Weddings & Engagements, B3

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CHAT ROOM



What seniors need to know about insurance

f you're over 60, you have probably attended at least one free saminar 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 wender, is long-term care a good ideo?

Your concerns are shared by many Americans. Yos, Medicare has strict limits on nursing home coverage and generally doisn't pay for custodial care in other settings. Nursing home care an other settings. Nursing home care ap year. Care at home or in on assisted thing facility may be just as expensive. But long-term-care insurance is also expensive — a loxury most people can at afford Your decision on whether to buy it depends on your financial circumstances.

This type of insurance policy is sold your content insurance companies to help your decision to help

cumstances.

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

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Senior center marks 25 years here

The Costick Activities Center bustled with excite-ment Tuesday as Senior Center-goers marked the program's silver anniver-

By MARY ROBUGUE STAPS WRITER mrodriqueRos homocorum.not







toe 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.

enjoys her sundae.

club. She dido't speak English but the'd come for the card playing, I come here to volunteer after she dido', said DiManno, who lives in Farmington Halle.

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

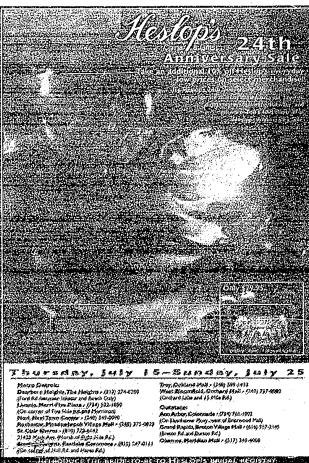
Donnell Zeidman, Loretta Conway's daughter, remembers carrying chairs have car trunk to the American Logian hall on Grand River where the mid 1970s, Like Conway's other children, she grew my with the program of which her mother was so intractedly involved in build.

ug. "It was siways

char wore so great. Zeidman said.
Canway was the first director of the program but deflects much of the credit for its growth.

There were so many wonderful people, staff and younteers who made it into what it is today, said Conway, who retired for in December 1998.
Added DiManno: "We probably average 200 seniors a day with the pool and our lunch program. Our community outreach with meels and transportation service reaches another 175."

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



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