

# ACCESS

Rising Bed Bug Population  
Pages 4 & 5



## Your Link To Community Resources

Vol. 13, No.1

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Spring 2011

*Serving the counties of Livingston, Macomb, Monroe, Oakland, St. Clair and Washtenaw*

### Finding a phenomenal caregiver

When Carl Rinne and Tamara Real met eleven years ago, it was love at first sight. "We shared the same goofy sense of humor and I knew he was the one," she said.

After tying the knot, life was filled with a whirlwind of excitement up until two years ago when Tamara noticed that Carl had 'lost his sparkle.' After numerous tests, Carl was diagnosed with a progressive brain disease called Lewy Bodies Dementia. Tamara admitted, "It's been a slow study in heartbreak and loss. I've watched the love of my life go from being a lively, vital, active musician and community volunteer to a man hesitant and withdrawn."

She recently stepped down from her executive level position to care for Carl and her aging parents who live out of state. Tamara is currently looking for homecare assistance. "I want Carl to feel comfortable without feeling threatened," she explained. Like a marriage, it's a matter of discovering the right match. So how do you find an ideal caregiver for your situation? What steps should you take?

The first is to examine your situation...

- How much time do you have to devote to caregiving?
- When and how often will you require help?



Tamara and Carl Rinne

- What duties will the caregiver manage?

Record the needs of your loved one that must be addressed. Then add a separate section to that noting the needs you'd like addressed, those that aren't as important (i.e. housecleaning). Which of these can you manage without assistance? Highlight the ones that require help. These are your expectations.

*continued on page 2*

### Social Security and VA Benefits Begin Transition to All-Electronic Payments

*The government is encouraging all federal benefit recipients to go paperless and opt for electronic payment options instead of checks.*

*The U.S. Treasury says it's making the switch because electronic payments are safer, faster and more convenient and also because it's estimating that eliminating check payments will save U.S. taxpayers about \$120 million annually in printing and mailing costs.*

The change applies to all recipients receiving Social Security, Supplemental Security Income, VA benefits, Railroad Retirement Board payments, Office of Personnel Management payments, or Department of Labor payments for black lung.

Most recipients are already receiving their payments electronically, with eight out of ten federal beneficiaries already using direct deposit. If you're among that number, you won't need to do anything. Payments will continue to deposit directly to your bank account without any changes or disruptions. For new beneficiaries, the transition will begin on May 1 of this year. Those applying for benefits on or after that date will have to choose an electronic payment option.

Current beneficiaries will have until March 1, 2013 to make the transition, but the Treasury is encouraging beneficiaries that are receiving checks to act sooner rather later. "I urge everyone receiving a paper Social Security or Supplemental Security Income check to switch to electronic payments now,



Go Direct website. [www.godirect.org](http://www.godirect.org)

through the Go Direct campaign, rather than waiting until the final deadline," says Michael J. Astrue, Commissioner of Social Security. "Switching now eliminates the risks of lost and stolen checks, and provides immediate access to your money on payment day."

In 2010, an estimated \$93 worth of beneficiary checks were fraudulently  
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## Finding a phenomenal caregiver

continued from page 1

Create an additional list of ideal caregiver characteristics (i.e. must have attention to detail, a good sense of humor, etc.) Finally, write down your loved ones character traits, including things they'd find annoying. Use this information when interviewing candidates and looking at finances.

The next step is to develop a monthly budget for caregiving expenses. According to [www.CaregiverList.com](http://www.CaregiverList.com), a site that offers a variety of information for caregivers, the cost to hire a non-skilled caregiver can range between \$15 and \$25/hour on average, at a three to four hour minimum per day.

At any point in your search, contact a resource specialist at the Area Agency on Aging 1-B (AAA 1-B) to help you assess your situation by calling **800-852-7795**. In addition to connecting you with a full listing of home care agencies, other caregiving services, and resources available in your area; they can see if you qualify for any government assistance programs. A trained specialist can help you with a caregiving plan to make sure you've taken everything into account.

Visit the website [www.aaa1b.com](http://www.aaa1b.com) to check out the "Caregiver Resources" section. There's a variety of helpful

information, including a new "Introductory Coupons" section with special offers from home care agencies in your area.

As you prepare for the search, find out if your homeowners insurance covers an accident should your caregiver become injured on the job. If the answer is no, you may want to go with an insured agency. This will cost more, but a certified, bonded, and insured agency handles the hiring/firing, oversees employee background checks, on-going training, taxes, health insurance, and on-call staff for when your caregiver is sick or has an emergency.

Should your loved one require basic unskilled care (someone to heat and serve meals, administer medication, etc), and you've decided to find your own caregiver, check with friends, acquaintances, and your loved one's physician for recommendations. Then, place a listing at your local church, college, community center, newspaper, online job board, or coffee shop.

It's a good idea to hire two caregivers who can switch off. This way you can avoid burnout, you'll have a substitute on call if the other is sick, and if one quits or must be fired, you have another who can step in until you find a replacement.



When prospects call on the ad, take a few minutes to describe your situation and talk about your loved one. Read your list of expectations and then ask the following:

- Would anything on that list pose a problem for you? Why?
- How long have you been a caregiver?
- Give me a brief description of your job history.
- What certifications or experience do you have that sets you apart from other candidates?

Based upon the answers, you'll be able select candidates that seem well-suited for the position. Now you're ready for sit-down interviews.

Ask the following:

- Tell me about your past jobs. What aspects did you enjoy? Why did you leave?
- Define your strengths and weaknesses.
- What are the traits of an excellent caregiver?
- Why should I hire you over anyone else?

You may want to take a moment to introduce candidates to your loved one to view the interaction.

To narrow the pool of applicants, match candidates with your ideal caregiving traits list and do a background check on whomever you select. You'll need to get their written permission in order to proceed. Obtain a list of the candidate's previous addresses to save time. Private investigators, lawyers, and online services offer background checks for anywhere from \$50 - \$300.

After examining the results, verifying past jobs, and checking references, you're ready to make a decision. Once you've notified your candidate(s), pave the way by creating a binder with the following:

- a written list of job duties
- your expectations
- daily schedule
- emergency numbers
- policies regarding absenteeism, tardiness, visitors, holidays, vacations, etc.
- your loved ones character traits/annoyances
- description of medical condition and signs of an emergency
- behavioral issues based on your loved one's condition
- medication and dosing inventory/allergies
- dietary restrictions/allergies
- information about your home that might be helpful (alarm instructions, fuse box location, etc.)
- Errand locations with contact information and directions

After welcoming your caregiver into your home, schedule weekly meetings to discuss issues that come up during the week; show praise for aspects that were well done; review anything for the upcoming week; pass out perks; and find out how you can best support their efforts. By looking out for your caregiver, you'll motivate them to deliver the best possible service.

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# ASK the expert



Garth E. Wooten, Division Manager  
Oakland County Veterans' Services

## What is the Department of Veterans Affairs (VA) Non-Service Connected Pension with Aid and Attendance Benefit?

Non-Service Connected Pension with Aid and Attendance is a monthly monetary benefit paid by the VA to veterans or their surviving spouse who have low income and/or high non-reimbursed medical expenses. Aid and attendance means the claimant must be so helpless as to require the aid of another person to perform the functions required by everyday living.

### Who Qualifies?

Pension is a benefit paid to wartime veterans with limited income, and who are permanently and totally disabled or age 65 or older. In determining eligibility, the VA will also look at net worth. Your countable income for VA purposes must be below \$1,644.00 for a single veteran or \$1,949.00 for a veteran with one

dependent. Countable income equals total household income minus any non-reimbursed paid medical expenses. Examples of non-reimbursed medical expenses that the VA may consider include nursing home care, assisted living, in-home skilled care, private medical insurance, Medicare premiums, prescriptions and doctor's visits. The VA only considers assisted living as a medical expense if medical evidence shows the claimant is in need of aid and attendance.

### What Kind of Help Will I Receive?

If your countable income, after medical expenses are deducted, falls below the VA's limits, you will receive a monthly benefit that equals a dollar for dollar benefit to bring your household income up to the VA's income limits. The maximum benefit paid is \$1,644.00 per month for a single veteran or \$1,949.00 per month for a veteran with one dependent.

### What About Surviving Spouses?

The VA has a similar program called death pension. This benefit is available to un-remarried surviving spouses of wartime veterans who have limited income and/or high

non-reimbursed medical expenses. The VA may also consider a veteran's funeral, burial and last illness expenses to reduce income. The income limit for a surviving spouse who is in need of aid and attendance is \$1,056.00 per month.

### How Do I Apply?

This is a general overview of the VA Pension program. We would encourage you to contact your County Veterans' Service Office to review your specific situation. They provide well-trained veterans' advocates who can assist with the application process. All services provided by your County office are free of charge. You can contact your County office to find out what information is needed to initiate a claim.

**Livingston County** 517-546-6338

**Macomb County** 586-469-5315

**Monroe County** 734-240-7362

### Oakland County

Pontiac Office: 248-858-0785

Troy Office: 248-655-1250

**St. Clair County** 810-989-6945

**Washtenaw County** 734-973-4540

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**ROYAL OAK** — Royal Oak  
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**UNIVERSITY** — Rochester Hills  
Independent Living & Licensed Assisted Living  
(248) 468-4902

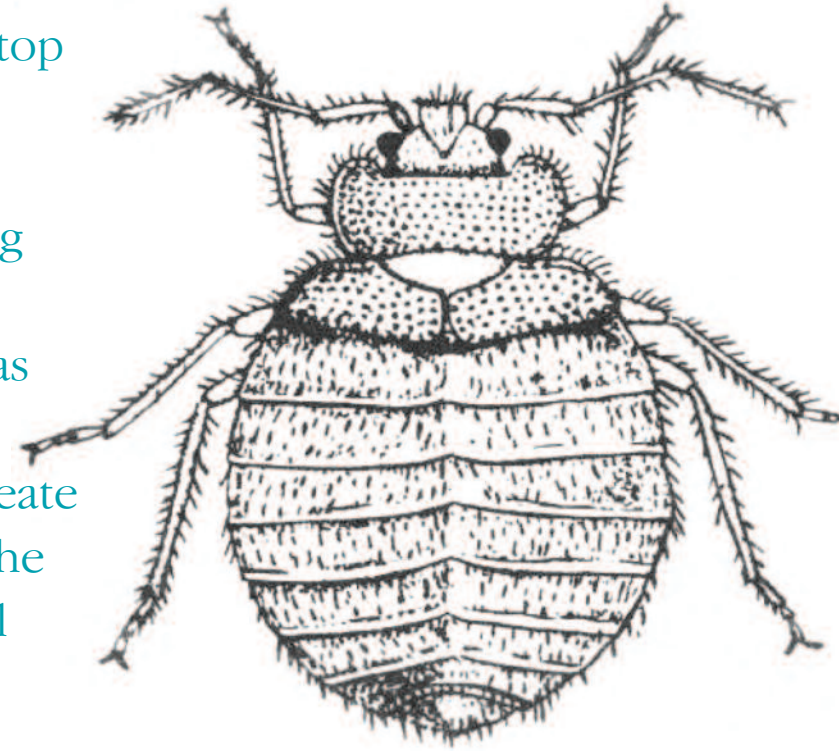
**LAKESIDE** — Sterling Heights  
Independent Living, Licensed Assisted Living & Memory Care  
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# Rising bed bug population could have you losing more than sleep

Bed bugs like us, they really like us. In a 2010 survey of the top bed bug infested cities serviced by Terminix, a national pest control company, Detroit placed third on the list, while Philadelphia reigned in at #2 and New York at #1. According to Erik Foster, medical entomologist for the Michigan Department of Community Health, “Many metropolitan areas have struggled to combine county specific information on bed bug issues, housing regulations, and laws in order to create educational materials for the public. It’s complicated.” But the more you know about these insects, the more success you’ll have in identifying them and adapting behaviors to prevent them from spreading.



## Bed bug bites

Most people don’t even realize that they’ve been bitten because bed bugs inject an anesthetic and an anticoagulant. They don’t experience any reaction. But some people react to the bed bug’s saliva, whereas a small red bump to a large welt is possible. Redness, swelling and itching can occur immediately or up to 14 days later. This can appear as a buffet line of 3 to 4 bites or a cluster that could indicate a party. Try to avoid scratching, which can lead to secondary infections.

Treatment of the bite is similar to that of a mosquito. Cleanse the area with warm soapy water, rinse, and then apply an anti-itching cream such as hydrocortisone or Benadryl. Contact your allergist or dermatologist for exacerbated symptoms like welts or a bite mark that’s hot to the touch, which could indicate an infection.

Fortunately, limited research has shown that even though these insects can briefly host pathogens such as hepatitis B and HIV, bed bugs have not been proven to be a vector for disease.



## Get to know your bed bug basics

These flat, oval-shaped, 1-7mm insects have been around for centuries, drawn to carbon dioxide in hopes of finding a warm-blooded host. Unable to fly, the determined creatures are not picky. You or your pet will do, although bare skin makes an easier target. They don’t care if you’re wealthy or poor. They’ll feast on you for 5 to 15 minutes, causing their tiny body to swell up to six times its normal size as becomes filled to the brim. This feeding can keep them powered up anywhere from three days to one year. However, in order to molt into adulthood, they need to drink blood. Molting can occur five times during their potential 18 month lifespan.

“Digestion probably doesn’t take long because the blood would coagulate,” said Foster. “They’re such little piggies. They can’t digest everything and this is why you get a trademark trail of brown and black spots.” That’s their feces housing your blood that often shows up on the bed sheets.

And if you’re thinking of applying an insect repellent to ward them off, think again. There are currently no insect repellants on the market proven effective to eliminate or repel bed bugs, including DEET.

## Traveling habits

Bed bugs can scurry more than 33 yards each night through floor boards, sliding through the smallest spaces. Skilled at hiding, they are often found in locations within eight feet from their sleeping host. A good preventive measure is to seal any cracks and crevices. This can eliminate possible hide-outs, make them more visible, and prevent them from spreading to other areas.

But they also like to travel by hitching a ride on clothing, luggage, a briefcase or purse. So it’s key to inspect these items before bringing them home.

Mary Firehammer’s earliest memory of bedbugs dates back to when she was five years old in 1923. “My mother bought a second-hand large wicker baby buggy for my newborn brother Richard. But when she got it to our house, it was crawling with bed bugs. I’ll never forget it,” said the Oakland County resident. At that time, they didn’t have conventional methods of extermination. “Mother took it out to the yard and doused it with a chemical from the garage out back and left it there in the hot sun. Later, I watched her wash it well with hot sudsy water and the bugs were gone,” recalled Firehammer.

Flash forward 88 years and now we’re buying second hand goods on internet sites like EBay. Possessions are changing hands from all over the world and this is another efficient way for bedbugs to travel. So, before you bring a second-hand item into your home, look it over thoroughly. Keep in mind that one female bed bug can lay up to 500 white eggs and each is about the size of two grains of sand. So you can see how this can multiply exponentially over a short period of time. The cost of

eradicating these pests from your home can run into the thousands of dollars. Buyer beware.

## What to look for

The National Pest Management Association, a trade group of over 5,000 pest control companies, reports that bed bugs have not only been found in a variety of living quarters, but also in hotels, on cruise ships, in movie theatres, and hospitals.

Get familiar with what bed bugs, their molted carcasses, eggs and feces look like, then grab a flashlight and do a thorough examination. The proactive approach is your best, least expensive defense.

Regardless of whether you're in your bedroom or another room you plan to sleep in, check behind the headboard, in the crevices of the mattress, under the box springs and bed, beneath loose wallpaper, and behind any pictures. If you're in a hotel, place the luggage in the bathroom while you check out the sleeping area and then store it on the luggage rack after inspection. Don't unpack your clothing and place it in the drawers or leave clothes lying around.

If you're at a movie theatre, use a small flashlight to check any crevices and other potential hiding spots under and around your seat.

## Prevent the chance of a blood-sucking affair

No traces of bed bugs, feces, eggs, or molten carcasses? You can breath a sigh of relief. But while you've got that momentum going, if you're at home, get proactive by removing all clutter, and vacuum everything. To be on the safe side, empty the vacuum canister contents into a sealed plastic bag and dispose of this outside your home.

Purchase encasements for your mattress, pillows, and box spring to keep bed bugs from moving in or out.

Get into the habit of inspecting items you bring into your home, especially after shopping excursions. If you use a dressing room, keep clothes off the ground and examine new clothes before trying them on. Check any creases where bed bugs can hide. To be on the safe side, turn your washer or dryer to a high temperature setting, of at least 113 degrees, and wash or dry newly purchased clothes.

## Rid yourself of bed bugs with a comprehensive approach

If you've found traces of bed bugs, it's crucial to figure out how you got this problem in the first place. Then, start searching for a licensed and insured professional to do an inspection or notify your land lord/property manager. Foster advised, "Ninety-nine percent of people cannot control bed bugs on their own. We put out a whole manual on bed bug prevention and control. It's really complex." He noted that it takes a comprehensive approach, utilizing several methods, to get rid of these insects.

Start by obtaining estimates from companies with a Quality Pro certification. In order to qualify for this designation, staff must be properly trained in all aspects of pest control, including bed bugs; companies are required to have background checks on their employees; and marketing and practices must meet a certain code of ethics. "Companies that are also a

member of the Michigan Pest Management Association are a good find because they have access to the best pest control practices," said Foster.

The best pest control solution once used against the bed bug population following WWII was DDT, but the EPA banned it in the 70's as unsafe for humans and the environment. Since then, pesticides with pyrethroids were considered to be successful, but bed bugs have become resistant to these chemicals.

Applying steam works, but it's tricky. The steamer must be operated slowly so the heat can kill the bugs. The room must be well ventilated to dry everything out. Keep in mind that too much steam can pave the way for mold and dust mites.

Rubbing alcohol will kill on contact, but it's highly flammable. Only use this in areas that can be easily rinsed off with water afterward. Do not spray this on your mattress.

As to organic methods of eradication, there are currently no studies that prove the effectiveness of natural repellants like eucalyptus and lavender. "Diatomaceous earth works," said Foster. "It's an organic pesticide that can take hours to days depending upon how much the insect travels through it." It actually dehydrates the bed bug. However, if you put down too much and the dust gets kicked into the air, inhaling the powdery substance could irritate your lungs. "Using this approach alone is unlikely to control your bed bug population. You have to employ other methods as well, like cleaning and removing clutter. It's a multi-stage process," he said. And Foster warns against using bug bombs. "They're dangerous and definitely not the way to go. It's not an effective delivery system because the bed bugs hide in the cracks and crevices where the chemical will not reach."



Thermal remediation, aka heat treatment technology, by a licensed and insured pest control company is growing in popularity, due to the fact that this non-invasive treatment lasts four to six hours and involves less preparative efforts than other methods. Heaters and fans are used to raise the temperature in your dwelling to 130 degrees. The drawback is the cost.

Quality service runs approximately \$800 +, depending upon the size of your living space.

"When people call in, we tell them to take a breath, calm down and make sure that whatever they've got is positively identified as a bed bug before making the next move," said Foster. Inspections are offered free of charge by many companies, while others charge anywhere from \$50 - \$200. For more information on bed bugs, check out the sidebar below that lists a variety of useful websites on the subject.

*Images found on pages one, four and five courtesy of the Michigan Department of Community Health.*

## Helpful bed bug related websites

Our state has a comprehensive site on everything regarding bed bugs. Visit [www.michigan.gov/bedbugs](http://www.michigan.gov/bedbugs).

**Need answers to your bed bug questions?**  
Write to: [questions@bedbugcentral.com](mailto:questions@bedbugcentral.com)  
A customer service representative will respond to your email within 24 hours.

**Is your bed bug product registered with the Environmental Protection Agency?**

Check it out by visiting <http://cfpub.epa.gov/oppref/bedbug/>

**For information on selecting a pest control company,** including a list of questions to ask before signing a service agreement, visit <http://www.pested.msu.edu/Resources/pdf/ChoosingPestCompany.pdf>

The terms of service agreement should include removal of dead bed bugs, their eggs and feces. Ask, "How many bed bug cases have you treated for buildings like the one I live in?"

**For a listing by county of pesticide application companies** licensed to do business in Michigan visit: [http://www.michigan.gov/documents/mda/2010rptWebAlphaByCounty\\_308088\\_7.pdf](http://www.michigan.gov/documents/mda/2010rptWebAlphaByCounty_308088_7.pdf)

**Before you book a hotel or sign an apartment or condo lease,** see if anyone has reported an incidence of bed bugs by visiting [www.bedbugregistry.com](http://www.bedbugregistry.com).

**Purchase bedding encasements (pillow, mattress, box spring)** at Bed Bath and Beyond stores. For more information or to locate a store near you, visit [www.bedbathandbeyond.com](http://www.bedbathandbeyond.com) or call 800-462-3966.

**For biodegradable, dissolvable clear laundry bags** used to seal clothes for transport from any location to the washing machine, visit [www.usbedbugs.com](http://www.usbedbugs.com) or call 888-587-2332. Cost of ten bags starts at \$16.99.

## AAA 1-B Offers Free Training for Caregivers Caring for a Person with Dementia

In Michigan, an estimated 268,029 people have dementia due to a neuro-degenerative disease. Alzheimer's Disease (AD), Dementia with Lewy Bodies, Vascular Dementia, Huntington's Disease and Parkinson's Disease are among the chronic neuro-degenerative diseases that cause dementia. For each person with dementia, there are many more – spouses, children, grandchildren, siblings and others – whose lives are altered by the demands of caregiving for the person with dementia.

The AAA 1-B is partnering with the Alzheimer's Association - Greater Michigan and Michigan Great Lakes Chapters and offering an educational training program for families who are caring for a loved one with a dementia related illness, such as Alzheimer's disease, a closed head injury, or dementia due to stroke. The Creating Confident Caregivers (CCC) training program has been proven to reduce caregiver stress by empowering caregivers with useful tools and information.

"Family caregivers experience a decline in their health as a result of the stress they are under, managing the care and safety of their loved one, dealing with their own feelings of

*"The Creating Confident Caregivers program is an opportunity for caregivers to take a step back from these demands, learn about the progressiveness of the disease of dementia, how it impacts the person they care for, strategies to manage difficult behaviors, and how to ensure their own well-being."*

sadness, loss, or disappointment, and taking on additional responsibilities, such as managing finances, house-keeping, and communicating with family," said Tina Abbate Marzolf, Chief Executive Officer of the Area Agency on Aging 1-B. "The Creating Confident Caregivers program is an opportunity for caregivers to take a step back from these demands, learn

about the progressiveness of the disease of dementia, how it impacts the person they care for, strategies to manage difficult behaviors, and how to ensure their own well-being."

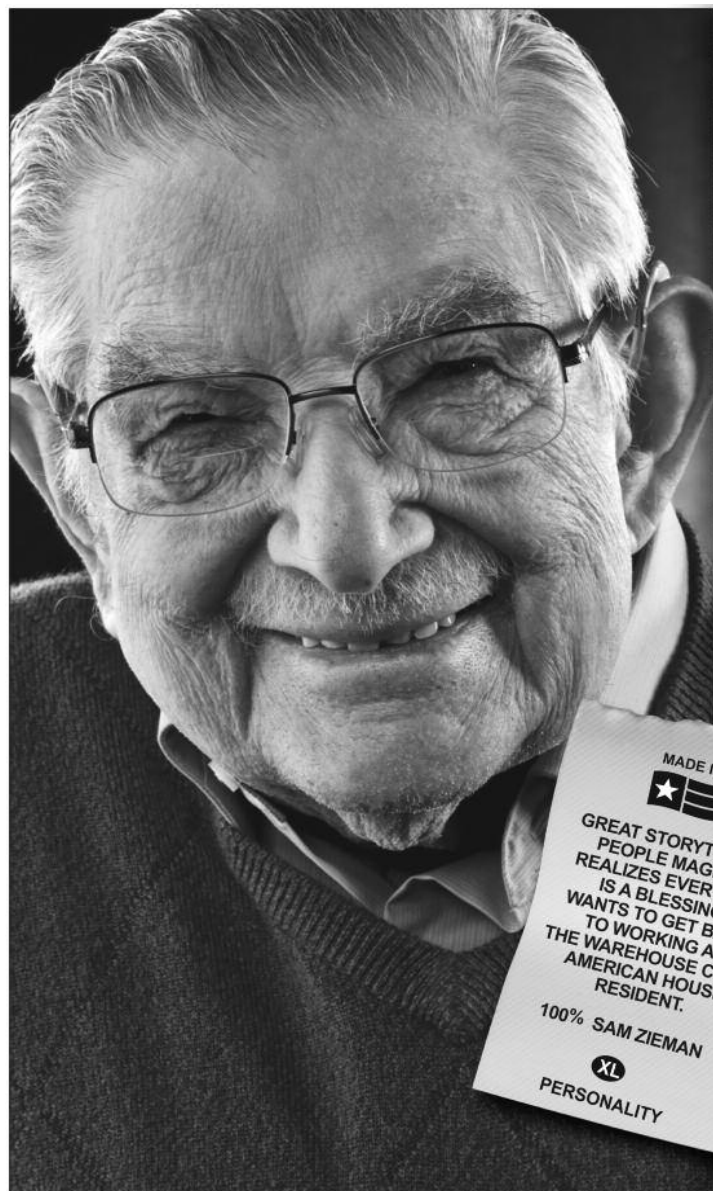
The CCC trainings are held for two hours, once a week for six weeks. They will be offered at various locations throughout Oakland and Washtenaw Counties in 2011 and expanded to

other locations in 2012. On site respite care will also be available to participants free of charge. All materials, flyers, and training books are provided by the AAA 1-B, and there is no cost for the caregiver to attend this training. The class is limited to 12 participants. Up to three members from one family can attend a training together. Caregivers should plan to attend all six sessions to get the full benefit from the program.

"Caregivers should not view this as a support group, but as an opportunity to learn new information and strategies that will make their job easier and more fulfilling," said CCC Trainer Cathy Backos, LPN, and Respite Care Manager at the Area Agency on Aging 1-B.

This program is supported, in part, by the U.S. Administration on Aging through its Alzheimer's Disease Demonstration Grants to States, the Michigan Office of Services to the Aging, the Area Agency on Aging 1-B, The Alzheimer's Association - Greater Michigan Chapter, and the Alzheimer's Association - Michigan Great Lakes Chapter.

For locations and further details, call the AAA 1-B at 800-852-7795, or visit [www.aaa.1b.com](http://www.aaa.1b.com).



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Westland Hunter (734) 259-2469  
Westland Joy (734) 447-5460  
Westland Venoy (734) 259-2467

#### Macomb County

East I - Roseville (586) 218-3639  
East II - Roseville (586) 439-3065  
Lakeside - Clinton Twp (586) 648-1699  
Sterling I - Sterling Hgts (586) 218-3211  
Sterling II - Sterling Hgts (586) 477-4566

#### Washtenaw County

Carpenter - Ypsilanti (734) 408-4124

#### Oakland County

Farmington Hills (248) 809-1327  
Hazel Park (248) 721-8929  
Oakland - Pontiac (248) 605-8767  
Elmwood - Rochester Hills (248) 237-3415  
Stone - Rochester Hills (248) 609-7631  
Village - Rochester Hills (248) 237-3413  
Royal Oak (248) 721-8930  
Southfield (248) 809-5204  
Troy (248) 721-8620  
West Bloomfield (248) 242-7035  
Regent Street - W Bloomfield (248) 683-1010

*Assisted Living / Memory Care available at Regent Street.*

#### Genesee County

Grand Blanc (810) 936-0520  
North - Flint (810) 936-0521

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- \$50,000 or less for families (married couple, or person with at least one dependent, for example, a single parent or grandparent with guardianship)
- \$25,000 or less for individuals
- If you pay rent, taxes or heating bills but are not working you may still be eligible for some tax credits.

Unless noted, sites are walk-in, first-come first-serve and may fill up before the official closing time.

Call toll-free 866-673-0873 or visit [www.accountingaidsociety.org](http://www.accountingaidsociety.org) for more information.

Services available at these locations:  
**Livingston County**

#### Accounting Aid Society's Oakland at Brighton Senior Center

850 Spencer at Main, Brighton 48116  
Mondays through Thursdays  
January 24-April 4  
9 a.m. to 9 p.m. and  
select Saturdays, 10 a.m. to 3 pm.  
*Appointment only, call 810-299-3817*

#### Accounting Aid Society's Oakland at Howell Carnegie District Library

314 W. Grand River Ave. at  
Michigan, Howell 48843  
Saturdays, January 29-April 9  
10 a.m.- 2 p.m.

#### Macomb County

#### Accounting Aid Society's Oakland at Center Line Senior Center

25355 Lawrence at Ten Mile and  
Van Dyke, Center Line 48015  
Saturdays, January 29 - April 9  
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866- 673-0873*

#### Accounting Aid Society's Oakland at Samaritan House

62324 Van Dyke, between 28 and 29  
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10 a.m. to 2 p.m.  
Open some select Sundays.  
*Appointment only, call 586-336-9956*

#### Oakland County

#### Accounting Aid Society's Oakland Neighborhood Tax Center

1956 Hilton at East Nine Mile  
Ferndale 48220  
Tuesdays and Thursdays  
January 20 - April 14, noon - 7 p.m.  
Wednesdays and Fridays  
January 26 - April 15, 9 a.m.- 4 p.m.  
Monday, April 18, from 9 a.m.- 4 p.m.  
Saturdays, January 22-April 16  
9 a.m. to 4 p.m.  
*Appointment preferred, call toll-free  
866-673-0873. Utility assistance and  
other resource referrals*

#### Accounting Aid Society at Lighthouse Community Development

46156 Woodward at Cottage  
Pontiac 48342  
Saturdays, January 29- April 9  
10 a.m. to 2 p.m.

#### Accounting Aid Society at Oakland-Livingston Human Services Agency

196 Cesar Chavez Avenue  
at Baldwin Avenue, Pontiac, 48342  
Saturdays, January 29 - April 9  
10 a.m. to 2 p.m.  
Wednesdays, Feb. 2-March 30  
5 p.m. to 8 p.m.  
*Bilingual (Spanish) services available*

#### Accounting Aid Society at Pontiac Consumers Energy

1030 Featherstone at Opdyke,  
Pontiac 48342  
Saturdays, January 29 - April 9  
10 a.m. to 2 p.m.

Accounting Aid Society at  
Royal Oak Consumers Energy  
4600 Coolidge at 14 Mile  
Royal Oak, 48073  
Saturdays, January 29 - April 9  
10 a.m. to 2 p.m.

#### Accounting Aid Society at Southfield DHS

26000 Evergreen at Civic Center  
Drive, Southfield 48076  
(Serving Southfield residents only)  
Wednesdays, Feb. 2- April 6  
9 a.m. to 2 p.m.  
*Appointment only, call 248-796-4540*



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#### Meals on Wheels Contest Winner

The AAA 1-B is pleased to announce that Johnathon VanBuskirk, a Multi-Media Designer from Macomb county created the winning logo for the AAA 1-B Meals on Wheels program. Thank you to everyone who submitted designs!

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## Don't Miss the Area Agency on Aging 1-B's Living Well Radio Series!



"Living Well" is a radio series that can be heard on our five radio partners. This informational feature provides tips, resources and important information to family caregivers, who are often struggling to balance caregiving with work, family and other obligations. "Living Well" sponsorship opportunities are available. Please contact Bill Hayes at 248-644-1990.

Many thanks to our recent sponsors who have helped bring you "Living Well."

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## Transition to All-Electronic Payments

*continued from page 1*

endorsed. Receiving payments electronically means people won't be able to get their hands on your check. Electronic payments also eliminate the need to make a trip to a financial institution to cash a check.

Two electronic payment options are being offered: Direct, electronic deposit to your bank account or having your payments applied to a Direct Express® Debit Mastercard®. The Direct Express Debit Mastercard is a debit/credit card, and recipients choosing this method will have their payment amount go directly on their card on payment day each month. Recipients can then use the card to make purchases at stores,

pay bills or withdraw money. There are no sign-up, monthly account or overdraft fees on the card, although some fees may apply for things like ATM withdrawals, paper statements, and fund transfers. Recipients can earn cash back when they use their cards.

#### How to Sign Up

You have several options for switching to electronic payments:

- Visit [www.GoDirect.org](http://www.GoDirect.org)
- Call the U.S. Treasury Processing Center's toll-free helpline at 800-333-1795, or
- Speak with your bank or credit union representative

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AAAM09

# A positive attitude can help you age to your advantage

We are all in the process of aging. As we get older our eyesight and hearing need adjusting, our memory lapses, reaction time slows as aches and pains often set in. While life's dance is hard for some, it can be smooth for others who counter the effects of aging with positive energy.

Take Donna Okulch for example. This Oakland county resident takes "senior moments" to a new level. Instead of getting upset, or stressed when she can't remember something, Okulch turns it into a game of charades with friends. "For example, someone might want to know where a restaurant is located. So they throw it out there and another person gives feedback by asking questions...what type of food do they serve...what does the restaurant look like?" Eventually, someone comes up with the answer and wins the round. "We make the memory lapse moment fun. When my friends and I laugh, the answer always comes," she said.

This result is not surprising. A 2005 study, conducted at the University of Maryland Medical Center, found that laughter counteracts stress and has a positive effect on the endothelium, the single layer lining found throughout the circulatory system that helps control blood flow. This can have a favorable effect on memory. Michael Miller, M.D., leader in the study, recommends 15 minutes of laughter daily to benefit the vascular system.

Like Okulch, Monika Bacon, 64, of Clinton Township has the same positive spirit. When Bacon started feeling the aches and pains of aging, she learned how to shift gears in order to reverse health problems that had developed over time. "I suffered with gastrointestinal issues that took years to get a proper diagnosis," she said.

Through surgery and a change in diet, Bacon was able to get a blocked bile duct under control. But during the process, she had difficulty sleeping. Rather than resign herself to the problem she did some research and discovered that Tai Chi, meditation and yoga are a good combination to improve balance, strength and sleep with the added benefit of a sense of calm and well-being. In addition, yoga offered increased flexibility. Bacon was sold. She enrolled in classes at the Clinton Township Senior Adult Life Center. Within weeks, she noticed more flexibility and sounder sleep. "Through these programs and the personalized attention of the staff,



George Wayne Istratoff

"I've been able to successfully cope with my health issues," she said.

That upbeat attitude also lives within George Wayne Istratoff, who is just plain inspirational at age 76. A musician by trade, Istratoff has multi-tasking down to an art form. When he's on stage, not only is Istratoff playing one of his many harmonicas, but he's reciting tunes from memory, listening to the tempo, monitoring the cd accompaniment music, and responding to his audience all at the same time.

And while Istratoff is in need of a hip replacement, underwent knee replacement surgery, had prostate cancer, and suffered a lateral vein occlusion in one of his eyes, you'd never know it when you watch this seasoned professional bounce up and down to the music, delivering a passionate performance.

"I may have aches and pains getting to the stage and aches and pains after I leave the stage, but I never have aches and pains whenever I'm on stage," he said. "Music is like therapy for me." It's also how he's kept his mind and senses sharp.

Istratoff has played harmonica since learning by ear at the age of 15. He then attended the Detroit Conservatory of Music to study notation and music theory. Istratoff was actually the thirtieth contestant to try out for the very first "America's Got Talent" show. "They were going for the craziest and unusual acts at that time and mine wasn't crazy enough," Istratoff said. But when you see his performance, you know he's got talent.

He'll be performing this November in Thurlow Spurr's Christmasfantastic 2011, a musical concert coming to various cities throughout Michigan; including the Macomb Center and the Henry Ford Performing Arts Center. It's the first time a harmonica player has ever played in a Spurr production and Istratoff is looking forward to the challenge of weaving harmonica into the music.

"Not too many people get an opportunity to do what I do, even though I really have to work at it. I was lucky to find something that interests me and make it work," he said. "Life has been good!"

Okulch emphasized, "Aging is a part of life's dance. Choosing how we travel through life is up to us. As my mother always said, 'remember to look for the stars.'" Whether it's socializing with friends, exercising, or doing something you love, maintaining a positive attitude can help you work through life's trials and tribulations.



The Area Agency on Aging 1-B enhances the lives of older adults and adults with disabilities in the communities we serve.

## Vision

The Area Agency on Aging 1-B will be the agency of first choice for advocacy, action, and answers and drive community engagement to ensure that older adults, adults with disabilities, and caregivers reach their full potential and highest quality of life.

## Services

### Home Care Services

Personal care (bathing, dressing, etc.), homemaking, home-delivered meals, respite care, chore assistance, home injury control.

### Community-Based Services

Adult day services, transportation, congregate meal sites, home delivered meals, out-of-home respite, legal assistance, employment for older workers, elder abuse prevention, services for vision and hearing impaired, long-term care ombudsman, resource advocacy, counseling, and volunteer caregivers.

### Information and Assistance Service

Resource specialists can quickly answer questions and access information for callers using a computerized database listing over 5,000 senior services and 2,000 providers in southeast Michigan. Call toll-free, 800-852-7795. Hours are 8 a.m.- 5 p.m., weekdays. You can also visit [www.aaa1b.com](http://www.aaa1b.com)

### AAA 1-B Access Centers

Livingston/Washtenaw County  
734-213-6704  
Macomb County 586-226-0309  
Monroe County 734-241-2012  
Oakland County 248-357-2255  
St. Clair County 810-388-0096

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