

## CHAT ROOM



Lydia Rizzo & Mike Connors

### What seniors need to know about insurance

If you're over 60, you have probably attended at least one free seminar on retirement planning sponsored by financial institutions. Undoubtedly you learned that Medicare doesn't cover most nursing home costs or other types of long-term care and were told you need long-term-care insurance to help cover these costs so you can protect your savings. After looking into it, you've found the policies quite expensive. You wonder, is long-term care a good idea?

Your concerns are shared by many Americans. Yes, Medicare has strict limits on nursing home coverage and generally doesn't pay for custodial care in other settings. Nursing home care can cost as much as \$60,000 - or more a year. Care at home or in an assisted living facility may be just as expensive. But long-term-care insurance is also expensive - a luxury most people cannot afford. Your decision on whether to buy it depends on your financial circumstances.

This type of insurance policy is sold by private insurance companies to help pay the costs of care associated with a prolonged illness. Policies usually offer some coverage of nursing home, assisted living and home care. Benefits vary widely from policy to policy, and all have limits.

Please see CHAT ROOM, B3

## Senior center marks 25 years here

**The Costick Activities Center bustled with excitement Tuesday as Senior Center-goers marked the program's silver anniversary.**

BY MARY RODRIGUE  
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From The Gathering Place in 1974 to the Senior Activities Center in 1999, the Farmington Hills program for senior adults has blossomed into a multi-faceted operation that celebrated its Silver Anniversary last Tuesday.

Some 360 seniors, city officials and directors past and present marked the occasion with a day-long celebration that included lunch, entertainment, an ice cream social and a quilt raffle.

The quilt was hand-stitched by a group that meets at the center weekly and was donated for the raffle. More than \$1,000 it generated in ticket sales will go back into senior programming. "There are a lot of opportunities to get involved here," said Sister Rose Mary, RSM, a Mercy Court resident for 10 years who was enjoying the singing portion of the program in Dublin Hall.

She said many of the 100 retired visitors who live on the grounds at Eleven Mile and Middlebelt roads enjoy swimming in the Costick Activities Center pool or joining in the book club discussions.

Singalong, sponsored by Oakland County Parks and Recreation, kept heads bobbing and toes tapping with soft '60s style rock numbers. Two women in pink poodle skirts and two men with regulation slicked back hair and Kramer-style shirts danced across the stage as they sang tune after tune.

Mary DiManno, current activities director, remembers first hearing about the senior program from her grandmother.

"My grandma participated in the program into her '90s. She called it her



**Ice cream social:** The anniversary party was capped by an old fashioned ice cream social. Left, Belinda Stockman gives a shot of whipped cream to senior Bill Ferry. At right, Marion Williams enjoys her sundae.

club. She didn't speak English but she'd come for the card playing. I came here to volunteer after she died," said DiManno, who lives in Farmington Hills.

After graduating from Madonna University with a degree in gerontology, and later a master's degree in health service administration, DiManno rose from student intern to senior activities director.

Donnell Zeidman, Loretta Conway's daughter, remembers carrying chairs in her car trunk to the American Legion hall on Grand River where the senior program first operated in the mid 1970s. Like Conway's other children, she grew up with the program of which her mother was so intricately involved in building.

"It was always

easy to do extra because the people here were so great," Zeidman said. Conway was the first director of the program but deflects much of the credit for its growth.

"There were so many wonderful people, staff and volunteers who made it into what it is today," said Conway, who retired in December 1998.

Added DiManno: "We probably average 200 seniors a day with the pool and our lunch program. Our community outreach with meals and transportation service reaches another 176."

Karen Ross, who was senior adult coordinator for five years, and Maggie Lorde, who retired three years ago, spoke in a "Walk Down Memory Lane" program. Ross left the center to become

chairwoman of the Department of Gerontology at Madonna and is now dean of the College of Social Services at the Livonia university.

DiManno says if anything has changed about the program over the past quarter century, it's that "we're seeing younger senior citizens today." "There is a wider age range," she said. "Before, we'd have people come and stay all day. Now we have younger members - 65 and older - who come for specific activities."

As guests poured into Conway Hall for an ice cream social, they saw two walls plastered with posters, each one marking one of the 25 years of its existence.

Please see 25 YEARS, B2

## Hestlop's 24th Anniversary Sale

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