

Chat room from page B1

Most long-term-care insurance policies are sold to people over 65. At age 65, a relatively good policy costs an individual \$2,000 to \$2,500 per year. Prices rise steeply with age at time of purchase. Then there's the possibility of future sharp premium increases. Furthermore, many people find weaknesses in the policy after they buy at initially attractive prices and discover they can't afford the upgrade coverages they need. For these and other reasons, most people cancel their policy and lose all or much of their money. So if you can't afford to buy and maintain a decent policy, it's best not to buy at all.

Help for fixed income

There is help, however, if you have a limited or fixed income, for you may qualify under the Medicaid program. This government program covers health care services needed by people who meet financial and medical qualifications. Medicaid helps pay for the care of most Michigan nursing home residents. Contact Citizens for Better Care for information about Medicaid and Medicare nursing home benefits.

Get the facts now rather than waiting until the possibility of a need for nursing home care arises, at which time you might not be in physical or mental condition to cope with this task.

Yet even if you can afford it, long-term-care insurance may not be the best investment for you. Some financial advisers recommend other investments that offer you more flexible and secure returns so you can pay for your long-term-care rather than investing in a policy you may never need. You might want to seek investment advice from an impartial competent financial adviser.

Whether or not you use an adviser, you'd be wise to learn about investing by reading financial magazines and books, and possibly joining an established investment club to meet and learn with people interested in investment techniques, so that you can be a knowledgeable, active participant in managing and supervising your investments that will be a major factor in getting quality long-term care should you need it.

Protecting assets

On the other hand, you might have substantial assets you want to protect and can afford to buy a decent policy and maintain it. You will have to do a lot of investigating. Comparing long-term-care insurance policies is extremely difficult. They're all different and complicated. You must read the fine

print to see what is really covered. Finding out what is not covered is as important as what is covered. This takes both research of your own and advice from impartial sources, not an insurance agent. You need to ask the right questions from the right people and at the right time — before you buy the policy, if you need it at all.

What to look for

What makes a good policy? Consumer advocates advise to look for the following:

■ Licensed by the state of Michigan, to make sure it meets state standards

■ Flexible benefits, meaning that the policy will pay for the care and services you need no matter what setting they are delivered in

■ At least two to four years of coverage at home and in a long-term-care facility, such as a nursing home or assisted living facility

■ Nursing home coverage that includes both skilled and custodial care for the duration of the benefit

■ Benefits amounts that match the actual costs of care in your community

■ Compound inflation protection that ensures your benefits keep pace with the rapidly rising costs of long-term care

■ Favorable benefit conditions that allow you to collect payments whenever you need help with your care

■ Clearly defined terms that you understand

Keep in mind that insurance companies and agents are not likely to alert you to policy limitations.

Again, seek help from an impartial adviser, not an insurance agent, if you need advice.

Several organizations, including Citizens for Better Care, publish guides on long-term-care insurance. The resources we list will answer more questions for you than we can provide.

In essence, we urge you to read, learn, seek help from reliable, impartial sources before you make a final decision.

Citizens for Better Care (800-838-9548): Call for information about Medicare and Medicaid and for published guides on long-term-care insurance. Its latest book publication is the 1998 edition of Michigan Long Term Care Companion: How to Make the System Work for You and What to Do When It Doesn't. It's a thorough reference on all aspects of long-term care as well as long-term-care insurance. You can buy it from CBC and in book stores or borrow it from your library.

Michigan Medicare/Medicaid Assistance Program (800-802-7174): Has trained volunteer counselors to discuss insurance options. It also publishes the Long Term Care Insurance Comparison Guide, which gives cost and benefit information for selected policies.

American Association of Retired People (AARP) 601 E St., NW, Washington D.C. 20049.

Write for the free booklet, "Before You Buy, a Guide to Long-Term-Care Insurance" Consumer Reports, October 1997, special report, "How Will You Pay for Your Old Age?" It rates 114 policies. Check your library for this issue.

Michigan Insurance Bureau's Consumer Assistance Division (517-373-0220). Call for information or to confirm that a policy you are considering is licensed by the state to be sold in Michigan in order to be assured it meets state standards.

On Financial Planning Kiplinger's Personal Finance Magazine, August 1998, pp 78-79.

This issue gives you insight and warnings on selecting a financial adviser — preferably a certified financial planner (CFP) — and how to negotiate a reasonable fee.

The Institute of Certified Financial Planners (800-282-7520) Ask for a list of fee-only CFPs in your area who do not receive a commission for sale of financial products and for their other free pamphlets including "Questions to ask when choosing a financial planner."

National Association of Investors (248-583-6242). Located in Madison Heights, this association can give you information on investment clubs in your area.

Modern Maturity, July-August, 1998 "Can You Afford Your Future" An article on planning for retirement. The magazine is published by AARP.

Michael Connors and Lydia Rizzo are editors of the Michigan Long Term Care Companion, CBC Publications, 1998. They can be reached by fax at (248) 478-2193

WEDDINGS & ENGAGEMENTS



COX-GRUNDL
Robert and Marilyn Cox of Farmington Hills announce the engagement of their daughter, Amy Lynn to Stephen Eric Gru-

ndel, son of Judge Herbert and Janice Gruendel of Branford, Conn.

The bride-to-be is a graduate of Mercy High School, the University of Michigan, and Boston College Law School. She is currently serving as a judicial clerk to a federal district court judge in Birmingham, Ala.

The groom is a graduate of Yale University and Boston College Law School. He is currently serving as a judicial clerk to a federal district court judge in Boston, Mass.

The couple plan to reside in Charlotte, N.C., where Amy will practice law at the firm of Womble, Carlyle, Sandridge & Rice. Steve will practice law at Moore and VanAllen.

A September wedding is planned.

HRZYCYK-TELEPO

Mr. and Mrs. Daniel Hryczyk of Farmington Hills announce the engagement of their daughter Laura Lynn to John Kevin Telepo, son of Mr. and Mrs. John Telepo of Northville.

The bride-to-be is a graduate of Farmington High School, and Michigan State University. She is a teacher in Dearborn Heights.

The groom is a graduate of Bowling Green State University. He is employed as a sales representative in Detroit.

A July wedding is planned.



Jennifer VanDerHaven of Northville and **Richard Santia** of Lathrup Village will be married in August at St. Edith Catholic Church.

The bride-to-be is the daughter of Candy VanDerHaven of Northville and a graduate of Michigan State University. She is a sales coordinator at Laurel Manor Banquet and Video Conference Center.

The groom is the son of Marina Santia of Troy and a graduate of Michigan State University. He is the director of purchasing for Palmer Paint Products.

The couple will honeymoon in Hawaii.



VANDERHAVEN-SANTIA

Mercy High alumnae plan reunions

Mercy High School in Farmington Hills is looking for alumnae from several classes for reunions.

The Class of 1949 will celebrate its 50th class reunion on Sept. 25, 1999 at the Livonia Marriott from noon to 4:30 p.m. Contact Pat Flannery Burke at 248-349-8589 for more information.

The Class of 1950 is hosting its 50th reunion June 10-11, 2000. Contact Dolores Kymow Anderson at 248-851-7620.

The Class of 1959 plans its 40th reunion on Saturday, Oct. 16 from 12:30 p.m. onward in South Lyon. Contact Marlene Capaldi Steele at 248-681-6954 for details.

The Class of 1979 20 year reunion is slated for Nov. 26, 1999 at the Novi Hilton from 6 p.m. to 1 a.m. Contact Mary Gulowski Muller at 248-344-8767.

The Class of 1989 ten-year reunion is planned for Nov. 27, 1999 at Baker's of Milford. For more information, call Stephanie Kramer Spinali at 313-621-8350.

Members of the classes of 1954, 1964, 1969, 1974 and 1984 are encouraged to start planning their reunions. Contact the Mercy High School alumnae office at 476-3270 for more information and to update names and addresses.

Poems sought

A \$1,000 grand prize will be awarded in a free poetry contest sponsored by Hollywood's Famous Poets Society.

The contest is open to everyone and entry is free. Every poem entered also has an opportunity to be published in a luxurious hardbound anthology.

To enter, send one poem 21 lines or less to Free Poetry Contest, 1040 Fairfax Ave., Suite 208, W. Hollywood, CA 90046. Or go to www.famouspoets.com. Beginners are welcome.

The poem should be written on any subject, using any style. Entries must be postmarked by the deadline of July 15.

The Hamilton Hotel in Downtown Birmingham



Your guests will feel pampered in our spacious new guest rooms complete with plush terry robes, triple sheeted beds, nightly turn-down service and gourmet breakfast buffet — all in our fabulous downtown Birmingham location!

Weekend Specials Available
Reservations: 248-642-6200
3527D Woodward Avenue, Birmingham, MI 48009
<http://www.hamiltonhotel.com>



BALLOON RIDES 7 Days A Week
"The Ultimate Adventure" Also the Ultimate Gift
248-634-9400
Children's Miracle Network
Seven Lakes State Park
Baldwin Road
July 23, 24 and 25, 1999

This summer there is so much going on it's hard to decide what to do & where to go! That's why the Observer & Eccentric Newspapers has put together this special directory to make it easier.
For more information about advertising please call

Flowers
Kristi's Flowers
• Silk Wedding Flowers & Bouquets
• Fresh Flowers • Vases & Centerpieces
• Full Floral Service
Customer Satisfaction Guaranteed
(313)937-3680

A Simple Step To A Perfect Wedding
Set the date - As soon as possible after getting engaged, select a wedding date and decide on the type of wedding you will have. From traditional ceremony in a church, to a surprise wedding where guests are invited to a "party" that turns out to be a wedding, couples are personalizing the event and planning weddings that reflect their lifestyles and interests.

Eliminate Unwanted Hair...
pure
LASER HAIR REMOVAL & TREATMENT CLINIC
Smooth Solutions... LASER HAIR REMOVAL
Formerly **allure**
Call for Your Complimentary Consultation
248.816.6307
3290 W. Big Beaver Road, Suite 410, Troy, MI 48064
Somerset Mall Area

Camp Corner Directory

Every Summer thousands of children look forward to camp...



Orchard Lake St. Mary's BOYS BASKETBALL

July 25 to July 29
Aug. 1 to Aug. 8
Boarding Overnight
Extended 9-9
Day 9-4:30
Call Sylvia
(248)682-1833

Give them the opportunity to experience yours with an advertisement in our 1999 Summer Camp Corner.
For Information contact Rich: 734-953-2069