

The **Best** OF **AGING**



**TIME
WELL
SPENT**
Beyond the
Survival Flight

PAGE: 10

Celebrating Ageless Attitude

THE DARK SIDE OF REVERSE
MORTGAGES

PAGE: 14

PROTECTING YOURSELF FROM
MEDICARE IDENTITY THEFT

PAGE: 17

Call toll-free: 1-877-219-7032

Their Price



Lipitor™
\$460.00

Typical US brand price for 20mg x 100

Our Price



Atorvastatin*
\$99.00

Generic equivalent of Lipitor™ generic price for 20mg x 100

Are You Still Paying Too Much For Your Medications?

You can **save up to 90%** when you fill your prescriptions at our Canadian Pharmacy.

Nexium™ \$534.00 Typical US Brand Price	VS	Esomeprazole* \$59.00 Generic Price	Effexor XR™ \$465.00 Typical US Brand Price	VS	Venlafaxine* \$97.00 Generic Price
Celebrex™ \$403.00 Typical US Brand Price	VS	Celecoxib* \$116.00 Generic Price	Zoloft™ \$347.00 Typical US Brand Price	VS	Sertraline* \$79.00 Generic Price

Compare our prices and see how much you can save!
For more prices call us toll-free at 1-877-219-7032.

Saving more today with an extra \$25 off & free shipping!

Get An Extra

\$25 OFF
And
FREE SHIPPING

Get an extra \$25 off your first order today!

Use this coupon code to **save an additional \$25 plus free shipping** on your first prescription order with Canada Drug Center. **Expires Dec 31, 2011.** Offer is valid for prescription orders only and can not be used in conjunction with any other offers.

Toll-free: 1-877-219-7032

Coupon Code: SAVE143



Prescription price comparison above is valid as of January 1, 2011. All trade-mark (TM) rights associated with the brand name products in this ad belong to their respective owners. *Generic drugs are carefully regulated medications that have the same medical ingredients as the original brand name drug, but are generally cheaper in price. Generic equivalents are equal to their "brand" counterparts in Active Ingredients, Dosage, Safety, Strength, Quality, Performance and Intended use. It may vary in colour, shape, size, cost and appearance.

THE BEST OF AGING

Volume 1, Issue 6 – April, 2011

Post Office Box 970572, Ypsilanti, MI 48197

Telephone: (734) 985-0363

Fax: (734) 274-6030

Website: www.TheBestOfAging.com

Published by Media Support Net, LLC

Jeffrey L. Collison,
PUBLISHER

E-mail: Publisher@TheBestOfAging.com

Lee Thorsen,
EDITOR-IN-CHIEF
E-mail: Editor@TheBestOfAging.com

William Newhouse,
CREATIVE DIRECTOR
E-mail: Creative@TheBestOfAging.com

Brian Moore,
ADVERTISING DIRECTOR
E-mail: Advertise@TheBestOfAging.com

Hannah Hollingsworth,
CIRCULATION DIRECTOR
E-mail: Circulation@TheBestOfAging.com

CONTRIBUTING WRITERS

Lynn Alexander
Stephanie Levijoki
Mark Pilarski
Tait Trussell

SUBSCRIPTIONS

\$36 for one year, \$60 for two years.

Please send check or money order to:

The Best of Aging, Attn: Subscriptions
Post Office Box 970572, Ypsilanti, MI 48197

The Best of Aging is published twelve times per year. ISSN Library of Congress #2157-927X.

©2011 by Media Support Net, LLC. All Rights Reserved. No portion of The Best of Aging may be reprinted or reproduced without expressed written permission of the publisher.

"The Best of Aging" and "Celebrating Ageless Attitude" are registered trademarks. Opinions expressed are the sole responsibility of the contributor and do not necessarily reflect those of the publication.

CONTENTS

FROM THE PUBLISHER 2

FOR THE FUN OF IT!

Deal Me In
By Mark Pilarski 4
Puzzle Time 6

THE CATCH 22 OF A HOSPITAL STAY

By Lynn Alexander 8

TIME WELL SPENT – Beyond The Survival Flight

By Lee Thorsen 10

FINANCIAL FITNESS

The Dark Side of Reverse Mortgages
By Tait Trussell 14

Medicare Identity Theft

By Stephanie Levijoki 17

SERVING OTHERS WITH DIGNITY

Pittsfield Senior Quilters
By Lee Thorsen 18



From the Publisher

Welcome to *The Best of Aging*! Reinventing yourself is a quality that I respect in a person and I have been fortunate to meet many people in southeast Michigan who possess this amazing quality. It is probably the most difficult part of aging that you can encounter in your life for it is very easy to sit back and accept your situation. Especially when you are surrounded with friends and family that sometimes support and reinforce the very things that you wish that you could change about yourself.

There are many excuses that we tell ourselves we can't do it. We don't have the time, money, education, or motivation. My favorite is excuse that I hear is, "I'm not good at it". This essentially says that if I can't be perfect at something to begin with, then I don't even want to try.

I remember when I was in grade school and for three days in a row I noticed another student bring in a briefcase to school. As you would expect, kids teased him about it and I thought it was strange until I asked him why he was doing it. He seemed happy that I was the first one who had asked him and said, "I want to be a businessman when I grow up. My dad is a businessman and he brings a briefcase to his office. So I'm a businessman."

That statement stuck with me and shaped how I view the world. It told me that you don't have to wait for approval to be who you want to be. The only difference between a businessman and a successful businessman is generally the number of days you have *been* a businessman. Both are businessmen from day one. Of course, this goes for anything that you want to change about yourself – not just your profession. I want a better relationship with my family; I want to be healthier; I want to travel the world.

Education plays an important part in making a change. Without education, you can't learn from the experience of others. Education, though, is only one piece of the puzzle and can sometimes become a barrier to success. Either a person won't start making changes until they've been fully educated or worse, they become fully educated and believe that the waters should part and

they should be given everything magically because they possess this knowledge. Knowledge without action is useless.

When my son first started working for other people mowing lawns, he came to me and asked, "Dad, how much should I charge them?" He was surprised to hear my answer. "You should do the job to the best of your ability and be very thankful for the experience that you are gaining from this opportunity," I said. "Yes, but they are going to ask me so what should I charge them?" he pressed.

"Very simple," I said, "tell them to pay you whatever they want to pay you." As you can imagine, disbelief came across his face and as he thought about it more, he asked, "what do I do if they only pay me a dollar for all the work that I am suppose to do?"

"That's very easy. If they only pay you a dollar, then you have gained the experience of mowing someone's lawn and you'll have a very, very happy work reference. If they ask you to mow their lawn again in the future, then you will be conveniently busy." I then asked him to trust my advice and to write down what he thought he should be making for mowing the neighbor's lawn and put it in his left pocket and when he got paid to put the money in his right pocket. When he got home from mowing the lawn, he emptied his pockets. Five dollars was written on the piece of paper in his left hand and he had thirty dollars in the right hand. From that day on, he never has allowed money to be an excuse to stop him from trying something or be concerned whether he was perfect before even starting.

Reinventing yourself requires that you forget the past, forget the future, and just start being who you want to be. At *The Best of Aging*, we are dedicated to bringing you the inspirational stories of the people who have continually reinvented themselves and the educational tools to do it.

I hope you enjoy and achieve *The Best of Aging* in your life.

Jeff Collison

Publisher, The Best of Aging

Relax!

We do it all!



VOTED **BEST**
Landscaping!
Company over 10 years



Change of Scenery

In need of a change? Contact **Michigan's Largest Residential Landscaping Company**, and enjoy a fresh new look to your home.

Free Landscape Design
Free Landscape Consultation

TODD'S SERVICES
Over 30 Years

Call TSI
(810) 231-2778



www.ToddsServices.com

TOP TIME FUN OF IT

DEAL ME IN: Negative Expectations

By Mark Pilarski

Dear Mark: Although I seldom win anything, I do enjoy playing video keno. Is there any advice you could give me to improve my chances of winning?
— Kaye S.

The reason you seldom win anything, Kaye, is because keno is a negative-expectation game that has a higher casino edge than most games the casino has to offer. On the plus side, with video keno, the medium house advantage compared to that in a live keno game is much lower. For a live keno game it's 28%, whereas with video keno it is 7.5%.

Why lower you ask? Video keno simply has better pay tables, but that doesn't necessarily mean video keno is a better entertainment deal for the evening. At \$1 a ticket, the most you could lose on a live game

over an hour is about \$15, that being the average number of games called per hour. A typical video keno player can burn through \$15 worth of quarters in mere minutes.

Which leads me to my first bit of advice. Only bet what you can afford to lose. And just as important, the slower you play, the less hard-earned money you'll put through the shredder.

Also, Kaye, hunt for the highest-paying pay tables. Scrutinize each pay table to find which one gives you the lowest house edge. Oh yeah, and don't forget to use your slot club card to offset the losses you can -- no, will -- experience on such a negative-expectation game.

As for strategy: sorry, Kaye, but like the emperor's new clothes, there isn't any. The numbers are chosen at random and each draw is independent, so playing providential numbers you think are lucky, or numbers you feel are "due," just doesn't work. (A friend of a friend uses the numbers out of Fortune cookies, but he borrows bus fare to go home.)

Dear Mark: I enjoy playing those super jackpot progressive slot machines because it gives me the greatest return for a small investment. Is this sound and sensible gambling?
— Oliver P.

It is a mistaken belief, Oliver, shared by scores of slot players, that you are only making a small investment in an attempt to win big jackpots when you play progressive slots. This false impression, for those who play progressives, is that for a few bucks you get a shot at a champagne wishes and caviar dreams lifestyle. The problem, Oliver, is that you're probably going to end up losing most of your money, most of the time, chasing your imaginary castle in the sky.

What's not figured in your comfy fantasy is that progressive slots come with a casino edge in the double digits, as high as 20 percent. Meaning, Oliver, over the long run, for every dollar you insert, the casino is going to keep 20 cents of it.

So there you are, Oliver, sitting down for a six-hour stint in front of your favorite progressive. If you are a dollar player, playing the maximum three coins a pop to get a crack at the top prize, you'll hit the "Bet Max" button 240 times an hour -- and that's

slow playing mind you -- and all of a sudden you've just cycled \$4,320 (240 spins X \$3 X 6hrs) through the machine. Now back off 20 percent that the \$864 the casino is looking forward to banking from your wallet -- and I'm not sure where your idea of "small investment" emanates from.

If you were to go to a casino a baker's dozen times in a year (one visit per month, twice in February cause it's your birthday), you are really wagering \$56,160. The 20 percent cut the casino is going to swallow is \$11,232, so once again I ask you, where does that idea of small investment come from? Did I mention that some of these progressive jackpots have a one in 16,777,216 chance of being hit?

ABOUT the AUTHOR

Mark Pilarski survived 18 years in the casino trenches, working for seven different casinos. He is a university lecturer, reviewer and contributing editor for numerous gaming periodicals, and is the creator of the audio cassette series on casino gambling, "Hooked on Winning." Send your questions to Mark@TheBestofAging.com.

TOP GUN

TOP GUN



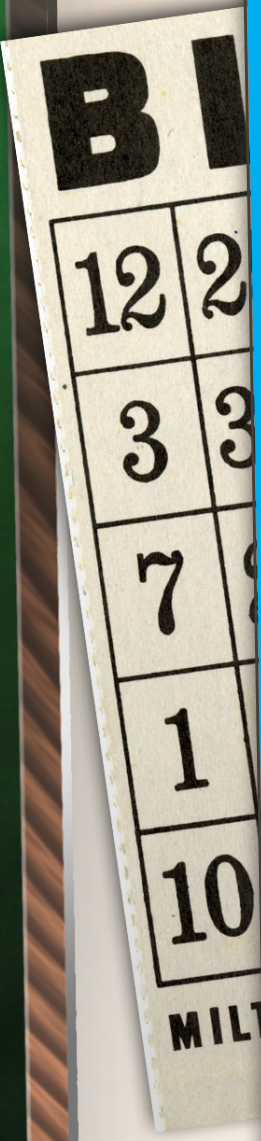
COLOR SUDOKU

To solve a **Sudoku** fill-in the numbers **1-9** so that each number appears once only in each **row** going across, each **column** going down and each **block of 9** small squares.

In this puzzle there are also **nine** different **colors**, each with **nine** squares and the numbers **1-9** must appear once only in each **color**.

To help, we have given you all the numbers you'll need around the outside of the puzzle. Cross them off as you fill them in.

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



Cartwheels

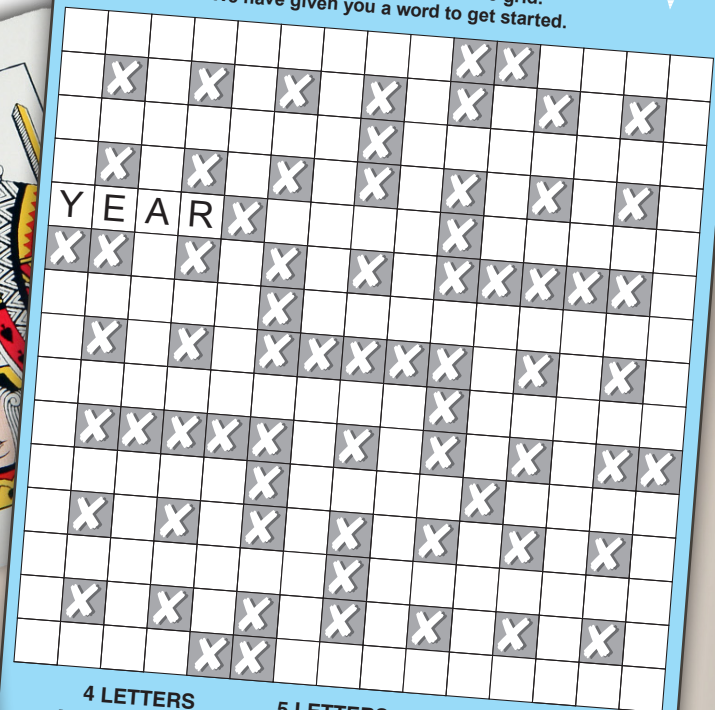
Fill in the ten 5-letter words from the outside towards the center letter provided. When you've finished you will find the name of a Hollywood actor written clockwise anywhere around the outside.



- | | |
|--------------------|--------------------------------|
| 1. Possessed | 6. Removed fluid from |
| 2. Detected sound | 7. Relieved |
| 3. Unclothed | 8. Beg |
| 4. Desert wanderer | 9. British money, ... sterling |
| 5. Surrender | 10. Jested |

CROSS OUT

Fit all the words listed into the grid. We have given you a word to get started.



- | 4 LETTERS | 5 LETTERS | 7 LETTERS | 9 LETTERS |
|--|---|---|--|
| Axle
Envy
Gaze
Girl
Glib
Ices | Plea
Sari
Stem
Teat
-Year
Your | Bides
Embed
Ensure
Lobes
Occur
Roomy
Taint
Witty | Gaskets
Include
Indexed
Lathers
Planned
Scalpel
Swabbed
Thieved
Addressed
Agitation
Dispirits
Imbalance
Saltiness
Thwarting
Weakening
Windmills |



THE CATCH 22 OF A HOSPITAL STAY

By Lynn Alexander

Catch 22 is in this article's title for a reason. Although hospitals have the potential to save our lives they also have the potential to become an environment in which we "catch something". Most hospitals provide beautiful welcome gifts to babies and their families, which are very desirable. However, on many occasions, they send us home with a very unwelcome "gift", a Staph or MRSA infection. Older patients or anyone with a compromised immune system are the most vulnerable targets for these infections that are rapidly on the rise in America. This has become so commonplace that there is a popular saying even used by physicians: "A hospital is no place to be when you are sick."

Seriously, infections and errors are on the rise. In most cases, incidents occur when there is either a momentary loss of focus on seemingly small actions or a momentary distraction due to interruptions or simultaneous responsibilities.

Healthcare settings are increasingly challenging due to increasing demands and patient loads. The results are dramatic. Routinely a patient in the hospital could very likely experience at least one medication error per day. It is estimated that at least one-quarter of injuries caused by medication errors are clearly preventable (Institute of Medicine, National Academy of Sciences, July 2006). The Centers for Disease Control & Prevention (CDC) estimate that nearly two million people each year become ill unnecessarily and 90,000 of them die as a result of hospital-acquired infections (US Centers for Disease Control & Prevention, 2009).

Finally, communication problems accounted for nearly 70% of reported infections and errors between 1995 and 2006 (The Joint Commission, 2007).

The good news is that the majority of these issues can be resolved through proper training and use of protocols such as proper hygiene and focused caregiving. During a hospital stay it is advisable to have an advocate with you as much as possible. Remind professionals to use proper hygiene procedures before working with you. Ask the hospital what programs they have in place for patient safety. If you are a healthcare professional encourage your organization to provide the latest in training called focused caregiving. As the caregiver daughter of a father who survived both a Staph and MRSA infection, I am dedicated to ridding our healthcare industry of unwanted and preventable injuries to patients.

With patients and healthcare professionals working together we can make sure that our hospitals continue their grand tradition of saving lives instead of destroying them.



Lynn Alexander is known as Your Aging Well Advisor, an advocate for seniors and speaker on aging well and caregiving. A former Michigan Cabinet official, State Commissioner on Aging and executive for Oakland County, she recently authored "Caregiver Tsunami". Lynn Alexander may be contacted by visiting her website at www.YourAgingWellAdvisor.com or by calling (248) 972-4993.

Looking for Home Care for a Loved One?



We lovingly assist the elderly, disabled, and chronically ill with all the necessary activities of daily living paid for by Medicare, Medicaid, or out of pocket.

Among the Services Offered...

- Bathing
- Dressing
- Meal Preparation
- Housekeeping
- Nursing
- Physical Therapy
- Occupational Therapy
- Speech Therapy
- Social Work
- Medication Reminders
- Eating/Feeding
- Transportation



Medicare Location: 248.569.9622 Private Duty Location: 800.796.CARE

www.kennedycare.com

220 E. Huron St. Suite 220, Ann Arbor MI 48104

When I am home ALONE



I feel safe. I am protected. I have Life Alert®.

One touch of a button sends help quickly in the event of a medical emergency, fall, home invasion, fire or carbon monoxide poisoning.

New!

Now we have two systems available:

- Life Alert Classic for seniors
- Life Alert 50+ for people 50+

Your choice of help buttons



For a FREE brochure call:

1-888-814-5077



GOT MEDICARE? You May Qualify For A Power Chair!

We can make it easier for you to use your Medicare benefit to help you get the mobility you need!

Medicare could cover the cost of your powerchair. We check your eligibility for FREE and it only takes a few minutes!

That means the mobility you need could cost you little to nothing!

Call FREE today to check your eligibility!

1-888-440-0357

You Deserve To Have Your Freedom!

• We can offer you our guaranteed **LOWEST PRICES**

• We have many different models and brands available to fit your needs

• We have **FINANCING AVAILABLE** & will have **DELIVERY WITHIN 5 DAYS!**

• We're confident that you'll find the right power chair or scooter at an affordable price for you or your loved one!



If You've Been Denied Through Medicare Call:

1-888-627-0172

Beyond the



Survival Flight

By Lee Thorsen



Gary Calhoun, father of Taylor Calhoun and co-developer of the University of Michigan's Survival Flight

*Healing is a matter of time,
but it is sometimes also
a matter of opportunity.*

- Hippocrates

Taylor Calhoun, daughter of Gary and Judith Calhoun, was in a car accident at the age of 16 in September of 1995. She was a passenger on the U-M Survival Flight and did not survive. Years prior, Gary Calhoun was a passenger on the U-M Survival Flight after experiencing a tragic accident that left him paralyzed from below his shoulders. This Time Well Spent profile is about our children's ability to change our lives and the lives of others. If you know of a person or group that has a fascinating story to tell, please let us know.

The University of Michigan's Survival Flight program may never have gotten off the ground with its first flight in May of 1983 had it not been for the efforts of Gary Calhoun. In conjunction with Dr. James Mackenzie, the ER medical director and also a Vietnam veteran, Mr. Calhoun developed the Survival Flight helicopter program. At the time of the first flight, Mr. Calhoun was the deputy administrator for C.S. Mott Children's, Women's, and Holden Perinatal Hospitals that are part of the University of Michigan Medical Center.

After he served as an officer and medical evacuation helicopter pilot in the Medical Service Corp for the U.S. Army during the Vietnam War, Mr. Calhoun was assigned to the 507th Medical Unit along with several other Vietnam helicopter pilots at Fort Sam Houston in San Antonio, Texas. Mr. Calhoun and the others developed the first and largest Military Assistance to Safety and Traffic (M.A.S.T.) program for the military.

"Helicopters are really difficult to fly," said Mr. Calhoun. "You are required to fly a minimum of 25 hours a month just to be able to fly safely. So instead of just flying cross country flights to get those hours, we decided that we would do something useful like we did while we were in Vietnam." The M.A.S.T. program provided emergency transportation of medical supplies, personnel, and civilian patients for hospitals in the area.

In fact during one particular flight, it was like Vietnam. "We had picked up a patient in Lubbock, Texas and while flying back, some guys outside of a bar started shooting at our helicopter with shotguns. It wasn't the fact that our pilots were worried about getting hurt – because shotgun pellets aren't going to do much damage – but it brought back some bad memories from combat," recalls Mr. Calhoun.



After completing his masters degree in hospital administration in San Antonio and fulfilling his residency requirements in Iowa City, Iowa, Mr. Calhoun relocated with his wife Judith to Ann Arbor in 1973 and began work at the Veterans Administration Hospital. He eventually came to work for the University of Michigan Medical Center.

In August of 1983, Mr. Calhoun was vacationing on the beach in Nags Head, North Carolina and suffered a devastating tumble onto the beach that left him paralyzed from the shoulders down. He was transported by helicopter to the intensive care unit in Norfolk, Virginia. After he was stabilized, he was flown to Willow Run airport where he was picked up by the U-M Survival Flight helicopter. He never imagined that just a few months after he had helped develop the Survival Flight program, he would become its passenger.

In 1995, the Calhoun family experienced another unexpected tragedy. Their 16-year-old daughter, Taylor Calhoun, was critically injured in a car accident and flown to the U-M Hospital by Survival Flight, where she died several hours later.

Taylor was president of her junior class when she was killed. She was a scholar athlete who lettered in tennis, soccer, and cheerleading. She was also much more than that. “As president of her class, one of the things that she was going to do was to have a fundraiser for the kids that wanted to have their pictures taken for the yearbook, but couldn’t afford it.” Mr. Calhoun explains, “Pictures were running over \$200 at the time and not everyone could afford them.”

Taylor was unusually aware of how other people felt. The Calhoun’s bought her a letter jacket when she lettered as a freshman and they noticed that she wasn’t wearing it. So they asked her, “why aren’t you wearing your jacket?” She said, “Well, another girl on the team lettered and she can’t pay for her jacket all at once. She has it on layaway. When she gets it out of layaway, I’ll wear mine.”

That’s the kind of person Taylor was.

“We learned a lot more about her after she died from her friends, teachers and counselor,” explains Mr. Calhoun. “She never even told us that she was going to run for class president. She just all of a sudden did it two days before the deadline where she needed to get 200 signatures in order to run



Taylor Calhoun

for president. She ended up winning by the largest margin ever according to her class principal.”

The class principal told the Calhoun’s that the reason was because Taylor was unique socially. The

class principal said, “Whenever you would go look for Taylor at lunch time, you’d have to check all the tables of all of the different types of cliques in the school.” She connected with many different types of people. As a cheerleader, she transformed the program from a lackluster squad that did not motivate the crowd to an energetic and athletic force that inspired an entire school.

“At her funeral, one of the school counselors came up to me and pointed out that the only thing that all of these diverse groups and cliques have in common is that they are crying over the loss of Taylor,” said Mr. Calhoun.

Nothing can ever replace the loss of a child. In Taylor’s case, it might just be that her legacy, which has been created in her name and actions, can slowly soften the hurt over time. The Taylor Calhoun Memorial Fund was established to continue her generosity and compassion towards the students of Huron High School.

Wendy Correll, executive director at Ann Arbor Public School Foundation, says that the memorial fund provides funds for scholarships to recipients

of the Sunshine Awards in the athletic sports of tennis, soccer, and cheerleading that Taylor participated in and a social inclusion element. Anything from yearbook photos to letter jackets, to tuxedo’s or dresses for the prom. “The memorial fund recipients are referral-based through Huron’s guidance counselors,” says Ms. Correll, “so the recipients are always incredibly grateful.”

Another way that the Calhoun’s have kept Taylor in their lives is through ongoing contact with a group that they call the ‘Friends of Taylor’. It is a group of about 35 people made up of her high school friends, her teachers, and her counselor. “This has kept her in our lives and I think that this has been extremely important to us,” said Mr. Calhoun.

“When I see an obituary about the death of a teenager, I try to contact a parent and say to them that if you want to talk at an appropriate time, I’m here to share my experience,” said Mr. Calhoun, “I tell them, stay close to your child’s friends. Reach out to them because they’ll be reluctant to come see you if you don’t reach out first. If you can keep in touch with them, they will bring back your child to you in many ways.”

Do our children make us better people? In this case, Taylor was a special person that continues to influence the actions of her parents for the best and has reached beyond to inspire, promote and include the current and future generations of students at Huron High School.

When I see an obituary about the death of a teenager, I try to contact a parent and say to them that if you want to talk at an appropriate time, I’m here to share my experience.



FINANCIAL FITNESS

The Dark Side of Reverse Mortgages

By Tait Trussell

As a senior, you've probably listened to Fred Thompson and other celebrities pitching the supposed wonders of the reverse mortgage. A reverse mortgage can use the equity in your home as a source of immediate income.

With a reverse mortgage, your home is used as collateral to get cash. You make no regular monthly payments. You must own the home and live in it. And you must be 62 or older. You can stay in the home as long as you live. The loan and the interest on the loan are paid off when the home is sold — either during the homeowner's lifetime or after he or she dies. And this could be quite a sum.

You also must receive information from an approved Home Equity Conversion Mortgage counselor before getting the loan. You can contact the Housing Counseling Clearinghouse at 800-569-4287 for the name and number of a counseling agency and list of FHA-approved lenders in your area.

It all seems so attractive when you first see or hear about it. But watch your step, warns Lyn R. Link, a reverse mortgage critic with 22 years of experience in the field. According to Link, those pitching the reverse mortgage too often steer customers to the fixed-rate choice, compared to the adjustable rate. He brands this as a "disgraceful predatory lending practice." The fee to the lender is higher for a fixed-interest arrangement. And it carries problems.

"When you compare the suitability issues of the fixed rate against the adjustable rate, there's little doubt the adjustable rate is better suited for the majority of seniors," according to Link. With a fixed rate, you are forced to take a lump sum, and the higher fixed-interest rate starts to accumulate from

the first day after closing. Having to take a lump sum of, say, \$200,000, means the interest the lender is charging on the balance of the reverse mortgage will far exceed what the home resident can make on a savings account, CD, or other safe investment.



Once you enter a reverse mortgage agreement, the mortgage company owns your home.

With the adjustable rate, the homeowner may receive the funds in a line of credit, monthly payments or a combination of the two. Any interest or dividends earned on the fixed-rate, lump-sum choice, means paying taxes on this income and may put the person in a higher tax bracket. But funds from the reverse mortgage with an adjustable rate are not taxable because the money is considered a loan.

It's important to figure the cost of a reverse mortgage against what you would gain. Once you enter a reverse mortgage agreement, the mortgage company owns your home. Getting a reverse mortgage is the equivalent of spending the money you would otherwise expect to leave to your heirs. For many older homeowners, selling your home and moving to less expensive living accommodations is probably the best way to protect your assets for yourself and your family.

Since the FHA-insured fixed-rate reverse mortgage was first introduced, it made up only a "single-digit percentage of all reverse mortgages made," Link says. But from March 2009 to December 2009 the choice of using the fixed-rate "went up from 2.7 percent to 68.9 percent," an indication the lenders were pushing to get the higher fees.

Getting back to Fred Thompson, who now says he is "so proud" to be pitching the reverse mortgage gimmick. He has not always been such a fan of a government-approved mortgage. In 2008, he properly attacked government-backed mortgage giants Fannie Mae and Freddie Mac because they were inducing borrowers to take on mortgages they couldn't afford and forcing lenders to lower their standards.

Remember, the fixed rate being offered so prevalently today by lenders is a closed-end loan. It doesn't allow a borrower to draw funds out when they — or their children — repay the loan. The adjustable rate is considered an open-end loan. This means a borrower may prepay their reverse mortgage and then draw back out any funds that may be available.

Do you have an attic full of old photos?



Maybe it's time to get some of them out and share them with others in the family.

ivoryphoto

IVORY PHOTO

606 S. Main, Ann Arbor, MI 48104
www.ivoryphoto.com | 734-668-8413
Hrs: 10:00 a.m. to 6:00 p.m. M-F Saturdays: Call First

Have Sleep Apnea? Covered By Medicare?

Get CPAP or BiPAP Replacement Supplies at **NO COST**, plus **FREE Home Delivery!**

iONmySleep

We help you get a restful night's sleep:

- Replace CPAP parts regularly to prevent bacterial infection and red skin sores
- Free personalized consultation with a sleep apnea specialist
- Free home delivery and No-Risk Guarantee



We carry the brands you know

Fisher & Paykel HEALTHCARE PHILIPS RESPIRONICS **RESMED**

Call Now And Qualify In Minutes For **FREE CPAP SUPPLIES** Must Have Medicare To Qualify **1.888.458.5063**

as seen on...



...together we're healthier

Powered by **iONmyHealth**

Landscaping

We do it all!

Landscape Design
Landscape Installation
Trees - Shrubs
Sprinkler Systems
Retaining Walls

- Boulder
- Limestone
- Rosetta Stone
- Pisa II Block
- Canadian Wall Stone
- Michigan Picture Rock
- Flagstone
- Redi Rock
- Timber

Stamped Concrete
Brick Pavers
Water Features
Seawalls
Outdoor Living
Decks, Kitchens, Fireplaces, Fire Pits



www.ToddsServices.com

GREAT Financing
Programs available

 (810) **231-2778**



Medicare Identity Theft

By Stephanie Levijoki

Most of us are aware of the importance of keeping our Visa, Mastercard and other credit cards in a secure place. If for some reason we lose one of our credit cards, we immediately report it lost or stolen by calling the 1-800 number for the card. We cross our fingers and hope that no one charges expensive items on our card before the card is reported lost.

Did you know that Medicare cards are credit cards also? It is your personal health insurance card, with your confidential ID number, and if lost or stolen, another person can use your card to charge health care expenses. This may sound far-fetched, but it isn't. In fact there are rampant scams where thieves ask people to give them the name and numbers of their Medicare card in exchange for a few hundred dollars of ready cash. Once your Medicare card, or the information contained on it, is in the hands of a thief, that person can charge literally thousands of health care dollars in your name. Billions of dollars a year have been fraudulently charged to the Center of Medicare Services by using other people's Medicare cards. And it is very difficult to track down the perpetrators of this kind of fraud.

So how do you protect yourself from Medicare fraud and identity theft? One way is to laminate your Medicare card as soon as you receive it in the mail. Keep it in a safe place, perhaps with your driver's license. And never, ever show your Medicare card to anyone unless the person is a health care provider whom you know and trust. Ask the health care provider, (doctor, nurse, physical therapist) to take the information they need from the card and return it to you immediately.

If you do lose your card, call the Social Security Administration and ask for a new Medicare card right away. The number to call is 1-800-772-1213. Report the date when you last had your Medicare

card and ask social security to send you a new card. You should receive the new card in thirty days. If you need to go to the doctor or use your card sooner than thirty days, ask Social Security to send you a letter stating they are replacing your card. That letter will arrive within seven days. Use the letter when you go to see your doctor without your Medicare card.

The best practice is to keep your Medicare card with you at all times in case you are in an accident and need emergency medical attention. If emergency service personnel are able to find your Medicare card on your possession, they can immediately tell certain things about you to help provide your medical care. During the disaster of Hurricane Katrina, many people were quickly identified for emergency care because they kept their Medicare Cards with them.

If by chance you know someone who thinks it is okay to share their Medicare card with a friend or family member, caution them against this. It is not only a violation of Federal Medicare Fraud regulations, but it can also create future problems for the legitimate Medicare cardholder. For other questions about Medicare fraud you can call the Medicare Medicaid Assistance Program at 1-800- 803-7174. You can also report Medicare Fraud at 1-800-HHS-TIPS. Help protect your own cards, your identity and your valid rights as a Medicare Beneficiary.

ABOUT the AUTHOR

Stephanie Levijoki is a Certified MMAP Counselor, the Medicare Medicaid Assistance Program, with two and a half years experience training and supervising skilled volunteer MMAP Counselors. With ten plus years experience as a volunteer manager, Stephanie is also a consultant for Gold Cross Services. Stephanie can be contacted at stephanie@gold-cross-services.org or by calling 734-712-3625.

Serving Others With Dignity Pittsfield Senior Quilters

By Lee Thorsen

Serving Others With Dignity is a column that puts a needed spotlight on the efforts of so many people and organizations that volunteer their time to help others. We hope that this column serves as an inspiration and motivation to help others to experience the joy of volunteering. If you know of a person or organization that deserves to be recognized for their contributions, please let us know.



Front row seated – Mary Sougstad. Back row standing (left to right) – Marvel Mayotte, Deborah Pulk, Mary Ellen Wall, Carolynn Fanger.

Mary Sougstad, director of Pittsfield Senior Quilters, and I are at the Pittsfield Senior Center in Ann Arbor. The senior center is a vibrant place filled with many activities. So many, that Mrs. Sougstad designed and constructed a large wall quilt that shows each of the 90 activities found at the senior center.

With four spools of thread in her pocket, Mrs. Sougstad started Pittsfield Senior Quilters eleven years ago by making an announcement during a bingo game for a call for volunteers and donations. The following week, she had ten sewing machines and many dedicated volunteers.

Pittsfield Senior Quilters is a non-profit, charitable organization made up of two-dozen people that have donated their time and quilts to dozens of local and national programs. The Ronald McDonald House, Catholic Social Services, University of Michigan's C.S. Mott Children's Hospital, and the Safe House are just a few of the grateful recipients of these beautiful handmade quilts to be given to those in need. Last year alone, over 1,200 quilts were donated to these and other organizations.

In addition to quilts, gift baskets with various items such as handmade dolls, pillows, toys, and stuffed animals are put together for many different organizations. Even our men and women serving in Afghanistan have benefited from this groups'

generosity by receiving scarves and helmet liners. They were knit according to very strict military specifications. Mrs. Sougstad raised the money for the specific yarn, provided instruction, and prepared the finished items for military mailing. The group received formal recognition and gratitude from Operation Care at Bagram Airfield in Afghanistan.

Monetary donations are needed to cover the costs for sewing machines (repair and replacement costs), thread, fabric, and batting. Batting, a bulky material used for padding and stuffing, is a good example of a desperately needed use of donated funds. It is a petroleum-based product that recently went up from \$45 a roll to \$174 a roll and continues to increase because of the turmoil in the Middle East. They use about 8-9 rolls a year in the quilts and other gifts that they produce.

In addition, volunteers are needed. They meet every Thursday from 1:00-3:00pm at the Pittsfield Senior Center at 701 West Ellsworth Road in Ann Arbor. Sewing machines, materials, and instruction are provided free of charge. There is no membership fee or specific time commitment to belong to the group. Don't worry about the need for previous sewing experience because Mary Sougstad is an amazing teacher. The group ranges from novice to expert levels of sewing experience.

Mrs. Sougstad received the President's Volunteer Service Award in appreciation for her commitment to strengthen our nation and for making a difference through volunteer service. "I really admire and appreciate all of our volunteer members who give their time and talent to creating these beautiful works of art," said Mrs. Sougstad. "Without them, we couldn't bring a little love and comfort to the kids and adults who really seem to appreciate them."



Even our men and women serving in Afghanistan have benefited from this groups' generosity by receiving scarves and helmet liners

WE'LL DONATE ON YOUR BEHALF

The Best of Aging will donate 20% of your paid subscription money in your name to the chosen charity of the individual or organization featured. Please include this subscription coupon to ensure your charitable donation is properly awarded.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

12 month (\$36) or 24 month (\$60)

Please donate 20% of my subscription money to the Pittsfield Senior Quilters

Send to: The Best of Aging, PO Box 970572, Ypsilanti, MI 48197

CARTWHEELS SOLUTION

1. Owned 2. Heard 3. Naked 4. Nomad 5. Yield 6. Dried 7. Eased 8. Plead 9. Pound 10. Joked

JOHNNY DEPP

CROSS OUT SOLUTION

W	E	A	K	E	N	I	N	G		P	L	E	A	
I	G	N	N	A	G	O								
T	H	I	E	V	E	D	S	W	A	B	B	E	D	
T	T	Y	E	K		Z							R	
Y	E	A	R	A	X	L	E		E	N	S	U	E	
T	S		E	T									S	
T	A	I	N	T		D	I	S	P	I	R	I	T	S
H	O	E							C	M	E			
W	I	N	D	M	I	L	L	S		E	M	B	E	D
A					A	C			S	A				
R	O	O	M	Y		T	E	A	T		G	L	I	B
T	C	O		H		L		S	A					I
I	N	C	L	U	D	E		P	L	A	N	N	E	D
N	U	R		R		E		R	C					E
G	I	R	L		S	A	L	T	I	N	E	S	S	

COLOR SUDOKU SOLUTION

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

I deserve the very best...

I was lonely, depressed and stuck in the house all day. I was tired of being a burden on my family and overwhelmed with coordinating the household maintenance after my husband passed away.



Homemade Senior Care transformed my life and those around me by creating & managing a customized plan of care for me. They listen to me and treat me with respect and dignity. It is great to be independent again and to truly enjoy the company of my friends and family.

Homemade Senior Care is also my **Patient Pal**. They take me to all of my medical appointments, take notes, and make sure that I am heard and that all of the doctors have the correct information about my medical needs.

...that's why I chose *Homemade Senior Care!*

"You are really, really good at what you do. You have a real gift for caring for others and making them laugh. What you have done for my mom is a gift beyond measure!"

—Kris from Ann Arbor, Michigan



Homemade
SENIOR CARE

Call us at **734-985-0036**

or visit us at **www.HomemadeSeniorCare.com**
to schedule a free in-home, non-medical consultation.

Compassionate & Professional Home Care Management

Main Dish

KITCHEN

Handmade in our kitchen
Home cooked in yours

Sample Menu

- ◆ CHICKEN PARMESAN – Moist and tasty breaded chicken breasts smothered in a delicious marinara sauce, topped with smoked Provolone and Mozzarella cheese.
- ◆ BABY RAY'S STUFFED MEATLOAF – Take a walk down memory lane with this 100% beef meatloaf, stuffed with mashed potatoes and cheddar cheese, topped with BBQ sauce and bacon.
- ◆ SPANISH BAKED TILAPIA – Delicate tilapia fillets smothered in a rich tomato sauce. This is the perfect dinner when you are in a hurry, just 15 minutes from oven to table



Main Dish Kitchen provides delicious, affordable dinners that you cook at home. We take the work out of meal planning, grocery shopping, and prepping, by providing dishes that are simple and easy to cook. Our menu changes monthly to offer a variety of choices you will love. Dish sizes range from single serve to family size.

WE INVITE YOU TO WALK-IN, LOG ON OR E-MAIL US!

(734) 222-9210 • <http://www.maindishkitchen.com> • annarbormi@maindishkitchen.com

5060 Jackson Road, Suite D, Ann Arbor, MI 48103

The
BBB

A Community Is
Blooming



The Cedars of Dexter is so much more than I imagined! The active lifestyle, the new friends and the amazing clubhouse have greatly enriched my life. I have more than a home – I'm part of a dynamic community.



CALL TODAY
734-433-1210
To schedule a tour
& find out more!



A UMRC Senior Living Community
www.cedarsofdexter.com

OPEN HOUSES

Every Sunday &
Tuesday in April
Noon – 3 pm
201 Katherine Way
Dexter, MI 48130

OFFICE HOURS

Monday – Friday
9 am – 5 pm
Come in and see
our beautiful homes –
the coffee is always on!