

# URBAN AGING NEWS

Urban Aging L3C

FREE

Issue 39 | Winter 2024

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

## THEIR PRESENCE ENRICHES OUR PRESENT WORLD



**Recipients of Hannan Center's 70 Over Seventy: The Next Chapter awards acknowledge the extraordinary achievements and enduring potential of our community's seniors.**

### -INSIDE-

Can positive thinking lead to longer, healthier life? See page 4

Learn when to revise your will. See page 8

Medicare pilots local dementia care program. See page 9

**From the office of Wayne County Treasurer  
Eric R. Sabree**



## **PROBATE ASSISTANCE**

If you need assistance in starting a Wayne County Probate Court Case because a property is in the name of a deceased family member, please contact one of the following community partners for assistance:

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**United Community Housing Coalition: 313-405-7726**

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One of the benefits of aging, I've naively thought, is that wisdom arrives spontaneously, the result of living through life's experiences. Not so. There's so much more to gaining wisdom. Also, you never quite know when you're there because it's one of those qualities that is difficult to define. People speak of the wisdom they see in others - but few people call themselves "wise."

While wisdom may be difficult to define, there is no shortage of attempts at definitions:

- A recent study that sought to uncover the global image of wise elders identified two

characteristics: Those who think before acting, carefully considering different perspectives, using logic and past experiences to guide their decisions; and those who are good at understanding and caring about the thoughts and feelings of others.

- Psychologists at Psychology Today define the wise as those who "generally share an optimism that life's problems can be solved and experience a certain amount of calm in facing difficult decisions." They add that intelligence may be necessary for wisdom, but it definitely isn't the sole attribute.

- The Spiritual Life website simply characterizes wisdom as "the ability to think and act using knowledge, experience, understanding, common sense, and insight."

- Wisdom, as described numerous times in the Bible, among other attributes, includes discernment, insight, and the fear of the Lord - all foundational elements of wisdom.

And still other sources deem wisdom as entailing unbiased judgment, compassion, self-knowledge, selflessness, ethical actions and kindness.

As I see it, wisdom seemingly encompasses three abilities: the ability to tap your knowledge and experience, the ability to examine situations and oneself, and the ability to be compassionate.

A tall order, but not impossible. Wisdom is a worthy goal as we age because it adds to our happiness and fulfillment, researchers say.

And that's my motivation for achieving wisdom - happiness and fulfillment.



For starters, I know I'll need to spend quality time self-assessing and self-correcting, forgiving and not judging, and employing greater compassion.

As I approach the grand age of 70, I'd like to be regarded as wise, wouldn't you?

Age well.

Patricia Ann Rencher,  
Founding Publisher  
urbanagingnews@yahoo.com  
313.204.5140

## OUR STAFF



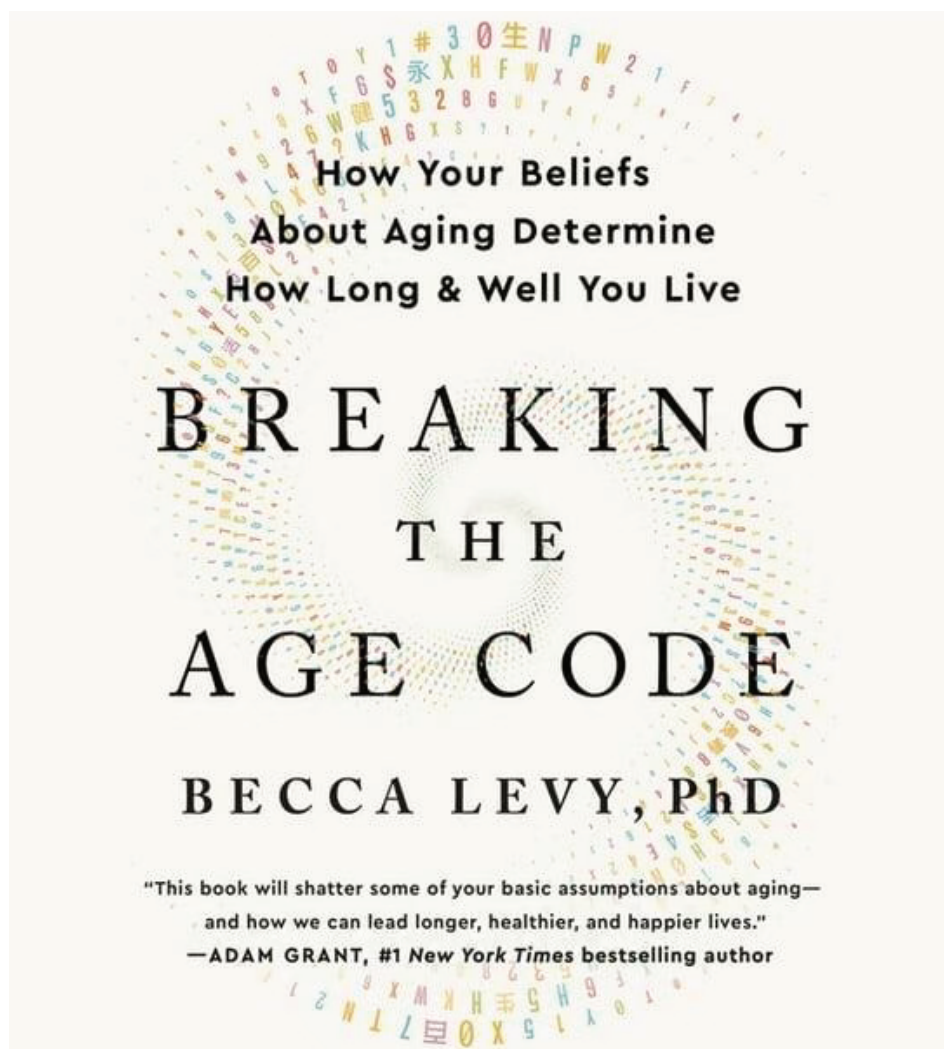
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Publisher.....Patricia A. Rencher  
Editor.....Alicia Nails  
Graphics.....Kimberly Ratcliff

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# Breaking the Age Code: Harnessing the Power of Positive Thoughts

By Judith Graham, KFF Health News



People's beliefs about aging have a profound impact on their health, influencing everything from their memory and sensory perceptions to how well they walk, how fully they recover from disabling illness, and how long they live.

When aging is seen as a negative experience, individuals tend to experience more stress in later life and engage less often in healthy behaviors such as exercise. When views are positive, people are more likely to be active and resilient and to have a stronger will to live.

More than 400 scientific studies have demonstrated the impact of beliefs about aging. Now, the question is whether people can alter these largely unrecognized assumptions about growing older and take control over them.

In "Breaking the Age Code: How Your Beliefs About Aging Determine How Long and Well You Live," Becca Levy of Yale University, a leading expert on this topic, argues we can, and has demonstrated in multiple studies that exposing people to positive descriptions of aging can

improve their memory, gait, balance, and will to live.

Recently, I asked Levy to describe what people can do to modify beliefs about aging.

**Q: How important are age beliefs, compared with other factors that affect aging?**

We found that people with positive age beliefs lived longer — a median of 7.5 additional years — compared with those with negative beliefs. Compared with other factors that contribute to longevity, age beliefs had a greater impact than high cholesterol, high blood pressure, obesity, and smoking.

**Q: You suggest that age beliefs can be changed. How?**

What we've shown is it's possible to activate and strengthen positive age beliefs that people have assimilated in different types of ways.

**Q: What strategies do you suggest?**

Ask yourself, "When you think of an older person, what are the first five words or phrases that come to mind?" Noticing which beliefs are generated quickly can be an important first step in awareness.

**Q: What else can people do to increase awareness?**

"Age belief" journaling. That involves writing down any portrayal of aging that comes up over a week. At the end of the week, tally up the number of positive and negative portrayals

and the number of times that old people are absent from conversations. With the negative descriptions, take a moment and think, "Could there be a different way of portraying that person?"

**Q: What comes next?**

Becoming aware of how ageism and age beliefs are operating in society. Think about something that's happened to an older person that's blamed on aging — and then taking a step back and asking whether something else could be going on. For example, when an older adult is forgetful, it's often blamed on aging. But there are many reasons people might not remember something. They might have been stressed when they heard the information. Or they might have been distracted. Not remembering something can happen at any age.

**Q: You encourage people to challenge negative age beliefs in public.**

I present 14 negative age beliefs and the science that dispels them. And I recommend becoming knowledgeable about that research. If I hear something concerning, I often need to take time to think about a good response. You can go back to somebody and say, "I was thinking about what you said the other day. And I don't know if you know this, but research shows that's not actually the case."

Continued on Page 8



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## Digital Equity Center Serves the Community - on the Avenue of Fashion



Ed Jordan, general manager, Digital Equity Center, assists an older adult.

"Our goal is to create a welcoming space on Seven Mile where the community can gather, learn, and unlock new opportunities," says Richard McCall, community partnership manager of the year-old Human-I-T social enterprise organization located directly adjacent to Detroit's Avenue of Fashion.

Human-I-T offers low-cost refurbished laptops and tablets, as well as hotspots, for all types of users. They also offer affordable and free monthly internet plans, free technical support for device setup and troubleshooting, and free digital skills training - all to increase online confidence, proficiency and digital literacy. Residents who meet eligibility requirements may also receive an additional discount on their technology purchases.

Human-I-T is located in the former B. Sigel's department store building, 6375 W. Seven Mile Road at Livernois.

Business hours are Monday - Saturday from 10 a.m. to 7 p.m. To learn more, call 888.268.3921, or visit [www.human-i-t.org](http://www.human-i-t.org).

## Community Service Plus Vibrant Living Equal: "I am Senior Strong!"

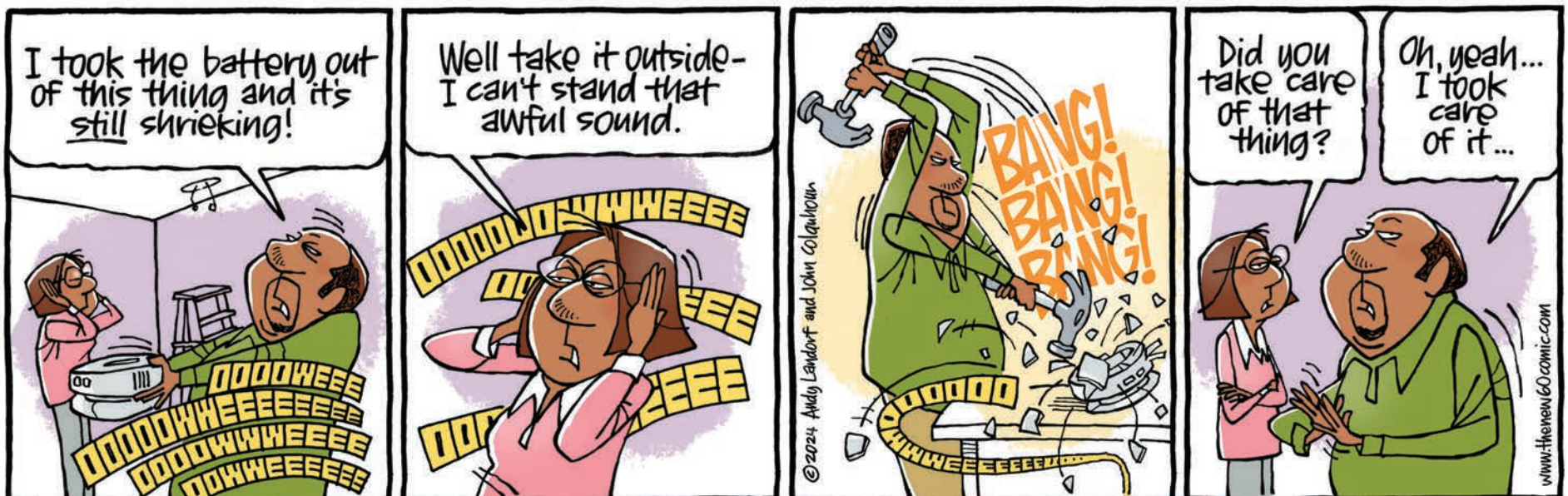


The Southeast Michigan Senior Regional Collaborative's "I Am Senior Strong" 2024 recipient is Melissa Seymore, honored for dedicating her life to service. She has provided critical assistance to those facing mental health challenges, ranging from depression and anxiety disorders to psychosis and substance use issues. Her impactful journey has also included work as a community specialist team leader with Caring Together, a nonprofit organization under the National AmeriCorps program. Here she touched the lives of seniors in the Brightmoor Community.

Melissa embodies lifelong learning, faith, volunteering, compassion and service - and her compelling story even caught the attention of the Detroit Free Press.

The Southeast Michigan Senior Regional Collaborative is a 30-plus member organization of senior-serving nonprofits and public sector entities. They work together to raise awareness about the contributions Michigan seniors make as they serve their communities.

## The New 60



## Caregiver Recognition: April L. Hill

April Hill has been Joe I. Hill's sidekick since the very beginning. "As a child, I accompanied dad on numerous adventures, from work, to church, to family events. I always wanted to follow him around. I often say, "I should've been born a boy," says April, 59.

Since 1968, Joe owned and operated a lawn and snow care business, until he was no longer able to work. In January 2020, at the age of 84, he contracted COVID-19, survived six months of hospitalizations, a stint in rehab and a nursing home stay.

Supporting Joe after COVID was more challenging because he developed dementia.

"I had noticed signs before COVID but I think it exacerbated his dementia. He was angry with me because he felt I had taken his ability to drive and his love for work away from him. His health had become too challenged for me to allow him to work," said the retired Detroit Public Library employee.

"My brother took over the labor of the business, and dad has begged to work every single day since."

April had become a full-time babysitter for a family member's newborn, and tried to simultaneously care for her dad. As the disease progressed, Joe became increasingly uncooperative and developed aggressive behaviors towards April and her two siblings who also share the home.

"Before I kept dad and the baby [too], he was alone during the day while they

worked, and content with dressing himself, laying on the sofa, and not eating for the majority of the day. I felt this would lead to him losing his mobility and sought out PACE of Southeast Michigan for adult day care."

April soon learned that PACE offered housing and she applied for residency in the Green House program.

"I personally never had any feelings of guilt. I can't speak for my siblings, however, they trust my decisions when it comes to dad," says the eldest of three siblings.

April says this arrangement was working out well for almost three years, until her dad started to become aggressive. He was experiencing Sundowner's Syndrome, a group of adverse behaviors people who have Alzheimer's or dementia can experience once the sun sets.

"The nurse and social worker said dad was no longer a 'good fit' and needed a facility with a memory care unit. His social worker assisted with the placement and after we met with the admitting staff, we went forward with the relocation. He was initially confused but has slowly accepted the change," April says.

The family's involvement in caregiving doesn't stop when a loved one is in a skilled care facility.

"Someone from the family visits at least three to four days weekly. My siblings and I either visit together or separately. Dad's brother takes him to church and

**Continued on page 10**



## WE SEE YOU! UNIVERSAL DEMENTIA CAREGIVERS RECOGNIZES APRIL L. HILL

**Family caregivers are the backbone of the healthcare system. At Universal Dementia Caregivers, our desire is to let caregivers know that "WE SEE YOU" and how you give your heart and soul to your loved ones.**

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**For more information or the upcoming training schedule, contact [info@universaldementia.org](mailto:info@universaldementia.org) or 248.509.HELP(4357)**

## When to Revisit or Revise Your Will

Expert Advice

### LAST WILL AND TESTAMENT

Generally speaking, one should aim to review their will at least once every five years. This will provide the chance to take stock and see whether the wishes remain the same or if they've evolved over time. There are a few situations, however, when you should consider reviewing your will immediately.

- Birth or adoption of a child, grandchild, or other family member.
- Following a marriage or divorce.
- When someone named in your will passes away.
- Changes in family or romantic relationships.
- When children, grandchildren or other heirs reach adulthood.

- Changes in your executor, guardian, and/or trustee's circumstances.

- When the value of your estate significantly increases or decreases. Even if the changes to your estate are small, you may wish to change how your assets are dispersed.

- Upon starting a business.
- Following changes in tax laws. State and federal tax laws are constantly changing, and you want to be aware of how they may affect you and your beneficiaries. As wealth, assets and circumstances change, more extensive legal and financial strategies may be necessary for efficient tax planning.
- When you are approaching age 70 and a half, the point when

you are required to begin taking distributions from your IRA, 401(k) or other qualified plan.

- Following a move to a different state, to ensure the will's validity in your new home state. It's crucial to understand how the new state handles probate, property, estate and inheritance taxes.

- Following diagnosis of a chronic or terminal illness.

### How to Review and Revise Your Will

If you haven't looked at your will in a while, now is a good time to begin your initial review. You won't need a lawyer for this first part. Consider the heirs, guardians, trustees and executors named in your will, and ask yourself these questions:

- Is anyone missing from the document?
- Is someone listed who shouldn't be any longer?
- Have any of the listed individuals' circumstances changed since this will was drafted or last updated? (For example, is your executor still of sound mind and capable of serving in the role you have designated for them?)
- How do you feel about the way your assets are to be divided?

If questions arise or revisions are needed, consult with an accountant as well as an attorney who specializes in estate planning. They will recommend either drafting a signed and witnessed addition, called a codicil, which is added to the original document - or officially revoking previous versions of your will and drafting a new signed and witnessed will.

If your will is valid and still represents how you'd like your estate to be handled, enjoy the added peace of mind that comes with confirming that your affairs are in order.

### Breaking Age Code

Continued from page 4

**Q: Another thing you talk about is creating a portfolio of positive role models. What do you mean by that?**

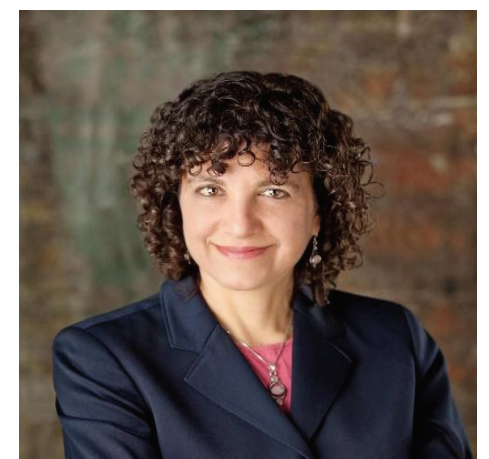
Focus on positive images of aging. Start out with, say, five positive images. With each one, think about qualities you admire and might want to strengthen in yourself.

**Q: You also recommend cultivating intergenerational contacts.**

Meaningful intergenerational contact can be a way to improve age beliefs. Most of my friends were within a couple of years of my age. If that's the case with you, think about ways to get to know people of other ages. Seeing older people in action often allows us to dispel negative age beliefs.

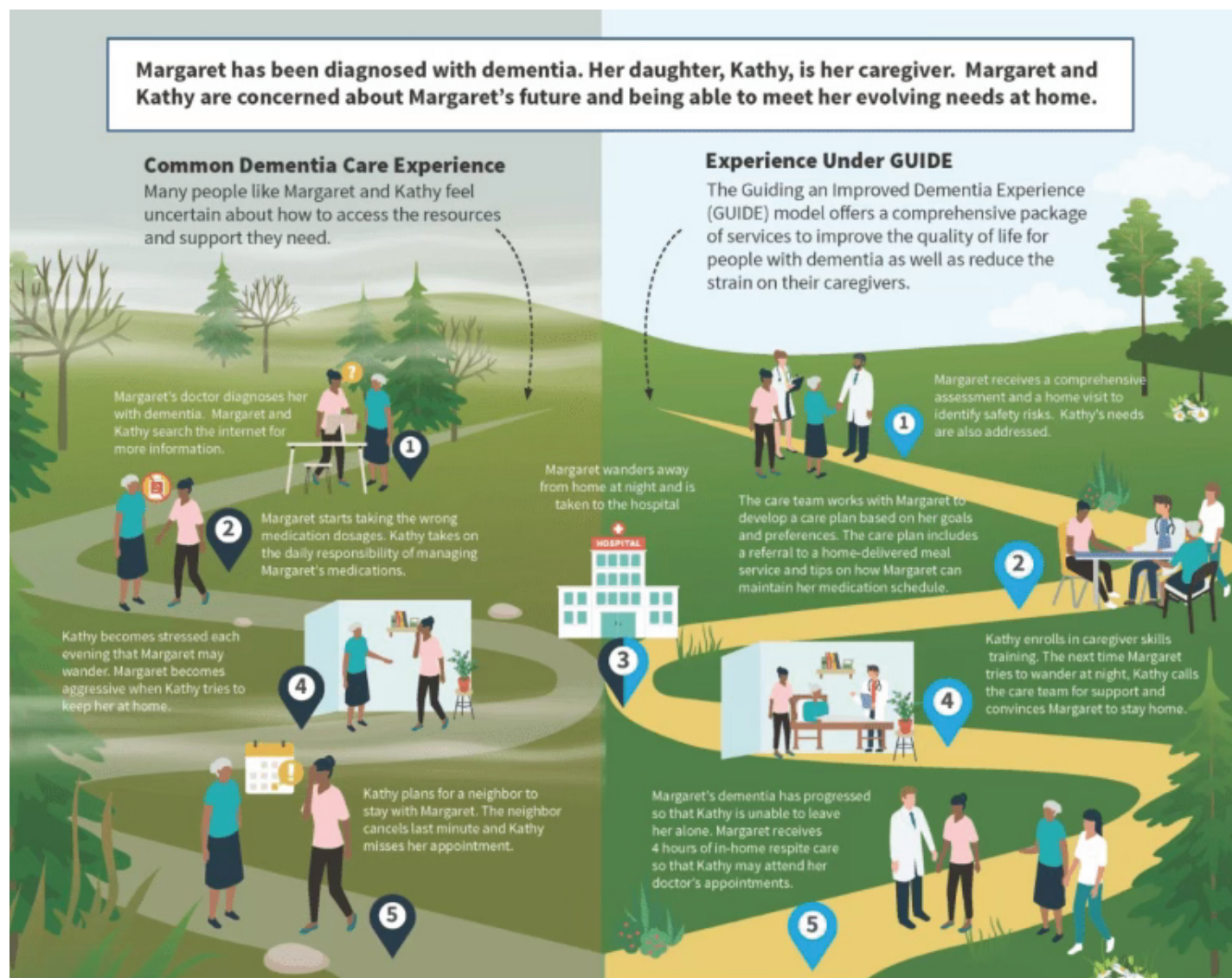
*KFF Health News is a national newsroom that produces in-depth journalism about health issues and is one of the core operating programs at KFF—an independent source of health policy research, polling, and journalism. To find the original story visit: [bit.ly/49pZDai](https://bit.ly/49pZDai)*

*Becca Levy, a professor at Yale University, studies the way beliefs about aging affect physical and mental health. (Photo by Julia Gerace)*



# Medicare Pilots a Project to Support Caregivers of Dementia Patients

By Allie Jacobs



## Centers for Medicare & Medicaid Services

To address the prevalent gaps in dementia care, the Centers for Medicare & Medicaid Services recently developed the Guiding an Improved Dementia Experience Model to enhance dementia care coordination and support caregivers. The eight-year voluntary GUIDE model involves interdisciplinary care, caregiver support and education, and respite services, with a goal to help people with dementia remain at home longer.

To qualify, individuals must have a

confirmed dementia diagnosis from a clinician practicing within a GUIDE program and may not already be living in a long-term care facility. Beneficiaries must also be enrolled in Medicare Parts A and B as their primary payer — they can also be dually enrolled in Medicare and Medicaid.

Organizations such as Avocare, a Dearborn-based home care and care management group, began implementing the GUIDE Model this summer. Avocare is actively providing

its partner providers, including primary care physicians, geriatricians and psychiatrists, with GUIDE materials, says chief financial officer John Hillary.

"If patients end up hospitalized, they don't have to go to a nursing home and remain there — they can go right back home with these services," Hillary said.

Led by Avocare Executive Officer Jennifer Hillary, the women-owned

company primarily serves Detroit's Latino and Black communities. Historically, these communities demonstrate low participation levels in dementia support programs, says Natalie Garcia-Foster of Avocare.

"Knowing the programs that are available, we saw the need to help our community," Garcia-Foster says. "What is nice about the GUIDE program is that all barriers and access to programs have been removed, including out-of-pocket costs and income eligibility requirements".

A major benefit of GUIDE is the ability to connect dementia patients and caregivers with respite services, including adult day care and inpatient care, behavioral health services, transportation, and some environmental modifications at home. Avocare also provides in-person or virtual caregiver training and support, and recently launched a 24/7 support and referral line.

To learn more, visit Avocare at [www.avocarehs.com](http://www.avocarehs.com), or call 810.275.1885.

*This story was produced by the New York & Michigan Solutions Journalism Collaborative, a partnership of news organizations and community partners dedicated to rigorous and compelling reporting about successful responses to social problems. To read this article in its entirety and related stories visit: [bit.ly/41sXgl5](http://bit.ly/41sXgl5). The collaborative has compiled a detailed Caregiving Resource Guide with links to online information about various issues of interest to caregivers at <https://nymisojo.com/resource-guide/>*

# Hannan Center's Annual 70 Over Seventy Awards

The Hannan Center's annual "70 Over Seventy: The Next Chapter Awards" recently celebrated the extraordinary achievements and enduring potential of our community's notable seniors. The stories of these awardees affirm this truth and showcase the remarkable accomplishments of those who continue to push, thrive, and contribute.

In doing so, the Hannan Center acknowledges that seniors are an invaluable societal resource and asset.

Recognized in seven diverse categories, the awards represent how these awardees shape our world and prove that one's later years can be among the most fulfilling and impactful.

## ART

Alinda Wasner  
Bruce James Hunt  
Carol Cook Reid  
Christine Lawson  
Gary Glaser  
Harriet Berg  
James Cohen, Sr.  
Joya Rush Keli  
Patricia Davis  
Richard Bennett

## CHANGEMAKER

Rev. Betty Pulliam  
Buddy Budson  
Carmen N'Namdi  
Cedric & Brenda Franklin  
Esther Woodward  
Dr. H.B. Calder  
Henry L. Cade  
John C. Barber Jr.  
Dr. Loretta Smith  
Marsha Battle Philpot

## CIVIC/COMMUNITY LEADERSHIP

Allen M. Seder  
Dr. Beth Glover Reed  
Beverly Smith  
Brenda Carter  
Deborah White  
Frances Lewis  
Linda C. Allen  
Ora Williams  
Regina Lawson

## ENTREPRENEURSHIP

Acquanetta Glass  
Dr. Adrienne Booth Johnson  
Rabbi Alon Tolwin  
Darwin Griffin  
Dennis King  
Dr. Janice Louise Cardwell  
John N. Henderson  
Khadijah Ali  
Lennette Martin  
Wisetta Dolsey

## LIFELONG LEARNING

Bennie Latimer  
Carolyn Hall  
Christopher Hood  
Inez Martin  
Jorge Prosperi  
Marian Camille Stephens  
Mary Tucker  
Dr. Patricia Coleman-Burns  
Terrell Hill  
Virginia Hosbach

## LIFETIME ACHIEVEMENT

Dr. Gloria House  
Harvey Berman, Esq.  
Hilda Vest  
Jackie Kallen  
Ralph Taylor  
Cllr. Theretha Dixon  
Ursula Walker  
Dr. Walter Robert McLean  
Wayne Brown  
Prof. Willis C. Patterson

## UNSUNG HERO

Adrienne Adams  
Bobbie Tarbunas  
Euresia Shields  
Jackie Lambert  
Rev. Joe Johnson, Esq.  
Josephine Henry Gentry-Smith  
Huyghe \*posthumously  
Mary Jones  
Mary Marinelli  
Sabiha Ashraf  
Xuemo Lu

To read their individual bios, visit:  
[bit.ly/4g3321k](http://bit.ly/4g3321k)

## Recognition

Continued from page 7

Male Chorus rehearsals, and his sister-in-law visits frequently. I ensure proper care and discussions with the facility in person and on a case-by-case basis. We make sure his needs are met and that he knows he's loved."

April says she's learned that caregiving requires compassion, unconditional love, a well-executed family support system, and continuous self-care.

The first-time grandmother looks forward to adding her own grandchild to the list of those she cares for. She says there are similarities in the duties because caring for a loved one with dementia requires "the same attributes you must possess if you're dealing with a baby or child, because in so many ways the care is very similar."



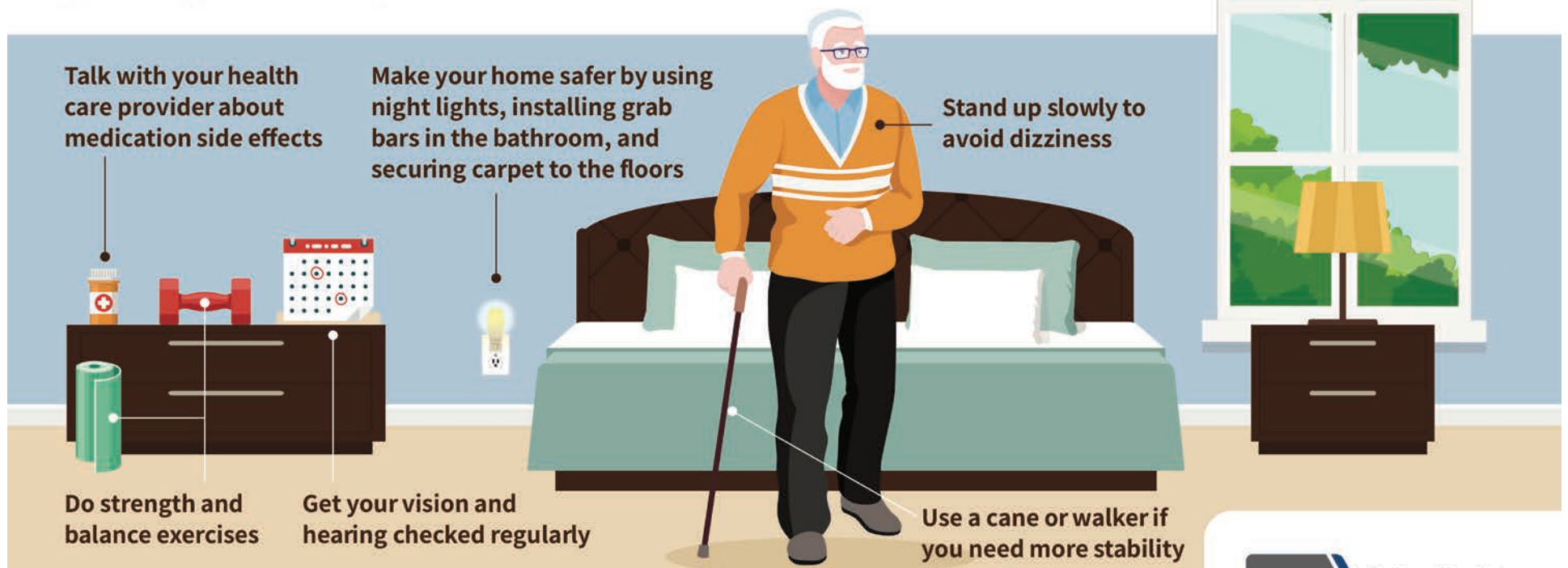
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# Six Tips To Help Prevent Falls

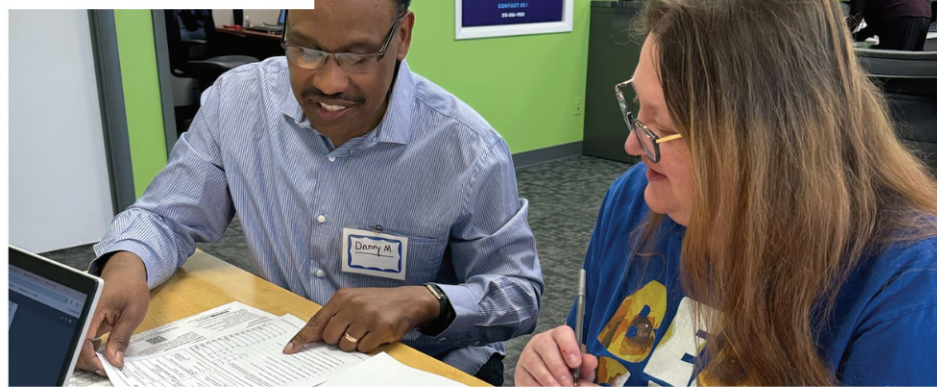
More than one in four people age 65 years or older fall each year, yet many falls can be prevented.



Learn more about reducing your risk of falling at [www.nia.nih.gov/falls-prevention](http://www.nia.nih.gov/falls-prevention).



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# Physical Distance from Family & Friends Leads to Solo Aging

By Judith Graham, KFF Health News

Expert Advice



"I miss having a companion who I can talk to and ask 'How was your day?' or 'What do you think of what's going on in the world?'" said Gerri Norington, 78, who lives in an apartment building for seniors on the South Side of Chicago. Although she has a loving daughter in the city, "I don't want to be a burden to her," she said.

Norington is part of a large but often overlooked group: the more than 16 million Americans living alone while growing old.

This slice of the older population has significant health issues: Nearly 4 in 10 seniors living alone have vision or hearing loss, difficulty caring for

themselves and living independently, problems with cognition, or other disabilities, according to a KFF analysis of 2022 census data.

If help at home isn't available when needed — an altogether too common problem — being alone can magnify these difficulties and contribute to worsening health.

Studies find that seniors on their own are at higher risk of becoming isolated, depressed, and inactive, having accidents, and neglecting to care for themselves. As a result, they tend to be hospitalized more often and suffer earlier-than-expected deaths.

Getting medical services can be a problem, especially if older adults living alone reside in rural areas or don't drive. Too often, experts observe, health care providers don't ask about older adults' living situations and are unaware of the challenges they face.

In lengthy conversations seniors expressed several common concerns: How did I end up alone at this time of life? Am I OK with that? Who can I call on for help? Who can make decisions on my behalf if I'm unable to? How long will I be able to take care of myself, and what will happen when I can't?

Continued on page 13

## Solo Aging

Continued from page 12

This “gray revolution” in Americans’ living arrangements is fueled by longer life spans, rising rates of divorce and childlessness, smaller families, the geographic dispersion of family members, an emphasis on aging in place, and a preference for what Eric Klinenberg, a professor of sociology at New York University, calls “intimacy at a distance” — being close to family, but not too close.

The most reliable, up-to-date data about older adults who live alone comes from the U.S. Census Bureau. According to its 2023 Current Population Survey, about 28% of people 65 and older live by themselves, including slightly fewer than 6 million men and slightly more than 10 million women.

By contrast, 1 in 10 older Americans lived on their own in 1950.

This is, first and foremost, an older women’s issue, because women outlive men and because they’re less likely to remarry after being widowed or divorced. Twenty-seven percent of women ages 65 to 74 live alone, compared with 21% of men. After age 75, an astonishing 43% of women live alone, compared with only 24% for men.

How older adults living alone are faring depends on their financial status, their housing, their networks of friends and family members, and resources in the communities where they live.

Attitudes can make a difference. Many older adults relish being independent, while others feel abandoned. It’s common for loneliness to come and go, even among people who have caring friends and family members.

Ken Elliott, a retired psychology professor, lives by himself in a house

in Mount Vernon, Maine. His only living relative is a brother in California. “Aging without a mythic family support system — which everyone assumes people have — is tough for everybody,” Elliott says.

For several years, Elliott has tried to raise the profile of solo agers among Maine policymakers and senior organizations. This began when Elliott started inquiring about resources available to older adults living by themselves, like him. How were they getting to doctor appointments? Who was helping when they came home from the hospital and needed assistance? What if they needed extra help in the home but couldn’t afford it?

To Elliott’s surprise, he found this group wasn’t on anyone’s radar, and he began advocating on solo agers’ behalf.

Now, Elliott is thinking about how to put together a team of people who can help him as he ages in place — and about how to build a stronger sense of community.

*KFF Health News is a national newsroom that produces in-depth journalism about health issues and is one of the core operating programs at KFF — the independent source for health policy research, polling, and journalism.*

To view the original story visit:  
[bit.ly/3VuLW4h](https://bit.ly/3VuLW4h)

## Co-housing Communities Support Solo Agers

Co-housing is a created community where residents live in their own homes, not tiny houses, and share community space and facilities. These communities aim to resolve isolation and loneliness by promoting joint activities and neighborly support as one ages. The term co-housing originated in Denmark in the late 1960s.

As part of the communal experience, the shared spaces are typically in a common house, which may include a large kitchen and dining area, laundry, and recreational spaces. Other features of such communities include walkways joining buildings. Open space, parking, and gardens are common examples of shared outdoor spaces designed to promote social interactions. Neighbors often share resources like recreational opportunities, transportation and even caregivers, if necessary.

Co-housing facilitates interaction among neighbors and thereby provides many of the social, practical, economic, and environmental benefits necessary for successful aging.

**Consider joining the co-housing movement.** One such community is being planned in Detroit for solo agers, defined as single adults with no children, as well as for couples whose adult children don’t live in the area.

If you or someone you know is interested in learning more, call 313.204.5140, or email: [urbanagingnews@yahoo.com](mailto:urbanagingnews@yahoo.com).

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# Age-Related Forgetfulness or Signs of Dementia?

Many people can become more forgetful as they age. Learn the differences between age-related forgetfulness and signs of dementia.

## Age-related forgetfulness

- Making a bad decision once in a while
- Missing a monthly payment
- Forgetting which day it is and remembering later
- Sometimes forgetting which word to use
- Losing things from time to time

## Signs of dementia

- Making poor judgments and decisions a lot of the time
- Problems taking care of monthly bills
- Losing track of the date or time of year
- Trouble having a conversation
- Misplacing things often and being unable to find them



Talk with a doctor if you notice any changes in memory or thinking that concern you. Learn more at [www.nia.nih.gov/memory-and-aging](http://www.nia.nih.gov/memory-and-aging).



## Exercise on Your Bed: Gaining Fitness Using the PhysioBoard®



stretching without the need to get up and down from the floor.

Joan Blount, 88, says "Since discovering the board, I have no more excuses for not exercising." She says, "the PhysioBoard has made it much more convenient to do the exercises I would too often avoid, even though I know I'm helping myself by doing them."

Many prefer to exercise right on their bed - without needing to get down on the floor. But most exercises require a firm surface, so enter The PhysioBoard®. Designed by a Michigan physical therapist and her engineer brother, this specially designed board converts the bed into a firm yet padded exercise surface, allowing for exercise as well as

The board also fills the bill when it comes to exercise for those with mobility problems. This makes it well worth the investment for Blount who says, "My disabled son lives with me and has exercises that he does on the PhysioBoard as well." For more information, visit [www.physioboard.net](http://www.physioboard.net).



### WATCH US

Tune in every  
Wednesday at 5:30am  
on DPTV ch. 56

Check your local  
cable stations for  
shows airing daily

Host, Marsha Florence



## "Just Ask" Talk Show

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for the Disabled, Elderly, their Caregivers and the General Public

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ELDER LAW  
& ADVOCACY  
CENTER  
A DIVISION OF  
NEIGHBORHOOD LEGAL SERVICES MICHIGAN



# ELDER LAW & ADVOCACY CENTER

A DIVISION OF  
NEIGHBORHOOD LEGAL SERVICES MICHIGAN

The Elder Law & Advocacy Center provides legal services for individuals 60+ years and their caregivers living in Wayne County. ELAC assists with Wills, Power of Attorney documents, Landlord/Tenant, Guardianship, Medicaid Planning, Kinship Caregivers issues, and more!

GET HELP

☎ 313.937.8291 🌐 [nlsmichigan.org/elder-law](https://nlsmichigan.org/elder-law)

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

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

Tax deductible contributions are welcomed.

Area Agency on Aging 1-B



## Helping Seniors and Their Families

AgeWays Nonprofit Senior Services helps older adults live safely and independently in whatever setting they call home. Whether you're looking for help caring for yourself or support caring for an older loved one, we can help you access the programs, services and supports you need. Serving Livingston, Macomb, Monroe, Oakland, St. Clair and Washtenaw counties.

- ✓ In-home Care Programs
- ✓ Caregiver Support and Respite
- ✓ Medicare Counseling
- ✓ Health and Wellness Classes

The Area Agency on Aging 1-B is now AgeWays.

800.852.7795 📞

[AgeWays.org](https://AgeWays.org) 🌐



Keep in touch



# NEWS BRIEFS

## CAREGIVER SUPPORT

**Those providing unpaid care for an older LGBTQ+ adult** - whether personal care, medication management, or even companionship - may be eligible for assistance. Contact MiGen Michigan LGBTQ+ Elders Network to connect to affirming resources and support. Complete the Client Application Form at [www.migenconnect.org](http://www.migenconnect.org) or call 313.241.8994 for details.

## EDUCATION



**Update on Dementia Medications & Effectiveness in Treating African Americans** - Universal Dementia Caregivers presents a virtual presentation, Thursday, January 9, 2025, from 11:30 a.m. - 12:30 p.m., via ZOOM.

It will be presented by pharmacologist Merci Best, PhD., a postdoctoral fellow at the Neuroscience Institute of the University of Michigan.

To register, visit [www.universaldementia.org/](http://www.universaldementia.org/) or call 248.509.4357.



## FINANCES

**Relief for Disabled Seniors with Student Loan Debt** - Federal student loan debt remains a burden for many Americans, especially older borrowers. Many of these borrowers, age 60 or older, are struggling with a disability that prevents them from being able to work, to pay back loans they took out for their own education - or for their children's or grandchildren's education. Disabled senior borrowers may be eligible to have their federal student loan debt discharged under the Total & Permanent Disability Discharge Program. To learn more about the program, including eligibility requirements, visit [www.disabilitydischarge.com](http://www.disabilitydischarge.com).

**Need Help with Your Heating and Cooling System?** Michigan has been awarded a total of \$165,572,854 through the Low-Income Home Energy Assistance Program to help low-income families maintain safe and healthy indoor temperatures. This funding will assist with heating and cooling bills, prevent energy shutoffs, and support minor energy-related home repairs. Individuals interested in applying for energy assistance can visit [www.energyhelp.us](http://www.energyhelp.us), or call the National Energy Assistance Referral hotline at 866.674.6327.

## TECHNOLOGY

**Free Senior Computer Classes** - Wayne County Community College District-Northwest Campus is offering training for all levels including beginners. Thursdays, 10 a.m. - noon, beginning March 6, 2025.

The WCCCD Northwest Campus is located at 8200 W. Outer Dr. near the Southfield expressway. Classes will be held in the Larry K. Lewis Building, classrooms E151 and E153. Call June Mack at 313.310.4489 to register.

## TRANSPORTATION



**Cost-Efficient Alternative to a Stairlift** - If investing in a stairlift is just not possible and there's always a capable helper available, you might consider a stair chair.

This mobile device is a wheelchair that is designed to climb stairs and is advertised as being half the price of a stairlift. It can be used in split-level or two-level homes where a custom stairlift or two separate stairlifts would be required. It also fits in the trunk of a car, making most places with stairs accessible. The stairlift weighs 60 pounds, so it requires someone who can lift heavy objects to assist. For more information, call 800.644.3612.

# Have you or a loved one noticed changes in your memory and thinking?

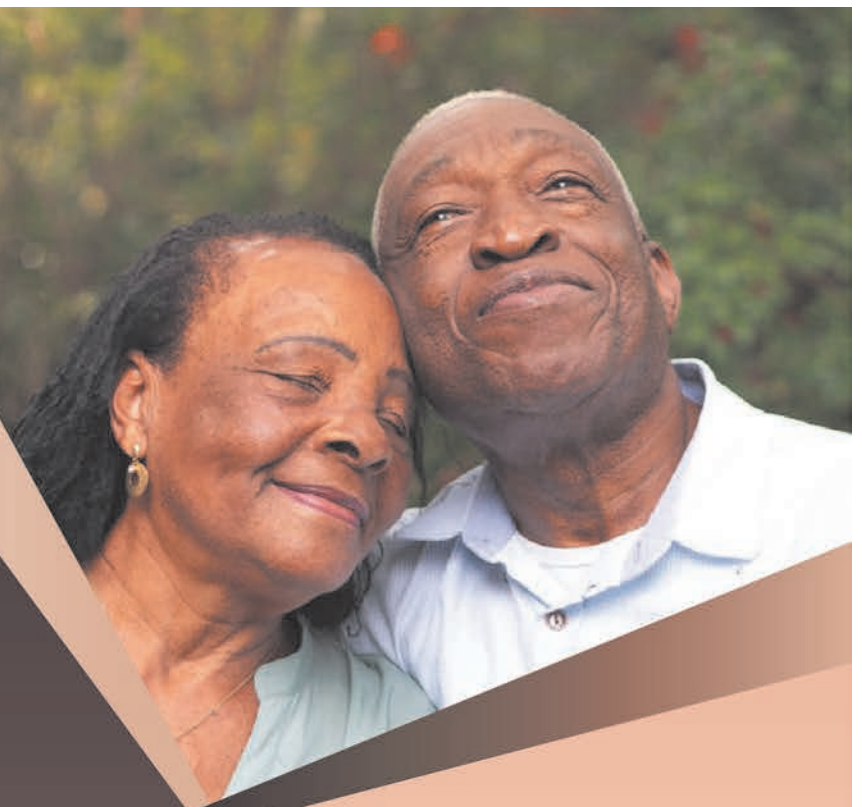
**Diverse VCID** is a research study using advanced brain imaging and blood-based techniques to better understand how vascular changes cause brain injury and cognitive decline, especially in racially diverse communities.

## You may be able to join if:

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

## Potential benefits:

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



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

**For more information,**

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

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

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





## Property tax payment plans are available now!

### Interest Reduction Stipulated Payment Agreement (IRSPA)

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

### Stipulated Payment Agreement (SPA)

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

### Distressed Owner Occupant Extension (DOOE)

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

### Pay As You Stay Payment Agreement (PAYSPA)

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

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

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