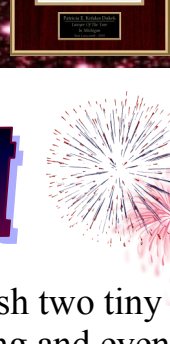


HAPPY NEW YEAR!

Passionate Advice and Advocacy for
all Stages of Life

January 2018



Tiny Homes Detroit

Our friend Helen is heading up a charity project to furnish two tiny homes in Detroit. It is a great project which offers housing and eventual home ownership to the underprivileged. Her office designed the interiors and created two registries where people can buy housewares and other necessary items for each home. They need help getting the items purchased, so we are spreading the word for anyone who is interested in helping. The following is an excerpt of Helen's letter requesting assistance:

I am working on a great project for Cass Community Services, and hope that you will consider helping to complete two Tiny Homes being built on their campus. A description of the project is below, as well as a link to a video about the project, and links to two registries my office created. We registered for everything from silverware to shower curtains, and all purchases will ship directly to our office or a warehouse donating their services.

The Home Builder's Association of Southeastern Michigan is holding a Tiny Homes Blitz Build. 3 homes will be built simultaneously, and the slabs were just poured. Completion is scheduled for early next year.

In 2016, Cass Community Social Services began an initiative to help qualified, low income candidates begin a path to home ownership. Cass is in the process of building 25 unique Tiny Homes (ranging from 250 to 400 square feet) on the north end of its campus near the Lodge service drive and Woodrow Wilson Blvd. Each home will be built on a foundation on its own lot (roughly 30 x 100 feet). The residents are in a rent to own program, and must maintain a monthly commitment to assist in the local community, and take life skills and personal finance classes for 7 years.

Please take a moment to watch this video about the Tiny Homes. Cass has finished building 12 tiny homes and are currently building the next 6. It is a charming community and a heartwarming project!

[CLICK HERE TO VIEW A SHORT VIDEO](#) on the CCSS Tiny Homes Detroit project.

We created a registry for each home in case anyone would like to purchase items that are needed to complete the homes. Here are the 2 registries, please share them on social media and if you know someone who may want to help. Please note you have to enter the address shown in a note below the item you want to buy:

<https://www.myregistry.com/giftlist/tiny-home1559>

<https://www.myregistry.com/giftlist/tiny-home1561>

Thank you for your consideration, please call me if you have questions!

Helen Velas, President

Phone: 630-718-1800 ext 110

Email: hvelas@eleniinteriors.com Website: www.eleniinteriors.com

Fake calls about your SSN

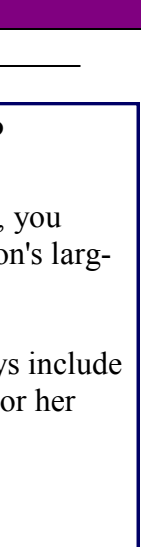
The FTC is getting reports about people pretending to be from the Social Security Administration (SSA) who are trying to get your Social Security number and even your money. In one version of the scam, the caller says your Social Security number has been linked to a crime (often, he says it happened in Texas) involving drugs or sending money out of the country illegally. He then says your Social is blocked – but he might ask you for a fee to reactivate it, or to get a new number. And he will ask you to confirm your Social Security number.

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Estate Planning and Retirement Considerations for Late-in-Life Parents

Older parents are becoming more common, driven in part by changing cultural mores and advances in infertility treatment. Comedian and author Steve Martin had his first child at age 67. Singer Billy Joel just welcomed his third daughter. Janet Jackson had a child at age 50. But later-in-life parents have some special estate planning and retirement considerations.

—> [Click Here to Read Further](#)



State officials praise new laws to help people with mental health issues

Michigan state court officials are commending state lawmakers for passing and the governor for signing laws on December 28th that should improve mental-health care for adults and juveniles.

State Court Administrator Milton L. Mack Jr., is pleased with three bills to reform the state mental health code to allow for earlier treatment of individuals who need mental health care services prior to a crisis involving the criminal justice system, state court administrative officials said in a news release.

"These reforms are the biggest change to the mental health code since it was adopted in 1974," Mack said in the release. "This legislation is a monumental step forward and makes Michigan a national leader in making it easier to ask for outpatient mental health treatment – before a crisis and before contact with the justice system."

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Does Your Estate Plan Include Your Pets?

Have you considered your pet or pets when planning your estate? If not, you should, according to The Humane Society of the United States, the nation's largest animal protection organization.

Pets usually have shorter life spans than humans, but people don't always include their pets in their estate plans. If a pet owner doesn't make plans for his or her pet, the animal can be left homeless and end up in an animal shelter.

—> [Click Here for the Full Article](#)

—> [Click Here for Humane Society Printable Fact Sheet](#)

Pooled Trusts: Should You Consider Taking a Dip?

Most special needs trusts (SNTs) are set up to benefit one individual. But it's possible to contribute to a trust where the funds of many people with special needs are "pooled." This kind of trust, called a pooled or (d)(4)(C) trust, may be a better option for some people than the conventional SNT, depending on the circumstances.

In a pooled trust, individual beneficiaries create accounts within a larger trust, which is managed by a non-profit association. But as with an individual SNT, transfers into a pooled trust do not prevent a person with special needs from accessing government benefits like Medicaid and Supplemental Security Income (SSI). Funds in a pooled trust are used to supplement a beneficiary's government benefits, and the funds can be used to pay for reoccurring bills, clothes, and other expenses.



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Have Private Insurance and Are Turning 65? You Need Sign Up for Medicare Part B

If you are paying for your own insurance, you may think you do not need to sign up for Medicare when you turn 65. However, not signing up for Medicare Part B right away can cost you down the road.

If you do not sign up for Part B right away, you will be subject to a penalty. Your Medicare Part B premium may go up 10 percent for each 12-month period that you could have had Medicare Part B, but did not take it. In addition, you will have to wait for the general enrollment period to enroll. The general enrollment period usually runs between January 1 and March 31 of each year.

—> [Click Here for the Full Article](#)

A New Congressional Effort to Curb Restraint and Seclusion in Schools

Lawmakers have introduced new bills in both houses of Congress seeking to end schools' use of dangerous disciplinary techniques traditionally employed disproportionately against students with disabilities.

The Keeping All Students Safe Act would ban the use of seclusion techniques in schools, referring to the practice of locking students in secluded spaces as a response to certain behaviors. The bill would also reduce the use of physical restraint techniques to counteract real and perceived behavioral outbursts. According to the U.S. Department of Education, some 122,000 students were subjected to restraint and seclusion techniques during the 2015-16 school year. Of those, students with disabilities accounted for 71 percent of all restraint cases and 66 percent of all seclusion cases.

Currently, no federal regulations exist concerning such techniques. In May 2012, the Obama administration released the first federal guidance to schools regarding restraint and seclusion practices. The guidance urged that restraint and seclusion techniques be banned entirely for the purposes of disciplining students, and be employed only where there is an "imminent danger of serious physical harm to self or others."

—> [Click Here to Continue Reading](#)

Should a Special Needs Trust Buy a Home for a Beneficiary?

For some people with disabilities, homeownership may present a uniquely empowering opportunity. But for many others, purchasing a home through a special needs trust may be in the beneficiary's best interests.

Homeownership comes with many pitfalls and responsibilities. Buying a home through a special needs trust, rather than through the beneficiary or a family member, provides additional protections against creditors and allows for increased flexibility when selling the property, since the assets are maintained with the trust.

—> [Click Here for More Information](#)

Pre-Paid Funeral Plans: Buyer Beware

Funerals rank among the most expensive purchases many consumers will ever make. A traditional funeral costs about \$7,000, although "extras" like flowers, obituary notices, acknowledgment cards and limousines can bring the total to well over \$10,000. Moreover, people often "overspend" on a funeral or burial because they think of it as a reflection of their feelings for the deceased.

To help relieve their families of some of these decisions, an increasing number of people are planning their own funerals, designating their funeral preferences, and sometimes even paying for them in advance. In fact, many elder law attorneys advise prepayment as a way to invest in assets that will not be countable for Medicaid or SSI.

However, consumers lose millions of dollars every year when pre-need funeral funds are misspent or misappropriated. A funeral provider could mishandle, mismanage or embezzle the funds. Some go out of business before the need for the pre-paid funeral arises. Others sell policies that are virtually worthless

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