



SENIOR FOCUS

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August, September, October, November 2007

Support the Grandparents Raising Grandchildren Program

The Grandparents Raising Grandchildren program provides support, education, recreation and information to grandparents and other relatives in a "parent role." The numbers of families in this program continue to increase each year. Currently, the program has over 570 participating families.

Some of these families are on a very tight budget throughout the year and occasionally find themselves in a financial bind. Private donations make it possible to help families with emergency needs. We would appreciate any help you can offer! Monetary donations as well as gift cards from area stores, groceries or gas stations are appreciated. We are also ALWAYS in need of children's diapers in any size.

Please call the Kinship Care Coordinator, Mary Potts at 586-469-6315 for more information.



Macomb Together raises funds to save Grandparents Raising Grandchildren Camp

"Thanks for the generous support."

Our gratitude is extended to "Macomb Together" for their fundraising efforts. Due to cuts in the State budgets, the annual camp experience was at risk of being cancelled. Through their efforts, the needed \$10,000 were raised in a short period of time and over 140 people will enjoy a weekend at Camp Copeconic. This award winning camp experience allows families with similar life situations to interact in a relaxing environment. Bonding, experiences, and friendships impact the campers for the rest of their lives.

Thank you to all that have donated to this wonderful program. For more information about the camp or to donate to future camps, please contact Mary Potts at 586-469-6315.

FACING MORTGAGE FORECLOSURE

If you are in danger of missing mortgage payments or have already fallen behind, there are steps you can take to stave off foreclosure:

- **Consider refinancing your loan if you can.** This depends on how much equity you have in your property;
 - When refinancing, **watch out for pre-payment penalties;**
 - **Look for ways to raise cash** if you just need a one-time fix;
 - **Call the lender immediately if you have missed or are about to miss a payment** to discuss your options. This may include lowering the interest rate or extending the length of the mortgage;
 - **Beware of scam artists** (predatory lenders) who prey on borrowers in financial stress;
 - **Seek individual financial counseling;**
 - If all else fails, **sell the house** if possible. A foreclosure will damage your credit rating more than a bankruptcy, hurting your chances of buying a home in the future;
 - Consider asking your **lender to arrange a "short sale" or a "deed in lieu of foreclosure"** if you have little or no equity in the home;
- Finally, **filing for Chapter 13 bankruptcy is a last resort** that may help keep you in your own home.

If you need assistance, please call the Legal Assistance Program at 586-469-6406.

Mature Driver Workshop
Thursday, September 13, 2007
8:30 a.m. to 12:00 p.m.
Freedom Hill County Park
Liberato/Independence Hall
15000 Metropolitan Pkwy.
Sterling Heights, Michigan



Join us for this *free* program to refresh driving skills, recognize threats and take action and reduce traffic crashes. Gary Bubar, Traffic Safety Consultant, Community Safety Services, AAA of Michigan will share his expertise on driving tips. For more information or to register, please contact Cathy Wilson at 586-469-6307

**Senior Services
Important Numbers**

There are many services offered by the Department of Senior Services. Keep these numbers for future reference:

Information & Referral
586-469-6313

Adult Day Services
586-466-6817

Legal Assistance Program
586-469-6406

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

Professional Counseling Services
586-469-6708

Discount Dental Program
586-469-6313

Speakers Bureau
586-469-6307

Focus Hope Food or Volunteer Opportunities
586-469-6307

Grandparents Raising Grandchildren
586-469-7826

Prescription Resource Network
586-469-6316

Victim Liaison
1-866-498-8503



We're just a phone call away!

**OPENING NEW DOORS
Community Education Programs**

Macomb County Senior Citizen Services Adult Day Services Program Presents *free* educational programs. Supervised care for adults during the presentation is available for a \$10.00 fee. Please register at 586-466-6817.

The following presentations are held at the Southeast Health Center Auditorium, 25401 Harper Ave., St. Clair Shores from 10 a.m. to Noon.

August 9, 2007—Veterans Benefits—What You Need to Know
By Richard Weaver, Director of Macomb County Veterans Services

September 13, 2007—Partnering With Your Doctor
Kathryn Ann W. Kozlinski, Senior Citizen Services Adult Day Services Program

October 11, 2007—Home Based Activities
Midge Appel, Macomb Community College, Oakland University

November 1, 2007—Home Health Care Solutions
Eleonora Fichtel, Manager Sears Home Health Care

HOME HEATING CREDIT FOR 2006

Tax season is over for most of us who have to file federal and state taxes. Many individuals who do not have to file federal and state taxes are still eligible to file the Michigan Homestead Tax Credit and the Home Heating Credit.

The Homestead Tax Credit is based on an individual's income and their property taxes on their home or their rent. There is no deadline for this tax and it can be back filed up to four years. The Home Heating Credit is geared toward the low-income individuals, and will provide a heat voucher for their gas company, or a check for those who do not have a gas company bill. The Home Heating Credit must be filed by September 30th of each year. It cannot be back filed. If an individual is on food stamps, they should file a home heating credit every year. If a person doesn't file the Home Heating Credit, their food stamps will be cut.

If you have questions concerning either of these tax credits, please call the Department of Senior Citizen Services at 586-469-6313 and ask for a Resource Advocate.

MEDICARE PART D ENROLLMENT

This is a yearly reminder for individuals who are on Medicare Part D prescription programs or individuals who want to enroll in a Medicare D program. Every year individuals who are on Medicare, and who need prescription help, can research the next year's prescription programs for Medicare Part D.

If this year is like last year, Medicare will update their phone site (1-800-Medicare) and their web site (Medicare.gov) around October 15th, 2007. Checking to make sure that you have the best and cheapest Medicare Part D for 2008 is beneficial to individuals who do not qualify for the extra help through Social Security. There are many differences between the various prescription programs in regards to price and prescriptions covered. If you decide to enroll and/or change your Medicare Part D program, you can do it between November 15th and December 31st this year.

If you have questions regarding Medicare Part D and enrollment, call the Department of Senior Citizen Services at 586-469-6313 and ask for a Resource Advocate.



Macomb County Council On Aging Meetings

Tuesday, Sept 11, 1:30 p.m.

General Assembly Meeting
Fraser Senior Center
34935 Hidden Pine Drive
Fraser

Tuesday, Nov 13, 1:30 p.m.

General Assembly Meeting
Chesterfield Senior Center
47275 Sugarbush Road
Chesterfield

Tuesday, Dec 11, Noon

Annual Christmas Party
VerKuijen Bldg Auditorium
21885 Dunham Road
Clinton Township



For information about membership, please call Dana at 586-466-4545



Senior Law Enforcement Academy

The next Senior Law Enforcement Academy series is scheduled for (Mondays) October 1st, 8th, 15th, 22nd and 29th. This series of classes inform seniors about the functions of the Macomb County Sheriff Department,

Topics include: Dispatch, Courts, K-9 Unit, Detective Bureau, Evidence Technician, Youth Bureau, Gun Range, SWAT, COMET, MACE, MATS, Traffic Marine Division, Dive Team and Explorers. The last session ends with a graduation and a tour of the Macomb County Jail.

Seating is limited and reservations required. For more information or to make a reservation, contact Dana Lazechko at 586-466-4545.

Counseling Support Group Schedule

The Counseling Department's licensed professional counselors provide confidential individual counseling. They also facilitate support groups and give educational presentations. For more information, please call Bobbi Knapp at (586) 469-6708.

Here are some of the support groups offered:

All About You—A Support Group for Carepartners

3rd Tuesday of the month, 10 a.m. to Noon
Respite care available for a fee of \$10, but registration is required. Please call 586-469-5580 to register.

New Beginnings Grief Support Group

1st Tuesday of the month, 10 a.m. to Noon
VerKuijen Building, Clinton Township

Late Life Divorce Support Group

1st Wednesday of the month 1:30 p.m. to 3:30 p.m.
VerKuijen Building, Clinton Township

New Horizons—Anti-Depression Support Group (Making the Best of Each Day)

2nd Wednesday of the month, 10 a.m. to 12 Noon
VerKuijen Building, Clinton Township

Freedom Hill County Park Schedule



To verify times, call
Freedom Hill County Park
(586) 979-7010 or check
<http://macombcountymi.gov/parksandrec/dances.htm#top>

Freedom Hill County Park is located on Metro Parkway (16 Mile) and Schoenherr. Banquet facilities available.

Free Senior Swing Dances— 7 p.m.

Aug 15 & 29
Sept 19 & 26
Oct 17 & 31
Nov 21 & 28

Enjoy the sounds of the Tommy James Band in the Independence Building. Free admission and parking.

Line/Exercise Dance Classes— Instruction by CC Plus

Beginning at 6:45 p.m.,
Intermediate at 7:50 p.m.
Mondays or Thursdays

Call Dawn at (586) 792-5897, send an email to dawnmalek@comcast.net or visit their website at www.ccplusdance.com for more information or to find additional locations.

SHREDDING DAY & UNUSED MEDICATION DISPOSAL

Tuesday, October 2, 2007 9 a.m. to 10 a.m.
VerKuijen Building Parking Lot
21885 Dunham Road, Clinton Township

Do you have boxes of old records cluttering up your home and storage areas? Bring them to the Shredding Day and Absolute Shreds will shred them in seconds while you watch! There is a limit of 4 boxes of personal information per car. 3 tons of documents were shredded and 90 pounds of unused medications were collected at our last shredding event.

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 zip-lock plastic bag. Controlled substances such as narcotic painkillers, Morphine, Ritalin, Tylenol III with codeine, etc. will be accepted, but must be kept in a separate zip lock bag.

OPTIONS FOR HOUSING AND

LONG TERM CARE (2nd in a series of articles)

Senior Citizen Services receives many questions regarding housing. As a person ages, more personal care and supervision may be needed. Choosing an appropriate environment for you or your loved one is an important decision and there are many different levels of care available to meet your needs. To assist you in understanding the array of options, we will discuss them through a series of articles in upcoming issues.

Licensed Home for the Aged: This is a licensed facility with over 21 beds and 24-hour staffing. It offers three meals per day and laundry service. This promotes independent living, but may not accept a resident with serious mental illness, severe cognitive impairment or someone requiring 24-hour nursing care.

Nursing/Long Term Care/Rehab Facilities: This option integrates shelter with medical, nursing, psychosocial and rehabilitative services and is for persons who require 24-hour nursing supervision.

Hospice Services are designed to help people near the end of life. Services are provided at home, in a specialized hospice home or other environments.

Respite Services provides relief for caregivers who are caring for frail adults. These services are not covered by insurance.

Lists of housing options in Macomb County are available by calling (586) 469-6313. If you have further questions regarding details of these choices, please ask to speak to a Resource Advocate.

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

If you are receiving this newsletter in error or no longer desire to receive it, please call (586) 469-6313.

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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.



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