



4750 Woodward Avenue, Detroit, Michigan 48201 ☎(313) 831-1089☎ **November 2015**

Helping to Prevent Financial Exploitation

Peter A. Lichtenberg, Ph.D., ABPP Director,
Institute of Gerontology: *Wayne State University*

An 84 year old man with mild to moderate Alzheimer's disease can no longer manage his money or even shop at the local grocery store, but when taken to a bank he signs a notarized reverse mortgage and loses \$240,000 to his handyman who has secretly befriended the man over a 6-month period. What is needed for the financial services industry help prevent financial exploitation of this type while simultaneously not infringing upon the rights of its customers?



The largest increase in the older adult population in U.S. history is something to celebrate yet at the same time, current and future trends signal that financial exploitation is, and will continue to be, a significant threat for older adults.

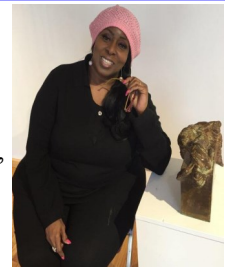
Intergenerational wealth is being transferred now at the highest rate in our history, which is a good indicator that the current older generation has significant wealth. While anyone can be the victim of financial exploitation, declining cognition and early dementia are two of the greatest risk factors.

The collision between an increasingly older population (with high prevalence of cognitive impairment) and those seeking to financially exploit them is rapidly increasing. Financial capacity and financial exploitation are connected. That is, that older adults' vulnerability is twofold; (1) the potential loss of financial skills and financial judgment; and (2) the inability to detect and therefore prevent financial exploitation. **(to be continued December edition)**



CCGM SPOTLIGHT

Gail Chatman-Rucker



Designer of greeting cards - Sunneygirl, author- Camille St. Charles Mississippi, mother, wife, entrepreneur- who aspired to become a fashionista and matriculated at a school of design- is now a Community Connections ambassador, whatever the handle Gail Chapman Rucker is one extraordinary lady. Originally from Jackson, Mississippi, via California we are happy that she landed in Dètòit a city that she exclaims has been very, very good to her.

Gail has been a Community Connection member for 2 years and loves being an ambassador. As an ambassador she is able to keep her finger on the pulse of the city of Detroit and sneak peeks on the pulse of MidTown. She would like to see CCMG become a chamber in the heart of MidTown providing weekly updates on the community and even having its own public service broadcast via TV.

Ms. Rucker just recently completed her 2nd novel "An Uninvited Conversation", this latest addition along with her first novel "The R Series... Rated for Roxanne"- which can be found on Xlibris- will be published in all EBook formats. Gail's Sunneygirl greeting cards are birthed from the sunflower. She created the cards as an expression of a love & cheer that she sent to friends. The greeting cards can be found at sunneygirlsalutations@yahoo.com; Thank you Gail for bringing the sunshine to Community Connections.

Members-Only Discounts

Enjoy the following discounts with your CCGM membership card!

Union Street	10%
University Foods	10%
Majestic Café	15%
Avalon Bakery	10%
First Congregational Church	\$1 off Tour
PharMor Pharmacy	20% in-store purchase
Wheelhouse Detroit	10%
Busted Bra Shop	10%
Ms. Ruth's Catering	10%
Treats by Angelique	10%
Socra Tea	10% tea brewed & 15% box tea
The Common Table	10%
Sy Thai	10%
Traffic Jam	10%
Byblos	10%
Zef's	10%
Checkers	10%
University Cleaners	15%
Eyes on Midtown	10% on material (not exam) Medicare, BC/BS for exams...treat ALL eye diseases, referrals for cataracts and LASIK
The Source BookSellers	10%
The Mid City Grill	10%
Belinda's Salon	25% hair, nails, lashers, eyebrows (99 E. Forest 48201)

Community Connections Program Committee

Jacqueline Austin	Gerald Dajnowicz
Fran Dent	Mildred Dixon
Margaret England	Hortense Fields
Drewnetta Martin	Marie Thornton
Gail Chatman-Rucker	

Karen Love & LaVonne Spivey *Coordinators*

Many thanks to all the businesses who value and support older adults in the community!



Source Booksellers located at 4240 Cass in the heart of MidTown Detroit's West Willis Village is a small, independent, non-fiction bookstore. All titles are handpicked to serve readers interest in 'The Sources' four major categories: History and Culture, Health and Well Being, books by and about Women and the Metaphysical and Spiritual. Many sub categories are designed to support these, for example Astrology and Numerology, Sex and Sensuality, Biography, Money and Finance, Self Help Education and Art and Poetry are a part of their eclectic book collection. Participate in their free yoga, tai chi, qi gong and (sometimes) belly dancing classes, or any of their frequent events, classes and projects throughout the year. The Source Booksellers offers a 10% discount to all CCGM members.

NOVEMBER IS NATIONAL FAMILY LITERACY MONTH

Please support our local businesses!

L'Esprit Washington's Thanksgiving Proclamation – November 26, 1789

Therefore this Thursday, let us then unite in most humbly offering our prayers and supplications to the great Lord and Ruler of Nations, and beseech Him to pardon our national and other transgressions; to enable us all, whether in public or private stations, to perform our several and relative duties properly and punctually; to render our National Government a blessing to all people by constantly being a Government of wise, just, and constitutional laws, discreetly and faithfully executed and obeyed; to protect and guide all sovereigns and nations (especially such as have shown kindness to us, and to bless them with good governments, peace, and concord to promote the knowledge and practice of true religion and virtue, and the increase of science among them and us; and, generally, to grant unto all ,mankind such a degree of temporal prosperity He alone knows to be best.

Community Connections actively works to foster an inclusive environment that recognizes the value and contributions of all persons regardless of race, ethnicity, national origin, gender, religion, age, marital status, sexual orientation, gender identity or disability.



CCGM Health Notes:

Top 15 Super Foods for People over 50

Apples – Contain Soluble fiber, lowers cholesterol contains potassium, antioxidants and vitamin C.

Asparagus – High in lycopene which has been found to protect, prostate and reduce the rate of prostate cancer. Also reduces cholesterol and encourages heart health.

Blueberries – Help maintain healthy blood sugars, contains vitamins C & K and antioxidants.

Broccoli – Contains fiber, antioxidants which are good for the eyes, red blood cells, immune system, bones and tissues.

Dark Chocolate – Helps to prevent heart attacks. Includes flavonoids can lower blood pressure, decrease rate of stroke in women by 20%.

Coffee – Regular or decaf. Less likely to die from heart and respiratory diseases, stroke, injuries, accidents, diabetes and infections May help to protect from breast cancer and may lower rate of Alzheimer's.

Other mentioned super foods, Greek yogurt, Kale, Oatmeal, Olive Oil and Salmon.

Source: AARP – Julia Bencomo Lobaco, December 21, 2012

NOVEMBER IS AMERICAN DIABETES MONTH

MARK YOUR CALENDARS !

NOVEMBER: 10 Morley’s / Sanders Candy Tour
Leave Hannan House @ 9:30am Return 3:00pm
\$25 per person includes transportation and meal. Call
office for details (313) 831-1089

NOVEMBER: 12 Program Committee Meeting
1:00pm to 2:30pm at the Detroit Historical Museum

Bankable Thanks Job Fair–

1,000 openings

– Seniors are Encouraged to Apply–

Quality Inn & Suites Banquet 12 p.m. to 3 p.m.
30375 Plymouth Road (off Middlebelt) Livonia



FREE PRESCRIPTIONS:

Ampicillin Penicillin Amoxicillin Keflex
Bactrim Cipro Aforestatin (cholesterol medicine)
Metformin (diabetes medicine)

**You MUST have a prescription from you
doctor. No Insurance needed but if you have
insurance, they will put your insurance card on file.**



www.ccmidtown.org

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INFO CORNER



Stephanie Chang,
State Representative
District 6

Greetings! I’m pleased to begin sharing updates with you. I serve House District 6, which also includes a part of Midtown. My neighborhood service center is located at 1927 Rosa Parks, #110A, Detroit, MI 48216 and you can reach us at 313-841-2240. Below is some information about “Open Carry Opt Out” legislation I recently introduced. I look forward to sharing in the Community Connections Newsletters on other updates. You can also go to chang.housedems.com for more information.

Under current law, only individuals, private institutions and public universities are permitted to regulate the possession of firearms on their property. Public entities, like schools and day cares, are not permitted to regulate firearm possession on their premises, which puts their personnel in difficult situations ensuring the safety of our children.

Representative Jim Townsend and I introduced a pair of bills that would give public institutions in Michigan where concealed carry is prohibited, the ability to prohibit *open carry* on their property by a vote of their governing board. Public schools, day care centers, and other public institutions that choose to prohibit (or opt out of) open carry would be required post signage to ensure patrons and law enforcement are aware of their policy.

SAVE THE DATE

CCGM 2nd year Anniversary Celebration
Dec. 4 11 a.m. to 1 p.m.

Detroit Historical Museum 5401 Woodward

LIMITED SPACE

Please call the office for reservations
(313) 831-1089