

FINANCIAL SERVICES

Community Action Agency Hillsdale

517-437-3346 or 800-750-9300

Community Action Agency Lenawee

517-263-7861 or 800-438-1845

400 W. South St., Adrian, MI 49221
55 Barnard St., Hillsdale, MI 49242
Service: Free income tax preparation, financial literacy, credit and budget counseling and credit repair.

Elder Law of Michigan Pension Rights - Pension Counselors

800-347-5297

3815 W. St. Joseph St., Suite C200
Lansing, MI 48917

Service: We provide free legal counsel to seniors with concerns about pension benefits.

Harper Financial Services, LLC

734-428-0324

15415 Schleweis Rd., Manchester, MI 48158
www.harper-enterprises.com

Service: Registered Investment Advisor, retirement, insurance, investment, planning free consultation.

Kapnick Insurance Group

517-263-4656

333 Industrial Drive, Adrian, MI 49221
www.kapnick.com

Service: Kapnick Insurance Group, founded in 1946, is a leading independent, 3rd generation agency with local roots in the Midwest and a global reach – providing insurance, employee benefits, risk management and financial

strategies to clients worldwide. The company is headquartered in Adrian, Michigan with additional offices in Southfield and Ann Arbor.
See our ad on this page.

Lenawee County Residents

800-772-1213 or

1040 S. Winter St., Suite 2401
Adrian, MI 49221

www.socialsecurity.gov

Service: Visit our website for Social Security benefit information, online applications and more.

Social Security Administration

800-772-1213

Hillsdale County Residents
1040 S. Winter St., Suite 2401
Adrian, MI 49221

HOME REPAIRS

All Care Inc

517-467-6227 or 866-379-8945

P.O. Box 247, Hillsdale, MI 49242
www.allcareinc.biz

Service: Locally owned and operated BBB & CHAP Accredited. Licensed contractor gives free estimate on all repairs, or modifications to your home. We can repair windows, doors, roofs or install adaptive equipment needed for you to stay in your home as long as possible. Fully insured and bonded, we take providing your service seriously.

See our ad on page 6.

City of Adrian

517-264-4839

135 E. Maumee St., Adrian, MI 49221

Service: We offer low-interest loans for older adults.

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Community Action Agency Lenawee

517-263-7861 or 800-438-1845

400 W. South St., Adrian, MI 49221

Service: Low or no interest loans offered to homeowners for home repairs and emergency repairs.

Health & Home Services Unlimited

517-849-4663 or 800-314-8718

576 Olds St., Jonesville, MI 49250
www.crossroadsofamerica.us.com

Service: We offer maintenance services.

Michigan State Housing Development Authority

517-373-1974

www.michigan.gov/mshda

Service: Home improvements, low interest rate based on income, up to 20 years to pay low monthly payments.
Eligibility: Home must be owner occupied; good credit; ability to repay loan.

Rural Department, U.S. Dept. of Agriculture

888-771-6993

www.rurdev.usda.gov/mi/sfh/homerepair.htm

Service: Rural areas. Repairs for health or safety reasons.

Eligibility: Homeowner over 62 years old, rural area resident, low annual income.

The Grab-Bar Pro, L.L.C.

517-784-2994

2720 Brookside Blvd., Jackson, MI 49203

Service: Provide solutions for barrier free living including: ramps, grab bars, and walk-in tub conversions.

INSURANCE

Humana

800-649-0059 (TTY: 711)

Service: We offer a diversified portfolio of health insurance products and related services-through traditional and consumer-choice-plans-to employer groups, government-sponsored plans and individuals.

See our ad on inside front cover.

The Gleaner Guardian
offers an ideal way to protect your financial wealth

6.00% 1st year
Guaranteed rate 4.00%
Effective date: 8/17/10 • Rates are subject to change

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representing
Gleaner

KAPNICK
INSURANCE GROUP

333 Industrial Drive, Adrian | www.kapnick.com

*Form SPUL-08

Gleaner is located in Adrian, Michigan and licensed in:
AZ, FL, IA, IL, IN, KS, KY, MI, MO, NE, OH, TN, and VA