

TIME WELL SPENT Remembering

Their Sacrifice PAGE: 10

TALK EVERYTHING OVER WITH THE KIDS PAGE: 4

Gelebrating

DEAL ME IN: The law of averages **Page: 14**

lgeless

Attitude

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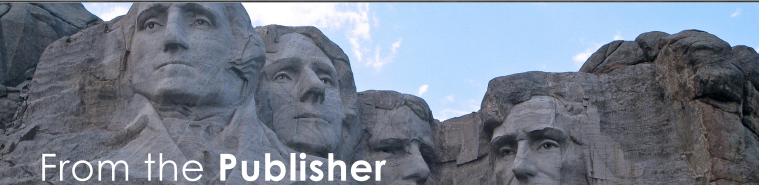
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Welcome to The Best of Aging!

Have you ever thought that the world is a bit mixed up and that the rights and wrongs are reversed? As a result of their bad behavior, the Charlie Sheen's and the Snooki's of the world are given much more than the 15 minutes of fame than they deserve.

The fact is that I don't blame these people for their fame and wealth. In the history of our existence, there has and will always be people that are rude, inconsiderate, and whiney. They can't help themselves. The only real deterrent has been to ignore these people and they'll go away or change their ways. However, an unsettling dynamic has occurred over the past few decades. Enter the media machines ranging from television to internet and good old corporate greed.

I blame the media and corporate enablers (e.g. sponsors of events) for promoting, propping up, and profiteering from the miserable actions of these people.

Did you know that Snooki, a.k.a. Nicole Polizzi of the Jersey Shore reality show, was recently paid \$32,000 to speak at Rutgers University? This is \$2,000 more than the school is paying Nobel-winning novelist Toni Morrison! Snooki didn't hold a gun to Rutger's head and demand this money. No, Rutger's called her, gladly paid her, and went on to defend their actions. So why should Snooki ever want to change?

Ultimately, I blame us as consumers for falling into this nonsense. Believe me, I'm just as captivated as the next person is when presented with a television show, video, or story that depicts people doing stupid things. I'm no psychologist, but maybe it has to do with making us feel better about our lives when we see these types of people making fools of themselves. But it's more than that because it has become acceptable and politically correct to recognize and acknowledge bad behavior instead of ignoring it as we had always done in the past.

It was very funny to hear the outrage of the people that recently attended Charlie Sheen's "tour". On average they paid around \$85 apiece to hear him rant and ultimately fail. I thought to myself, "It's not Charlie Sheen's fault – it's the audience's fault because they paid for this nonsense." Here is a guy who is an over-privileged, multi-millionaire telling us how bad his life is and people are gullible enough to pay and listen to it. In my opinion, CBS did the right thing by firing him.

We have to recognize that the only way these people keep getting their fame and fortune is from the money that we shell out to attend their events, go to their schools, and buy their products.

Do you know what the really scary part of this is? It's the mandated laws that force us to acknowledge bad behavior. Recently, my daughter took the second phase of her driver education training. In it, she was instructed that in order to pass the written test, she had to correctly answer a question about dealing with a driver with road rage even though the instructor explicitly told her to never, ever do this in the real world. The correct answer that my daughter had to put on the test about dealing with a person with road rage was to give an "okay" signal to the person basically telling him that she understands their rage.

Memorial Day is nearing. It's time to remember and cherish the important things in life that our fallen soldiers have sacrificed for us. It's time to turn off the switch to bad behavior.

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





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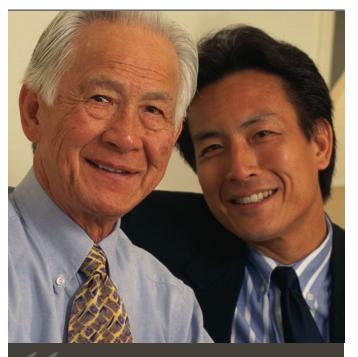
FINANCIAL FITNESS Talk Everything Over with the Kids By Jonathan J. David

Dear Jonathan: In a trust I created several years ago, I divided everything equally among my four children. I am currently updating that trust, and in doing so, I am going to give half of my estate to one daughter who has fallen on hard times, and the balance of my estate in equal shares among two of my three remaining children. I am not going to give anything to my fourth child because I have already given him plenty. Once I complete my new trust, and since I have altered the percentages going to my children upon my death, do I tell them now as to what I did and why I did it, or should I just wait and let them find out after my death?

Jonathan Says: I am a big proponent of open and honest communication in families when it comes to estate planning decisions, especially when children are not being treated equally in the estate plan. Although I understand it might be uncomfortable for you to discuss this, I think you would be doing them a great service because it allows the three that are being treated differently than your daughter to understand why you are doing what you are doing.

Your reasons may or may not salvage any hurt feelings, but at least those children will understand why you did what you did and not be left with a lot of questions after your death. Further, by discussing these matters with your children now, you might be able to avoid irreparably damaging their relationship which each other, which could easily happen if they don't find out about the change to your estate plan until after your death. Finally, explaining to your one child the reasons why you are not leaving him any money at your death, could serve to head off any attempt by him to legally challenge your estate plan after your death. Good luck.

Dear Jonathan: I am in the process of updating my estate planning documents and I am having a difficult time deciding which of my children to name in the various fiduciary capacities, i.e., agent under my financial durable power of attorney, patient advocate under my health care durable power of attorney, trustee under my trust, and personal representative under my last will and testament. I have four children, and I am equally close to each one of them, and they are all very



I am a big proponent of open and honest communication in families when it comes to estate planning decisions

BEST of AGING | FINANCIAL FITNESS

capable of serving in those capacities. What I don't want to do is offend any of them by naming one person over another. Is it possible to name all four to act together?

Jonathan Says: Although it is possible to name all four children together, I would not recommend it. Having that many decision makers will only serve to make things more complicated and possibly inhibit them from taking action if they can't all agree as to what action needs to be taken. I always tell my clients who have these types of concerns that acting as a fiduciary is a thankless job because it is a lot of work and a lot of responsibility and that they should make that clear to any child who is offended at not having been named.

What you might do is name one or possibly two children to act as your patient advocate under your health care power of attorney. You could also name one person or possibly two to act as your personal representative under your will, your agent under your financial durable power of attorney, and your trustee under your trust -- I usually like to name the same people in these positions since they would be doing basically the same thing, i.e., being responsible for making decisions regarding your assets and your financial matters.

I would also recommend that you discuss this dilemma with your children and let them know who you are thinking of naming and in what capacity, and even allow their input. In doing so, you might find your problem resolved in that one or more of them may not have any interest in acting in any of those fiduciary capacities, as long as there is someone else who is willing to act on your behalf. Good luck.



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Many people prefer to receive health care services at home. There is some evidence that those who receive health care services while staying at home, manage better emotionally and psychologically.

The good news is that the Centers for Medicare Services (CMS) is in agreement with this notion. In recent years, CMS decided to shift financial resources to provide additional home care services. This enables those who are sick or are recovering from surgery to shorten the amount of time they spend in hospitals or nursing homes. For example, did you know that, under some circumstances, a person can receive unlimited home health care services and that Medicare pays 100% of the bill?

HERE ARE SOME FACTS WE ALL NEED TO KNOW ABOUT HOME HEALTH CARE:

- If you spend three or more days in the hospital, at the time you are discharged you may be eligible to receive extensive medically supervised home health care services that are paid by Medicare. The doctor decides on a treatment plan for you to enable you to continue to recover at home rather than in the hospital. This medically supervised care includes one or more home visits a week from a nurse and/or one to five home health aide visits providing services such as wound care, dressing, bathing, and assisting with meals.
- Additional paid home health benefits include physical therapy, speech therapy, and occupational therapists. Medical equipment and supplies provided are also covered, along with medical social services if you request them.
- The physician must re-certify the patient's need for home health care, based on a bi-monthly basis. Medicare will also cover "medically

Plan Ahead for Sickness

necessary" home health services for patients, even if there is no chance for recovery. As long as skilled medical care is needed, it does not matter if the medical treatment needed is acute, long-term, or chronic.

There are many home health care agencies; some are certified for Medicare and some **are not.** Medicare does not pay home health care agencies that do not provide medically supervised home health care and therefore you must pay this out of your own pocket or with supplemental insurance. It is important to compare home health care agencies and to understand what their credentials and standards are for the care they provide and to ask how you will be billed and then to check your billing statements carefully.

For a list of Medicare-certified home health care agencies in your area, along with information about the quality of care they provide, go to www.Medicare.gov/HomeHealthCompare.

YOUR ROLE:

Communicate clearly with your doctor, hospital and home health care agencies. Tell them what you need and what you don't need in terms of home health care.

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 734-646-6078.

Serving Others With Dignity **Gold Cross Services**

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.



Gold Cross Service Volunteerism in action!

n elderly client, poor and sick, who lived alone in a trailer park in Ypsilanti was referred for help. Raised in Appalachia, he was strong and self-sufficient and wanted nothing to do with "strangers, do-gooders, or charity." But on a cold December morning he accepted the help of a volunteer who identified herself to him as being "just a neighbor." That volunteer's act of kindness was never forgotten.

"We believe that everyone is our neighbor," Gold Cross Services training specialist, Stephanie Levijoki said. Everyone has times of special need whether due to sickness, poverty, loneliness, unemployment or reaching the fragile senior years. Gold Cross Services also believes that everyone has some skill or service they can give back to others in need. Once a client has received services from caring Gold Cross volunteers, they are asked to pledge to return a service to someone else.

Of course, no one is denied a service because they are too sick or disabled to do volunteer work, but it is amazing how creative people are in finding ways to give back for the help they received. Knitting shawls, collating and mailing agency brochures from their homes, or simply mailing a get-well card to someone else—any gift of the heart can be their personal contribution. In our current economic recession, with dwindling resources to serve the needy, this is indeed the time to harness "neighbor to neighbor" power. Gold Cross Services' goal

is to build a network of trained volunteers to help those in need, whenever and however they can. Trained volunteers, who help others, accumulate "credits" for their service and can use these credits when they need help for themselves later. They can also give their credits to friends or family who need them.

Gold Cross Services facilitates the goals of providing many types of volunteer services by building partnerships with other social service and health care agencies. Gold Cross is able to offer expertise in recruiting, training and retaining volunteers for the partner organizations. In the current economic climate, some organizations are no longer able to hire paid volunteer managers who can train and recruit their volunteers. Yet they know the value of volunteers to their organizations. This is where Gold Cross consulting services comes in.

They are equipped to provide a "professional package of services" to enable other organizations to recruit, train and retain good volunteers. Gold Cross training specialists offer a free evaluation to assess the agency's need for volunteers, recruitment and training. Once assessed, the agency can purchase consulting services, resulting in the development of a volunteer manual, training modules, and a recruitment plan for their agency. Hospice organizations, for example, are required to have volunteers whose training meets specific government regulations. Gold Cross consultants are specialists in training volunteers for hospice, hospitals, churches and social service agencies.

Gold Cross Services, as a new 501C-3 organization, is dependent on funding and donations like all non-profit organizations. "The backbone of our organization is volunteers and voluntary donations. But with everyone as our neighbor, we're not alone in this challenging work," Stephanie said. Gold Cross Services can be contacted at stephanie@goldcross-services.org or by calling 734-646-6078.

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Serving Others With Dignity, Gold Cross Services – Lee Thorsen



The backbone of our organization is volunteers and voluntary donations. But with everyone as our neighbor, we're not alone in this challenging work.

-Stephanie Levijoki

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TIME WELL SPENT REMEMBERING THEIR SACRIFICE

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LEE THORSEN

"In the beginning of a change, the patriot is a scarce man, and brave, and hated and scorned. When his cause succeeds, the timid join him, for then it costs nothing to be a patriot."

~Mark Twain

Memorial Day, which is observed on May 30th this year, commemorates the men and women who have died while in military service. The essence of Memorial Day is remembering our fallen heroes that have guaranteed our freedom. What better way to honor them by preserving the memories of the soldiers that fought along side them in the wars that they perished in?

The Veterans History Project and the volunteers behind this initiative are worthy of this edition's Time Well Spent profile. If you know of a person or group that has a fascinating story to tell, please let us know.

he Veterans History Project (VHP) of the American Folklife Center at the Library of *Congress collects, preserves, and makes accessible* the personal accounts of American war veterans so that future generations may hear directly from veterans and better understand the realities of war. The United States Congress created the VHP in 2000 and President Clinton signed it into law on October 27, 2000.

Acquiring oral histories is a monumental and a time-constrained task. Time is not on anyone's side. It is estimated that nearly 1,100 veterans die every day - with most of them being World War II veterans. Already it's too late for World War I. The last living veteran of World War I, Frank Buckles, died on February 27 at the age of 110.

The VHP is almost completely dependent upon the voluntary participation of individuals and groups. As such, the VHP created three ways for the public to participate: as a partner site, as a youth partner site, or as a volunteer. Partner sites help to recruit and train volunteers, identify potential interview subjects, generate publicity,



I'm in awe of these veterans. They all are American heroes. Every one of them. -Vince Manta

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and/or donate funds or equipment. Youth partner sites, generally high schools or colleges, integrate class projects into their curriculum for volunteers to interview veterans.

The volunteer, the very heart of the project, conducts an interview and follows all of the proper guidelines for submitting the completed interview to the Library of Congress. To date, volunteers have submitted more than 75,000 oral and written histories from across the United States.

Vince Manta is one such volunteer. He has personally conducted over 130 interviews at the VA Ann Arbor Healthcare System Voluntary Service, a founding member partner site for the VHP. "Vince inspires me with his deep commitment to this project," says voluntary service chief Beverly Leneski. "When I talked to Beverly six years ago she said, 'I've got the perfect job for you,' and she was right," said Vince.

The volunteer plays a vital role in retrieving sometimes long forgotten or never-told memories from the veteran. "Oftentimes you are bringing out stories that have never been told to another human being," said Vince. "During one interview, after hearing her husbands story, the wife remarked to her husband, 'I've never heard that story before' and the husband said, 'it's because I've never told it to anyone.""

As a retired US Navy Commander with five years of active duty and fifteen years in the Reserves, Vince Manta finds that veterans open up to him more freely. He also is a dedicated student of military history. "What I do is to get a little information by speaking with the veteran on the phone in advance of the interview. I'll ask them, 'where did you serve, what dates, what unit were you in, and so forth' and then I'll spend time researching this information. That really means a lot to them to know that I have some knowledge of the events and time that they served.

"I'm in awe of these veterans. They all are American heroes. Every one of them," said Vince. "Especially those that were prisoners of war. Some of the tortures that took place were horrific. Sometimes we'd have to stop the camera during these interviews and the tears would flow. We'd put it on pause, hand out tissues to everyone in the room including us, and start back up after a few minutes."

"One of our participants in the VHP passed away last year and I received a call from his wife telling me how much she appreciated having that DVD of him giving the interview," said Vince. "It's a legacy. His grandchildren can look at in the future and say, 'I've studied about World War II in school and my grandpa was in that war. I saw his interview.' What a gift to give your family - your child, grandchildren and beyond."

There are many fine organizations located throughout southeast Michigan that have volunteers and partners dedicated to the mission



at: http://www.loc.gov/vets/vets-home.html.



Monday, July 11, 2011 **Travis Pointe Country Club** 2829 Travis Pointe Road, Ann Arbor Registration and breakfast: 8:30 AM Shotgun Start: 9:00 AM



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Time Well Spent, Remembering Their Sacrifice - Lee Thorsen

of preserving this living legacy for all of us. The end result is a reservoir of personal stories located in Washington, DC. Because of the volume of submissions, it does take upwards of six months be processed into the system. Once materials are processed, VHP interviews can be viewed in the American Folklife Center Reading Room in the Jefferson Building of The Library of Congress, after making an appointment. Appointments are made by contacting VHP at (202) 707-4916 or by e-mail at vohp@loc.gov, at least one week in advance of your visit.

 \star For local veterans who are interested in participating in the VHP or businesses interested in donating, please call the VA Ann Arbor Healthcare System Voluntary Service at (734) 845-3467.

 \star For more information on how to become a volunteer or a partner, please visit the Veterans History Project website



For more information call: 1.734.475.7043 🚸 www.alz.org/mglc

DEAL ME IN: The Law of Averages

By Mark Pilarski

When the Law of Averages gives you a wink and a friendly smile, you're dealing with an impostor.

Dear Mark: Would you concur that blackjack, with perfect play, can have more winning streaks than losing streaks, especially when you add in the bonuses of blackjacks? I have found this to be true, for me at least. — Bruce R.

From both the standpoint of pitching cards and playing pit bull for years, and understanding the mathematics of the game, my response is ABSOLUTELY NOT. We'll discard my pit experience for almost two decades as anecdotal evidence, and move right to the math.

> I'll agree, Bruce, that using perfect basic strategy and quality hands like blackjacks, splits, and double downs

help the cause, but still not enough to quantify more winning streaks than losing ones, especially over the long run. Why? Minus pushes, the house wins roughly 48 percent of the hands played and the player wins about 44 percent. Subsidized with certain premium hands and perfect play, it's still not enough to overcome this win/loss differential. You can only get within 0.05% of the house edge.

Another thought here, is that with your short timeline on a table, don't expect the Law of Averages to be working for either winning or losing streaks. Everyone has their own personal sequence of hands, with the cards going hot or cold at any given moment. Right now you're hot, but aberrations in gambling odds do happen, even in games that carry the smallest house edge, like blackjack with smart play.

Dear Mark: Do progressive machines like Megabucks all have the same payback percentages? — Nancy C. As a general rule, Nancy, most state gaming regulations require that all statewide networks of progressive slot carousels linked together has the same payback percentages. However, that is with networked progressives like Megabucks, and does not necessarily apply to a stand-alone bank of machines, where each machine in the bank can have a different payback percentage.

All manufacturers offer a range of pay backs on each machine and the casino has the opportunity to select the payback percentage of its choosing. Slot managers then place their stand-alone slot banks strategically to maximize customer appeal and potential casino earnings, and one of their variables, payback percentages, can vary, even with machines side-by-side.

Dear Mark: On a recent trip to Vegas I was dismayed to find very few regular blackjack tables. They all seem to have some sort of gimmicky side bet on the layout. What was more disconcerting was the fact that all these layouts stated that blackjack paid 6 to 5 rather than 3 to 2. Of course I refused to play at a table, yet all the tables were full. Shame on those players. — Rock J.

Right you are, Rock. The blackjack game that offers 6/5 for a blackjack is a raw deal, and worth me driving home your point once more to readers uncertain whether this game is worth playing. It's not.

To get the maximum value for a blackjack, you need to be paid 3 to 2, not 6 to 5, where the house has an advantage of almost 1.5%. Say for instance that you're playing \$10 a hand on a 3/2 game. A blackjack gets you \$15. If the player gets paid 6 to 5 on a \$10 bet, he gets paid only \$12. Three bucks shy might not seem like much, but at five blackjacks an hour we're talking \$15, enough for the buffet. I'm glad to see that you, and hopefully a small army of readers, are not willing to part with this much chow line cash.

GAMBLING WISDOM OF THE MONTH: "The gambler masochistically enjoys his fear of losing and continues it as long as possible, because when he leaves the table or racecourse to take up his ordinary life some really intolerable fear awaits him; the smaller fear of losing his money is by comparison a pleasure." —Ralph Greenson, U.S. psychologist.

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.

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.

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MILTON

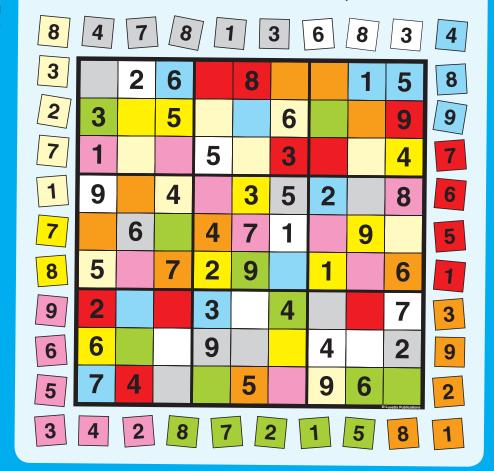
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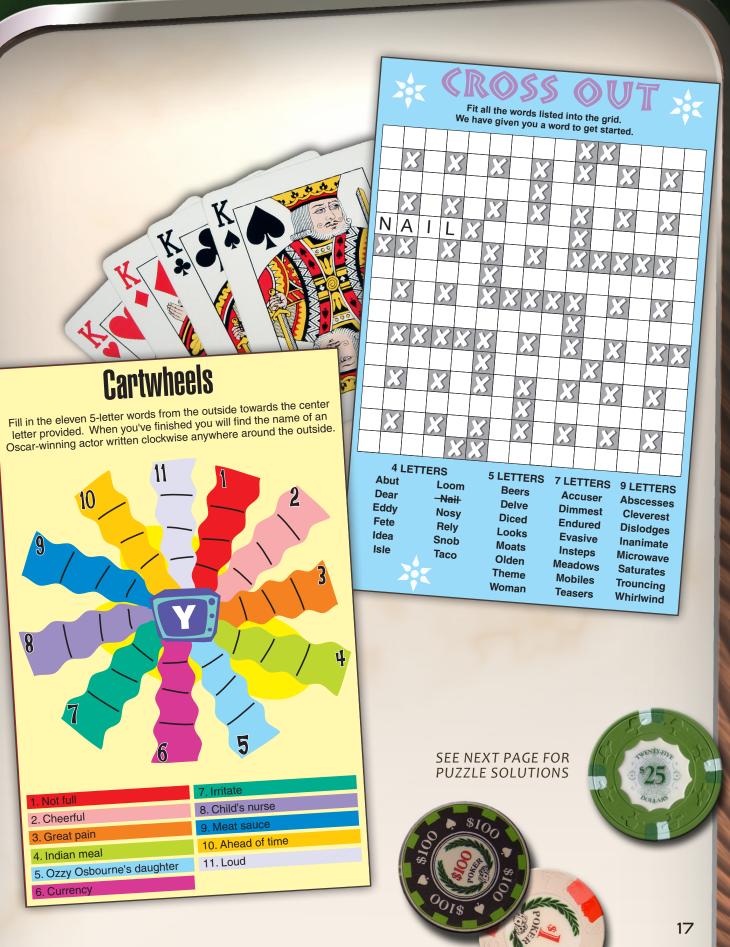
6

2

3

17





	7. Irritate
1. Not full	8. Child's nurse
2. Cheerful	9. Meat sauce
3. Great pain	10. Ahead of time
4. Indian meal	11. Loud
5. Ozzy Osbourne's daughter	1.0.00
6. Currency	

[of] Business

Main Dish K I T C H E N

(734) 222-9210 www.maindishkitchen.com annarbormi@maindishkitchen.com 5060 Jackson Road, Suite D Ann Arbor, MI 48103

Over five years ago, Main Dish Kitchen opened their doors on Jackson Road, with a mission to help busy families get dinner on the table in an efficient and affordable way.

"We know how important it is to spend time around the table as a family," said Shawn Preissle and Bethany Steinberg, co-owners of Main Dish Kitchen. Fast-forward five years and although their mission remains the same, Main Dish Kitchen has modified their methods to make it even easier to enjoy delicious dinners with less work. Main Dish Kitchen and their staff of six do all the meal preparation. Now busy families pick up multiple handmade dinners and cook them at home throughout the month.

"Our customers appreciate a freezer full of handmade dinners, but also found it convenient to pick up dishes for friends recovering from an illness or surgery or just needing a meal to help out during a stressful time," said Bethany. As their audience grew, Main Dish Kitchen continued to evolve and tried to find a way to serve everyone's needs. "We've met so many people over the years and realized our senior audience was a group that needed our services just has much as busy young families," said Bethany.

"We have customers who never cooked and now are the sole caregiver for their spouse, or adult children who purchase dinners for their parents who now find it a challenge to cook for one," said Shawn. "One of our favorite customers is 92. She calls us and says, 'what do you have for dinner, I'm hungry!""

One of their biggest challenges is teaching people what they actually do. "Basically, we provide dinner," said Shawn. Instead of meal planning, grocery shopping and prepping, you can order dinners from Main Dish Kitchen. They prepare your dinners in the size that fits your needs, ready to pop in the oven. You can order online, walk in, or call them. Main Dish Kitchen also offers delivery service in Ann Arbor.

Pictured is Shawn Preissle (left) and Bethany Steinberg (right), co-owners of Main Dish Kitchen.

CARTWHEELS SOLUTION

9. Gravy 1. Empty 2.

Happy 10. Early

11. Noisy

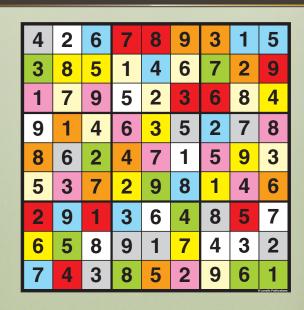
Gene Hackman

- Agony З.
- Curry 4.
- Kelly 5.
- Money 6.
- 7. Annoy
- 8. Nanny

CROSS OUT SOLUTION



COLOR SUDOKU SOLUTION



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"TheRide helps" people get to vital destinations and is essential to maintaining independence for those without access to their own transportation."

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I t's been said that, "A society will be judged by how it treats its most vulnerable citizens." America is known as "the land of opportunity"; yet, daily, millions of our seniors and other vulnerable adults are victimized. An "Age Wave" is engulfing America. Presently only 1 in 5 cases of abuse are reported according to experts in this arena. Thus, unchecked, these crimes against humanity will go unreported and will grow in numbers. This abuse comes in many forms, such as physical abuse, neglect, sexual abuse, and exploitation.

Unlike the recent progress made in the domestic violence arena, the response to elder abuse remains inconsistent and lacks coordination of effort. For too long, abused elders have been an invisible problem. They are increasingly becoming the targets of violent attacks due to their vulnerability.

The good news is that federal and state government is recognizing the problem and beginning to support efforts to combat this abuse. Local government and groups of stakeholders are making concentrated efforts to provide a coordinated community response to elder abuse and exploitation.

In order to protect our vulnerable citizens it will take the effort of everyone, including everyday citizens: friends, neighbors and family members alike. Bank tellers, medical professionals, attorneys, accountants and service providers are often the most likely people to notice the signs of abuse, exploitation, or neglect. Many times people have told me that they have noticed things that don't seem right and that their "gut instinct" kicks in on a given situation, yet they aren't sure what to do or how to do it.

By Lynn Alexander

If you would like to know more about what you can do to prevent yourself or others from becoming a victim there are several upcoming events that can help you to do just that:



The SAVE Task Force of Oakland County (Serving Adults who are Vulnerable and/or Elderly) will be hosting its sixth International Elder Abuse Awareness Day event. It will be held from Noon until 1:30pm at the Oakland County Commissioners' Auditorium. **Contact me at (248) 972-4993.**



Presbyterian Villages of Michigan will be hosting a Community Awareness Event for protecting vulnerable citizens in the afternoon at their Redford campus. **Contact Carrie Moon Dupree at** (248) 281-8173.

Remember that to not act is to act. Our society must do what is right by our elders who helped to create our communities and protected our rights. Now it is time to return the favor.



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.



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