## Elderly can plan to stop mental, financial abuses

Dear Jo.

After reading your column in elderly abuse some weeks ago, the question I have is, what steps can we (the elder's; take to prevent this tragic situation."

Mrs. D.M.

Hamilton Reader

The problem of elderly abuse is extremely complex because the abuse is not primarily physical but you have present ways your affairs and in take action if something goes are treedy monther to get the problem and take definite step to provent abuse.

To best answer your question, I will quote from a recently published book on elderly abuse, "Elder Abuse and Neglert." Springer, 1986, by Mary Joy Quann and Stasa R. Tomito. When additioning prevention they suggest.

The sare that you are thoroughly familiar with your fanancial status and know how to handle your assets.

This is particulated.

"PLAN FOR the possibility of dis-ability by seeking out an attorney, possibly one that specializes in pro-

"BE CAREFUL when asked to sign anything. Go the extra step and have someone you trust review the document.

"Be sure that you are thoroughly familiar with your financial status and know how to handle your assets. This is particularly important for older women who are especially vul-nerable to abuse.

"Arrange for direct deposit of pen-

gerontology



A. Jolayne

sion checks or any other regular pay-

"Do not rely solely on family for your social life or for care if you have health problems. Continually cultivate friends of all ages so there are always people around who are concerned about you.

"IF AN ADULT child, particularly one who has led a troubled life, wants to return home to live with you, think it over carefully. Be especially careful if your family has a history of violent behavior of drug/alcohol abuse. Instead, consider supporting the child in his or her own apartment.

"If there has been alienation from family or friends, make peace to the extent possible — not only because it is a healing thing to do, but because it creates a climate of concern for

Mrs. M., I hope these suggestions will be helpful to you and other readers who are interested in preventing difficult situations that can lead to abuse. Thank you for your letter.

## Recycling can save resources, money

Q.I take my recyclable materials to the Birmingham Recycling Cen-ter. But can large-scale recycling re-ally save money?

ally save money?

A. Despite the current lack of markets for recycled goods, one report compiled in Seattle says "yes." Seattle's solid wante utility project manager devised what is believed to be the first formula for calculating the actual money saved by recycling the household waste stream.

Her formula showed disposal savings by avoiding or reducing costs in these areas: disposal, transportation, environmental and resource depletion.

At present, Seattle remarks 50.

At present, Seattle recycles 22
percent or 182,000 tons of its commercial residential waste stream. At 85,00 per ton, Seattle's savings in disposal costs were \$1 million lastyear.
Transportation cost savings thy net transporting it to the landfill), at \$7.72 per ton, were \$1.25 million.
Besides these primary operating costs, the environmental cost savings must be figured, both present and future. Landfills must be checked and maintained for 20 to 30 years after they are closed, so future

consumer mailbag

**Terry Gibb** 

hadmay teass from a returners analysis of disposal.

Another environmental cost is that of the unrecovered resources. The scattle report estimates the cost per ton of the recycled materials at \$29-34, or about \$3.25 million per year. Unknown environmental costs include the development of future sources of raw materials to replace the materials not recycled. Finally, there is the "heritolom" cost. This refers to the inability to use the land of a closed landfill site or any purpose for 20 to 30 years or more into the future.

A RECENTS survey by the Michael of the special properties of the state o

A RECENT survey by the Michi-gan DNH estimates that disposal fees average \$13.15 per ten of solid waste and the overall cost per ten of landfilling when all of the above four elements are figured amounts to at

least \$50 per ton.

Michigan accumulates 9' a million tons of solid waste annually, and 85 percent is currently dumped in land-fills.

This Seattle study clearly shows the benefits of recycling programs, both financially and environmentally. The only criticism of the study was that the figures are too low.

Supporting recycling efforts on an individual and communitywide level appears to be one way to curb rising cost for wereyone.

ECO-TIP: For a free recycling acket, send a business-size, self-addressed, stamped envelope to Concern Deriot at the address below.

The Constitute Mailling was self-addressed and the self-addressed stamped envelope to Concern Deriot at the address below.

The Constitute Mailling was self-addressed below the Concern Deriot Activity. Concern Detroit, 1925 Shelby, Interest 500 per 1920 per 1920



You flip a switch and the lights go on.
Start your car and go your way.
Day in and day out, so long as things work like
they should, you never give then a second thought.
It's the same with banking.
You, along with the rest of us, fully expect your
bank to work right. The first time. And every time.
From our point of view, that isn't an unfair

In fact, living up to that is the best explana-tion of how and why we run First of America Bank

the way we run it.
So in nearly 200 communities across the So in nearly 200 communities across the Midwest, our bankers are reminded that, even though they're part of a major bank company, they should play a major role in the community. They're encouraged to make loan decisions locally. Which has made us one of the region's biggest lenders.

They're given all the resources of a big bank company to draw on, so they can offer customers a more resourceful bank.

And, since our bankers are asked to handle customer matters on a local level, they're as accountable to you as they are to their bank.
It's made us not only one of the Midwest's

biggest bank companies.

It's made us one of its most dependable companies. Something that's as good for yours it is for us.

