

# URBAN AGING NEWS

Urban Aging L3C

FREE

Issue 33 | Summer 2023

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



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# MLTCOP: SECURING YOUR LONG-TERM CARE SUPPORT WITH SECURITY AND DIGNITY

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## CONTACT INFORMATION:

**313-396-5492**

**Faiza Najar**  
*Regional Ombudsman*

## Don't Golt Alone

The MLTCOP is just one of many services available to you through the Detroit Area Agency on Aging. **DAAA is your gateway to information, resources and caregiver support** to maintain the independence of seniors and adults living with disabilities in our community

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# ON MY MIND

By Patrica Ann Rencher



Much of the latest aging research finds that lack of social support and social engagement are as life-threatening as smoking a pack of cigarettes daily. Social support, you most likely know, means the friends and family you can count on for most anything you may need. Social engagement, on the other hand, can be provided by friends and family but it has another dimension as well. Engagement means you're participating in various social relationships that stimulate and satisfy your intellectual, psychological and social needs – that sense of belonging.

And while these findings had been recognized in the aging literature pre-COVID, I've recently become more aware and concerned about members of my tribe who meet opportunities to socialize with repetitious focus on just how bored they are. How could you be bored, I ask them. Then I take every opportunity to share information on upcoming events, volunteer opportunities, and activities. And yet, they just sigh, and refuse to join in.

I wonder if they would react with more urgency if I told them that their inactivity is an actual health risk? I wonder if that would help them realize that their claims of boredom are actually just an excuse to avoid taking the risk to meet new people and learn new things? I wonder if that would matter? I wonder if I could get them to consider that because so many things have changed in our lives, we will have to adapt to the change and do things differently. We'll have to risk discomfort.

Young people are doing this by joining interest-specific group Meet Ups arranged on the internet, where they can be certain they are meeting like-minded people. We can do it, too. Do some research. You could start with your local senior center, and if you are a reader, for example, join the center's book club. If you are interested in your ancestry, research the offerings at the Detroit Public Library. If you are interested in project-based volunteering, contact me to help out at this year's Aging Matters Education & Expo on August 10. If you want to just dip your toe in these waters, then plan on attending. It's one of the best free afternoons of motivation and resource sharing, with a lively group of like-minded people, that you'll find. For more information, see page 4.

In these last decades, since the research says many of us will make it to 100 years old, let's be intentional about addressing our physical, mental, intellectual, and social health. Aging well requires it.



Best,  
Pat

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**UAN** is a product of Urban Aging, L3C

# URBAN AGING NEWS

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# Aging Matters Education & Expo 2023



2022 Aging Matters Expo Speaker BernNadette Stanis, Thelma of Good Times, with Event Coordinator and UAN Publisher Pat Rencher

In 2014, I approached then CEO of the Detroit Area Agency on Aging, Paul Bridgewater, about hosting a caregiving conference in Detroit like the one offered in the suburbs. After all, older Black Americans are twice as likely as older white people to have Alzheimer's, other dementias, or conditions requiring caregivers. Bridgewater thought it was a good idea, but he quickly noted that he just didn't have the staff to do it.

"I'll do it," I said, "I just need you to provide the support." And he did. And so I enlisted the help of three

other senior-serving organizations, and that's how the Aging Matters Education & Expo event was launched. It's designed to educate older adults, their adult children, and family caregivers on resources and tools that are available to ensure aging with dignity and choice.

While we're living longer, many of us are not aging well. Too few of us have an understanding of available services or what steps we could take now to ensure we're not scrambling in the event of infirmity

or incapacitation – either our own or that of an elder loved ones.

Now, nearly a decade later, several senior-serving organizations continue to partner and host the event to educate individuals and families. This year's workshops include Essential Elder Legal Planning, Home and Community Based Services, and Understanding Alzheimer's disease.

Hosting organizations include: Bridging Communities, Inc., Neighborhood Services-Elder Law &

Advocacy Center, Southeast Michigan Senior Regional Collaborative, and Urban Aging News.

The event's workshops and resource-rich vendor gallery are all provided to reduce the number of families who are overwhelmed when an elder loved one physically or mentally declines. Waiting until a medical event occurs to then begin to plan or seek services limits available choices. Also, if a family member experiences cognitive decline, it's nearly impossible to put certain documents and strategies into place. Planning and anticipation are key to aging well.

Held at the Wayne County Community College District - Northwest Campus, 8200 W. Outer Drive, Detroit, Michigan 48219, the free event runs from 9 a.m. until 2:30 p.m. and includes free continental breakfast and lunch. Doors open at 8 a.m. and the opening session begins at 9 a.m.

Event sponsors include: Alzheimer's Association - Greater Michigan Chapter, Detroit Area Agency on Aging, the Detroit Caregivers Project, Hannan Center, New York-Michigan Solutions Journalism Collaborative, Michigan Alzheimer's Disease Research Center, Presbyterian Villages of Michigan, PACE of SE Michigan, and WCCCD.

For registration details, see page 5, or [www.agingmattersexpo.com](http://www.agingmattersexpo.com).

*Patricia A. Rencher*  
UAN Publisher





# 8TH ANNUAL AGING MATTERS EDUCATION & EXPO

The Detroit Caregivers Support Collaborative invites current and future caregivers of older adults to join us for a day of inspiration and valuable resources. Enjoy an uplifting keynote address, free continental breakfast & lunch, informative workshops, and a resource-rich vendor gallery of programs and services for older adults and caregivers. Don't miss this opportunity to stay informed and connected.

## CAREGIVING FOR OUR ELDER LOVED ONES & OURSELVES

**THURSDAY, AUGUST 10, 2023**  
**8:00 AM - 2:30 PM**

Wayne County Community College District-NW Campus  
8200 W. Outer Drive, Detroit, MI 48219  
Denise Wellons Glover Welcome Center

### Who Should Attend:

- Family Caregivers of elder loved ones with any disease type
- Older Adults who anticipate caregiving for themselves or others
- Aging Services Providers
- Anyone who's aging!



### EVENT SCHEDULE

- 8:00** Doors open & Free Continental Breakfast
- 9:00** *Opening Session*  
**Caregiving Now, Caregiving Later**  
Paula Duren, PhD,  
Universal Dementia Caregivers

#### Workshop Sessions

- 10:30 & 1:30** **Essential Elder Legal Planning**  
*Elder Law & Advocacy Center & New York Michigan Solutions Journalism Collaborative*
- Knowing Your Community Based Services**  
*Detroit Area Agency on Aging*
- Understanding Alzheimer's & Dementia and Community Supports**  
*Michigan Alzheimer's Disease Center & Alzheimer's Association Michigan Chapter*
- Noon-1:30** Free Lunch

### Guest Speakers



**Paula Duren, PhD**  
Universal Dementia  
Caregivers



**Edna Rose, RN, PhD**  
Michigan Alzheimer's  
Disease Research Center

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Phone registration (*weekdays only*)  
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**AGINGMATTERSEXPO.COM**



# Expert Tips on Demystifying & Subsidizing Hospital Bills

By Patricia Anstett



Struggling with hospital bills? There may be help. Here's some good advice from Dan Sherman, an experienced hospital financial consultant who counsels hospitals and cancer patients on ways to help pay their bills. Sherman is founder and president of The NaVectis Group of Alto, Michigan and he spoke with Urban Aging News about decoding medical bills and Medicare plan offerings.

**UAN: What's the first thing a person should do if they get a big medical bill that they know they will have to struggle to pay?**

**DS.** Even before receiving the medical bill, they should be getting information. If you are going to be having a medical procedure that you guesstimate will be a little expensive, beyond your normal lab works and doctor visits, maybe an MRI or outpatient surgery, it would be wise to begin the process by requesting an estimate. Ask, "How much will this cost me, based on the insurance I have?" This would reduce the big shock when the bill comes your way. We don't purchase anything - cars, groceries - without looking at the price. Patients should

feel comfortable requesting that information.

When a bill comes, I have two specific recommendations: First, verify that the bill is correct.

Every medical procedure billed to the insurance company has an EOB, or Explanation of Benefits. So, when you receive a medical bill, and you think this doesn't seem right or it's way more than you thought it would be, compare it to the EOB. It will give an explanation of what these charges are.

The EOBs used to come in the mail. Now most are provided electronically. You can log into your insurance portal and find it there. For example, sometimes the EOBs will show something was out-of-network and therefore you'll be responsible for out of network services, or the procedure was denied for some reason. You would want to understand why the claim was denied. Verify this by comparing the bill to the EOB to make sure things are correct. That's where you can potentially find some errors. Maybe it was an in-network procedure and with a call you can get that billing

error fixed. A significant percent of medical bills have errors in them. It's wise to verify the bill is correct.

Second, I'd also recommend that if you have a bill and you'll struggle to pay it, ask for help on the bill. The federal government mandates that non-profit hospitals provide charity care for lower income individuals. The unfortunate thing is hospitals often don't advertise they have this help available for patients. Therefore, it's critical that if you are struggling with your bill, you should ask for help.

These charity programs are based on income, so not everyone will qualify for them but it's always worth asking: "Do I meet your guidelines for assistance on this hospital bill?" Somewhere between 20-30% of patients may qualify for financial assistance from the hospital.

**UAN: Whom do you contact at the hospital to ask for help?**

**DS.** The phone number for the customer service department would be on the bill. You just want to ask: "Is there any type of financial assistance available on this?" "Do I meet the criteria to get help?" Or you can set up a payment plan.

Hospitals have payment plan programs available for their patients. It may be done internally where they set up a payment plan. Other times, hospital systems will have an interest-free loan done through a third party. Typically, it's interest free for at least a year and most are two years. The hospital gets paid right away from this third party and the patient pays the third

party whatever monthly installments they need to make. So, once it goes past that term of 12 or 24 months, then they start charging interest. Interest rates can be fairly high.

**UAN: Can hospitals write off all of a bill or just some of it?**

**DS.** Hospitals may have their own unique way of handling their charity program. However, usually there are two different categories. In one group, if you meet the financial criteria, the entire bill is written off. So, the patient would have zero responsibility for the bill. Some hospitals also may provide assistance to people at a slightly higher income level, then the hospital may provide a discount on the bill. Typically, most guidelines require you to be below 200% of the federal poverty level for your entire bill to be written off. But if you fall between 200-300% of the federal poverty level, hospitals might provide 60-70% reduction of a bill.



Dan Sherman, Hospital Financial Consultant

Continued on page 20



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

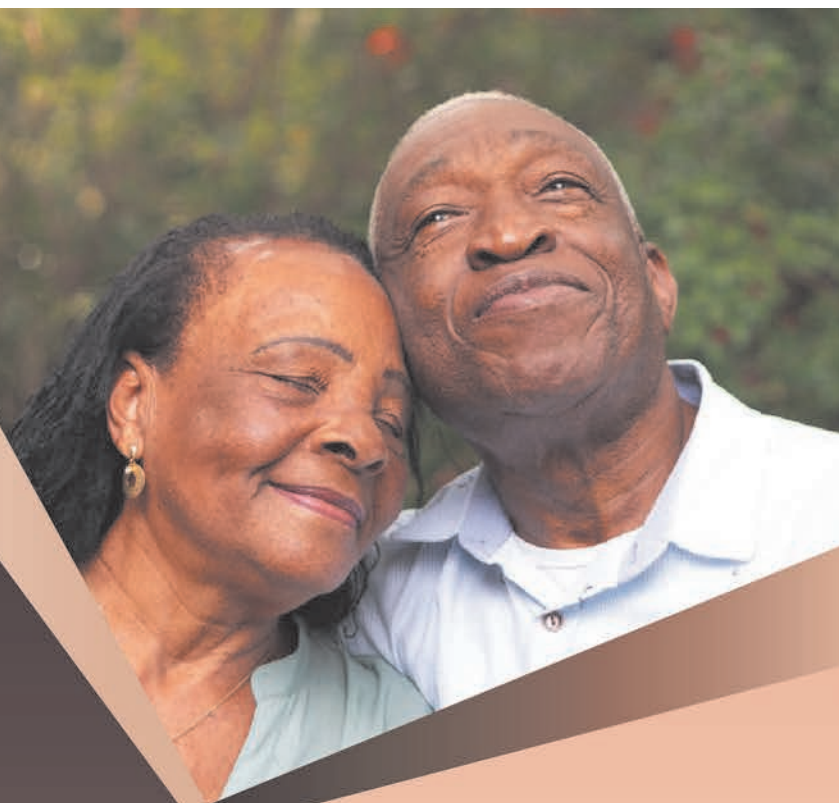
**Diverse VCID** is a research study using advanced brain imaging and blood-based techniques to better understand how vascular changes cause brain injury and cognitive decline, especially in racially diverse communities.

## 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**





# Strategies for Combating Loneliness and Isolation



Loneliness and social isolation are conditions that do not discriminate, they can impact anyone at any age, for a variety of reasons. However, older adults tend to be especially susceptible to both. Disability and poor health, decreased mobility and access to transportation, losing loved ones, retirement, changes to housing, reduced income, and the recent pandemic are just a few factors that put older adults at an increased risk of experiencing loneliness and social isolation.

Although loneliness and social isolation can be described as “silent beasts,” their physical and mental health impacts are loud – including a greater risk of poor health outcomes ranging from stroke to suicide. That is why, just like heart disease, tobacco use, and lack of physical activity, loneliness and social isolation in older adults is increasingly being seen and treated as a public health issue of global concern.

Researchers reviewed 70 randomized controlled trials that

included a total of 8,259 people. They found eight strategies to be effective in improving some combination of loneliness, social isolation, and lack of social support. People engaging in these strategies were compared to those not participating in any strategy and to those partaking in other strategies.

## The effective strategies include:

Cognitive – behavioral therapy, known as CBT or psychotherapy; animal therapy, social therapy; exercise; music therapy; reminiscence therapy; or some combination of these strategies.

## Details on researcher strategies:

**Animal therapy:** Older adults interacted with either live or robotic animals - generally, dogs or birds.

**CBT:** Focused on learning coping skills.

**Social therapy:** Participation in a friendly visitor program.

**Exercise:** For example, Tai Chi or yoga.

**Music therapy:** Choir and rhythm wellness programs.

**Reminiscence therapy:** Provoking memories by leveraging the senses of sight, touch, and smell.

There were also strategies using technology-integrated items like smartphones, computers, and pedometers.

The evidence shows that these strategies are effective, but their effect varies by approach and setting.

## Strategy Effectiveness in Community-Dwelling Older Adults:

In this population, the review found that exercise and music therapy can reduce loneliness by a small amount, while reminiscence therapy and combined or multi-component strategies can do so by a moderate amount. Additionally, CBT or psychotherapy and combined or multi-component strategies can increase social support by a small amount, while social therapy can do so by a large amount.

## Strategy Effectiveness in Long-term care settings:

The review found that exercise and combined or multi-component strategies reduces loneliness by a moderate amount, whereas animal therapy and reminiscence therapy can do so by a large amount. Furthermore, strategies that use technology were shown to reduce social isolation by a large amount.

Ultimately, humans are social beings who need one another to age optimally. If you feel lonely or socially isolated, supports are available that may reduce loneliness and/or isolation. Connecting with your health care team is a good first step to take to discuss potential strategies that may work best for you.

*This article is from the McMaster University portal, Age Well.*

*See Recent Systematic Review on [www.mcmasteroptimalaging.org](http://www.mcmasteroptimalaging.org) for Jan 18, 2023 posting of complete study.*



## The Bottom Line

- Loneliness and social isolation among older adults are growing public health concerns across the globe
- Several strategies appear to have the potential to improve loneliness, social isolation, and social support in older adults living in the community or a long-term care setting.
- More high-quality research is needed to improve the current evidence base.
- Feeling lonely or socially isolated? Discuss the available strategies that can be used safely to combat these issues with your health care team.



# Using Your Body Weight to Balance Your Health Picture

By Edmund O. Lawler

When she talks to her patients about exercise, Johns Hopkins geriatrician Dr. Alicia Arbaje encounters resistance about two-thirds of the time. “I’m too old, I’m too sick, I’m in too much pain,” Arbaje says are the reasons most frequently given by patients for not wanting to exercise. Research, she counters, points to overwhelming evidence that regular exercise confers a wealth of health benefits.

Another reason she hears for not exercising: “I don’t have the time.” Arbaje parries that one as well by explaining that a form of exercise that uses nothing more than a person’s own body weight can be done just about anywhere and just about any time.

Unlike using free weights or machine weights, body-weight exercise relies on a person’s own weight to provide resistance and boost muscle strength and flexibility.

The associate professor of medicine at the Johns Hopkins University School of Medicine in Baltimore says yoga-like body-weight exercise, also known as calisthenics, makes things easier for people who don’t have easy access to a gym or don’t have a fancy home gym with specialized equipment.

## Building Strength, Boosting the Heart Rate

“It’s important for people over 50 to focus on strength, cardiovascular training and flexibility,” Arbaje says. “Body-weight training can incorporate all of those, particularly the strength and cardio training because it gets the



heart rate up. Anything that gets people moving is important.”

People launching an exercise program, especially those who’ve been sedentary, will initially experience some muscle soreness caused by inflammation, Arbaje says. “But your body begins to adjust,” she adds. And while chronic inflammation is associated with many of the leading illnesses, such as heart disease, diabetes, cancer and arthritis, “regular exercise is anti-inflammatory,” Arbaje says.

Before starting a body-weight exercise program, Arbaje recommends people have a conversation with their doctor to determine what they can safely handle. She also recommends for someone new to body-weight

exercise to consult, at least initially, with a personal trainer. “You can get injured with incorrect form and not being aligned properly, which puts too much strain on certain parts of the body,” she says.

## Scales Tip in Favor of Using Body Weight to Exercise

The benefits of using your body weight to exercise, however, far outweigh the risks.

Cognitive function, Arbaje says, improves with any form of exercise. “We’re not exactly sure of the direct link, but it’s most likely related to improved circulation in the brain. Anything that is good for your heart is good for your brain.”

Body-weight exercise done with a partner or with a group in a class has socialization benefits, too. And weight-bearing exercise can improve bone health and help prevent osteoporosis.

Sue Quigley, a 60-year-old banker who lives in the western suburbs of Chicago, had been an avid walker. It was her only form of exercise. But after a bone scan detected osteoporosis in her lower spine, she began exercising with hand weights to maintain and build bone strength.

She only lifted the weights sporadically, however, and realized her exercise routine was not improving her bone health. At the start

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# Arise Detroit! Neighborhoods Day: A Day of Pride, Power and Celebration for Block Clubs, Churches & Community Groups



Block clubs, churches and community groups are registering for the 17th annual ARISE Detroit! Neighborhoods Day on Saturday, August 5. The citywide event will feature dozens of community service projects of all kinds for a day of community improvement projects and pride.

“No other city does Neighborhoods Day like Detroit,” said Luther Keith, ARISE Detroit! executive director. “All over the city, you will see the best of Detroit from city residents and volunteers.”

Events will be held in nearly every Detroit zip code and neighborhood, stretching from downtown to Eight Mile Road, from sunup to sundown. All of this year’s Neighborhoods Day events will be posted at [www.arisedetroit.org](http://www.arisedetroit.org). Neighborhoods Day groups create their own events in their own neighborhoods and establish how the events will be conducted. People looking for volunteer opportunities can contact registered groups listed on the website.

“These people are not waiting for the cavalry. They are the cavalry. They do this work, often

unnoticed, all year, but Neighborhoods Day is a day to put the spotlight on them for all they do.”

Traditionally, the massive community service day has more than 100 events, including volunteer projects, art and music festivals, resource fairs, school supply giveaways, and much more.

Among the events returning to Neighborhoods Day this year are the Belle Isle Art Fair and the Sidewalk Festival.

Groups can register for Neighborhoods Day for \$50 at [www.arisedetroit.org](http://www.arisedetroit.org). Registered groups will receive custom made banners with the names of their organizations, t-shirts, cleanup bags for beautification and blight removal projects, volunteer recruitment assistance, marketing support, and other incentives. The registration deadline is July 15. As in past years, groups also can register to host events throughout August and receive Neighborhoods Day incentives.

## Examples of possible 2023 Neighborhoods Day activities include:

- Blight removal and beautification of homes and businesses;
- Homeowner spruce up and beautification projects, such as painting, mowing lawns, and planting trees, flowers or shrubs;
- Giveaways of school supplies and food;
- Front porch, front lawn or backyard parties, barbecues, picnics and celebrations of various kinds;
- Music concerts and festivals;
- Children’s sidewalk chalk games or other kids’ activities at their homes;

- Resource fairs that distribute information on community programs and services;
- Art events with local artists displaying their paintings, sculptures and other works in front of homes and businesses;
- Serve a Senior: Young people and others providing a service for senior citizens, such as painting a house, sprucing up a garden, delivering food, etc.

## Neighborhoods Day by the Numbers

Since the first Neighborhoods Day in 2007, the citywide event has produced through its partner organizations:


- 2,800+ Community Improvement Events
- 70,000+ Volunteers
- 1,500+ Blight Removal and Beautification Projects
- 50+ Health Fairs
- 200+ Concerts, Festivals and Art Fairs
- 200+ Back-to-School Events and School Supply Giveaways
- 70+ Adopt-a-School Projects

## About ARISE Detroit!

ARISE Detroit! is a nonprofit coalition of more than 400 organizations promoting volunteerism, community activism and positive media images to create a better Detroit. Learn more at: [www.arisedetroit.org](http://www.arisedetroit.org) or contact: 313.921.1955, or [info@arisedetroit.org](mailto:info@arisedetroit.org)







# The Hottest Bodies on the Beach are Vaccinated!

COVID boosters reduce the risk of infection, and reduce the risk of hospitalization and death for those who get breakthrough infections.

Viruses are always adapting, COVID boosters are designed to target the latest variants to keep you safe and healthy.

If you care for your loved ones, protect yourself and them! Vaccines aren't a 100% protection from viruses, only total isolation does that, but staying up to date on COVID boosters reduces your risk considerably.

Ask your doctor or healthcare provider if you're due for a boost!

**Call our community navigators today at 313-241-8994 and get boosted!**



# Are You at Risk of Outliving Your Term Life Policy?

By Kim Parker



- Policies for seniors often have lower coverage amounts and shorter terms than traditional policies.
- Premiums tend to increase as people age.

These considerations are not meant to be deterrents, they are merely facts to be considered and planned for. All is not lost for those who outlive their term policies. However, it'll take a little more due diligence to regain the coverage that was lost. Outliving life insurance happens – but it doesn't have to. Plan your exit strategy with the help of an experienced insurance adviser or agent so you can feel confident your insurance coverage will still be available to do what it's intended to do.

Owner & Principal Adviser at Forty7 Benefits, Kim Parker, is an independent insurance adviser focused on helping individuals, families, and employers make informed decisions concerning insurance coverage and benefits. Her experience includes more than 20 years working in all facets of the health and life insurance industry, with emphasis on Medicare benefits over the last 12 years. Contact Parker at 810.350.4117 or [kim@47benefits.com](mailto:kim@47benefits.com).



It's no secret that people are living and working longer these days, some well into their 80s and 90s. What many may not consider is, there is a real possibility that those who have term life insurance policies acquired in their 40s and 50s will need to shop for life insurance again in their 60s, 70s and sometimes in their 80s. Outliving your term life insurance policy happens when your coverage expires at the end of its term – but during your lifetime. When this happens, you no longer have life insurance. Worse, you run the risk of paying a higher premium, or being considered uninsurable, when you apply for another term life policy later in life.

Although we all wish to maintain good health as we age, the likelihood of that diminishes for many with each passing year. And health isn't the only indicator of insurability. Reasons to be found uninsurable could range from a serious medical condition, like heart disease, or poor results from the required medical exam, to non-medical reasons like bankruptcy, a criminal record, a positive drug test, or even a dangerous hobby.

Because of this, the rule of thumb is to acquire life insurance while you're young, healthy, and able to adjust coverage to suit your needs, lifestyle, and budget - as they change over time. That's fine and dandy for the young. What about those who've reached "elderhood"? Most are living on fixed incomes, many are in poor health, and too many have been led to believe that life insurance is unaffordable, so why bother at their age? That is why experts stress that you should consult a trusted insurance adviser or agent to get the facts.

While you can purchase life insurance in your 70s and 80s, issues you may face include:

- Most life insurance companies have an age limit and stop offering coverage to people over that age.

## Support to be a more Confident Caregiver

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

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## St. Patrick Senior Center Celebrates 50 Years of Service



*The late Sister Mary Watson [R] and the late Father Norman P. Thomas are pictured here celebrating St. Pat at the 2016 fundraising event along with emcee Dave LewAllen [L] of WXYZ and Executive Director SaTrice Coleman-Betts*

On the day Sister Mary Watson opened St. Patrick Senior Center, in June of 1973, she served lunch to seven seniors in the Cass Corridor. Fifty years later, St. Pat is Detroit's largest health and wellness center for those ages 55 and over.

It is unlikely those first seven guests could ever have imagined all the services the center offers today - including healthy, delicious meals, an on-site health maintenance clinic, numerous in-person and virtual wellness programs, benefits assistance, transportation to medical appointments, in-home caregiving, homemaking and respite care, minor

home repair, dozens of dance and exercise classes, computer training, a book club, gospel choir, day trips, hair styling, men's and women's clothing boutiques, a fully equipped exercise room, a billiards room, and much more!

"We are a home away from home for thousands of Detroiters," says St. Pat Executive Director SaTrice Coleman-Betts, who succeeded Sister Mary in 2004. "This is where people go for fellowship, friendship and fun."

Originally an outreach program of St. Patrick Catholic Church, the center is now housed in the parish's former

school, Girls Catholic Central, built in 1892. In the earliest days - when funding and grants were scarce - St. Pat was largely supported by parish pastors, the Revs. Edmund Battersby and Thomas Duffey, individual contributors and volunteers. One of the center's first benefactors, the Fraternal Order of United Irishmen, launched the annual Irish festival in 1978 and continues to serve the center today.

A 501(c)(3) nonprofit, the center serves a diverse group of Detroiters and is continually expanding its outreach in the city - including into

southwest zip code 48217, which is in need of more senior services.

For the past 40 years, the Detroit Area Agency on Aging has been instrumental in funding and developing many of the center's successful programs.

The center, like many organizations, pivoted its service delivery to meet seniors' needs during COVID. "We are especially proud of the fact we never missed a beat during the pandemic," says Coleman-Betts. "We knew from the start that people would need us more than ever."

To do so, in March 2020, the center implemented a carryout meal program, began home delivery of food and other necessities, and created online programming - helping to initiate and improve members' digital skills.

"Over the past couple years, we've created new programs, developed new partnerships, and implemented new sources of funding to keep serving the people who depend on us," says Coleman-Betts. "Sister Mary would be proud."

St. Patrick Senior Center is celebrating its first 50 years with two major events:

Open House: Saturday, September 16, 10 a.m. - 3 p.m.

Anniversary Dinner Dance, Sunday, October 15, 4 p.m. - 8 p.m., at MGM Grand Detroit.

Visit [www.stpatsrctr.org](http://www.stpatsrctr.org) for details or call 313.833.0082.



# GenesisHOPE is Raising Dollars to Assist Seniors with Nutrition, Health, & Housing

By Shawntay Lewis

GenesisHOPE, a community development nonprofit organization, is celebrating its 15th year of presenting programs that advance senior wellness in Detroit this August. The organization, Genesis Harbor of Opportunities Promoting Excellence, works to provide health and living assistance for older adults in the Greater Villages of Detroit, Islandview, West Village, Indian Village, and East Village, primarily in zip codes 48207, 48213 and 48214.

“Our vision and mission are to promote healthy living and equitably create healthy, resilient communities for residents of the Islandview, the Greater Villages of Detroit, and their surrounding neighborhoods,” GenesisHOPE Executive Director Jeanine Hatcher said. The pillars of the non-profit are health equity in good food, good health and good homes. The organization delivers services, such as wellness checkup clinics, monthly food boxes, affordable housing units, chronic disease management and physical activity. “On average, when folks call, they have multiple needs and we want to help as many as we can to be whole and as healthy as possible,” Hatcher said.



A celebration is planned to take place on Belle Isle at the Great Lakes Dossin Museum on August 4, at 6 p.m. The celebration, Party on the River, will serve as a fundraiser for the organization's programs. “The proceeds from ticket sales help older adults receive supplemental food each month, weekly wellness checks, and resources that enable our elders to age in place, the place they know as home,” Hatcher said.

Dinner dance party tickets are \$125 for a package, including two drinks, live entertainment along the river, a strolling dinner and a DJ at the Caribbean themed party. “Our fundraiser supports our capacity to address the needs of those who are searching for a hand to help fill gaps. Proceeds help us to be a bridge for families,” she said.

Hatcher said proceeds will also help GenesisHOPE employ young people every summer to help with their mission of senior wellness.

“One of our goals is to continue to develop and expand our Healthy Living department. We are looking to expand our food access programs and our senior wellness programs,” Hatcher said.

Currently, GenesisHOPE community health workers serve 200 participants at Detroit partnerships, including Southeastern High School, the Downtown Boxing Gym, the Franklin Wright Settlements, 8330 On The River, and Genesis Lutheran Church. They also see patients from Dedicated Senior

Clinics, the Authority Health's Popoff Family Health Center and self-reported hypertension patients at FreshRX and Fresh Conversation interventions program.

While the main focus is on leading healthier lifestyles, services also include developing affordable housing for older adults and families. GenesisHOPE is collaborating with other organizations for the Rebuilding Homes Together project, a collaborative housing development project with the plan of building 50 units of affordable housing in the neighborhood. Among other projects, GenesisHOPE is co-developing 61-units with Cinnaire Solutions and land acquisition phases are in development.

“You can help build a community with affordable housing options, as the fundraiser helps GenesisHOPE to respond to the many voices calling out for basic needs, stability, and a sound mind,” Hatcher said.

GenesisHOPE is looking for five to 10 volunteers for the Party on the River celebration fundraiser and anyone interested can contact Angie Allen at (313) 571-0937. The nonprofit is accepting cash, online donations and items that can be auctioned off as part of their scavenger hunt at the event. Sponsorship opportunities and tickets are available online at <https://genesishope.networkforgood.com/events/46498-party-on-the-river>.







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# Car Features That Make Driving, Parking, and Getting Out Easier

By Judy Diebolt



For many older adults, one of the greatest fears that comes with age is the loss of independence. Few things symbolize the key to independence more than being able to drive to meet friends, go to appointments and run errands.

Now, thanks to developments in technology over the past five years, automakers are offering options that can keep seniors driving safer and longer.

To that end, the American Association of Retired Persons offers classes around Michigan to educate older drivers, titled AARP Smart Driver Tek.

At a recent class offered at The Helm, a senior center in Grosse Pointe Farms, AARP volunteer instructor Roger Doster told attendees that new options on cars address many concerns older drivers have. These new systems use cameras and motion sensors to give drivers a better sense of what's coming at them on the road.

## **Doster said AARP recommends these options to seniors purchasing or leasing a new car:**

1. Night Vision: Infrared and thermal imaging technology (this is the technology used by Navy SEALs) lets drivers see several hundred yards down the road in darkness by displaying an image

of the road and potential hazards on the car's navigation screen.

2. Pedestrian Detection: Thank the Navy's infrared technology again, this time for a system that acts as a second set of eyes on the road, scanning for objects in the car's path and sounding an alarm if anything is detected.

3. Lane Departure Warning: A forward-facing camera keeps a virtual eye on road lane markers, sounding an alarm if the car crosses lanes. Some systems will automatically brake the car and bring it back into its lane.

Continued on page 24



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# Top 4 Tips to Outsmart Home Improvement Scammers

By Joel P. Ambrose, President of HandyPro International, LLC, Farmington, Michigan



incidents or liabilities that may arise during the project.

**Seek Referrals:** Next, ask the handyman for references from previous customers. Reach out to these references to gather firsthand experiences and feedback about the quality of the work. Reputable handymen will readily provide references for insight into their reputation and customer satisfaction.

**Conduct Research:** In addition to references, conduct thorough research, including online reviews. Check websites such as the Better Business Bureau to verify if there have been any complaints lodged against the handyman or contracting company. This step will help you assess their credibility and make an informed decision.

**Get it in Writing:** Obtain a written estimate for the work to be done. This estimate should include detailed information about the costs of materials, expected project timeline, and payment terms. Be cautious if the handyman requests cash deposits upfront, as reputable professionals typically offer secure payment options and prioritize transparent business practices.

By following these four tips you can minimize the risk of falling victim to scams or making hasty choices when hiring a handyman for your summer home projects. Prioritizing licensed and insured handymen, gathering references, conducting research, and obtaining written estimates are all vital steps to safeguard your interests and ensure

a positive experience. With the right handyman by your side, you can confidently tackle your summer projects, knowing that those you hire are skilled, trustworthy, and capable of bringing your home improvement dreams to life. Remember, “Every Home Needs a Handyman.”

Joel P. Ambrose is the president of HandyPro International, LLC, a licensed contractor specializing in home modifications and professional handyman services. His colleague, Keith Paul, is a licensed Aging In Place specialist. Contact Ambrose at 734-254-9160, jambrose@handypro.com, or visit: www.handypro.com



Study ID: HUM00209259 IRB: Health Sciences and Behavioral Sciences

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Participants will be randomly placed into either:

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## Attention Seniors,

Senior University was established to support community resources for seniors and to address the digital divide among senior citizens in the Cody Rouge and surrounding areas. The Senior University classes were designed to restore some of the independence back to senior citizens by teaching them the basic fundamentals of computers.

Our coaches and facilitators understood the needs and desires of our seniors to assist them in gaining these fundamental tools.

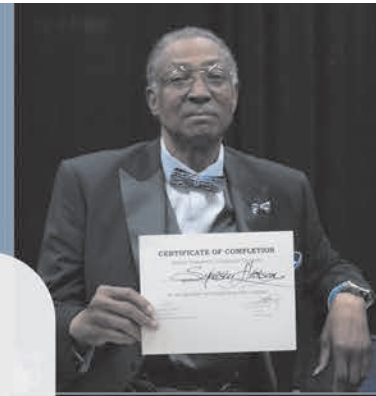
Kenyetta M. Campbell,  
Founder & Executive Director

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[www.codyrouge.org](http://www.codyrouge.org)



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## Hospital Bills

Continued from page 6

### UAN: Should patients ask to see a special type of counselor, such as a financial counselor?

**DS.** If you receive a medical bill and you are calling the customer service number, you'll be speaking to a biller. If you want to speak to a financial counselor, you need to call the hospital directly and ask specifically to be put in touch with the financial counseling office. They can help with applying for assistance like charity care or setting up a payment plan.

### UAN: Can you give an example of how you have helped reduce someone's bill?

**DS.** When working on reducing a patient's anticipated medical bill I focus on the person's diagnosis and their insurance coverage. I navigate patients through the Medicare

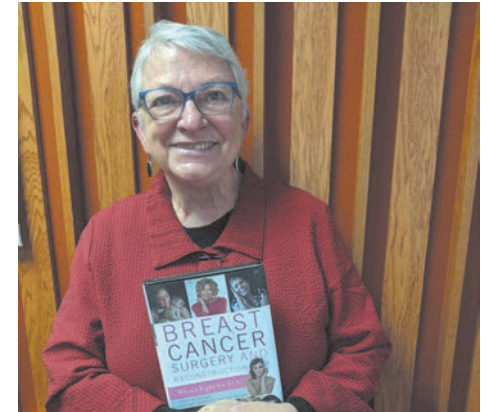
system and help them choose wisely within the system. For example, just a month ago, there was a cancer patient referred to a hospital's infusion center. He needed expensive infusions, but he had a Medicare Advantage plan with a \$7,500 maximum out-of-pocket responsibility. The patient said, "I can't afford it." His doctor referred him to another infusion center and they said the same thing. Then the doctor referred him to a third hospital. When I looked at his insurance, he was still in his open enrollment period to pick a Medicare supplemental plan. I educated the patient on his Medicare options which resulted in him picking a plan that left him a financial responsibility of \$226 for the year for the infusion versus \$7,500. His premiums increased by around \$100 a month but it reduced his out-of-pocket responsibility by over \$7,000. When I told him he didn't have to pay \$7,500, he began to cry. He said, "Why didn't the other

hospitals tell me this?" The answer is that some don't pay attention to these details and look at whether there is better insurance coverage available.

### UAN: If you know you have costly medical needs ahead, is there a way older people can set up help to address what's coming?

**DS.** Yes, you can meet with a financial navigator who might prevent pending financial problems from developing by choosing wisely within the Medicare system. If you have a chronic medical condition, it's advisable to get advice from a well-qualified insurance agent or a financial navigator to pick the best plan within the Medicare system. Most people don't because Medicare is so confusing. Most people just give up and pick whatever their neighbor picked. That's not wise. You want to pick a plan based on what your clinical needs are.

The last thing I want to emphasize is: Don't be afraid to ask for help. Hospitals are hiring full-time financial navigators because the need is so great. That means you are not alone; you are not the only ones struggling with medical bills. A vast majority of people struggle with their medical bills. So don't be afraid to ask for help.



*Patricia Anstett is the author of a book on breast cancer surgery and former medical writer for the Detroit Free Press.*

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### 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.

### 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.

### 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.

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



## Using Body Weight

Continued from page 9

of this year, Quigley bought a set of instructional DVDs based on Classical Stretch, the long-running public TV fitness show. It regularly incorporates body weight exercise.

Quigley now religiously does the weight-free, full-body Classical Stretch workout five days a week in her home. She believes the 30-minute workout has improved her bone and muscle strength. "I'm feeling really good," she says. "I now have some muscle definition in my upper arms, which I didn't have when I was using my hand weights."

## Mimicking the Movements of Everyday Life

Kinesiologist Angela Russell says body-weight exercises often mimic the multidimensional movements of daily activities, such as walking up stairs, shopping or gardening. At Auburn University at Montgomery, in Alabama, where she is an assistant professor, Russell teaches a lunchtime body-weight exercise class for adults that emphasizes those types of everyday movements.



"Body-weight exercises allow you to maintain a basic level of strength to help you be more functional in everyday life and remain independent longer," she says. Among the exercises in her classes: crawling, squatting, calf-raises, stand-up pushups against a wall or simply sitting on an exercise ball to enhance core strength.

When people think about strength training, Russell says, weightlifting usually comes first to mind. "But you can load too much weight on the bar and suffer an injury," she says. "With body-weight training, you eliminate that risk because you're not guessing

how much weight to put on a bar." A person's muscles don't make the distinction between an exercise done by someone controlling his or her own body weight versus one done with a free weight or a machine weight, Russell says. "For example, similar changes in muscle strength are produced by the pushup, a form of body-weight exercise, versus a bench press, which is done with free or machine weights," she says.

## Consider Your Limitations

Russell does caution, however, that overweight or obese people must be

careful. Their extra pounds can put unusual strains on their bones and joints. And even older adults in good physical condition beginning a body-weight training regimen have less flexibility and muscle strength (as well as a higher percentage of body fat) than when they were younger.

Recovery time from a workout will tend to take longer when you're older, too, Russell says. "Younger people tend to take a day of rest between workouts. An older adult may need to take two recovery days," she notes.

Despite a slight injury risk and longer recovery times faced by adults doing body-weight exercising, its convenience is hard to beat. Says Russell: "You can exercise with your own body weight anywhere. All you need is yourself."

*Edmund O. Lawler is a Southwest Michigan based freelance writer and author or co-author of six business books. This story first appeared on the June 5, 2018 on NextAvenue.com, a nonprofit, digital journalism publication produced by Twin Cities PBS, public media's first and only national publication for older adults.*

## The New 60








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## Car Features

Continued from page 16

4. **Blind Spot Warning:** This is a monitor of the lanes next to yours; if you begin to steer into a lane that has a vehicle hidden in your blind spot, the system provides both a visual and audible alert.

5. **Rear and Top-View Cameras:** Rear-view cameras have become popular with older drivers, as they don't require neck flexibility to safely reverse the car. Top-view cameras take the technology forward, giving a 360-degree virtual view from the vehicle while in motion.

6. **Self-Parking:** Want to become an expert parallel parker with very little effort? The system controls steering and braking to make sure your car is snug in its spot.

Judy Wilcox of Grosse Pointe came to the AARP class because she just leased a new car.

"I wanted to find out what was on the car and now that I know that, I also know what safety features are not on the car," she said. "This will allow me to go back to the salesman and find out if I can get some safety features added to the car."

Ruth Itchon, a retired nurse, who recently bought a Ford Flex, had attended the class once before. She said she came a second time because she "wants to be competent and know how to use what's new."

Her new car has an automatic self-parking feature that she's been afraid to try. The class, she said, has given enough confidence to try it.

AARP also offers a two-day driver safety course that covers many issues including how medication affects your driving and new road signage that may be unfamiliar.

To find out when and where classes are offered go to: [aarp.org/SDTEK](http://aarp.org/SDTEK)

## Adding Safety Features to Your Car

But even if your car doesn't have the latest features, you may be able to get some installed with affordable aftermarket products. Experts say because options such as a back-up camera are a big help when backing out of a parking spot or parking, which can be difficult when you've got stiffness or pain in your neck, shoulders, and back, they are worth considering.

Also helpful for those with pain or limited mobility in the hands, arms, and shoulders, or those who have trouble holding the wheel while steering, is an inexpensive knob that can give hands a break by modifying the grip.

Other accessibility accessories include:

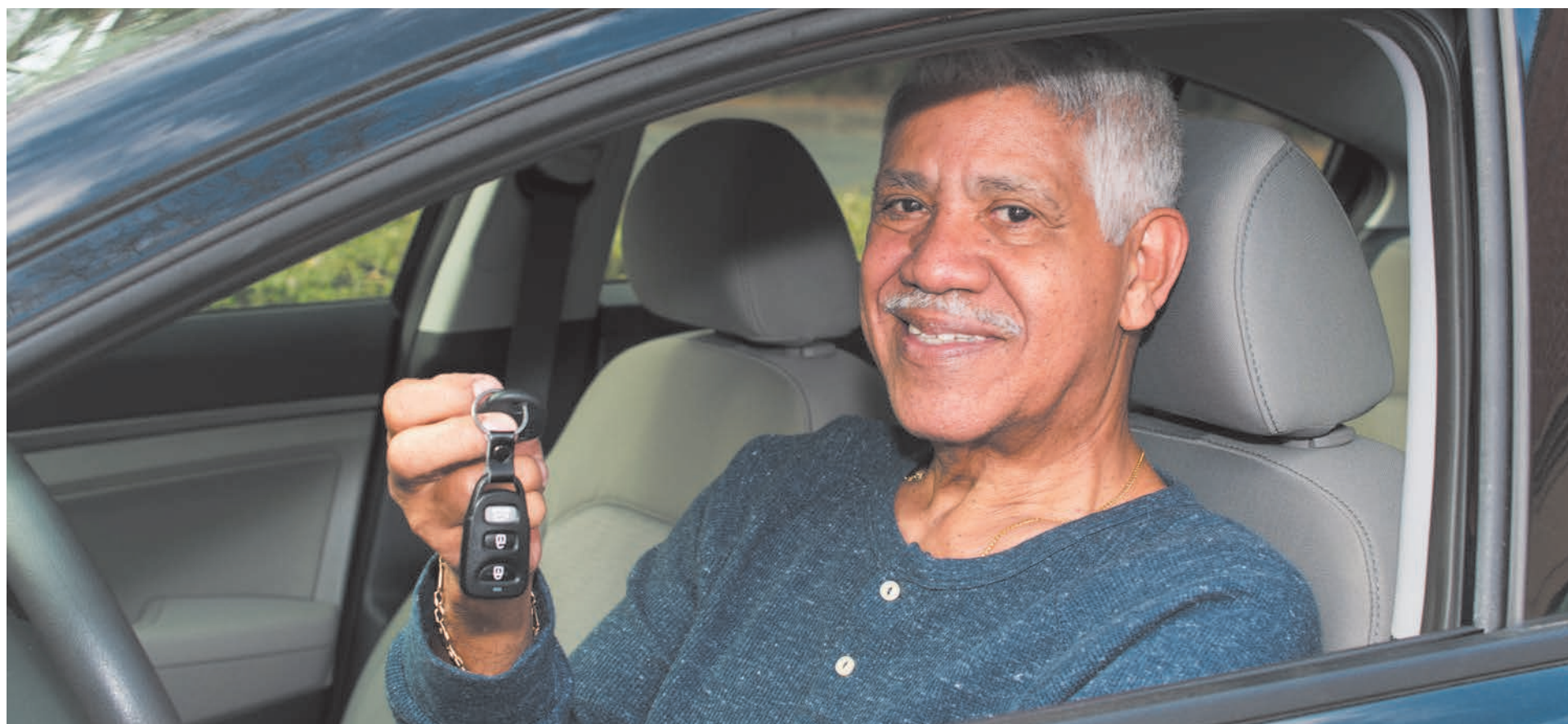
- Pedal extenders which help older adults drive while sitting a safe distance from the steering

wheel when they experience limited mobility or muscle weakness in their legs.

- Seatbelt reacher handles which help to buckle up without overextending shoulders.
- Swivel seats which make it easier to get in and out of the car without becoming unbalanced. Sit first, swing the legs second.
- The Stander Handy Bar which gives drivers something to push on with their left hand as they get in and out of the car. Some people might prefer to pull against the Stander Car Caddie for extra stability.

Consult your mechanic to see if these products, many of which may be purchased on Amazon, can be fitted to your car to give you more years of independence behind the wheel.

*Judy Diebolt is a veteran Detroit journalist and former reporter and editor at The Detroit News and Detroit Free Press.*





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# NEWS BRIEFS

## BLOGS

### AGE OUT LOUD

**Age Out Loud** is the Hannan Center's blog, created to explore a variety of topics written by various writers. According to CEO Vincent Tilford, the goal of the blog is to allow readers to laugh, share stories, reflect on memories, and increase their knowledge. There are stories on Hannan's Kayrod Gallery older adult artists, and information on aging in place, caregiving and current events. Since 1925, midtown's Hannan Center, formerly known as Hannan House, has developed and presented programs and services that meet the changing needs of older adults. The Center works to promote creative and purposeful activity to enrich the lives of older adults. To access the blog, visit [www.hannan.org/blog](http://www.hannan.org/blog).

## CAREGIVERS

**Pet Companions** Team Suzy, in collaboration with Michigan Humane, gives families in southeast Michigan who are caring for loved ones with a dementia-related illness the opportunity to adopt a pet from Michigan Humane at no cost. The Pet Companions program provides needed pet care items, such as food, leashes, bedding, and toys, for as long as the loved one is alive. To access the Pet Companions application, visit: [www.teamsuzy.org/pet-companions](http://www.teamsuzy.org/pet-companions).

**The Caregiver Support Program** at Jewish Family Service provides tailored guidance and support to family caregivers, whether they are new in this role or have been caring for a loved one for years. Services provided to southeast Michigan residents include:

- Community resource navigation.
- Resilience and self-care strategies to reduce family caregiver stress and burnout.
- Educational classes, workshops, and long-term care planning.
- SHARE for Dementia – A Benjamin Rose Institute on Aging program that helps individuals living with early-stage dementia and their families create a personalized plan.
- Access to Jewish Family Service programs

For more information, contact Emily Gordon at 248.970.2779 or [egordon@jfsdetroit.org](mailto:egordon@jfsdetroit.org).

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## FOOD

The annual **Senior Project Fresh** program helps older adults eat healthier as they age by providing free nutrition education and \$25 in coupons that can be exchanged for fresh fruits, vegetables, and other healthy foods sold at local farmers' markets and roadside stands. The program runs from May 1 to October 31 each year. For information about eligibility and to apply, locate your county's coordinating agency by calling 517.599.6930.

**Focus: HOPE** Focus: Hope provides older adults in Wayne, Oakland, Macomb and Washtenaw counties who are living on limited incomes with monthly food packages to assist with independence, healthy living, and basic needs. Convenient pick-up locations and delivery options are available. To apply, email [food@focushope.edu](mailto:food@focushope.edu), call 313.494.4600, or visit [www.focushope.edu/programs/food-for-seniors](http://www.focushope.edu/programs/food-for-seniors).

## GRANDPARENTS RAISING GRANDCHILDREN

**Michigan Kinship Coalition** hosts its second annual virtual Kinship Care Symposium on Friday, September 15, 9:30 a.m. - 2:30 p.m. Kinship caregivers are grandparents, relatives, or family friends who are providing full-time care to a child who is not biologically theirs. Presentations include: Helping Our Children Manage Stress, Why Children Become Angry After Home Removal, and Understanding Social Media Trends with Youth. Contact Lisa Grodsky at 248.372.1915, or Anita Rothert at 734.785.7705 x 7035 for more information.



## RESEARCH OPPORTUNITIES

**Measuring Dementia Caregiving Styles Study** seeks unpaid caregivers who are currently providing assistance to a family member or friend who is living with dementia. Researchers want to understand more about how caregivers conduct dementia-related care, and use this information to tailor the supports and services that will fit a caregivers' unique needs. Participation involves an initial 60-minute online survey with the option to complete a 20-minute follow-up survey. Participants receive \$30 for the initial survey and \$10 for the follow-up, in the form of a gift card sent via email. For more information, contact: [sophia.tsuker@wayne.edu](mailto:sophia.tsuker@wayne.edu).

## RESOURCES

**The Greater Detroit Agency for the Blind and Visually Impaired** takes a whole-person approach to sight loss by meeting people where they are in their vision journey, across the lifespan. Online and face-to-face GDABVI class offerings include: Activities of Daily Living, keyboarding, intermediate, and advanced computer skills, iPhone and Android device usage, and Zoom training. Other classes include mobility and safe travel training, and specialized low vision assistance. Visit [www.lifebeyondsight.org](http://www.lifebeyondsight.org) or call 313.272.3900 to register or for more information.

**Free at-home COVID test kits** will be available for at least another year through Michigan libraries, neighborhood testing sites and some pharmacies. Vaccines will still be available for free in some instances, including for children and uninsured Michiganders. Call the COVID-19 Hotline at 888.535.6136 (press 1), from 8 a.m. to 5 p.m. on Monday-Friday, and 10 a.m. to 2 p.m. on Saturday and Sunday.



**Great Lakes Loan Closets** is a directory of organizations that lend medical equipment for minimal or no cost to people who lack insurance coverage or the means to purchase medical equipment. The directory also serves as a resource for people looking for organizations where they may donate medical equipment. Loan closets typically have durable medical equipment such as wheelchairs, shower chairs, bedside commodes, walkers, crutches, canes, and high-rise toilet seats. Some may also have hearing aids, hospital beds, adult briefs, or electric wheelchairs. Inquire. Visit [www.loanclosets.org](http://www.loanclosets.org) to find an organization that may have the equipment you need.



**The Michigan Gaming Control Board** has launched a new educational website and podcast. The website, [www.DontRegretTheBet.org](http://www.DontRegretTheBet.org), and podcast, Double Down Michigan, hosted by Executive Director Henry Williams, each feature helpful information on responsible gaming, gambling tips, a risk assessment quiz, lists of gambling myths and signs of problem gambling among seniors. There is also information on the self-exclusion "no gambling list" program. If you or someone you know shows signs of problem gambling, visit the site, call the Problem Gambling Helpline at 800.270.7117, or the Michigan Gaming Control Board - Responsible Gaming Section at 888.223.3044.

Listen to Double Down Michigan at: [www.doubledownmichigan.buzzsprout.com](http://www.doubledownmichigan.buzzsprout.com), or download via Amazon Music, Apple Podcasts, iHeart Radio, Podcast Index or Spotify.

## HOUSING

**Detroit Housing Resource HelpLine** gives residents of Detroit a number they can call to get help with their housing problems. The helpline connects homeowners and tenants to resources for a variety of issues, including tax or mortgage foreclosure, eviction, home repair and poor housing conditions. Resources are made available through the Detroit Housing Network, a coalition of seven nonprofits operating throughout the city that support housing security. The hotline is open weekdays from 9 a.m. to 5 p.m. Call 866.313.2520 for more information.

**Wayne County Treasurer's Office** foreclosure prevention allows Wayne County residents who are facing foreclosure to enter payment plans to address past due property taxes for 2021 and previous years. The program offers several payment plan options to avoid foreclosure. Veterans and first responders may enter payment plans with no down payment. In addition to the payment plans, residents can apply for grant funding through the Michigan Homeowners Assistance Fund. The program provides American Rescue Act dollars to help Michiganders who were impacted by COVID-19 pay back taxes and for other needs. For more information, go to [www.treasurer.waynecounty.com](http://www.treasurer.waynecounty.com), contact the office by email at [taxinfo@waynecounty.com](mailto:taxinfo@waynecounty.com), or call 313.224.5990.



## A Caregiver is someone who



- regularly looks out for another person's well-being
- periodically checks on a neighbor, friend, or relative
- regularly visits their mom, dad, grandmother, or other relative in their home or at a health care/assisted living facility
- takes a family member, friend, or neighbor to their doctor appointments or grocery shopping
- shops for a parent, friend, neighbor, or other relative
- handles a family member, friend, or neighbor's affairs and inquiries
- acts as an Agent through a Power of Attorney
- acts as a Patient Advocate
- regularly provides care to their grandchild(ren)

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

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# "Just Ask" 3RD ANNUAL Health & Fun Fair

**CELEBRATING THE HUMAN SPIRIT!**

**THURSDAY OCTOBER 5, 2023 10AM - 2PM**  
**Eastern Market Shed #5 2934 Russell St. Detroit, MI 48207**

An unforgettable Day of Interactive Fun for Seniors, Disabled Persons, Caregivers and the General Public

**SPONSORS VENDORS OR VOLUNTEERS**

**REGISTER NOW ONLINE AT**  
[www.justasktalkshow.org/funfair](http://www.justasktalkshow.org/funfair)  
or Download & Fax to Bridging Communities (313) 361-6378

For more information or be a part of this event  
Call (800) 323-5336

Health Screening, COVID-19 Vaccination, Chair Massage, Health Professional, Health Insurance, Games, Clowns, Give-a-Ways, Prizes, Music & Dancing

**FREE FOOD** **FREE ADMISSION**

HOSTED BY THE "JUST ASK" FOUNDATION  
CO-SPONSORED BY BRIDGING COMMUNITIES





"We boarded up 25 homes on Neighborhoods Day. Neighborhoods Day is changing the look and the spirit of Detroit." —Xzun Mark Bellefant, Manpower Mentoring.



# Be Part Of

**DETROIT'S Iconic  
Neighborhood Tradition:  
The 17th Annual ARISE  
DETROIT! Neighborhoods Day**

*From Sunup to Sundown  
Sat., August 5, 2023*



ARISE Detroit! Is a nonprofit mobilization coalition of more than 400 organizations, promoting volunteerism, community activism and positive media images to create a better Detroit. Learn more at [arisedetroit.org](http://arisedetroit.org), or phone, 313-921-1955

## HERE'S HOW

IN NEIGHBORHOODS ALL OVER THE CITY  
MORE THAN 100 EVENTS CITYWIDE

Showcase what your Church, Block Club, Community Group of Business is doing to create a Better DETROIT!

Host a Community Cleanup, School Supply or Food Giveaway, Youth Activity, Festival, Concert - or whatever you want to do to have a Positive Impact in your NEIGHBORHOOD!

## REGISTER YOUR ORGANIZATION TODAY

[www.arisedetroit.org](http://www.arisedetroit.org) or phone, 313-921-1955.

REGISTRATION DEADLINE, July 15.

REGISTRATION FEE, \$50.

## WHAT YOU GET WHEN YOU REGISTER:

- ✓ Custom made banner with the name of your organization on it.
- ✓ Selected number of t-shirts.
- ✓ Supplies for cleanup and beautification projects.
- ✓ Posting of your event on ARISE Detroit! Website
- ✓ Volunteer recruitment assistance
- ✓ Marketing and media support.
- ✓ Cleanup bags and other services to support your event.



# All About Wills 101

**By Kelli King-Penner, Esq. & Melissa Dixon, Esq.,  
Mannor Law Group, PLLC**



*From left: Attorneys Kelli King-Penner,  
Melissa Dixon, and Bob Mannor*

can be very simple or very complex depending on the circumstances.

## What Happens if I die Without a Will?

If you die without a will, Michigan Law decides who will inherit the property in the estate. The law also provides who has priority to serve as personal representative. Sometimes this can cause family conflict, when a loved one is not the person to legally inherit the assets, or when the person who has priority to serve as personal representative is not the most appropriate person to serve in that role.

## Does a Will Avoid the Probate Process?

By its very nature, a will requires probate. While a will is an important document to be included as part of your estate planning, it absolutely does not avoid probate. The personal representative will need to file an application to have the will admitted to probate and will need to follow the probate process as they administer the estate. If you are interested in avoiding the probate process as part of your estate planning, you should consult with an estate planning attorney.

*King-Penner, Dixon and the Mannor Law Group, specialize in Estate Planning, Elder Law, Estate Administration, Probate, Life Care Planning, Medicaid, and Dementia Planning. Both are VA Accredited Attorneys as well as Certified Dementia Practitioners.*

## What is a Will?

Think of a Last Will and Testament as a letter you write to a judge detailing your final wishes about what to do with your estate when you die. A will states what you would like to happen with your property and assets when you die and can also address other decisions like who would care for your minor children. The main purpose of a will is to put your final wishes in writing. Keep in mind, a will does not take effect until you die and only after a probate proceeding has been opened by the probate court.

## What does a Will Include?

Your will should include at least the following information: identifying information such as your name, where you reside, and who your family is, such as spouse and children. It should also state who you would like to serve as personal representative, or executor, of the estate. This is the person who will have the authority to carry out your wishes. Lastly, it should state how you would like your property and assets divided. These are important requirements that must be followed to make a will legally enforceable. Wills



## Caregiver Recognition

Cynthia Wilson, 57, says there's a silver lining in her challenging caregiving journey. She has a job in education that provides her with FMLA, family leave time off; a boss who allows her leeway to pick her mother up from the Hannan Center's adult day care program during her lunch break; and flexibility to attend Universal Dementia Caregivers' classes. She says she also benefits from the love and care of friends who she can call on to assist her with her mom, who worked for 30 years at Michigan Bell and had never before been sick or hospitalized.

"My mother always had to mend me back to good health, throughout high school with bronchitis, and [then] college anxieties in undergraduate school," Wilson said. "But look how things change. I am the caregiver of someone who took care of me. Now, I'm the one who is maintaining, inspiring, and encouraging her to eat, to exercise, and to drink her water."

Those daily tasks are only one aspect of caregiving. Other markers of the dementia caregiving experience or caring for an ailing elder can include repetitive questions, emergency room runs, and stints at short-term rehab facilities.

"During mother's illness in 2019, she was hospitalized for five days due to dehydration and a urinary track infection, followed by two weeks of rehab to regain her mobility and motor skills."

Those times are often followed by the heartbreaking questions that echo memories of a past that can never be again. "She doesn't remember the experience and asks why she doesn't work and where is her car." Wilson says, "I've learned patience, to speak calmly, to breathe and then react to the moment. I remind myself to not get excited and to speak softer."

Universal Dementia training helps equip caregivers to deal with the practical and emotional twists and turns of providing all required needs to a loved one, day in and day out. "The sessions have prepared me for the unknown or unforeseen events. Right now, my mother is able to stay at home by herself during the day. However, I have learned of the many changes that might occur for her."

Training is conducted by Universal Dementia Founder and CEO Paula S. Duren, Ph.D. who cared for her own parents as, she writes, "they steadily declined in memory and awareness." That's when she "discovered the techniques for addressing the emotional well-being of caregivers and patients."

Wilson, who had spent her time volunteering at the Carr Center and the Detroit Symphony Orchestra, says, "Learning about the disease through Dr. Duren's personal and professional training and experiences has been immensely helpful and helps me to navigate this journey. This journey is challenging but I am blessed to be part of it."



## WE SEE YOU! UNIVERSAL DEMENTIA CAREGIVERS RECOGNIZES CYNTHIA WILSON

**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.**

**We recognize the important work of family caregivers!**

**Please nominate a caregiver as each quarter we highlight the love, work, and commitment that a caregiver shows to a loved one living with dementia.**

**A \$100 gift card will be given to the selected caregiver.**



**TO NOMINATE A CAREGIVER, apply via the QR code or [www.universaldementia.org/contact](http://www.universaldementia.org/contact) for the form.**

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





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**For more information call your local center.**

Some services are not covered under all plans. Check your plan documents for details and service availability at each individual center. Due to space and time limitations, some services are not available at all centers. Limitations, copayments and restrictions may apply.

## **6 Convenient Locations**

### **Detroit East**

13210 East Jefferson Ave. Detroit, MI 48215  
(313) 335-3444

### **Detroit North**

20001 West 7 Mile Rd. Detroit, MI 48219  
(313) 794-5111

### **Eastpointe**

21811 Kelly Rd. Eastpointe, MI 48021  
(586) 649-3388

### **Southfield**

21816 W. 11 Mile Rd. Southfield, MI 48076  
(248) 375-4040

### **Warren**

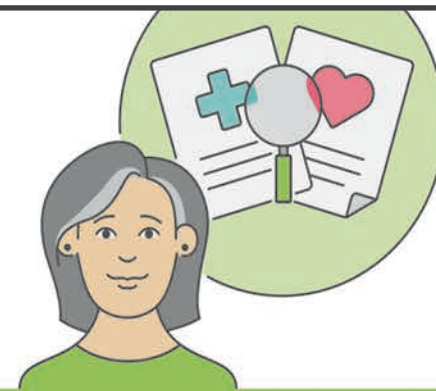
1921 East 8 Mile Rd. Warren, MI 48091  
(586) 840-1333

### **East English Village**

6150 Cadieux Rd. Detroit, MI 48224  
(313) 398-2800



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