



# Senior Advocate

Dedicated to the Well-Being of Oakland County Seniors

Summer 2010   ♥   Volume 7, Issue 2

## CHOOSING A MEDIGAP PLAN

*Finding your way through the maze of Medicare can be a daunting task. What is a Medigap plan, and do you need one? Here is some basic information on Medicare options and how to find out more.*

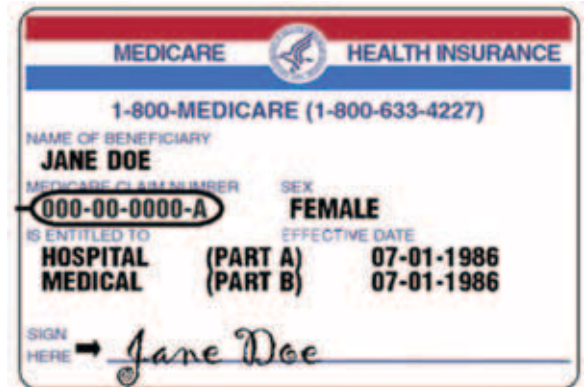
Let's start at the beginning. There are two main coverage choices for how to get your Medicare: Original Medicare and Medicare Advantage Plans.

Original Medicare allows you to have your choice of doctors, hospitals and other providers. It consists of two parts. Part A (Hospital Insurance) is free for most people who paid Medicare taxes while working. Part B (Medical Insurance) has a monthly premium, usually paid by you. Deductibles and coinsurance are paid by you or by your supplemental coverage (more on supplemental plans below). If you want prescription drug coverage (Part D) you must choose and join one of the Medicare Prescription Drug Plans which are run by private companies, approved by Medicare.

A Medicare Advantage Plan works like an HMO or PPO. Coverage is provided by private insurance

companies, approved by Medicare. It includes both Part A and Part B. In most plans you need to use plan doctors, hospitals and other providers or you will pay more or all of the costs of care. There is usually a monthly premium, in addition to your Part B premium. Advantage Plans may provide extra services such as prescription drug coverage. If your plan does not offer prescription drug coverage, you can choose and join a Medicare Prescription Drug Plan.

Medigap (Medicare Supplement Insurance) policies are sold by private insurance companies and can help pay some of the health care costs, or gaps, that Original Medicare doesn't cover. This includes copayments, coinsurance, deductibles and emergency health care outside the United States that would otherwise be paid out-of-pocket by you.



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*Cont. on p. 3*

The hands on page one belong to Oakland County Executive L. Brooks Patterson.

Brooks' Senior Advisory Council is a bipartisan group of older adults who apprise him of the issues important to seniors. He created a Senior Department at the County in 2003 and sponsors this newsletter to help keep seniors informed.

"Seniors have wisdom to share, but we can still learn a new trick or two," says Patterson.



## LETTER FROM THE EDITOR

*It takes a little time to come up with what topics will be covered in the Senior Advocate. As soon as one issue has gone to the printer, I start a new list and jot down ideas that might be used for the next. Some of them make it to print and some of them end up in the circular file below my desk. A lot of ideas come from conversations with friends, family and co-workers. Their concerns and joys, good and bad experiences, plans for the future and mistakes of the past all play a part in the information that you read about here.*

At a recent dinner out with the ladies in my neighborhood, we started talking about funerals. (No, I don't know how that started.) One of my neighbors was very matter of fact when she said that not only does she have all of her legal affairs in order, but she has written instructions for her funeral plans. She keeps a letter with important information on her dresser in plain sight so that it will be found quickly and easily after her death. Now she makes it clear that she is not planning on dying anytime soon, but at the same time acknowledges that the odds increase with each passing day. After thinking about this I thought you might want to have information on planning ahead and making your final wishes known.

Lots of ideas come from family which you have already heard about in issues past. My mother's daily struggle with Alzheimer's and my father's continuing efforts to keep her at home are reflected in this issue. Once in a while she will say something like, "I had better go home now, my mom and dad will be wondering where I am." She got out of the house one hot, summer day while Dad was in the washroom. After two frantic hours of searching which involved the police and some helpful neighbors, they found her not far from their house. In the Florida heat, it could have been the end of her. She now wears an ID bracelet and the police keep her name and description in their database of adults at risk. My father has increased the security on

the doors and does his best to keep her safe. There is information in the following pages on wandering that could be helpful for someone in your family or neighborhood.

Finally, we all have memories of food made from recipes that are probably older than we are. Our family has "Aunt Annie's Biscuits" which are tender and delicious. The family rule was to use Annie's instructions, but never eat the biscuits she made herself since she tended to smoke when she baked and didn't pay attention to where the ashes flew. A colleague mentioned a recipe that her mother used to make called Canadian War Cake. The ingredients for the cake did not include butter, eggs or white sugar that might have required ration stamps or were just more difficult to come by during WWII. I found several recipes with this name and have included one in the newsletter. I would be interested to hear about old family recipes that you are fond of. A recipe is included in most issues of the Advocate and it would be fun to include some of yours.

A handwritten signature in cursive script that reads "Mary".

Mary Strobe

Senior Citizens Services Coordinator



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Lynn Alexander, founding editor of the Senior Advocate is the author of a new book, **Caregiver Tsunami**. The book teaches families, and everyone involved with caregiving, easy skills to follow. It is available at [www.publishamerica.com](http://www.publishamerica.com) or at [www.amazon.com](http://www.amazon.com). Congratulations, Lynn!

You may be able to choose from up to 14 different standardized Medigap policies (Medigap Plans A through N). Not all plans are available to new enrollees or in every state. These policies must follow Federal and State laws designed to protect you. A Medigap policy must be clearly identified on the cover as “Medicare Supplement Insurance.” Each plan, A through N, has a different set of basic and extra benefits. It’s important to compare Medigap policies because costs can vary. The benefits in any Medigap Plan A through N are the same, no matter which insurance company sells it. Each insurance company decides which Medigap policies it wants to sell. For example, Company One sells Medigap plans A, B, C and N. Company Two sells plans B, D, L and N. You are interested in plan N and want to compare the two companies. The coverage with plan N is standardized and should be the same, however, companies can charge different premiums for exactly the same Medigap coverage. So, there are two things to do when picking a Medigap plan: Find out what plan, available in this state, best suits your needs and then compare what that plan costs from the companies that offer it.

You make a plan choice when you are first eligible for Medicare. Each year you can review your health and prescription needs and switch to a different plan in the fall. There are several things you should consider when choosing a plan.

- Coverage: Do you have other types of health or prescription coverage (such as employment related coverage) and how does it work with Medicare?
- Cost: How much money will you have to pay out-of-pocket for premiums, deductibles and other costs such as hospital stays or doctor visits? Is there a yearly limit on what you could pay out-of-pocket?
- Choice: Do you have to choose your hospital and health care providers through a network? Do you need a referral to see a specialist?
- Prescription drugs: What are your drug needs and are those drugs included in their list of covered items? What will prescription coverage cost under each plan? Can you use a pharmacy that is convenient for you?
- Will the plan cover you if you travel to another state?

For more information and assistance with Medicare questions, contact any of the following:

Area Agency on Aging Medicare/ Medicaid Assistance Program at (800) 803-7174;

Medicare at (800) 633-4227 or [www.medicare.gov](http://www.medicare.gov).

The Senior Advocate has a new and improved look, but still the same great content. We're excited about the new design and we hope you enjoy it too.



*Senior*  
**Advocate**

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You can now access this newsletter, as well as a Senior Resource Directory, online at the Oakland County Senior Website. The address is [www.oakgov.com/seniors](http://www.oakgov.com/seniors).

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

E-mail [strobem@oakgov.com](mailto:strobem@oakgov.com) or call Mary Strobe at (248) 858-0213, or write to us at: 1200 N. Telegraph Rd. Bldg. 34E Pontiac, MI 48341-0432

# “LOST” IS NOT A REALITY TV SHOW

*A person's ability to recognize once-familiar people and places, or adapt to new surroundings, can be stolen away by Alzheimer's disease or other forms of dementia. A person with dementia may not know the way to the bathroom or be able to identify the family photographs on the wall, even though it is the home they have lived in for decades.*

More than 60% of those with Alzheimer's disease will wander at some point. Sometimes there is a reason for it that we can work out. Often, someone who is wandering is:

- Searching for something. Wanderers may be looking for something to try and satisfy a basic need, such as hunger or thirst, but they have forgotten where to go. They may be looking for a face or a place that they recognize, but at that moment it all looks strange to them.
- Escaping from something. Wandering can be the result of too much stress, anxiety or even too much stimulation such as multiple conversations, loud televisions or the banging of construction noise. Pain can cause restlessness and lead to wandering.
- Reliving the past. If wandering occurs at the same time every day, it may be part of that person's past routine, such as the time they went home from work every day. They may feel they have an obligation to fulfill such as doing the shopping or visiting someone.
- Wandering can be triggered by medication side effects. Monitor reactions to medications and consult a physician, especially if you see a sudden change in behavior or activity.

What are some tactics that you might use to lessen those episodes of wandering?

- Address their needs that may prompt the wandering. Offer a glass of water, a snack or the use of the bathroom. Have a photo album available with old and new pictures of familiar people and places. Physical activity may decrease some restlessness and improve their nighttime sleep. Limiting daytime naps, no caffeine after noon and restricting fluids in the 2 hours before bedtime may help with wandering during the night.
  - People with dementia may forget how to get around their own home. Help them find what they are looking for. Place pictures on the entrances to rooms with a description, such as a bed with the words, “This is where you sleep.” Let them explore the environment. If they want to leave to find home or work, don't tell them that they are wrong, but work with them until they forget or you can distract them.
  - If you notice that your loved one tends to wander at the same time every day, plan an activity that may keep them busy such as folding towels, listening to music or helping to set the dinner table. Some items may trigger the idea to wander. You may want to keep items such as coats, hats, boots, wallets or purses out of sight. Control access to the car keys since they may wander using the car.
  - Avoid leaving someone with dementia alone in the car.
- No matter what you do, you may not be able to stop wandering behavior. Here are some ideas to make the environment safer for the wanderer.
- Remove throw rugs, extension cords and other obstacles to prevent tripping. Use night lights throughout the home and gates at stairwells to prevent falls.
  - Use devices that signal you when the door is opened. These can be high-tech gadgets such as pressure sensitive door mats or a few cow bells or pan lids on a string that make a racket when the door opens.
  - Disguise the doors by hanging a curtain or poster over them or covering the knobs with childproof covers or fabric. A mirror or a stop sign on the door can help, too. Install sliding bolt locks, high or low, out of their line of sight.



The Area Agency on Aging 1-B (AAA 1-B) is hosting its 11th Annual Solutions for Family Caregivers Expo on Saturday, October 16, 2010 from 9:00 a.m. to 2:00 p.m. at Best Western Sterling Inn Banquet and Conference Center (34911 Van Dyke Avenue at 15 Mile Road) in Sterling Heights. This free event provides information and resources to people who care for elderly or disabled family members or friends. More than 85 exhibitors will be on hand to provide information on products and services for caregivers. For caregivers who think attending a special event is out of the question because they cannot leave their loved one, AAA 1-B is offering on-site “Respite Care at the Expo.” Due to limited space, reservations for “Respite Care at the Expo” must be made by October 8, 2010. Respite care is strictly for adults. For more information or to make a reservation, caregivers can visit [www.aaalb.com](http://www.aaalb.com) or contact the AAA 1-B at 1-800-852-7795.

Use fencing or hedges to create a safer outdoor space at their home.

Wanderers who become lost can be unpredictable and difficult to find. They may not call for help or answer if someone calls their name. They may not remember their own name or where they live. Caregivers need to plan ahead and have resources in place that can help if a loved one becomes lost.

- Keep a telephone list of persons who can assist you when you need help.
- Know the neighborhood and locate dangerous areas such as water, tunnels, bus stops and heavily traveled roads. Know the neighbors and ask them to notify you if they see your loved one outside alone or dressed inappropriately for the weather.
- Make a list of places that the person may wander to such as a former home or workplace, restaurant or house of worship.
- Keep a recent close-up photo to give to police. Talk to your local law enforcement office to see if they keep a database of at-risk adults.

Consider enrolling your loved one in a safe-return program such as the one provided by the Alzheimer's Association. To find out more contact them at (888) 572-8566 or their website at [www.alz.org/gmc](http://www.alz.org/gmc).

A nursing home in Germany developed a unique way to keep some of their residents with Alzheimer's from wandering away. They installed an exact replica of a bus stop with a bench just outside the door. The residents would see the stop and remember that waiting there meant they would get home. After a short wait there, the staff would then approach them and let them know the bus would be late and invite them in for coffee or tea. The distraction worked and they came inside, forgetting that they were trying to leave. The program has been so successful that it is being expanded to other care homes.

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



Treat man's best friend to three parks built just for canines! Dog parks at Lyon Oaks, Orion Oaks, and NEW Red Oaks offer dogs a place to roam off-leash and interact with other four-legged friends. The ever-popular waterpark dog swims are back! Special dog swims will happen in September at Waterford Oaks Waterpark and Red Oaks Waterpark.

Find complete dog park events and information at [DestinationOakland.com](http://DestinationOakland.com) or contact Laurie Stasiak at (248) 858-4929 or at [stasiakl@oakgov.com](mailto:stasiakl@oakgov.com)

Bring your bark to our parks!

# SIZE DOES MATTER

*Long ago and far away, no one ever asked you if you wanted to supersize your meal. A hamburger was usually one patty on a bun with lettuce, tomato and maybe, a slice of cheese. It was not a half pound, bacon, double cheese and chili burger on an oversize, grilled-in-butter bun. When you ordered a cup of coffee, your only options were cream and sugar. No tall or grande or raspberry caramel mochaccino.*

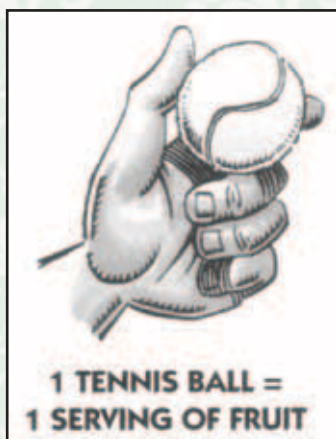


Image Credit: North Carolina SNAC.

We have lost our sense of portion and a balanced diet and because of it, are consuming many more calories than our bodies need. The U.S. Department of Agriculture publishes health diet guidelines every five years. Recommendations for the general public, over two years of age, include a diet which emphasizes fruits, vegetables, whole grains and fat-free or low-fat milk and milk products. It also includes lean meats, poultry, fish, beans, eggs and nuts. Fats (especially solid fats like butter), salt (sodium) and added sugars should be used in moderation. The number of daily calories consumed by individuals is calculated on your age, weight, activity and other health factors. Talk to your physician about what yours should be.

For many of us, eating healthier will mean adding some nutritious items to our menu and cutting back on the amounts of other things we put on our plate. This sounds hard, but we can start by making choices we can live with. For example, choose grilled or broiled chicken or fish over deep fried. Do you really need bacon, cheese or mayonnaise on that? Each extra item adds lots of extra calories. Next, try decreasing the size of the food portions. Share that steak with someone and add some extra vegetables to fill in the gap on your plate. Use a smaller plate and less will look like a feast.

Some other ideas to minimize the temptation of eating more:

- Serve food on individual plates instead of putting serving dishes on the table (a second helping is no longer right in front of you).
- When snacking, put the amount you plan to eat in a small bowl. Don't refill it.
- Store tempting foods on a high shelf or at the back of the freezer where it isn't as noticeable
- Place healthy snacks at eye level in the front of the cupboard or refrigerator.

So, what should a portion look like? Well, that depends on the food. A serving of higher calorie nuts is going to look a lot smaller than a serving of vegetables or whole grain cereal. On the next page is a list of serving sizes that can help you choose the right portion at home or in a restaurant.

Practice measuring out your food onto a plate at home so that your eye becomes accustomed to what 4 ounces of meat or half of a cup of pasta looks like. It will help you make food choices you can live with.



FOOD	SERVING SIZE	LOOKS LIKE
Chopped vegetables	½ cup	Half of a baseball
Raw leafy vegetables (like lettuce)	1 cup	One baseball or fist of an average adult
Potato	1 medium	A computer mouse or an average adult fist
Fresh Fruit	1 medium piece	One baseball or one 60 watt lightbulb
Fresh Fruit	½ cup chopped	Half of a baseball
Dried Fruit	¼ cup	One golf ball or one large egg
Pasta, Rice, Cooked Cereal	½ cup	One level cupcake paper or half of a baseball
Ready-to-eat Cereal	This varies a lot. Read the box label	
Pancakes, waffles	1	Diameter of a CD
Cornbread	1 piece	One bar of soap
Bagel	½ bagel	Diameter of a hockey puck or can of tuna
Muffin	1	Diameter of a hockey puck or can of tuna
Pretzels, chips	½ cup	A level handful or half of a baseball
Red Meat, Poultry, Seafood	3 ounces, cooked	Deck of cards or a checkbook
Dried Beans	½ cup cooked	Half of a baseball
Nuts	¼ cup	One golf ball
Cheese	1 ounce	Two dice, one 9 volt battery, or size of a thumb
Pizza	1 slice	Two \$1 bills
Butter or margarine	1 teaspoon	One die or one poker chip



## RECIPE CORNER

### CANADIAN WAR CAKE

#### INGREDIENTS:

- 2 cups brown sugar
- 1 cup water
- 1 cup raisins
- ¼ cup vegetable shortening (such as Crisco)
- 1 teaspoon cinnamon
- ¼ teaspoon nutmeg
- ¼ teaspoon ground cloves
- 3 cups flour
- ¼ teaspoon salt
- 1 teaspoon baking powder
- 1 teaspoon baking soda
- ½ cup chopped walnuts (optional)

#### DIRECTIONS:

Put the first 7 ingredients in a heavy saucepan and bring to a boil.

Cook gently for 5 minutes. Remove from heat and let cool until mixture is comfortably cool to your finger.

Preheat oven to 350 degrees F.

Grease and flour 2 loaf pans.

Sift together flour, salt, baking powder and baking soda.

Add them to the cooled sugar mixture and beat well.

Stir in walnuts.

Bake for 45 minutes or until a toothpick comes out of center clean.

Cool in pans for 10 minutes and then turn onto plate to cool completely.

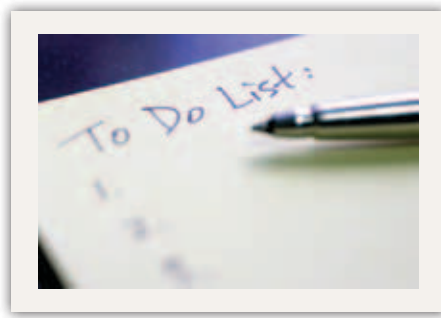
# SHOP RIGHT!

Taking steps to prevent foodborne illnesses is always important for your health and safety. Good handwashing and proper food storage are essential for keeping food associated ailments away. However, safeguarding your health begins at the supermarket, grocery store or other places where you buy your food.

Here are some tips to follow while shopping for the groceries that you plan to store and serve.

1. Check the store you shop in for cleanliness and proper food handling practices that help assure food safety. Does the place look and smell clean?
2. Plan your shopping trip so that meats and frozen items are chosen last. Separate raw meat, poultry and seafood from other items in your cart, using plastic bags to prevent dripping. Raw meat juice on the lettuce is not healthy or appetizing. Try to keep them separate at the checkout and in your grocery bags.
3. Don't buy food in cans that are bulging or dented and avoid food in jars that are cracked or have loose or bulging lids. Foods sold in cans or bottles have been processed to keep for a long time, but a dent could cause an opening in the seam of a can to allow contamination. Same story for a loose lid or a crack in a jar. Bulging cans or jar lids may mean that the food was not completely processed and is contaminated.
4. Take a look at the packaging of the frozen food you are thinking of purchasing. It should not be open, torn or crushed. If the wrapping is transparent, look for signs of frost or ice crystals that might indicate that it has been stored too long or

*Cont. on Pg. 9*



# SEVEN SUBJECTS TO SHARE

*In an emergency, things can happen pretty quickly. The health care providers who are responding may decide to give medications, do medical procedures such as surgery or begin using life-support machinery. Time matters. Knowing some essential details about you can save precious minutes and allow the emergency team to give the best care possible.*

So who is going to tell the emergency team about your specific medical needs? For obvious reasons, you the patient, may not be able to convey these facts. That leaves it up to your family member, friend, neighbor or emergency personnel to try and piece together a complete medical history. If you have never discussed your vital information or expressed your wishes to anyone, don't expect them to know what you would want done.

Here are the essential details that you should give to the person that will likely be there if you were to have a health emergency. If you do not have someone to give this to, post it on your refrigerator for emergency personnel to find.

1. **The names of your doctors:** Include their first and last name, phone numbers, address and specialty. They can be contacted for more specific medical information and other important facts.
2. **Birth dates and insurance information:** Records are often filed according to birth date so this can be a key piece of information in an emergency. It is also helpful to list the name of your health insurance provider and policy numbers.
3. **Medical conditions and allergies:** Include a list of all medical conditions, such as heart disease or diabetes, and any surgeries or major medical procedures you have had such as implantation of a pacemaker. Note any allergies to medications or other substances.
4. **Medications and supplements:** Some medications can make a difference in your treatment in an emergency. For example, if you are on blood thinners then heavy

bleeding is more likely. Also, certain vitamins and supplements may interact with emergency medications.

5. **Advance Directives:** These instructions outline your wishes in the event you are not able to make medical decisions for yourself. They include your choices about the use of life-support, resuscitation and who should speak for you.
6. **Lifestyle Information:** This includes information about diet, activity, use of alcohol, drugs or tobacco and religious beliefs. All of these could influence treatment decisions.
7. **Privacy considerations:** You can sign a release ahead of time that allows your health care providers to speak with the persons you are comfortable knowing about your medical care.

Knowing this information could save critical minutes in an emergency. Share it with someone you trust.

**Planning For Your Peace of Mind- A Do-It-Yourself Guide To Medical and Legal Decisions** is a document available courtesy of the Michigan Legislature. It includes information and forms for documenting personal records, medical and prescription information, advance directives, statutory wills and organ donation. This document may be available from your State Representative or you can find it on the Michigan Legislature website at [www.legislature.mi.gov](http://www.legislature.mi.gov) under publications.

More information on a variety of health related subjects is available for seniors at [www.mayoclinic.com](http://www.mayoclinic.com).



# SCAMS, SCHEMES, & SWINDLES

## DRUGS AT THE DOOR

*You can shop for anything on the internet. It is easy, fast and your purchase shows up at your doorstep which can be very helpful if you have difficulty getting out to the store. However, some purchases require that you take more care when choosing the company you buy from.*

When it comes to buying medication online, it is important that you be very careful. Buying prescription and over-the-counter drugs on the internet from a company that you don't know could be a waste of your money and even hazardous to your health.

A **trustworthy website** used for purchasing medications should:

- Be located in the United States
- Be licensed by the state board of pharmacy where the web site operates
- Have a licensed pharmacist available to answer questions
- Require a prescription for medicines prescribed by your health care provider
- Provide contact information so you can talk to a person for questions or problems

One way to check that an internet pharmacy is safe to use is to look for the Verified Internet Pharmacy Practice Sites™ Seal also known as the VIPPS® seal. This means that this internet pharmacy has met state licensure requirements as well as other criteria set by the National Association of Boards of Pharmacy.

Signs of an **unsafe website** :

- It sends you drugs, but does not identify the country they are made in
- There is no way to contact the website by phone
- The prices are dramatically lower than the competition

- It offers to sell prescription drugs without a prescription (This is illegal!)
- It may not protect your personal information

Some drugs sold online from **unsafe websites**:

- Are fake or “copycat” (they look like the right pills but do not contain the right medicine)
- Are too strong or too weak
- Have dangerous ingredients
- Have expired
- Have not been approved by the FDA and checked for safety and effectiveness
- Are not made using safe standards
- Are not labeled, stored or shipped correctly

Protect yourself. Buy your medication only from state-licensed pharmacies. If you buy shoes from a “questionable” retailer, you might have some sore feet. If you choose to buy your medicines from an unlicensed pharmacy, you could risk your health. Make sure you are dealing with a reputable pharmacy before buying medicines online.

For information on legitimate internet pharmacies go to [www.vipps.info](http://www.vipps.info).

*Shop Right Cont. from Pg. 8*

thawed and refrozen. Also, avoid packages that are above the frost line in a chest-style display freezer.

5. Choose your eggs carefully. Open the carton to make sure that they are clean and none are cracked. Move each egg a little to see if the bottom has cracked and stuck to the bottom of the carton. Buy only refrigerated eggs and store according to the “Safe Handling Instructions” on the package.
6. Perishable foods should be refrigerated or frozen as soon as possible after grocery shopping. For safety, the rule is that food should not be left at room temperature for more than two hours because harmful bacteria can start to multiply. If the temperature is above 90°F, shorten that time to one hour. During hot weather, if you are using the air conditioner in the car, keep your groceries in the passenger area and not in the trunk. If it will take you more than an hour to get home, use an ice chest to keep frozen and perishable foods cold.

Keep your food safe and prevent foodborne illnesses. For more information on consumer health go to the U.S. Food and Drug Administration website at [www.fda.gov/consumer](http://www.fda.gov/consumer).



For fresh local produce, check out a Farmer's Market near you. Communities with markets include Birmingham, Novi, Royal Oak, Wixom, Southfield, Rochester, Waterford and more.



# PLANNING FOR A TRIP WITHOUT LUGGAGE

*There are several singers, both country and rock, that have sung the line, "I ain't never seen a hearse with a luggage rack." That makes sense when you think about it. So, since you can't take it with you when you die, there is no need to pack. However, there is some planning that you can do ahead of time to ease the journey for you and your loved ones.*

## BEDBUGS

We have all heard the "goodnight rhyme" that ends with "Don't let the bed bugs bite." It may have seemed amusing as a child, but these small, brownish insects are no laughing matter. This nuisance is making a comeback and everyone's home could be the next place they take up residence.

So, how do they get to your house? Bed bugs like to hitch a ride on objects such as furniture, clothing or luggage from a recent trip. They usually like to live in the creases and folds of the mattress or cracks of the bed frame, but can be found in many other places including behind baseboards and electrical plates, between curtain folds and cushions, in cracks in furniture and plaster, in drawers and under wallpaper, wall art, chairs, beds and dust covers. They can also travel to other rooms or apartments along pipes, electrical wiring or other openings.

Bed bugs are active at night and feed on the blood of people while they sleep. Their bites usually look like small red bumps, sometimes in a line or small group, and they can be itchy or even painful. You may see small black stains or "blood spots" on your sheets, pillows or in the mattress seams. They do not carry disease, but scratching the bitten areas may lead to infection.

What can you do to prevent bed bugs from becoming a pest in your home? When visiting a hotel, inspect the

At some time in our lives, most of us will make or assist with planning a funeral. For most families, planning for the funeral is done shortly after the death. This can mean making many decisions during a very difficult and emotional time. The family must decide which funeral provider to use, what kind of service it should be, will there be a viewing, will the body be buried, cremated or donated to science and, as callous as it may sound, how much will everything cost.

Thinking about your own funeral can make some people a little uncomfortable, but preplanning can be a positive experience for both you and your loved ones. Having that conversation, making some plans like you would for any other life event, can make a painful time easier to bear. It helps the family find comfort in knowing that the funeral reflects what you wanted and also relieves the strain of having to make such important decisions at such a stressful time.

The basic areas that you will need to address in preplanning are disposition of the body, funeral services and how will services be paid for.

The decision on what is done with a body following death is influenced by faith, personal feelings and culture. It is important to discuss the options with loved ones so that they understand your choices and talk about any reluctance they may have in carrying out your wishes.

When someone talks about a funeral, the idea that typically comes to mind is what is called the "traditional" or "full-service" funeral. This usually includes embalming, viewing or visitation, formal funeral services and transport to a cemetery for burial or

entombment. Another option is the direct burial, where the body is buried shortly after death. There is no viewing or visitation and a memorial service may be held at the grave or on a later date. A traditional funeral usually provides more services, for which there are more costs such as embalming and preparing the body for viewing, rental of the room for viewing and/or service and use of the hearse and vehicles to transport family. Other costs to consider are the casket, cemetery plot, burial vault, grave marker, flowers and fees for clergy, musicians and the obituary notice.

For Americans, cremation has increasingly become a choice rather than burial. A direct cremation is done shortly after death when there will not be a viewing or other ceremony where the body is present. The funeral director must offer to provide an inexpensive enclosure that will be cremated with the body. If a private or public viewing will occur before cremation, a casket from the funeral home may be rented for the visitation and funeral which eliminates the cost of buying one.

Some people choose to donate their body to a medical school to assist in the training of medical professionals. Michigan State, University of Michigan and Wayne State Medical Schools accept donated bodies of individuals. There are some limitations of what bodies can be accepted such as those with extensive damage or history of certain contagious diseases. If you are thinking of donating your body after death, contact the medical school for more information. Most schools hold a memorial service during the year for those who have donated their bodies.

When you begin to plan ahead for a funeral, you will want to gather information about your options. Compare the costs of items

and professional services among funeral homes because there can be substantial differences. By federal regulation, all funeral homes must give price quotes over the phone and a printed, itemized price list when you inquire in person to discuss funeral arrangements. If you are purchasing a casket, they must supply a list of the available selections and their prices before showing you any caskets.



Preplanning does not necessarily mean prepaying. The advantages of paying in advance include ensuring that money is available for the service, setting funds apart from other assets if you are applying for Medicaid or providing peace of mind for you if there is no one else who would be able to make your final arrangements. There are disadvantages to paying ahead of time too. If you change your mind about the arrangements or move to another state, you may not receive a full refund. Will the money paid today cover the costs of your choices in the future? Are you protected if the funeral home goes out of business? There are options to set aside money for a funeral in a special savings account, trust, or life insurance policy that will be available when needed. If you feel prepaying is a wise decision, then be sure to go over all available options with your funeral director. Remember, like any contract, ask any and all questions you may have regarding your preneed plan before you sign an agreement.

Once you've made those prearrangements, keep a copy of the plan and any pertinent paperwork in a safe place. Decide on the family members, friends or professionals whom you would like to carry out your wishes and ask them if they are willing to perform these duties. Have at least one back-up person in case your first choice is unable to carry out your instructions. Discuss with them what arrangements have been made. Gather your important papers and let them know where the information may be found. If you do not talk with someone about your wishes or if the written plans are not found soon after death, then your requests may not be known or followed.




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Get out your blue suede shoes and head to the Second Annual Fabulous 50's Extravaganza at Baker's Restaurant in Milford on Friday, September 10 from 6:00 p.m. to 10:00 p.m. Tickets are \$16 if you pre-register and \$20 at the door. The price includes dinner, entertainment, contests and access to vendors specializing in senior services. Cash bar available. This event is hosted by Dublin, Highland, Milford, Northfield, Novi, South Lyon and Wixom Senior Centers. Space is limited, so sign up early by calling Dublin Center at (248) 698-2394.

*Bedbugs cont. from Pg. 10*

room and mattress for signs of them before you unpack. Place your luggage on the folding luggage rack provided or seal it in the dry cleaning bag. Don't place it on the floor or spare bed. Hang your clothing in the closet farthest from the bed. Check your clothing and luggage before you head for home.

It is hard to see if bed bugs are hiding in second hand upholstered furniture or used mattresses, so it is best to avoid picking them up. Other used furniture should be carefully inspected and cleaned before you bring it into your home. When bringing second-hand clothing into your home, keep it sealed in a plastic bag until you put it directly into the washing machine. Wash with hot water and dry on a high heat setting to kill bedbugs and their eggs.

If you think that you have a problem, consult your local Michigan State Extension office or a licensed professional Pest Control Operator as soon as possible. They can help you determine if it is bed bugs or some other pest, such as fleas. They will also give you detailed instructions on how to treat the infestation.

For more information on bed bugs and pest control in the home visit: [www.michigan.gov/emergingdiseases](http://www.michigan.gov/emergingdiseases)

Sudoku Puzzle Solution

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



*Senior*  
**Advocate**

L. Brooks Patterson, Oakland County Executive  
Health Department, Bldg. 34E  
1200 N. Telegraph Road  
Pontiac, Michigan 48341

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Standard  
U.S. Postage  
**PAID**  
Royal Oak, MI  
Permit 14

## CONTACT INFO

### Oakland Co. Health Division:

Nurse on Call: (800) 848-5533

### 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.miseniors.net](http://www.miseniors.net)

### AARP:

[www.aarp.org/statepages/mi.html](http://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](http://www.cdc.gov/aging)

### OCHD Senior Resource Directory:

[www.oakgov.com/seniors/directory](http://www.oakgov.com/seniors/directory)

### Operation Medicine Cabinet (Prescription Drug Disposal):

[www.operationmedicynecabinetmi.com](http://www.operationmedicynecabinetmi.com)