



# SENIOR FOCUS

Aug., Sept., Oct., Nov. 2009

A PUBLICATION COURTESY OF THE MACOMB COUNTY BOARD OF COMMISSIONERS

Macomb County Senior Citizen Services

Director, Angela Willis

## NEW RIGHTS TO AVOID MORTGAGE FORCLOSURE

A new State law requires mortgage lenders to notify borrowers of new rights they have when behind in mortgage payments.

Mortgage borrowers now have the right to an additional 90 days before foreclosure proceedings can be initiated in order to meet with a housing counselor and the mortgage company to modify the mortgage loan to avoid foreclosure.

The mortgage company is required to provide the mortgage borrower with a list of housing counselors in the letter notifying the borrower of their rights.

A mortgage borrower, in order to avail themselves of these options, must respond within 14 days after receiving the notice from the mortgage company. If the mortgage borrower contacts a housing counselor, that counselor can schedule a meeting between the borrower and a representative of the mortgage company to work out a modification of the mortgage loan. The housing counselor can attend the meeting if requested by the borrower. This meeting, and any subsequent meetings, are to be held at a time and place that is convenient to all parties, or in the county where the property is located.

In order to avoid foreclosure, the loan can be modified by reducing the interest rate, extending the mortgage to 40 years, deferring a portion of the unpaid balance until the end of the mortgage period, and reducing or eliminating late fees.

If you have specific questions about your particular situation, please contact the Legal Assistance Program at 586-469-6406.



## ABSENTEE BALLOTS

Contact your local city or township office for your absentee ballot.

You don't have to visit a poll to vote if you are unable to vote without assistance, are 60 years of age or older, you expect to be absent from your city or township on election day or you are unable to attend the polls because of religious beliefs. If any of these situations exist, you can obtain an absent voter ballot by writing your city or township Clerk. If you need to find a telephone number for your city or township office, you may call 586-469-6313 for assistance.

For more information, you may also view the following website:

[www.macombcountymi.gov/clerksoffice/electiondept.htm](http://www.macombcountymi.gov/clerksoffice/electiondept.htm)



## SHREDDING DAY & UNUSED MEDICATION DISPOSAL Thursday, October 8, 9 a.m. to 10 a.m. VerKuijen Building Parking Lot 21885 Dunham Road, Clinton Twp.

Do you have boxes of old records cluttering up your home and storage areas? Bring them to the annual Shredding Day and Absolute Shreds will shred them in seconds while you watch! There is a limit of 4 boxes of personal information per household that will be shred for free.

This is your chance to clean out your medicine chest of any old or unused medications. Flushing them down the toilet is not good for the ground or surface waters. The Health Department and Sheriff's Office will be on hand to make sure they have proper disposal. Remove pills from bottles and put them in a plastic bag. Please put controlled substances in a separate plastic bag. For more information, please call 586-469-6313.

**Senior Services  
Important Numbers**

We're just a phone call away!



**Information & Referral**  
586-469-6313

**Adult Day Services**  
586-466-6817

**Legal Assistance Program**  
586-469-6406

**Help for Hire**  
586-469-6317 or  
586-469-6327

**Counseling Services**  
586-469-6708

**Discount Dental Program**  
586-469-6313

**Speakers Bureau**  
586-469-6307

**Focus Hope Food**  
586-466-8725

**Grandparents Raising Grandchildren**  
586-469-7826

**Prescription Resource Network**  
586-469-6316

**Victim Liaison**  
866-498-8503

**Resource Advocacy**  
586-469-7382



**DRUG AWARENESS FOR SENIORS SEMINAR**

The 2nd annual award winning program is scheduled for **October 13, 2009 10 a.m. to 3 p.m.**

**Macomb Intermediate School District  
44001 Garfield, Clinton Township**

Drug abuse by family members can affect your life!

Please join us for a free seminar to become aware of how people might use household items to create abusive drugs or how drug use affects families. Learn how you can avoid becoming a victim of drug-related crimes. Speakers will include Macomb County Sheriff Mark Hackel and Macomb County Medical Examiner Daniel Spitz.

If you interact with or have young people living in your home, this presentation is a must. Refreshments will be provided. The seminar is free, but seating is limited and registration is required. **Please call Ann at 586-469-7826 for more information or to register.**

**Happy Birthday 65!**

**September 15 from 4:30 p.m. to 6:30 p.m**

**Are you going to turn 65?** A seminar has been scheduled in your honor! Presentations will be given on Social Security, Medicare, Prescription Assistance, and Veterans Services to help you understand services available and help you to make good decisions about your future. Refreshments and door prizes will be given. You must register no later than September 8. Please call Sue Meyers at 586-469-7977 for more information.



**FROM THE DESK OF FRANCES HEIMES-SAVICKIS**

**SOCIAL SECURITY ADMINISTRATION PUBLIC AFFAIRS SPECIALIST**

Have you applied for Social Security benefits? Want a quick and easy way to check the status of your application? Just go to [www.socialsecurity.gov](http://www.socialsecurity.gov). You can estimate your retirement benefits, find out what kinds of government benefits you might qualify for and even apply for benefits online. You can check the status of your pending benefit application online—even if you applied the “old fashioned” way, in person or over the telephone. Visit the website and select the “Check the status of your application” link in the upper, left-hand side of the webpage. Enter the Social Security number and the Confirmation number given at the time of the application. It’s easy—INSTANT STATUS.

**Will my benefits increase if I want and retire after my full retirement age?**

Yes. You can increase your Social Security benefit in two ways:

- 1) Your benefit will be increased by a certain percentage if you delay retirement age until you start taking benefits or reach age 70: and
- 2) If you work, each additional year you work adds another year of earnings to your Social Security record. Higher lifetime earnings may result in higher benefits when you do retire.

For more information, read *When to Start Receiving Retirement Benefits* at [www.socialsecurity.gov/pubs/10147.html](http://www.socialsecurity.gov/pubs/10147.html). You can also use the *retirement estimator* at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

**For more information you may call**

**1-800-772-1213 or visit the website at [www.socialsecurity.gov](http://www.socialsecurity.gov)**





### **PREVENTING & CONTROLLING INFECTION:**

The best possible protection against spreading colds, flu and sore throats, is to wash your hands in warm, soapy water. Scrub vigorously to create friction between your fingers to build up a good lather. Rinse your hands and

dry them with a paper towel using the same paper towel to turn off the water.

You can also use alcohol-based hand sanitizers when hand washing is not available, but sanitizers are never as good as proper hand washing. Make sure your sanitizer is at least 60% alcohol.

#### **Watch for fall Outreach Days to come to your community.**

You can receive a flu vaccine, simple health screening and information at these events. We will be collaborating with County Commissioners and the Health Department to visit many communities to provide this convenient service. A listing of locations will be posted on our website at [www.macomcountymi.gov/seniorservices](http://www.macomcountymi.gov/seniorservices)

### **\$1 MILLION SAVED IN RX COSTS**

The Prescription Resource Network Program has saved over \$1 million since the beginning of the program in May 2006. Colleen Burns, the program's coordinator, offers confidential help to those that are in need by researching available programs through pharmaceutical companies and private organizations and filing the needed paperwork.



If you are struggling to pay for your needed prescriptions, contact Colleen Burns at 586-469-6316

### **Adult Day Services - We Celebrate Life!**

If you are a caregiver and in need of respite, consider the Adult Day Service program that offers a caring and stimulating environment for your loved one. Half, full and multiple day rates are available to accommodate your caregiving needs and will be billed monthly. There are two centers: One in Clinton Township and one in St. Clair Shores.

Upcoming fundraisers will provide money for client activities. On September 4, 9 a.m. to 3 p.m. there will be Germack Nuts Sale that will be held in the atrium of the VerKuilen Building, 21885 Dunham Road, Clinton Township. Staff is also preparing for a Garage Sale and a "Books Are Fun" sale in November. For more information please call 469-5579.

### **FROM THE DESK OF THE RESOURCE ADVOCATES**

**It's time to think about your prescription coverage through Medicare. The Medicare Part D plans change each year.** Some plans may be eliminated and some new plans may appear. The monthly prices charged, the co-pays and deductibles for each plan are adjusted each year. The plan you are currently on may not be the best or cheapest for you next year.

In October, you will receive your "Medicare and You 2010" book. You will also receive information about your current Medicare Part D plan and if it will not be available in 2010. Also, you will receive information by the end of 2009 from your current plan listing what the new changes will be for 2010.

#### **The basic dates to change or enroll for Medicare Part D do not change.**

You will again be able to research the new prescription plans by calling 1-800-Medicare or by going on-line at [Medicare.gov](http://Medicare.gov) after October 15, 2009.

Individuals can enroll in a different Medicare Part D plan for 2010, between November 15<sup>th</sup> and December 31st, 2009. If you are on a Medicare Advantage Plan, you can change plans between January 1st, 2010 and March 31st, 2010. It is suggested that you research the different Medicare Part D plans to determine the cheapest prescription plan based on your medications. Seniors or their families can research the plans in three different ways. They can call 1-800-Medicare, they can go on-line at [Medicare.gov](http://Medicare.gov) or for those who need personalized help, our department will have appointments available to assist individuals in our office on Dunham Road in Clinton Township.

You can call Robin at 466-8725 or Dana at 466-4545 after October 1st to schedule an appointment. For seniors who are homebound or to answer questions, individuals can call 469-6313 and ask for a Resource Advocate.

#### **Important Medicare D dates:**

- After October 15, you may **view and research** Medicare D Plans
- Between November 15 and January 1 you can **make changes or enroll** in Medicare D plans..
- Medicare Advantage Plans: **Make changes or enroll** January 1 through March 31.

### **Help us save paper and receive this newsletter online**

If you would prefer to receive this newsletter via email, instead of by the U.S. Postal mail, please send an email message to [Cathy.Wilson@macombcountymi.gov](mailto:Cathy.Wilson@macombcountymi.gov)





**Macomb County  
Council On Aging  
General Assembly Meetings**

The Council On Aging meetings are as follows:  
VerKuilen Building, Senior Auditorium  
21885 Dunham Road, Entrance C, Clinton Twp.  
**Tuesday, September 8, 1 p.m. to 3 p.m.**  
**General Assembly Meeting**

**Tuesday, November 10, 1 p.m. to 3 p.m.**  
**General Assembly Meeting**

\*For information about membership, or to make reservations for the Election luncheon, please call Ellen Head 586-296-1749.

**Tuesday, December 8, 1 p.m. to 3 p.m.**  
**Annual Christmas Luncheon (members only).**

**Grandparents Raising Grandchildren Program**

The Grandparents Raising Grandchildren Program provides support, education, recreation and information to many families that find themselves in a role of parenting grandchildren or children related to them. All of the services are offered without charge to grandparents. Over 480 families receive the Grandparents Raising Grandchildren newsletter. If you are interested in receiving this newsletter or participating in support groups, workshops, or activities, please call 586-469-7826.



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The Senior Citizen Services Department is primarily sponsored by the Macomb County Board of Commissioners. Additional funding sources include the Older American Act Funds, administered through the Area Agency on Aging 1-B, Michigan Office of Services to the Aging and the Department of Human Services. This program is in compliance with the Title VI of the Civil Rights Act and Section 504 of the Social Rehabilitation Act of 1973.

**Macomb County Department of Senior Citizen Services**

21885 Dunham Rd., Suite 6  
Clinton Twp., MI 48036  
<http://macombcountymi.gov/seniorservices>

**Email:** [Cathy.Wilson@macombcountymi.gov](mailto:Cathy.Wilson@macombcountymi.gov)

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