

Trillium

July



Trumpet

2010

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Dangers of the Quit Claim Deed

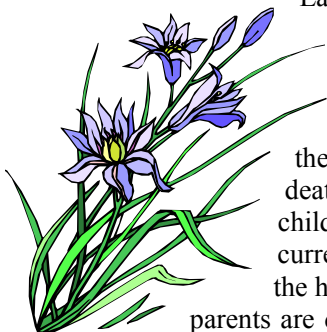
A quit claim deed is a common tool used by parents to avoid the cost of probate for their home at death. Typically, one or both of the parents will quit claim their property to their children or to themselves and their children. What they don't realize are the potential problems this deed can create while they are still alive.

Michigan law provides that the creation and delivery of the quit claim deed creates a gift of all or a portion of the home to the children. If deeded to the children only, the children can sell the home and force out the parents. If deeded to themselves and the children, the parents cannot sell the home without the consent of all their children. If any of the children get a divorce, the home can be considered as part of the divorce case. If any of the children file bankruptcy, the home is part of the assets that can be attached by the bankruptcy trustee. If any of the children have creditors, the home is part of the assets that the creditor can get a lien against.

A "Ladybird" deed is a special form of quit claim deed that avoids these and other problems. The Ladybird deed

essentially makes the children a beneficiary of the home at death. The children have no current interest in the home until both

parents are deceased. The value of the home is protected from a bankruptcy or divorce of a child and



cannot be attached by their creditors. By passing to the children at death, the home avoids having to go through probate. That is a savings of \$2000 to \$4000 in filing fees, inventory fees and attorney fees.

The Ladybird deed also has the advantage of avoiding a loss of the homestead tax exemption when recorded. It is also perfect for Medicaid planning where a house owned by an applicant is exempt from spend-down but is also exempt from current Medicaid recovery laws. A knowledgeable elder law attorney can prepare a Ladybird deed in appropriate circumstances.

**Gary Allen, Elder Law Attorney,
 Northville. Phone: 248-470-1198**

July Birthdays

Carolyn – 12
 Madlien – 15
 Phyllis – 18
 Janet - 28

July Anniversaries

Linda – 1st
 Sharon G. – 1st
 Sharon L. – 5th
 Nancy – 4th

**Alzheimer's Caregiver
 Support Group for Men**

**Tuesday, July 20
 10:00 a.m.**

Trillium HomeCare Office

Events

**Highland Lakes Student
 Center Arena – free -
 7:30 p.m.**

Tues. July 13 – Motor
 City Brass Band
 Tues. July 20 – Josh
 White, Jr. Folk Music
 Tues. July 27 – Tom
 Dennis and Crew - All
 American Jazz



**At Riley Park Sundquist Pavilion
 free – 6:30 p.m.**

Wed. July 7 – Trouble Makers –
 songs for the whole family from Tom
 Seley and his band
 Wed. July 21 – Mydols – all-mom
 rock band performing
 songs kids love

Heritage Park – 7:00 p.m.

Thurs. July 8 – Rock & Soul – guest
 artists – singing & dancing
 Thurs. July 22 – Jeremy Kittel,
 World renowned fiddler, violinist &
 composer
 Thurs. July 29 – FCB Big Band

**Salute to America in Greenfield
 Village July 1-4**

Gates open at 6 p.m. – adult tickets
 \$19.
Fun, Fireworks, and Patriotic Music.

City of Farmington Hills Parks & Facilities

Harmon Oaks Park – located on Greening Road, one block east of Orchard Lake Road and 2 blocks north of 13 Mile Road – A nature preserve of mature hardwoods & wild flowers.

Heritage Park – located on the west side of Farmington Road between 10 & 11 Mile Roads – visitor center, nature center, picnic areas, and trails.

Olde Town Park – located on the corner of Independence and Waldron Streets in heart of Olde Town subdivision – shelter, picnic tables.

Woodland Hills “A Nature Park” – located on west side of Farmington Road just south of I-696 – quiet observation of birds & animals in a variety of habitats. Meadows, hardwood forest, pond, river, and a creek.

Immunizations

What immunizations are important for older adults?

If you are over 60, the Centers for Disease Control and Prevention (CDC) recommend the following vaccines:

A tetanus shot every 10 years. It's recommended that all adults under age 65 get the Tdap vaccine, which contains a pertussis (whooping cough) booster in addition to a tetanus and diphtheria booster.

A herpes zoster vaccine once anytime after the age of 60. This vaccine protects against shingles, a disease caused by the reactivation of the virus that causes chickenpox. Shingles looks like chickenpox initially and can lead to pain for months to years. It's best to get this vaccine while in your sixties. Studies have shown the greatest benefit in this age group.

An inactive influenza (injection) vaccine every year. The nasal spray version (a weakened live version) is not recommended for those over age 50.

A pneumococcal vaccine once after the age of 65. Certain high-risk patients (those who smoke, have had their spleen removed or have diabetes, kidney, liver or heart disease) may have gotten a dose prior to age 65. A second dose is fine as long as you were first vaccinated before the age of 65 and it's been at least 5 years since your first dose. The CDC recommends that you get at most, two doses in your lifetime.

Insurance varies greatly in terms of vaccine coverage. Check with your plan to see what is covered. Medicare Part B covers annual influenza vaccination; Part B will also cover one dose of pneumococcal vaccine. Medicare Part D (the drug benefit) covers the herpes zoster (shingles) vaccine.

You should not receive a particular vaccine if you have an allergy to the vaccine or one of its contents. For instance, the influenza vaccine is made using eggs; therefore patients with an allergy to eggs should not get the influenza vaccine.

You should avoid live vaccines (such as herpes zoster) if your immune system is weakened. Certain medications, diseases or vaccines can weaken your immune system.

You should always let the healthcare professional know your allergies, what medications you take and what diseases/conditions you have before receiving a vaccination.

*By Heidi Diez, PharmD Assistant Professor,
U of M from "Access" Summer 2010, a
publication of the Area Agency on Aging 1-B*

Black and White

*(Under age 40?
You won't understand.)*

You could hardly see
for all the snow,
Spread the rabbit ears
as far as they go.

Pull a chair up to the TV set,
“Good Night, David,”
“Good Night, Chet.”

Depending on the channel you tuned,
You got Rob and Laura –
or Ward and June.
It felt so good. It felt so right.
Life looked better in black and white.

I Love Lucy, The Real McCoys,
Dennis the Menace,
the Cleaver boys,
Rawhide, Gunsmoke, Wagon Train,
Superman, Jimmy and Lois Lane.

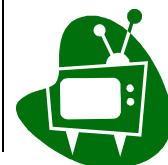
Father Knows Best, Patty Duke,
Rin Tin Tin and Lassie too,
Donna Reed on Thursday night!
Life looked better in black and white.

I wanna go back to black and white.
Everything always turned out right.
Simple people, simple lives.
Good guys always won the fights.

Now nothing is the way it seems,
In living color on the TV screens.
Too many murders, too many fights,
I wanna go back to black and white.

In God they trusted,
alone in bed, they slept,
A promise made was a promise kept.
They never cussed or broke their vows.
They'd never make the network now.
But if I could, I'd rather be
in a TV town in '53.
It felt so good. It felt so right.
Life looked better in black and white.

I'd trade all the channels on the
satellite,
If I could just turn back the clock
tonight.
To when everybody knew
wrong from right.
Life was better in black
and white!

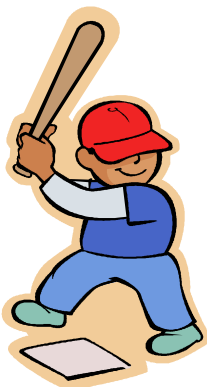


Relationships

After I purchased movie tickets for my girlfriend and me, she went inside to find seats while I got the popcorn. By the time I was served, the previews were being shown. I stumbled my way through the dark, sat down and gave my girlfriend a kiss. Then I heard a familiar voice say, "John, I'm back here."

While chatting with a woman on the bus, I happened to notice that she was wearing a key on a chain around her neck. "What's that?" I asked. "Oh, this," she replied. "My boyfriend gave it to me and told me it was the key to his heart." "How sweet!" I said. "Not really," she answered. "It's the extra key to his car."

When the young waitress in the cafe in my building started waving "hello" every day, I was flattered. She was at least 15 years younger than I. One day she waved and beckoned to me. When I strolled over, she asked, "Are you single?" "Why, yes," I replied, smiling at her broadly. "So is my mom," she said. "Would you like to meet her?"

Shay

Shay and his father had walked past a park where some boys Shay knew were playing baseball. Shay asked, "Do you think they'll let me play?"

Shay's father knew that most of the boys would not want someone like Shay on their team, but the father also understood that if his son were allowed to play, it would give him a much-needed sense of belonging. Shay's father approached one of the boys on the field and asked if Shay could play.

The boy looked around for guidance and, getting none, he took matters into his own hands and said, "We're losing by six runs and the game is in the eighth inning. I guess he can be on our team and we'll try to put him in to bat in the ninth inning."

In the bottom of the eighth inning, Shay's team scored a few runs but was still behind by three. In the top of the ninth inning, Shay put on a glove and played in the outfield. Even though no hits came his way, he was obviously ecstatic just to be in the game and on the field, grinning from ear to ear as his father waved to him from the stands.

In the bottom of the ninth inning, Shay's team scored again. Now, with two outs and the bases loaded, the potential winning run was on base and Shay was scheduled to be next at bat. At this juncture, let Shay bat and give away their chance to win the game?

Surprisingly, Shay was given the bat. Everyone knew that a hit was all but impossible because Shay didn't even know how to hold the bat properly, much less connect with the ball.

However, as Shay stepped up to the plate, the pitcher moved in a few steps to lob the ball in softly so Shay could at least be able to make contact. The first pitch came and Shay swung clumsily and missed. The pitcher again took a few steps forward to toss the ball softly towards Shay.

As the pitch came in, Shay swung at the ball and hit a slow ground ball right back to the pitcher.

The pitcher picked up the soft grounder and could have easily thrown the ball to the first baseman. Shay would have been out and that would have been the end of the game. Instead, the pitcher took the ball and turned and threw the ball on a high arc to right field, far beyond the reach of the first baseman.

Everyone started yelling, "Shay, run to first! Run to first!" Never in his life had Shay ever made it to first base. He scampered down the baseline, wide-eyed and startled.

Everyone yelled, "Run to second, run to second!" By the time Shay rounded first base, the right fielder had the ball. He could have thrown the ball to the second-baseman for the tag, but he understood the pitcher's intentions and intentionally threw the ball high and far over the third-baseman's head.

Shay ran toward second base as the runners ahead of him deliriously circled the bases toward home. Shay reached second base, the opposing shortstop ran to him, turned him in the direction of third base, and shouted, "Run to third!"

As Shay rounded third, the boys from both teams were screaming, "Shay, run home!" Shay ran to home, stepped on the plate, and was cheered as the hero who hit the "grand slam" and won the game for his team.

"That day," said the father softly with tears now rolling down his face, "the boys from both teams helped bring a piece of true love and humanity into this world."

The father continued. "I believe, that when a child like Shay comes into the world, an opportunity to realize true human nature presents itself, and it comes, in the way other people treat that child."

Ten Ways to Recognize
Hearing Loss

(National Institute on Deafness and
Other Communication Disorders)

If you answer yes to three or more of
the following questions, you may
want to have your hearing evaluated.

1. Do you have a problem hearing
over the telephone?
2. Do you have trouble following
the conversation when two or
more people are talking at the
same time?
3. Do people complain you turn the
volume of the television up too
high?
4. Do you have to strain to
understand conversation?
5. Do you have trouble hearing in a
noisy background?
6. Do you find yourself asking
people to repeat themselves?
7. Do many people you talk to seem
to mumble or not speak clearly?
8. Do you misunderstand what
others are saying and responding
inappropriately?
9. Do you have trouble
understanding the speech of
women and children?
10. Do people get annoyed because
you misunderstand what they
say?

From "Senior Health Line"
Michigan State University Extension
Oakland County



You Know You're in Florida
in July When:

The birds have to use potholders to
pull worms out of the ground.

The trees are whistling for the dogs.

The best parking place is determined
by shade instead of distance.

Hot water now comes out of both
taps.

You can make sun tea instantly.

You learn that a seat belt buckle
makes a pretty good branding iron!

The temperature drops below 95 and
you feel a little chilly.

You discover that in July it only
takes 2 fingers to steer your car.

You discover that you can get
sunburned through your car window.

You actually burn your hand opening
the car door.

You break into a sweat the instant
you step outside at 7:30 a.m.

Your biggest bicycle wreck fear is,
"What if I get knocked out and end
up lying on the pavement and cook
to death?"

You realize that asphalt has a liquid
state.

The potatoes cook underground, so
all you have to do is pull one out and
add butter, salt and pepper.

Farmers are feeding their chickens
crushed ice to keep them from laying
boiled eggs.

The cows are giving evaporated
milk. Ah, what a place to call home.

I Grow The Flowers For You

When I was a small child my
grandfather often took me shopping.
On one of these outings we walked
by a house with a fence in the yard.
The fence was covered with the most
beautiful roses I had ever seen. I
stopped to gaze at them and smell
their glorious scent. Wonder-struck,
I declared my amazement, "Grandpa,
aren't they the most beautiful flowers
you've ever seen?"

A voice came floating out from the
front porch of the house "You may
have one dear, pick any one you
like." I glanced first at my grand-
father who nodded, then back to the
elderly woman rocking on the front
porch.

"Are you sure Ma, am?"
"Yes, me dear."

I quickly chose a full red rose.
Thanking her, I told her how lovely
her whole yard was and turned to go.
She spoke again. "I grown flowers
for others to enjoy, I can't see them
you know...I'm blind." I was
stunned. I knew this generous
woman was special even then. Later
I realized she had given me much
more than a rose.

To this day I try to live her example
to give something to others so they
might be happy, regardless of what
you get out of it. This world would
be just twice as nice and twice as
happy too, if only everybody were
half as nice.

Author, Raymond Olson, Lumsden SK
from The Country Register of Manitoba
and Saskatchewan

