instant or flavored rice, pasta and cereal mixes, which usually have added salt.
- Rinse canned foods, such as tuna, to remove some sodium.
- Avoid processed cheese and meats including bacon, ham, cold cuts and hot dogs.
- When available, buy low or reduced sodium, or no-salt added versions of foods and snacks.
- Choose convenience foods that are lower in sodium. Frozen dinners, canned soups or broth and salad dressings often contain lots of sodium.

Learn to read food labels and choose foods that are low in sodium. The Nutrition Facts panel that appears on food packages will list the number of milligrams per serving and the “% Daily Value” for sodium. Foods listed as 5% or less per serving are low in sodium. Foods listed as 6% to 20% contain a moderate amount of sodium. Anything above 20% for sodium is considered high. Note the serving size on the label. One can of soup may contain two servings, which means you are eating double the amount of sodium listed on the label if you eat the entire can.

It may take some time to adjust to a lower sodium diet but the effort is worth it. Start by taking the salt shaker off of the table and stop adding salt to your cooking. Your taste buds will adjust and you will be on the way to a healthier diet.



Are you raising your grandchildren? You are not alone-many grandparents are assuming responsibility for raising their grandchildren. If you are 55 years of age or older and raising children, you are eligible to join Oakland Livingston Human Service Agency's Grandparents Acting as Parents (GAP) Support and Wellness Group. Share with other grandparents, family outings, connect to resources. To join, contact Bette Thomas at 248-396-8236 or Sheila Szydowski at 248-409-1652



Oakland County Parks give guests the gift of being “green” this holiday season by recycling Christmas trees at 11 park locations. The recycling program runs December 26, 2009 to January 10, 2010, from 9 a.m. to 4 p.m., seven days a week. Two locations, Independence Oaks and Orion Oaks, will accept trees through January 24. There is no charge to drop off trees. Plastic, tinsel and wire must be removed. Call 248-858-0906, or visit www.DestinationOakland.com for more information.



Staying healthy is easier if you live a healthy lifestyle. Exercising, eating well, keeping a healthy weight and not smoking are part of it, but regular health care is another important part of the equation. Medicare pays for many preventive services

to keep you healthy. Preventive services can find health problems early, when treatment works best, and can keep you from getting certain diseases or illnesses. This article will talk about the preventive services provided when you have Original Medicare Part B. If you have a Medicare Advantage Plan (like an HMO or a PPO) call your plan for information about the services provided in your plan.

Medicare preventive services may not be for everyone. For obvious reasons, certain tests are only for one gender or another. Other services may only be covered if you are at risk for certain conditions and you should check with your health care provider (HCP) to see if you qualify. You may be required to pay a percentage of the Medicare approved amount of the service. Supplemental or Medi-gap insurance may pay for these uncovered costs. Some benefits are covered fully if your HCP accepts Medicare assignment.

The “Welcome to Medicare” preventive physical exam is a one-time service offered within the first 12 months that you have Part B. It includes a medical and social history, certain screenings, shots and referrals for other care if needed. Your HCP will also talk with you about creating advance directives, which are legal documents that allow you to put in writing what kind of health care you would want if you were too ill to speak for yourself.

Flu shots are covered once a flu season in the fall or winter. Pneumococcal shots are covered but are usually only needed once for people age 65 and older. Hepatitis B vaccine is a series of three shots but is only covered for people who are at medium to high risk for this infection.

Cardiovascular (heart disease and stroke) screening which includes tests for cholesterol and other blood fat (lipid) levels is covered once every five years. Screening tests for colorectal cancer can be done for Medicare

recipients age 50 and older. A fecal occult blood test is covered once every 12 months. Other tests such as a flexible sigmoidoscopy, a screening colonoscopy or a barium enema are paid for every 2 to 10 years depending on your risk for colorectal cancer. Your HCP can tell you more about your risk factors.

People with Medicare whose doctor says they are at risk for diabetes may be eligible for up to two diabetes screenings per year. If you are found to have diabetes, there are other benefits that may be covered such as blood sugar testing supplies, self-management training and nutrition counseling. Diabetes is one of the risk factors for glaucoma, an eye disease. Medicare will cover glaucoma testing for high risk recipients once every 12 months.

If your HCP feels you are at risk for broken bones because of osteoporosis, Medicare will cover a bone mass measurement once every 24 months and more often if medically necessary. Bone mass measurement test results will help you and your doctor to choose the best way to keep your bones strong.

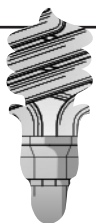
People with Medicare who are diagnosed with a smoking-related disease, including heart disease, stroke, multiple cancer, lung disease, weak bones, blood clots and cataracts can get coverage for smoking and tobacco use cessation counseling. These diseases account for the bulk of Medicare spending today. If you take medications whose effectiveness is complicated by tobacco use, such as insulin and some medicines for high blood pressure, blood clots and depression are also eligible for the counseling. Up to 8 face-to-face visits during a 12 month period are covered when ordered by your doctor and provided by an approved practitioner.

Prostate Cancer Screening should be performed for all men over age 50. Medicare will cover an examination and PSA (Prostate Specific Antigen) blood test every 12 months.

Breast cancer is the most common non-skin cancer in women and the second leading cause of cancer death in women in the United States. All women with Medicare age 40 and older can get a screening mammogram every 12 months. Pap tests and pelvic exams to check for cervical and vaginal cancers are available for all women with Medicare. A clinical breast exam is part of this screening. Screening tests are covered once every 24 months for most women and once every 12 months for women at high risk.

Cont. on page 7

In providing good care, your doctor or health care provider may do exams or tests that Medicare doesn't cover. Your doctor or health care provider may also recommend that you have tests more or less often than Medicare covers them. In some cases, you may have to pay for these services. Talk to your doctor or health care provider to find out how often you need these exams to stay healthy. If a service you get isn't covered and you think it should be, you may appeal this decision. To file an appeal, follow the instructions on your Medicare Summary Notice (MSN). The MSN is an easy-to-read statement that clearly lists your health insurance claims information. For more information on filing an appeal, call 1-800-MEDICARE (1-800-633-4227) or visit www.medicare.gov. TTY users should call 1-877-486-2048.



Older adults are especially susceptible to hypothermia, a condition that occurs when the body temperature drops below about 95 degrees. Hypothermia can make your organs and nervous system stop working properly and can eventually lead to death if left untreated, according to the Mayo Clinic.

Common symptoms include shivering, confusion, lack of energy, weak pulse or low blood pressure and slurred speech.

Following these tips can help you avoid the problem:

- **Bundle up.** Wearing warm, loose-fitting layers helps keep your body temperature up. Loose clothing traps in the warm air. When you go outdoors, outer layers should be water and wind repellent, and inner layers should be wool, silk or polypropylene—these fabrics hold heat best.
- **Stay nourished.** If you're not eating well, you might not have enough fat under your skin to keep you warm.
- **Keep dry.** Stay as dry as you can. This means quickly changing out of wet clothing and avoiding strenuous activities that make you sweat. Wetness combined with cold weather is a recipe for heat loss.
- **Turn up the heat.** The U.S. National Institutes of Health recommends setting your thermostat to at least 68 to 70 degrees. Programs such as the Low Income Home Energy Assistance Program can help foot the bill if you qualify.

Schemes, Scams & Swindles

Senior Census – Fact or Fiction?

Some Michigan seniors have received mailings informing them of an upcoming "Senior Census." The mailings ask seniors for their opinions on several different issues. They also ask for a "donation" to ensure that the opinions of Michigan seniors are brought to the attention of their Congressional representatives. Before you respond to these mailings, ask yourself – why would I pay someone to make sure my voice is heard? Despite the fact that the census asks for the opinions of Michigan seniors on a range of topics, and asks for a "donation" to ensure that these opinions make it all the way to Washington, D.C., the census questions never change, and the opinions of seniors nationwide never appear to make it to our nation's capital.



Please keep in mind that your state and federal legislators always wish to hear from you. In fact, their job is to listen to your opinions and translate them into action. State and federal legislators make it easy for you to communicate with them, whether by mail or e-mail, phone or fax, or even a visit to their office. You should feel free to contact your legislators on your own or as part of a group, but you should never have to pay anyone to make your opinion heard.

This information was taken from the website of Michigan Attorney General Mike Cox. More consumer alert information is available at www.michigan.gov/ag or call 1-877-765-8388.



Oakland County has over 910 square miles of land and there are about 1,368 inhabitants per square mile.



The first official Oakland County census was taken in 1820 and the final count was 330 persons. Within 10 years the population grew to 4,911. By 1840 it was 23,646 and by 1870 it had reached 40,867. In 2000, persons living in Oakland County numbered 1,162,098.

Living Together Again

When children move out of the house, it begins a whole new era of independence. A parent may miss having them around, sharing meals and may even miss the noise and activity that occurs when there are multiple family members in the household.



As time goes by we become accustomed to living on our own. We may visit the kids or they come home for a short stay, but everyone always goes back to their own place.

What happens if parents and children end up living together again? This could happen for a variety of reasons. Someone loses their job, their pension or other financial support and can no longer afford their home. Illness or disability may rob a parent or an adult child of their ability to care for themselves and they need assistance.

Whatever the reason, living together again can be rewarding and challenging. There are issues that need to be worked out and the least of these is who has control of the TV remote. The key to a successful arrangement is planning and problem solving ahead of time.

The first thing to consider is whether this is a good idea. Parents, adult children, and spouses need to agree that this can work within your family. If someone is moving in with you, do you have the space to house them and if they require assistance, do you have the time, money, physical strength and patience? Will you be able to provide the necessary care if their needs increase over time.

Succeeding depends on if you are doing this for the right reasons. Guilt is not a good reason. If you are unable or unwilling to take on the responsibilities when a family member moves in with you, it is better to help them make other arrangements. When inviting a family member to live with you, make them a part of the family. If you treat them like a burden they will become one.

Talk about all of the issues that you think could come up before you move in together. If there are differences, try to find a compromise that will work for everyone in the family. Tactfully, establish what the household rules are and agree on each person's responsibilities and limits.

Everyone should help around the house according to their abilities. It is important to someone's self worth to feel they are useful.

One of the most important issues is a discussion of the finances. Budgeting and planning should be done before any moves are made. There will be increases in some costs such as food and utilities. Who will be contributing how much toward the household expenses? Don't make assumptions here.

Everyone should have some space of their own and some private time to themselves. This may mean adding a room, a bathroom or just rearranging your home slightly. Common courtesies such as knocking on doors and letting others know your schedule can be helpful.

Having several generations in the home can be a wonderful experience but will require some adjustment. If there are children in the household, they need to learn to be considerate of their grandparents. Grandparents need to step back and let the parents discipline their own children when necessary. Again, courtesy and respect for all will help.

Figure out where everyone's belongings are going to go. Try to find room for special possessions and items that are needed on a daily basis. Combining two households almost certainly means that everything will not fit in one home. Some things may need to be sold, given to friends or relatives, or placed in storage.

If you find that you are living together again with family members, it will take a while to adjust to the changes. Even in the best of situations there will be some bumps in the road, so be prepared and have patience.

Where in Oakland County is Brooks?

Answer: Brooks is in downtown Rochester for the Fire & Ice Winterfest.

Please join Oakland County Executive L. Brooks Patterson and the Rochester DDA, January 29th and 30th, at the 2010 Fire & Ice Winterfest.

Events will include a heated tastefest/beer tent, dogsled demonstration/rides, snowman building and childrens activities, ice skating, toboggan run, snow shoeing, ice carving demonstrations, geocaching, fireworks and much more!

Social Networking Safety

Facebook, MySpace, Twitter, and Windows Live Spaces are some examples of social networking web sites. They are services people can use to connect with others to share information like photos, videos, and personal messages. Social networking is a great way to stay involved and up-to-date with friends and family, whether they live down the street or around the globe. However, be sure to stay safe and keep your personal information from falling into the wrong hands. Social networking sites are prime targets for identity theft and computer viruses.

Here are some tips from Microsoft's Online Safety web [page found at www.microsoft.com/protect](http://www.microsoft.com/protect)



1. **Know what you've posted about yourself.** A common way that hackers break into financial or other accounts is by clicking the "Forgot your password?" link on the account login page. To break into your account, they search for the answers to your security questions, such as your birthday, home town, high school class, father's middle name, on your social networking site. To prevent this, make up your own password questions if the site allows it and don't draw them from material anyone could find with a quick search.
2. **Use caution when you click links** that you receive in messages from your friends on your social Web site. Treat links in messages on these sites as you would links in e-mail messages.
3. **Don't trust that a message is really from who it says it's from.** Hackers can break into accounts and send messages that look like they're from your friends, but aren't. If you suspect that a message is fraudulent, use an alternate method to contact your friend to find out. This includes invitations to join new social networks.
4. **To avoid giving away e-mail addresses of your friends, do not allow social networking services to scan your e-mail address book.** When you join a new social network, you might receive an offer to enter your e-mail address and password to find out if your contacts are on the network. The site might use this information to send e-mail messages to everyone in your contact list or even everyone you've ever sent an e-mail message to with that e-mail address. Social networking sites should explain that they're going to do this, but some do not.
5. **Type the address of your social networking site directly into your browser or use your personal bookmarks.** If you click a link to your site through e-mail or another Web site, you might be entering your account name and password into a fake site where your personal information could be stolen.
6. **Be selective about who you accept as a friend on a social network.** Identity thieves might create fake profiles in order to get information from you.
7. **Choose your social network carefully.** Evaluate the site that you plan to use and make sure you understand the privacy policy. Find out if the site monitors content that people post. You will be providing personal information to this Web site, so use the same criteria that you would to select a site where you enter your credit card.
8. **Assume that everything you put on a social networking site is permanent.** Even if you can delete your account, anyone on the Internet can easily print photos or text or save images and videos to a computer.
9. **Be careful about installing extras on your site.** Many social networking sites allow you to download third-party applications that let you do more with your personal page. Criminals sometimes use these applications to steal your personal information. To download and use third-party applications safely, take the same safety precautions that you take with any other program or file you download from the Web.
10. **Think twice before you use social networking sites at work.** Your employer may have a policy about the use of certain websites while using a corporate computer.
11. **Talk to your kids or grandkids about social networking.** If you're a parent or grandparent of children who use social networking sites, see *How to help your kids use social Web sites more safely on the Microsoft website.*



Understanding Senior Housing

The options in senior housing used to be pretty simple to understand. You either lived in your own home, stayed in a care home or you went to a nursing home. In the past decade the alternatives have expanded, which



offers more choices for the consumer but may make finding the right place a little more confusing. Let's take a look at what is available in senior housing and how to choose what is right for you or someone you care for.

Independent Living

Independent Living provides the greatest versatility and freedom. It refers to a compact, easy-to-maintain, private apartment or house within a community of seniors. This type of residence may be called a retirement home or community, senior apartment or housing or an independent living community. As the name implies, Independent Living is for those who want to live among their peers, but no longer want to maintain a house. The senior adult leads an independent lifestyle that requires minimal or no extra assistance. Hospitality or supportive services may be available onsite. If a senior needs occasional personal or medical care, they make their own arrangements.

Monthly costs for independent living vary. Subsidized senior housing programs are available for those who qualify because of age and income.

Assisted Living

An Assisted Living Facility provides care for seniors who need some help with everyday tasks such as bathing, eating or taking medication, but don't need full time nursing care. Assisted living residences may also be called residential care or adult congregate living facilities, personal care or retirement homes for adults and community residences.

These facilities usually provide three daily meals, 24-hour supervision, personal care, housekeeping, laundry and transportation. Social and recreational activities are often provided. Some assisted living facilities have health services on site.

The cost is almost always paid by the resident or their family. Health and long-term care insurance policies may cover some of the costs. Medicare does not

cover the costs of assisted living. Monthly costs can vary widely depending on the size of the living areas, services provided, type of help needed, and where the building is located. Some facilities offer many services in the basic monthly bill while others have a lower monthly rate and charge for services a la carte.

Adult Foster Care

Adult Foster Care (AFC) homes provide room and board, supervision and personal care to those over age 18. These homes may specialize in the type of care they provide such as elderly/Alzheimer's care, those with chronic mental illness or developmental disabilities. AFCs often are located in a residential neighborhood. They are licensed through the State of Michigan and are usually privately owned. Costs are set by the owner and privately paid by the resident, however, government funding sometimes can cover the cost for people receiving public assistance payments (SSI).

Adult Foster Care homes usually provide a private or shared room for sleeping, meals, help with daily activities, such as money management and setting up health care and other appointments. Assistance with laundry and housekeeping, transportation, medication reminders and supervision are often also included. Other services may be included depending on the facility's specialty and licensing. A list of licensed AFCs can be found at www.michigan.gov/dhs.

Continuing Care Retirement Facilities (CCRC)

These housing communities have different levels of care based on your needs. Where you live depends on the level of care you need. In the same community, there may be individual homes or apartments for residents who still live on their own, an assisted living facility for people who need some help with daily care, and a nursing home for those who require higher levels of care. Residents move from one level of care to another based on their needs but still stay in the CCRC.

Some facilities require an entrance fee in addition to monthly fees. Some CCRC contracts offer to provide housing and service for as long as the resident lives.

Cont. on page 11

Nursing Homes

A nursing home is a place for people who don't need to be in a hospital but can't be cared for at home. Most nursing homes have nursing aides and skilled nurses on hand 24 hours a day. These facilities provide a wide range of personal care and medical services, which may include physical, speech and occupational therapy. Nursing homes are licensed by the State of Michigan and receive regular inspections and report cards.

People may stay in a nursing home temporarily until their condition has improved or it may become their permanent home. Most residents are elderly, however, anyone recovering from an acute illness or injury or a person of any age who requires 24-hour care is eligible. Nursing homes may resemble hospitals with nursing stations while others try to be more home-like. Some nursing homes have special care units for people with serious memory problems such as Alzheimer's disease.

The cost for nursing homes can vary depending on the location, amenities and what type of care you need. Some nursing homes may provide skilled care after an injury or hospital stay. Medicare pays for skilled nursing and rehabilitative care for a limited period of time after a hospital stay. Medicare generally does not pay for long-term stays in a nursing home. Most people pay for long-term nursing home care using their personal resources, long-term care insurance or Medicaid, if they are eligible.

Sudoku Puzzle Solution

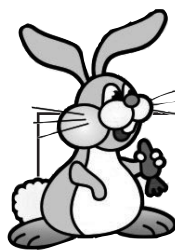
2	6	1	7	3	5	4	9	8
7	4	8	6	9	1	5	3	2
3	5	9	2	4	8	1	7	6
4	3	6	8	1	7	2	5	9
5	1	7	4	2	9	8	6	3
8	9	2	3	5	6	7	1	4
6	7	4	1	8	3	9	2	5
9	8	3	5	7	2	6	4	1
1	2	5	9	6	4	3	8	7



The Environmental Protection Agency (EPA) has started the Burn Wise campaign to reduce wood smoke pollution, helping to protect your home, health and the air we breathe, while keeping those who use wood for heat warm throughout the winter.

If you're burning wood, you can have a cheaper, safer and healthier fire by following these tips:

- Burn only dry, seasoned wood. It's better for the air and your wallet. Look for wood that is darker, has cracks in the end grain, and sounds hollow when hit against another piece of wood. Dry seasoned wood is more efficient at heating your home and can add up to significant savings over the winter. Never burn painted or treated wood or trash.
- Maintain your wood stove or fireplace and have a certified technician inspect it yearly. A certified technician can clean dangerous soot from your chimney and keep your wood stove or fireplace working properly, which reduces your risk of a home fire.
- Change to an EPA-certified wood stove or fireplace insert. These models are more efficient than older models, keeping your air cleaner, your home safer and your fuel bill lower, while keeping you warm in the winter. An estimated 12 million Americans heat their homes with wood stoves each winter, and nearly three-quarters of these stoves are not EPA certified. An EPA-certified wood stove can emit nearly 70 percent less smoke than older uncertified models.



What do you call 10 rabbits walking backwards?

...a receding hare line

Contact Information

Oakland Co. Health Division:

Nurse on Call: (800) 848-5533

Senior Citizen Services Coordinator: (248) 858-0213

Area Agency on Aging:

(800) 852-7795

Oakland Co. Sheriff's Dept.

for free 911 cell phones

(248) 975-9700

Social Security Administration:

(800) 772-1213

Legal Hotline:

(800) 347-5297

Pension Rights Hotline:

(800) 347-5297

Oakland County Parks

(248) 858-7596

Medicare/Medicaid Assistance Program

(800) 803-7174

State Long Term Care Ombudsman

(866) 485-9393

Michigan Office of Services to the Aging:

www.michigan.gov/miseniors

AARP:

www.aarp.org/statepages/mi.html

US Administration on Aging:

<http://www.aoa.dhhs.gov/default.htm>

National Council on Aging:

<http://www.ncoa.org>

Healthy Aging for Older Adults:

www.cdc.gov/aging

OCHD Senior Resource Directory

www.oakgov.com/seniors/directory

Waterford Aging Network Directory of Services

www.waterford.lib.mi.us/outreach/directory.htm

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Pontiac, Michigan 48341

