

Vitality

YOUR MONTHLY GUIDE TO AGING WITH
GRACE, PURPOSE AND WELL-BEING

September 2018



COMPETITION

Athletes put their skills to the test at Michigan Senior Olympics

PAGE 18

EDUCATION

There are benefits to learning music later in life

PAGE 10

MONEY & SECURITY

How to make money from a hobby in retirement

PAGE 20

CAREER & EDUCATION

Back to class: More adults eye school over retirement **PAGE 4**

Learning and doing: Society of Active Retirees announces fall line-up of classes, events **PAGE 6**

AARP survey says: Age discrimination by employers is common **PAGE 9**

Experts: Many cognitive, physical benefits to learning music later in life **PAGE 10**

TECHNOLOGY

Tech-saavy: Latest tech helping snowbirds care for home, stay connected while away **PAGE 12**

HEALTH AND FITNESS

Exercise: Pilates helping active seniors increase strength, flexibility and endurance **PAGE 14**

Senior Olympics: Athletes convene in Oakland County for Summer Olympic Games **PAGE 18**

MONEY & SECURITY

Ask the financial doctor: When should I file for Social Security benefits **PAGE 22**

Real Estate: When to put your home up for sale and other real estate tips **PAGE 22**

Medicare: Expert offers advice in time for Open Enrollment **PAGE 28**



On the cover: The Michigan Senior Olympics track and field events were held at Oakland University.

PHOTO BY DAVID DALTON

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Pine Ridge Assisted Living: 36333 Garfield, Clinton Twp, 48036

Clinton-Macomb Library: 35891 S. Gratiot, Clinton Twp, 48035

Clinton Twp Senior Center: 40730 Romeo Plank, Clinton Twp, 48038

Heritage Senior Place: 15430 18 Mile/Hayes, Clinton Twp, 48038

Eastpointe City Rec: 16435 8 Mile, Eastpointe, 48021

Fraser Senior Center: 34935 Hidden Pine, Fraser, 48026

Tucker Senior Center: 26980 Ballard, Harrison Twp, 48045

Macomb Senior Center: 19925 23 Mile, Macomb Twp, 48042

Mt Clemens Library: 150 Cass, Mt. Clemens, 48043

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Romeo Park and Rec: 361 Morton, Romeo, 48065

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EDUCATION

Back to class: More adults eye school over retirement

Online learning, discounts for older learners, financial aid all make higher learning possible

By Debra Kaszubski
For Digital First Media

More and more people are going back to school later in their lives, and with the variety of options out there and available to help them succeed, it's no surprise.

The decision to go back to school as an adult, parent, or grandparent with a host of competing priorities and responsibilities isn't an easy one, and some people may even question the value of getting an education later in life. Still, it's becoming an increasingly attractive option as more adults opt to delay retirement, the workforce becomes even more competi-

tive and career shifts more common.

"In my own experience, I see students that are over 50 regularly, and by that I mean at least a couple of times a year," said Michelle May, a counselor at Oakland Community College in Southfield.

The reasons an older adult might go to college later in life runs the gamut, May said, but may include searching for a second chapter in their career. Some adults find themselves decades into their career paths and realize they'd like to spend the last of their working years doing something completely different.

"Some people want



FILE PHOTO BY CAPT. ANDREW CAULK/U.S. AIR FORCE

Going back to school to finish a degree or get a new one is a great way to build on existing knowledge.

to go work at those fantasy jobs. I had one person who wanted to go into mortuary science. She was a pharmacy tech and

her husband was trying to push her toward pharmacy. She said she'd always wanted to be a mortician, so that was something we talked about," May said.

Others retire and discover they want to find a job. Still others find themselves out of work because their duties have been outsourced or rendered obsolete by new technologies. For adults looking to pursue a second-chapter career in a new field, a degree is often the best way to develop the necessary skills.

Many older adults go back to school to stay competitive in the workforce. In some fields, particularly those with a technol-

"Some people want to go work at those fantasy jobs. I had one person who wanted to go into mortuary science. She was a pharmacy tech and her husband was trying to push her toward pharmacy. She said she'd always wanted to be a mortician, so that was something we talked about."

— Michelle May, counselor, Oakland Community College, Southfield

ogy focus, it's easy to become outdated. Going back to school to finish a degree or get a new one is a great way to build on existing knowledge. Many institutions take prior college credit and even life experience into account, May said, and may translate workplace competency into college credit.

For many adults — particularly those who never completed a degree or who've made multiple attempts to go back to school, obtaining a degree is a lifelong goal. Whether for personal fulfillment, to inspire a child or grandchild or simply to be able to say "I did it," returning to college is a way of finishing what they started and fulfilling a

long-held dream.

While most older college students know what's expected in terms of paying for college, many may not be aware of the programs that are in place to help. Those who haven't earned a bachelor's degree in the past may apply for FAFSA (Free Application for Federal Student Aid). Older students should also inquire to see if the institution they're interested in offers discounts; OCC has a 20 percent tuition discount for students ages 60 and older.

In addition, there's scholarships and loans available to help nontraditional students.

Next Avenue contributed to this report.

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EDUCATION

Society of Active Retirees announces fall line-up of classes, events

By **Debra Kaszubski**
For Digital First Media

For some older adults, going to college may sound exciting, but the workload, cost of tuition, and the thought of attending classes with much younger peers may deter them.

The Society of Active Retirees (SOAR) in Oakland County is a lifelong learning program offering noncredit classes on a variety of topics for \$100 per term. The topics include: Art, business, current issues, film, health, history, law, literature, music, psychology, religion,

science, sports, transportation, travel and more.

Students enroll in up to eight classes per term. Most classes consist of a single, two-hour class meeting. Others may involve multiple class sessions. All meet for two-hour blocks; mornings from 10:00 a.m. until

noon, or afternoons, from 1 to 3 p.m.

The program is open to any interested adult and there is no minimum age for participation, but most SOAR participants are age 55-95.

SOAR is affiliated with Wayne State University, and

a number of active or retired professors from WSU, the University of Michigan, Oakland University and other local colleges teach classes. Other faculty members include topic experts and experienced professionals from every field. A similar program exists in Ma-

comb County.

“SOAR is great for people who want to expand their knowledge and interests, often in areas that they didn’t have time to explore in their educations and careers,” said Barbara Spreitzer-Berent, chair of the

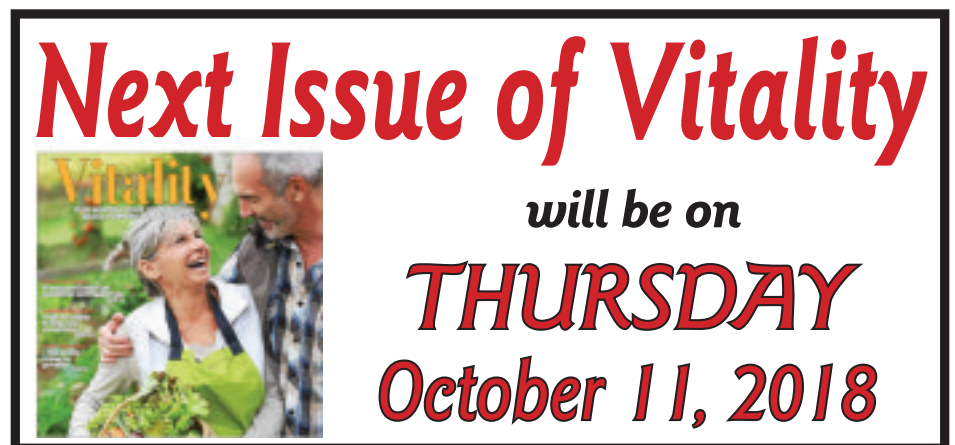
SOCIETY » PAGE 8



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Society

FROM PAGE 6

Marketing Committee for SOAR. “SOAR members keep their minds active and stay connected with others – two proven elements of healthy aging. Our members are investing their time in something that excites, challenges and entertains them. SOAR programs help people stay informed, interesting and engaged in the world.”

In Oakland County there are more than 75 classes, field trips and special events planned, with most sessions taking place at the Adat Shalom Synagogue on Middlebelt Road in Farmington Hills.

Among this fall’s offerings is “The Second Amendment on Trial,” a mock trial set for Oct. 19 from 1 to 3 p.m., debating the constitutional amendment that protects



PHOTO COURTESY OF THE SOCIETY OF ACTIVE RETIREES

The SOAR Planning Group is ready for the Fall 2018 term.

the right of the people to keep and bear arms. Real life attorneys, along with Macomb County Circuit Court Judge Carl Marlinga and St. Clair Shores Police Chief Todd Woodcox, will participate in the trial.

“The mock trial we are offering this fall will focus on the Second Amendment to the U.S. Constitution, presenting a balanced perspective on both sides of the issues of gun control.

Mock trials are an engaging and entertaining way to present clear and thorough information about controversial topics, and our audiences enjoy them,” Spreitzer-Berent said.

Registration for the fall is underway, and classes begin Oct. 8. For a catalog, call SOAR at 248-626-0296 or visit their website at <http://www.soarexplore.com>; click on “classes” to view the catalog.

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CAREER & EDUCATION

Age discrimination by employers is common, AARP survey says

By Peter Gosselin
Next Avenue

The vast majority of Americans who work into their 50s, 60s and beyond need to keep making money as they grow older but encounter widespread age discrimination in job hunts and at the workplace, a new AARP survey has found.

AARP surveyed 3,900 people age 45 and older who were working full-time or part-time or looking for work and learned that more than nine in 10 older workers see age discrimination as common. And 61 percent say they've personally seen or experienced it. Women are more likely than men to have seen or experienced age discrimination, according to the survey. More than three quarters of African-American respondents, 60 percent of Latinos and 59 percent of whites reported seeing or experiencing it.

What AARP says about age discrimination

"Older workers want to work, they're ready to work and they need to work," said Susan Weinstock, AARP's vice president of financial resilience. "They should have the opportunity to be judged on their merits, rather than their age."

But the survey results strongly suggest older job applicants routinely are denied that opportunity. Since turning 40, a striking 30 percent of respondents experienced at least one of these six actions and 17 percent experienced two or more: not getting hired for a job they applied for because of their age; heard negative remarks related to their older age from a colleague; passed up for a chance to get ahead because of their age; heard negative remarks related to their older age from a supervisor; were laid off, fired or forced out of

job because of their age or were denied access to training or professional development opportunities because of their age.

Among respondents who've applied for a new position in the past two years, 44 percent said they were asked for age-related information such as birth dates and graduation years. Such information is often used to discriminate against older applicants and requests for it discourage many older workers from applying, according to AARP.

Fears of getting hired After a job loss

About one third of the survey respondents said they doubted they'd be able to quickly land another job if theirs was eliminated. Almost half of them said the major reason would be age discrimination.

Government data shows that

nearly one third of workers 55 and older who lose their jobs are unemployed a financially-dangerous six months or more. By contrast, just 18 percent of those ages 16 to 54 are out of work similar periods.

The AARP survey also suggests that most older workers don't think they have much protection against age discrimination. While a majority reported seeing or experiencing age bias, barely three percent said they'd filed a formal complaint with an employer or government agency.

What the age discrimination law says

Age bias is prohibited under the 51-year-old Age Discrimination in Employment Act. Originally, the law included protections similar to those against other forms of workplace prejudice. But it has been weakened

over time by a series of court rulings that have narrowed the law's scope and sharply increased what's required to prove a case.

"Older workers do not think it is fair for the courts to treat age discrimination as more acceptable than other forms of discrimination," the AARP survey report said. "They strongly support strengthening...laws to ensure equal opportunity and a respectful work environment for employees of all ages."

Over 90 percent of those surveyed said protections against age discrimination should be bolstered to be just as strong as those against discrimination on the basis of race, gender, national origin or religion.

About 20 percent of the older workers AARP surveyed fear they'll lose their job in the next year; about a third of them cite age discrimination as a reason.

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EDUCATION

Many cognitive, physical benefits to learning music later in life, experts say

By Debra Kaszubski
For Digital First Media

Even though it was more than 45 years ago, Macomb Township resident Mike Peri has fond memories of playing accordion as a pre-teen. He enjoyed playing the box-shaped squeeze-box, but eventually gave up.

“I got married and had kids and that takes up all of your time, but I always loved music,” he said.

Around three years ago Peri decided he would play again, although this time he took on the task of learning to play keyboard with both hands (accordion players use just one hand for the keyboard). Peri signed up for Lowrey music adult keyboarding classes at Evola Music in Shelby Township and hasn't stopped playing since.

The 10-week sessions are geared for beginning players ages 55 and older. Ongoing classes are scheduled at Evola Music in Bloomfield Hills, and at satellite locations in Harrison Township and Grosse Pointe.

Lowrey is the manufacturer of easy-to-play instruments, including the virtual orchestra, or keyboard, used by Evola. Lucia Lester, music and wellness instructor at Evola in Shelby Township, said students play chords with their left hand, and the melody with their right. They follow enlarged sheet music with the notes written in.

Most students play full songs within the first few lessons using the keyboard, making this method of learning music easier and quicker than conventional methods.



PHOTOS BY DEBRA KASZUBSKI — FOR DIGITAL FIRST MEDIA

Nancy Young of Mt. Clemens and Ray Gauvreau of Macomb Township learn to play at Evola in Shelby Township with the help of instructors Carole Schwertman and Lucia Lester.

Think learning to play an instrument is too challenging? Research published in the academic journal, *Psychomusicology: Music, Mind & Brain*, in September 2016, said that although older adults may learn more slowly than their younger counterparts, they are just as able to learn new musical instruments and skills as young people.

“Learning new things does not stop at any age. People can learn something new even at a very advanced age,” said Khaled Imam, MD, Chief of Geriatrics at Beaumont Hospital in Royal Oak. “Any activity that makes us think and use our brain is beneficial, and one of them is learning music.”

The article, titled “Age-Related Changes Affecting the Learning of Music Performance Skills for

Older Adults” by James Reifinger of Southern Illinois University at Carbondale, notes the right teaching techniques for older learners can help overcome any frustration the new musicians might feel.

The challenge is worth the reward. Learning a new instrument not only benefits older adults cognitively, but also provides physical and social rewards as well.

“People usually do not learn music alone. They learn in a group, interacting with other people. This interaction gives them a sense of social support and belonging that’s really beneficial for seniors,” Imam said. “If they are playing the piano, they are using their fingers many times more than they could imagine, which improve dexterity. People, as they get older, tend to get arthritis. Discomfort from arthri-



Cora St Clair of Shelby Township started playing the keyboard at Evola about three years ago. She said she always wanted to play piano growing up, but never had the chance.

tis tends to be less in people who play music because they use the muscles more.”

It has been well documented that listening to music relaxes the mind and reduces anxiety and depression. And it doesn't matter if those soothing and inspiring tunes come from an iPhone or live from a Steinway. This effect can even be more satisfying and powerful if the music emanates from you.

Diane Harriman, of Harrison Township, started playing the Lowrey virtual orchestra about a year ago. Like Peri, she played an in-

strument — a violin in her case — as a youth, but gave it up after graduating high school. When she plays she loses track of time and it becomes therapy, she said. “I surprised myself because I didn't think I could do it,” she said.

Classes at Evola cost \$49 for 10 weekly sessions, and classes are available for all skill levels. Sessions begin at the end of September. Call Evola Music in Bloomfield Hills at 248-334-0566, or Shelby Township at 586-726-6570. Evola offers classes in Harrison Township through

the L'Anse Creuse Public Schools Community Education program. Call 586-783-6330 or register online.

Beginning players interested in instruments other than the Lowrey keyboard may find a lower-priced option Sept. 29 at Utica High School in Shelby Township during the school-sponsored Used Instrument Sale from 1 to 4 p.m. Both buyers and sellers are welcome. For information, email Joe Syler at bjsyler1@comcast.net.

Next Avenue contributed to this report.

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TECHNOLOGY

Latest tech helping snowbirds care for home, stay connected while away

By Debra Kaszubski

For Digital First Media

As winter approaches, many retirees may be getting ready to head south for a few months. No snowbird wants to worry about their property while they're away, and that's when the latest in-home technology is valuable, according to Michelle Gilbert, vice president of public relations for Comcast Cable Heartland Region.

Home automation gives seniors the ability to watch over their homes when they're away. "This is especially helpful for people who are going to be away from their homes for extended periods of time," Gilbert said.

With cameras in place, homeowners can set alerts to be notified when there is motion at the front door. Using special connected locks, they can remotely unlock the front door to let a neighbor in to check on the house. Seniors can remotely monitor temperatures and/or turn on lamps by using a connected thermostat.

"If you are going to be gone over the winter, you don't want your house to look like you're gone," Gilbert said. "With a simple switch, you can turn on a lamp and remotely turn it off and on at different times of the days."

Snowbirds can use call forwarding features so they don't miss calls to their home phone, or they may use more sophisticated apps downloaded to a smartphone or tablet. These apps have additional



PHOTO COURTESY OF COMCAST

With cameras in place, homeowners can set alerts to be notified when there is motion at the front door. Using special connected locks, they can remotely unlock the front door to let a neighbor in to check on the house.

features and will enable caller ID alerts, see missing calls, and play, read or delete voicemails. Some transcribe the phone call into text.

"Today's home phone technology is not what we remember when we were young. You truly can take (a land line) with you like

a cell phone," Gilbert said.

In addition, most video providers offer mobile apps allowing users to stream live content from any WiFi or 4G-capable device. Or users can download shows and movies to watch later without the need to connect to the internet. Xfinity allows its subscribers to

watch programs recorded on a DVR remotely.

"So you can take it with you. You don't have to be in your home to take advantage of the vast majority of channels that are available. You just have to have WiFi or a 4G connection," Gilbert said.

Those with internet and

video at two properties may be able to temporarily cancel services at one residence. Seasonal plans allow customers to put their account on hold for an extended period of time, however, home automation connectivity probably won't work if the home's internet is shut off.

Home automation gives seniors the ability to watch over their homes when they're away.

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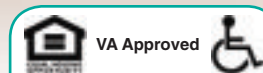
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FITNESS

Pilates helping active seniors increase strength, flexibility and endurance



Regina Germann, of Troy, practices standing on a foam block. This exercise builds strength and balance.



PHOTOS BY DEBRA KASZUBSKI — FOR DIGITAL FIRST MEDIA

Stretching is an important part of the pilates class.

By Debra Kaszubski

For Digital First Media

Pilates. It's that exercise with the strange name. While most fitness sessions are self-explanatory — step aerobics, kickboxing, strength, etc. — Pilates is something of a mystery to many. What are these machines? What exactly do you do? Is this a good exercise for someone over age 50?

Many fitness experts, including Troy-based instructor Ilene Hill, say pilates is for everyone and anyone. Pilates is like yoga, but it emphasizes the body's core, which includes the abdomen, obliques, lower back

and backside. When doing pilates, the goal is to go for correct form rather than repetition. Pilates is traditionally done using a reformer, a machine made up of a sliding carriage rigged with springs, straps and a bar, however it can be done using just a mat.

Hill offers pilates classes twice weekly at the Troy Community Center. During the hour-long session, she's almost constantly talking about the proper way to move to execute the pilates movement. Students work at their own level at exercises such as planks, light weight lifting, bridges, calf raises, and much more.

Equipment includes a mat, free weights, a foam cube, and other items to enhance or assist in the workout.

Joseph Pilates, a German gymnast, invented the workout, and it's now named after him. Moves are inspired by yoga, and some are mirrored after the movements of animals. The emphasis is placed on the mind-body connection and harnessing the power of the core. An example of a pilates move is laying on the floor and rolling around on the spine like a ball would roll.

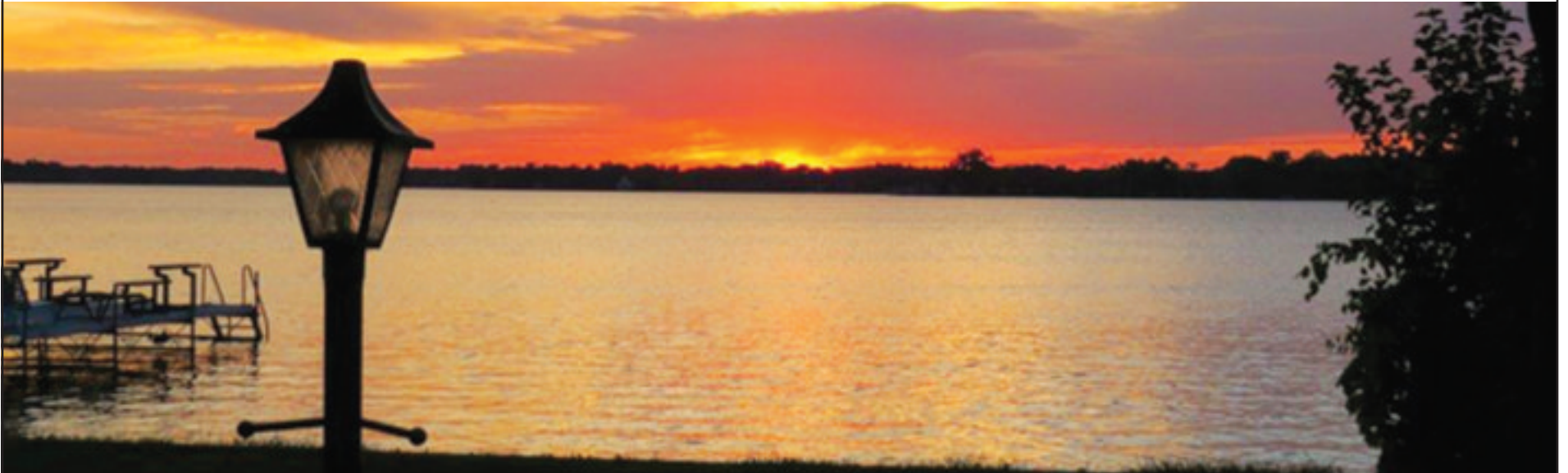
While Hill is leading the class, she's also discussing

PILATES » PAGE 16



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Students work on flexibility during class.

Pilates

FROM PAGE 14

the mechanics of the body, and why it's important to keep moving when older.

"One of her Mantras is oxygen, blood flow, movement. The more you move, the more you can move. If you just sit you clench

up and you lose your mobility," said Clawson resident Katie Broom, who has been taking pilates in Troy for nearly three years. "I have arthritic symptoms and this really helps with the joints. It's gentler than yoga, it does tone, and it builds muscle."

Hill said she adds balance-building exercises to the class. "We sweat in

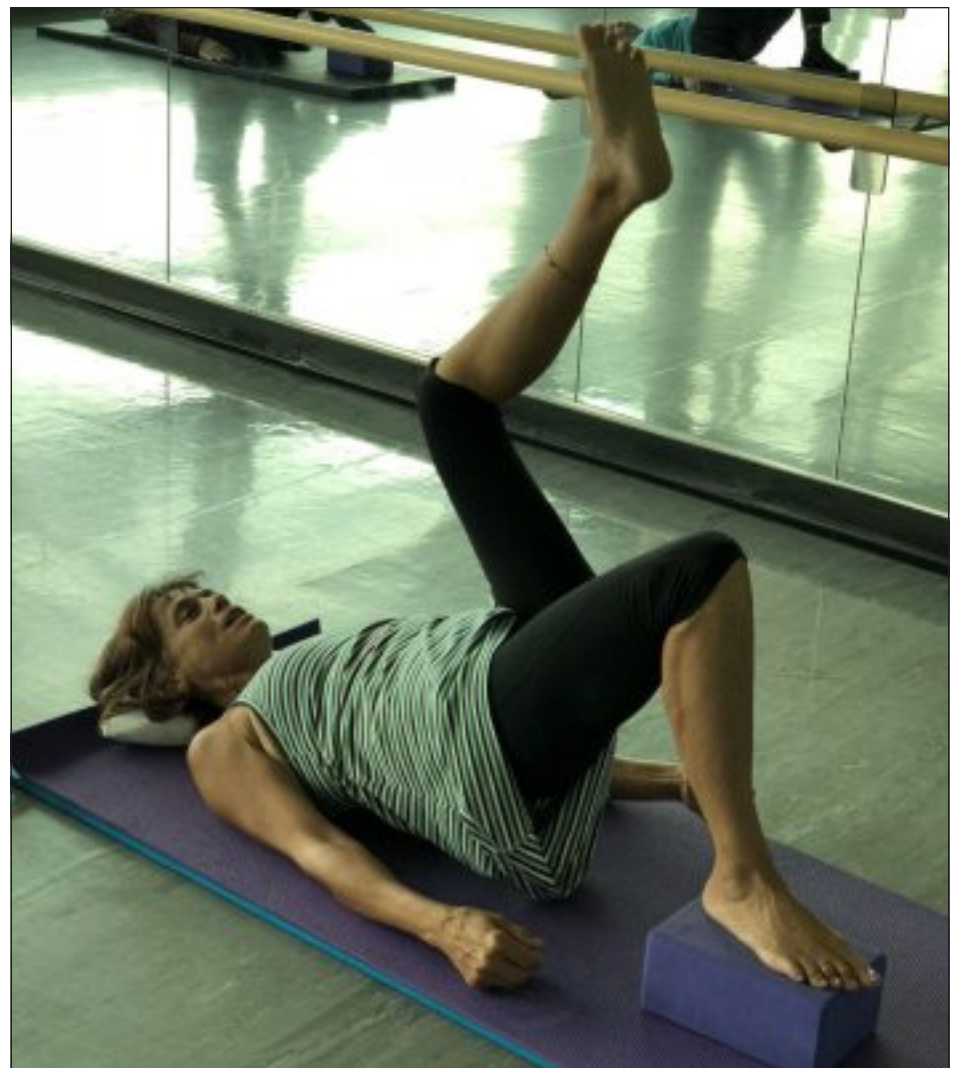
here. People think you have to be jumping around to get a workout, but this is a workout," Hill said.

Beginning Pilates takes place Mondays and Wednesdays at 10 a.m. at the Troy Community Center, 3179 Livernois Road. Cost is \$70 for Troy residents and \$80 for non-residents for the 15-week course.



PHOTOS BY DEBRA KASZUBSKI — FOR DIGITAL FIRST MEDIA

Many of the exercises in Hill's Pilates classes help to strengthen balance.



Instructor Ilene Hill said pilates is a great way to build muscle and sweat, even if you're laying on the floor.



Dr. Samer, Kazziha

Dr. Samer, Kazziha, M.D., F.A.C.C. has accepted the position of Chief of the Heart and Vascular Institute at Henry Ford Macomb Hospital, Clinton Twp.

Dr. Kazziha will continue to provide quality care to his patients, whether at Henry Ford Macomb Hospital, Troy Beaumont Hospital, St. John Macomb-Oakland Hospital or Crittenton.

Dr. Kazziha takes great satisfaction in being able to provide the latest in treatment technology to those with cardiovascular disease.

He received his medical education at the University of Damascus,

Health Center and Affiliate Hospitals; completed fellowships in Critical Care Medicine and Cardiovascular Preventive Medicine at the University Health Center of Pittsburgh. He trained in Internal Medicine at the Medical College of Virginia, Interventional Cardiology at William Beaumont Hospital Royal Oak and Vascular and Intervention at the **Cleveland Clinic**.

Dr. Kazziha received the National Research Service Award in Epidemiology from NIH in 1985, the Cardiology Research Training Award in 1990. He also was nominated for the National Young Investigator Award for the Southern Society for Clinical Investigation in 1992. He is actively involved in clinical research and has published interventional cardiology and vascular disease topics.

Dr. Kazziha was the Executive Medical Director of the Cardiovascular Program at Crittenton Hospital Medical Center's Shelton Heart Center. He is regionally recognized for

his excellence in both clinical and administrative roles, and he has developed cardiovascular programs at several hospitals as the Medical Director for Cardiovascular Services.

Dr. Kazziha's board certifications include: Diplomate, American Board of Internal Medicine; Diplomate, American Board of Cardiovascular Disease; Diplomate, American Board of Interventional Cardiology and Diplomate, American Board of Endovascular Medicine.

Dr. Kazziha offers in-office testing to better serve his patients at the following locations:

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MICHIGAN SENIOR OLYMPICS

ATHLETES CONVENE IN OAKLAND COUNTY FOR SUMMER OLYMPIC GAMES



DAVID DALTON — FOR DIGITAL FIRST MEDIA

Sue Flanagan of Novi participated in the senior olympic track and field events at Oakland University on August 19.

By Debra Kaszubski

For Digital First Media

Around 1,500 Michigan competitors ages 50 and older proved age is just a number by participating in the Michigan Senior Olympics (MSO) Aug. 10-19 at various locations throughout Oakland County.

Games included track and field, race walk, racquetball, badminton, tennis, archery, volleyball, tennis, bowling, softball, shuffleboard, billiards, powerlifting, Pickleball, golf, bocce ball, swimming, horseshoes, cycling, basketball, a skills challenge, and 5k and 10k races. New this year was open water swim and Power Walk.

Participating athletes vied for either ribbons or medals, depending on the event. But the awards weren't what prompted the competitors to excel.

"These athletes are an inspiration to others because they never stop moving and give it their all," said Becky Ridky, Michigan Senior Olympics executive director. "By staying active and motivated these athletes remain in good health and set a great example for younger generations."

Raymond Lokers, 100, was the oldest athlete to compete. His sport was bowling.

Rochester Hills resident Lisa Hypnar, 64, is a swimmer who competed at the National Senior Olympics four times. She qualified for the national games in Albuquerque this year. She has 31 gold, 7 silver and one bronze from the Michigan Senior Olympics since she started swimming in 2010. She holds two national titles and two top 10 all-time performances at the National Senior Games. She started swimming in 2009 after transitioning from a 20-year career in competitive tennis.

"It turned out to be one of the best decisions I've ever made," Hypnar said. "Staying active keeps you healthy, but it's also the community that you have. Each year we're constantly learning, and we push people a little further beyond their comfort zone to improve. It beats sitting on the couch."

MSO, a nonprofit based at the Rochester Older Persons Commission (OPC), has been hosting games since 1979. It is the only qualifying site in Michigan for athletes to proceed to the national games. This year was a qualifying event, athletes who did well at their games will move onto the 2019 nationals in Albuquerque.

The nonprofit is dispelling the myth of aging, and serves as the impetus for seniors to maintain a healthy body, mind and spirit, according to their website.



PHOTOS BY DAVID DALTON — FOR DIGITAL FIRST MEDIA

The Michigan Senior Olympics track and field events were held at Oakland University on August 19.

MONEY & SECURITY

How to make money from a hobby in retirement

By Nancy Collamer

Next Avenue

If you have a hobby, you might be able to generate cash from it in retirement. That way, you could enjoy part-time work and leisure activities simultaneously. Below are three stories of people doing just that, plus advice on how you might be able to make money from a hobby in retirement.

Retirees who make money from a hobby

Retired schoolteachers Barbara and Bob Vokac, 68 and 69, of Brecksville, Ohio, have found a novel way to profit from their love of travel and cooking. They've spent the last seven years working as inn-sitters, also known as interim innkeepers. Their assignments have enabled them to travel around the U.S., bringing in cash from beauty spots including Cape Cod, Williamsburg, Va., and the Georgia mountains.

The Vokacs typically work as inn-sitters about three months a year. While on duty, they're in charge of everything from cooking to cleaning to check-in. "It's 24/7 and we are always moving," said Bob. "But unlike the inn owner, we get to leave it all behind when we eventually return home."

Compensation for inn-sitters varies depending upon your experience and the demands of the assignment. Experienced inn-sitters can earn over \$100 a day, plus free lodging; sometimes travel expenses are covered as well.

Bob says his favorite part of the work is encountering fascinating people. "We meet all sorts of personalities," he said. "For example, the inn we work at in Cape Cod is near the Woods Hole research facility, so we've had very interesting conversations with our guests about their research."

Walter Hansen, 70, a retired FBI agent living outside of Houston, has enjoyed woodworking for decades, but the hobby became more serious after he retired and had more time. In recent years, he has built and sold custom furni-



PHOTO COURTESY OF ADOBE STOCK

ture and boats and even helped restore a Danish fishing boat now on display at the Holocaust Museum Houston.

Hansen also works six hours a week teaching woodworking to people over 50 at a community college. "I feel that I learn more from my students than they learn from me," he says.

Rob VeVerka, a former director of executive education and an educator at the University of Cincinnati, is playing his cards right in retirement. He earns money teaching bridge, a longtime passion.

VeVerka began offering large classes, but eventually shifted to private- and small-group lessons. "When I started coaching people in small groups, I saw an amazing change in learning," he says.

VeVerka earns about \$150 an hour as a bridge instructor, which he does about 20 percent of the time. He's also an executive coach and sometimes, he combines both activities by offering an intensive, week-long bridge retreat in Naples, Fla. for executives hoping the game can help them sharpen their

As much as you love your hobby, the realities of making it lucrative might not live up to your expectations. So test the waters slowly by taking on a project or a volunteer opportunity with your hobby. It's a great way to sharpen your skills, expand your network and learn the day-to-day demands of the marketplace before you go full-steam ahead creating your business.

strategy and leadership skills.

VeVerka says on his website: "I'm having fun, coaching and enjoying Naples! It doesn't take much for me to schedule a trip there!"

3 Tips to make money from your hobby

So how can you turn your hobby into retirement income? Here are three tips to get started:

1. Invest in training. Look into certifications that might help you profit from your passion and explore courses offered by community colleges, adult education pro-

grams, industry associations and online programs. You might also find courses through places like cooking schools and museums.

Retired physician and plant enthusiast Katherine Wagner-Reiss, of New Canaan, Conn., earned her certificate in botany from the New York Botanical Gardens. Wagner-Reiss, 62, recently started a company called Botanical Tours and now gives nature tours through libraries, alumni groups and garden clubs, and by volunteering as a guide at the New York Botanical Garden.

To find worthy training programs, tap your network for rec-

ommendations, consult online reviews and if possible, track down former students to see if they found the training beneficial.

2. Check out industry association conferences. They can be tremendously helpful to help you learn how to convert a hobby into a part-time business. As an example, if you're a coin enthusiast thinking about a gig as a coin dealer, you might want to attend the World's Fair of Money, a four-day educational coin show hosted by the American Numismatic Association. Or, if you hope to earn cash from your love of dogs or cats, you might enjoy the Pet Sitter World educational conference and expo.

To locate an industry association in your interest area, do a Google search or consult the Gale Encyclopedia of Associations, which can be found online or in the reference section of your library.

3. Volunteer or freelance. As much as you love your hobby, the realities of making it lucrative might not live up to your expectations. So test the waters slowly by taking on a project or a volunteer opportunity with your hobby. It's a great way to sharpen your skills, expand your network and learn the day-to-day demands of the marketplace before you go full-steam ahead creating your business.

There are now hundreds of online platforms for people eager to earn income from side gigs and freelance projects. A good place to start your search is SideHusl.com where you'll find an online directory and reviews of over 200 money-making opportunities.

*Nancy Collamer, M.S., is a semi-retirement coach, speaker and author of *Second-Act Careers: 50+ Ways to Profit From Your Passions During Semi-Retirement*. You can now download her free workbook called *25 Ways to Help You Identify Your Ideal Second Act* on her website at MyLifestyleCareer.com (and you'll also receive her free bi-monthly newsletter).*

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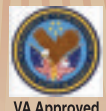
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COLUMN

When should I file for Social Security benefits?

Q: Are dividends given any special tax break for 2018?

A: Dividends are treated the same as last year. Most dividends receive a favorable tax break but some dividends from REITs (Real Estate Investment Trusts) and certain preferred issues do not. Some taxpayers in the higher tax brackets will pay a 20 percent rate plus a surtax of 3.8 percent.



Richard Rysiewski
Columnist

Q: My father is concerned about estate taxes. He has about \$3 million in assets. Would he be liable for any estate taxes when he passes away?

A: No, your father will not owe any estate taxes because his assets are below the \$11.2 million asset exemption for 2018.

Q: My neighbor donated some books and videos to the library. Can my neighbor take a deduction on the Michigan tax return?

A: There is no tax credit or deduction for donations to a library on the Michigan tax return.

Q: My mother passed away this year and I was named the beneficiary of her IRA. How do I create a “stretch IRA?”

A: The first rule is to properly change the title of the IRA to include your mother’s name as the decedent together with your name. If you are changing trustees, do a trustee-to-trustee transfer and never directly receive the funds. The first distribution is based on your life expectancy and must be made by December 31st of the following year after your mother’s death. An annual distribution must be taken thereafter and if you miss the required distribution then a 50 percent penalty is imposed. Remember to name a beneficiary

for the “stretch IRA.”

Q: I have been receiving Social Security benefits for five months and I am 67 years old and in excellent health. Can I stop my benefits, repay the benefits received and restart two years from now to receive higher benefits?

A: Yes, you can stop your Social Security benefits, repay the benefits received and restart your benefits two years from now. Your future Social Security benefits will be about 19.3 percent higher plus any cost-of-living adjustments.

Q: Is there a maximum age at which I’ll be forced to file for my Social Security benefits?

A: No, the Social Security Administration will not compel you to take your benefits. Taking benefits ahead of full retirement age will result in a permanent reduction, postponing benefits past your full retirement age will increase your benefits by 8% per year up to age 70. If you forget to file upon turning 70, you can apply for retroactive benefits up to six months.

Q: Can my Social Security check be garnished by a creditor?

A: Private creditors cannot garnish Social Security checks but the federal government can. If you defaulted on a VA or student loan or you owe money to the IRS or Medicare then the federal government can garnish part of your Social Security check. The first \$750 per month is off limits but 15 percent of any amount above \$750 can be withheld until your federal debt is repaid.

Q: I have two ROTH IRAs, one that is six months old and another that is seven years old. If I transfer funds from the recent IRA into the older IRA do I have to wait five years to withdraw the earnings without a penalty?

A: No, there is only one five-year clock for all of your ROTH IRAs. The clock began when you opened the first ROTH IRA. Moving assets between ROTH IRAs does not reset the clock.

Q: My friend boasts that he hasn’t paid any taxes for the last 3 years because of his tax shelter investments. He is encouraging me to make the same investments to eliminate my taxes. Is this legitimate?

A: If it sounds too good to be true, it probably is. Be extremely careful of investments, tax shelters and trusts that promise to eliminate all of your taxes. Several of these schemes are illegal and involve multi-layered transactions to conceal taxable income and assets.

Q: I received a letter from the Michigan Treasury Department requesting additional taxes because I sold my house in 2015 and took the MI Homestead Property Credit. The gain on my house was \$85,000 and I thought that the gain on my primary residence is tax-free? Why is Michigan asking for more taxes?

A: The gain on a primary residence in Michigan is free from federal and state tax if the gain is less than \$500,000 (filing joint) or \$250,000 (filing single). In addition, you must be the owner and lived in the primary residence two years out of the last five years to qualify. You qualified for the tax break but the MI Homestead Property Credit is different. The \$85,000 gain must be added back on the MI Property Tax Credit form and nullifies your property tax credit. You need to repay Michigan for the property tax credit received.

Submit your tax and finance questions to Richard Rysiewski, Certified Financial Planner, at Richard Rysiewski, Financial Doctor, 3001 Hartford Lane, Shelby Twp., MI 48316 or call (248)651-7710.

COLUMN

When to put your home up for sale and other real estate tips

Q: My wife and I are building a new condo that will be ready in another four months. Should we put our house up for sale now or wait awhile? Please let us know.

A: You have a good question. It’s all about timing. There are several factors that come into play. First, how fast do homes in your area sell? What are the average days on the market for homes priced right? It’s a Sellers’ market but many things



Steve Meyers
Columnist

can affect a sale such as but not limited to: Condition, price and location. Second, what is the builder’s track record for completion dates? Have you spoken to any past customers in the same complex? Normally, after accepting an offer on your home and going through the process of a home inspection, mortgage appraisal, title work, etc. it takes approximately 25-35 days to close unless it’s a cash sale which can close in as little as 7-10 days. If there’s occupancy involved (time that the seller stays in the home after the closing at an agreed upon cost with the buyer) after closing and if you have 30 days occupancy in your sales contract, then you would have approximately 55-65 days from the time you accept the offer until you would have to be out (25-35 days to close plus 30 days occupancy). Another consideration is do you want to make an interim move or just move once? In today’s instant gratification society, most buyers will not wait 60 or 90 days after closing to get the keys. Most want keys at closing or will wait up to 30 days.

Q: I have what might seem like a silly question. A friend of mine and I were talking about you and the column that you write. She needs to sell her house and buy a condo and was going to call another agent that she doesn’t know. I told her to call you to sell her house and to buy a condo, but she was under the impression that you are either too busy or only write real estate columns. Even though I have never met you, I feel like you are a trusted friend who has been answering real estate questions for a lot of years in the Vitality Section (formally the Senior Living News). Please clear this up for my friend and me.

A: You are correct. As a Realtor (real estate agent) I help people buy and sell real estate and have been doing so full time for more than 20 years. My office is located in Shelby Township not too far from the Oakland County border. I have been answering questions like yours in this column for more than 14 years as a public service to inform and educate home Buyers and Sellers. Thanks for referring to me as a trusted friend. That’s how I feel about all of my readers (friends) who read my column every month. Isn’t it nice to know you have a friend in the real estate business that you are comfortable referring the people you care about to? Have your “friend” give me a call.

Steve Meyers is a Realtor with RE/MAX in Shelby Twp. and a member of the RE/MAX Hall of Fame. Contact him with questions at 586-997-5480 or at Steve@AnswersToRealEstateQuestions.com. You can also visit his website: www.AnswersToRealEstateQuestions.com

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DIVORCE

Divorce late in life: How to navigate finding your identity without a partner

Here's advice from the author of two 'Soon-to-be Ex' books

By **Jacqueline Newman**

Next Avenue

When an individual decides to move forward with a divorce from a spouse, especially after many years of marriage, it is not uncommon for her or him to experience an identity crisis of sorts. Although some might believe men typically experience less of an identity crisis than women during a divorce, the reality is it's important for both genders to be prepared for the drastic changes to come.

"When you say I'm going to terminate (a marriage) after a long period of time, or at an older age, you look around and say my whole existence has changed dra-

matically," said divorce attorney John F. Schaefer, who has offices in Birmingham, Grosse Pointe and Harbor Springs. "That causes a potentially identity crises. Because who am I anymore?"

Advice for women navigating a divorce

Think about it. From the day you were born, you were somebody's daughter. Then you became someone's friend and girlfriend and, finally, someone's wife. After that, you may have emerged as someone's mother. Your identity has primarily been connected to your relationship with another person.

So what happens when that connection is broken, and how does this affect your identity?

The key to getting through this turmoil is to recognize it and then take steps to create a new identity — one that will withstand changes in a relationship status.

While the legal divorce consists of paperwork and a rubber stamp, there is an identity shift that occurs when you receive the judgment back from the court. You are no longer a wife. You check a new box when asked if you are married or single. You file your taxes differently. No longer do you qualify for the \$500,000 capital gains tax exemption when selling a house (you can get a \$250,000 exemption instead).

Running two households costs more than one. Depending on your financial circumstances, you may have less money to spend than you did while you were married, which can affect the way you live your life and see yourself.

At the same time, it is possible you will have more control over money in your new post-divorce life. You might now be a financial decision-maker, and this can be both scary and exciting. You will need to pay attention to what you are spending, as it is now solely your money.

"The average person who is going to get divorced in their 60s or 70s is going to find that there isn't enough money to go around and there has to be a significant declination in lifestyle. We have people on pensions

and social security, not really wage earners, who do great when they're together, but when you separate them, the expenses do go down that dramatically. Two can live almost as cheaply as one," Schaefer said.

Other changes could occur as well that involve your financial identity. For example, if your children go to a private school that manages contributions, you and your ex may each get separate calls soliciting donations, as you are now individual households (include it in your budget).

The social divorce is probably one of the parts of divorce that receives the least attention, but it is meaningful and has a huge impact on your social identity. This is where your friends choose a side (even though they may pretend they have not), and you may need to find new single friends to socialize with. There will also be married friends who distance themselves from you because they believe divorce is contagious and do not want to catch it.

During the social divorce, your identity takes a real shift as you now may have to find some new friends. You are not always part of the same social circles anymore, and realizing you are not invited to events you looked forward to in the past could be disheartening and upsetting.

To survive this, you need to make decisions about how you want to move forward socially. Are you comfortable spending time with your best friend and her husband, even if it is at a table for three?

Advice for men

For men, there is a change experienced related to your identity when you receive the divorce

judgment from the court. Suddenly, you are no longer a husband, and unless you decide to become one again in the future, that will not be a title you hold. Moreover, you can no longer check the "married" box on medical forms, you are single or divorced, and you even have to file your taxes differently.

It is entirely possible for your identity to be impacted in the financial divorce. For instance, you may have less discretionary income to depend on. After all, running two households will cost more than running one. If you had a double income when you were married or if you were the primary breadwinner (who now must pay alimony and child support — though the rules will change for divorce agreements entered into after December 31, 2018, due to the 2017 tax law), your lifestyle might change considerably, and this could change the way you see yourself.

Other changes could affect you as well. For example, if your children go to a private school that manages contributions, you and your ex may each get separate calls soliciting donations, as you are now individual households (include it in your budget). However, it also may be nice for you to be in control of your budget and what you are spending.

In the social divorce, a couple's friends will usually choose a side (even if they say they are not going to), and in turn, you are sometimes left alone. You need to either adjust to this new reality or find new single friends, and either can be hard.

Debra Kaszubski, Vitality Special Writer, contributed to this report.

B	I	N	G	O
<h2 style="margin: 0;">MORNING BINGO</h2> <p style="margin: 0;">Tuesday & Thursday Open 9:00 am-Start 10:30 am</p> <p style="margin: 0;">VFW POST 4659</p> <p style="margin: 0;">8311 Wilson Dr. Shelby Township, MI 2 Blocks N. of 24 Mile & Van Dyke East on Wilson Drive 586-781-9109</p> <p style="margin: 0; font-size: small;">Charity Game Tickets Sold Proceeds to assist our Veterans and our Community</p> <p style="margin: 0; font-size: small;">Lic. # A-21230</p>				
<h2 style="margin: 0;">MORNING BINGO</h2> <p style="margin: 0;">Mondays</p> <p style="margin: 0;">Open 10:00 a.m. - Starts 11:15 a.m. AMERICAN LEGION SAL 326 North Gratiot Hall 47650 Gratiot (east side) (Just North of 21 Mile Road) Full concession counter 586-598-4960</p> <p style="margin: 0; font-size: small;">Proceeds to assist our Veterans Progressive and Life Changing Super Pots Electronics & charity game tickets sold Lic. #A-21969</p>				

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Poetry Corner

THE DOLLAR STORE

I went to the dollar store,
To buy paper plates, nothing more.

I saw cards, candles, toothpaste and combs,
If I buy all this stuff I'll have to take out a loan.

I came for one thing, not all of this,
Oh look there's a lady and she has a list.

Can goods, toys, sox and books,
I'll walk this next isle just to take a quick look.

I get to the check out to pay for my item,
My cart is so full I can't see the bottom.

So beware my friends when you go in that store,
You go for one item but you buy a lot more.

- by Kay Bradley
Waterford, MI



A POEM

A line of verse can say so much
of life or love or things and such.

It can be short or be very long,
it can be just a poem or be a song.
It can talk of life or love or flowers.

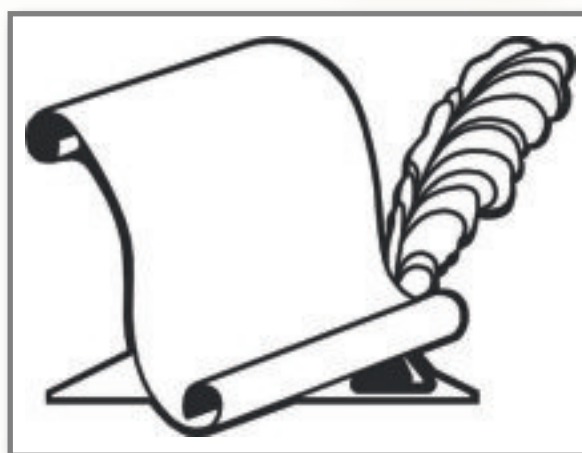
It can take but a minute or go on for hours.
The verse can be filled with love or talk of life,
sing the praises of birds or cry of strife.

The verse can rhyme or sing as it goes
or just tell a story and read something like prose.

No matter the subject, no matter they style,
a poem can bring tears or make people smile.

Poems help keep our life moving along
with their style, their lilt, their semblance to song.

- by Karen Cooper
Chesterfield, MI



PRECIOUS MEMORIES

Precious are the memories that bring a smile
Pardon me as I linger for just a little while.

Treasured moments that can be ours alone
Or shared with others, to be retold.

As each day comes to an end
Let precious memories become a friend.

To warm you as a cozy fire
To touch you gently before you retire.

Written in 1990
- by Carol Snodgrass's
sister Barbara Spicer
Waterford, MI



Do you have a creative side that you would like to share with your community readers? We are looking for original, unpublished poetry. This will be your time to shine in our Poetry Corner. Please keep poems to 300 words or less and print clearly. Next Issue will be October 11, 2018.

FIRST & LAST NAME: _____ PHONE NUMBER: _____

ADDRESS: _____

CITY/STATE/ZIP: _____ NAME OF POEM: _____

MAIL TO: Vitality Poetry Corner
Dawn Emke
19176 Hall Rd, Suite 200
Clinton Twp, MI 48038

If you chose to submit your poem through email, please include your first and last name along with your phone number and the city, state you reside in. You will not be solicited and all information will be kept confidential.

Email: demke@digitalfirstmedia.com

Thank you for your interest in sharing your creativity. We look forward to reading your poems.

Poetry Corner

THIS RETIRING AGE

This retiring age is quite eclectic,
Sometimes mundane, often electric.

A new era of adventure beckons,
A tidal wave of choices I reckon;

When one arises in the morn,
A new day of possibilities is born;

Let your mind conjure up

The day's events to which you will utter "yup."

Whether being with the grannies, playing a game;

Or seeking a long lost friend by name,

Or photographing nature's best,

Or putting your physical endurance to the test,

Or traveling from a book,

Or to a real live place where you are a guest,

Or volunteering at a mission or helping a needy friend;

All these choices add up to self-satisfaction in the end.

Yet the story of this retiring age,

Goes from page to ever-changing page;

With the colors of the rainbow strewn before one's mind;

And endless hours of timeless dreaming,

About what pathways we take to fulfill

Our place in the world of mankind.

So whether our choices are mundane or electric,

Depends on our needs and wishes to be eclectic.

Let the sparks fly into the new age of life,

With a conviction and desire to cease our endless strife;

To prove we are better, bigger, more ego-driven

And powerful in this life.

Be grounded, simplify, enjoy the events of the day;

Try to meander like a small child,

Gaining in limb and mind and stature.

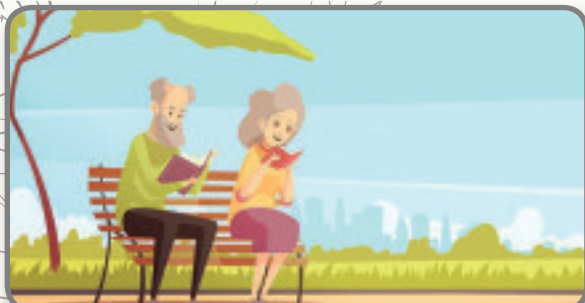
Be one with who you are;

And the mundane and electric

Will certainly be eclectic;

And your retiring years will be better by far.

— by Bob Jones
Washington Township, MI



BOBBY LAYNE

Blue eyed pretty boy,

Bobby Layne,

Quarterback for

The Detroit Lions.

University of Texas,

Drafted number one.

Talk with a drawl,

Good old southern boy.

Loved to play the sax,

Practiced well into the night.

Come Sunday afternoon,

Opponent in for a

Hell of a fight.

Invented the two minute drill,

Game on the line.

Count on twenty-two,

Time after time.

After eight seasons,

Traded to Pittsburgh,

Left in despair.

Here in the Motor City,

We'll never forget him.

Clean out his locker,

Told us this would

Haunt them for fifty years,

The fans in the city

Still wiping away their tears.

— by John Cameron
Shelby Township



MEMORIES

Like leaves that fall and blow away

My treasures in the dust do lay.

For earthly goods I cannot weep . . .

To see my old home, then I can sleep.

I'm coming now to the gnarled old tree

God made so perfect for my little friends and me.

We swing on its limbs with trusting hands

and climbed so high,

To see mountains swathed in mystery

veiled against the sky.

I see the little well where I threw stones each day.

I loved to watch circles in the water fade away . . .

It was my secret place where dreams start.

I built castles there, but like sand they fell apart.

Around this bend lies my old home and my journeys end.

It's in need of repair, flowers are growing wild,

The gate is off the hinge again.

This I remember as a child.

My dear folks have long since passed away,

But if I try hard, I see them in the garden . . .

As though it was yesterday.

Now it's getting hard to see

For tears fill my eyes.

Memories are surrounding me

Nothing really dies.

It may wither, turn to dust,

And blow across the hill . . .

But life goes on, and memories,

Forever my heart fill.

— by Betty Tenney
Sterling Heights, MI



Thank you for your interest in sharing your creativity. We look forward to reading your poems.

MEDICARE

Expert offers Medicare advice in time for Open Enrollment

By Debra Kaszubski
For Digital First Media

Medicare Open Enrollment is Oct. 15 - Dec. 7, so this is an especially good time to get wise about Medicare. That's true whether you're 65 and about to enroll for the first time; you're a current Medicare beneficiary and want to make smart decisions about the future; you're in your late 50s or early 60s and need to begin learning how Medicare works or you want to help your parents make the best decisions for their Medicare coverage. Vitality asked Shari Smith, Area Agency on Aging 1-B Medicare Medicaid Assistance program manager, what people need to keep in mind about Medicare.

There are lots of different kinds of Medicare. How do people know what's right for them?

Smith: Part A covers hospitalization; while Part B covers doctor's visits, tests, outpatient procedures and preventative care. Part A and Part B together are known as "Original Medicare" and are provided and administered directly by Medicare, Smith said.

Beneficiaries can choose to stick with Original Medicare; or enroll in a Medicare Advantage Plan (also known as Part C), which may package these Part A and Part B benefits with extras like vision, dental and prescription coverage. Medicare Advantage plans are run by Medicare-approved private insurance companies and are typically structured like HMOs or PPOs, which means they may have restrictions on which doctors you can see or require referrals to specialists or prior approval for

procedures. There are many Medicare Advantage plans to choose from. Whether Original Medicare or an Advantage Plan is right for you—and which Advantage Plan is right for you—is going to depend on your personal situation and how you like to manage your health-care benefits and costs. Remember, if you're choosing to stick with Original Medicare, you will also need to select a Medicare Part D Plan for prescription coverage. You can also choose to add a Medicare Supplement (also called Medigap) Plan.

What does Medicare cover?

Smith: Medicare covers most doctor's visits, diagnostic tests, care received in the hospital, and hospice care. It also covers prescribed durable medical equipment (like wheelchairs, blood sugar monitors and testing strips, bedside commodes or hospital beds) and many preventative services and screenings (vaccinations, hearing and balance exams, glaucoma tests, obesity screenings and counseling, mental health care, smoking cessation counseling, prostate cancer screenings, mammograms, and so much more). Medicare also covers a yearly wellness exam and a comprehensive,

How do I pay for Medicare?

Smith: There is no premium for Part A coverage as long as you've worked and paid into the Social Security system for 10 years. Most people pay a standard, \$134 premium for Part B. This amount may change slightly in 2019. Any changes for the upcoming year will be announced by CMS on October 1. Some



SUBMITTED PHOTO

Shari Smith, Area Agency on Aging 1-B Medicare Medicaid Assistance program manager.

people with higher incomes may pay slightly more for their Part B coverage, and there are programs to help people with lower incomes afford their premiums.

Do I need to sign up separately for a Medicare Part D Plan if I already have Medicare?

Smith: If you have a Medicare Advantage Plan, prescription benefits are likely already included in your plan and you will not need to enroll separately. If you've opted to stick with Original Medicare, you'll need to select a Part D plan as this is the only way you'll get prescription coverage. Medicare Part D plans are offered by private, Medicare-approved companies. Plans differ as to premiums, deductibles and drug formularies, and you'll need to compare plans carefully to make sure you're choosing the best plan for you. There are over 20 plans to choose from here in Michigan. It's also important to make sure you sign up for prescription coverage when you first enroll in Medicare as you will incur a significant penalty if you decide to add a Part D Plan after your initial enrollment period.

If someone is already enrolled in Medicare, do they need to do anything during Open Enrollment?

Smith: If you currently have a Part D or Medicare Advantage Plan, your plan will send an Annual Notice of Change in September that lists any changes for 2019. If you are happy with your current plan, you don't need to do anything, but it is highly recommended that you do a "Benefits Checkup" during Open Enrollment every year.

Between deductibles, co-pays and co-insurance, it can get expensive. Are there any programs to help people with costs?

Smith: Two programs are offered directly through Medicare. The Medicare Savings Program can help with Part B premiums, deductibles and co-pays; while the "Extra Help" Program can help with Medicare Part D Prescription Plan costs. Both programs have financial eligibility requirements based on income and assets. A counselor from the MMAP can help you see if you qualify and even help you enroll. The Michigan Health Endowment Fund also offers a subsidy that helps with Medigap premiums. It's available to those with an annual household income of \$26,730 or less or \$36,045 or less for a couple. Additionally, many pharmaceutical companies offer programs to assist with the high cost of prescription drugs. There are also several programs, such as needymed.org, goodrx.com and Michiganrxcard.com that may help lower drug costs.

For people who are just turning 65 this year, what do they need to know? Are there any deadlines or potential pitfalls?

Smith: People have a seven-month period to enroll in Medicare (this period includes the three months before you turn 65, the month of your birth, and the three months after). If you don't enroll during that time period, you may face financial penalties when you do enroll in the form of higher premiums.

For people already receiving Social Security or Railroad Retirement benefits, enrollment is automatic and they won't need to do anything. Your card should arrive in the mail three months before your 65th birthday. If you're not already receiving Social Security benefits, you'll need to sign up through the Social Security Administration. You can sign up online at www.ssa.gov, call the Social Security Administration at 800-772-1213 or visit your local Social Security Office.

What kinds of things can impact costs with Medicare?

Smith: Costs that Medicare beneficiaries might encounter include premiums, deductibles and co-pays. There are many factors that can impact costs, including changes in drug prices, going to a physician that does not take Medicare Assignment, taking brand name drugs versus generic drugs and, of course, individual health conditions. Taking the time during Open Enrollment to take a good look at your plan options can be a good first step. If you have a Medicare Advantage Plan,

taking the time to become familiar with how your plan works is also critical as some plans charge more for seeing out-of-network doctors or require referrals before seeing specialists.

What are some common mistakes that people make when enrolling in Medicare or choosing a Medicare plan?

Smith: The most common mistakes people make when enrolling for Medicare or choosing a Medicare plan include:

- Not enrolling in Part A, Part B and Part D during their initial enrollment period and ending up with penalties
- Not signing up for a Medigap plan during initial Medigap Open Enrollment Period
- Choosing a plan based on the recommendation of friends or family without carefully researching based on their own health needs
- Not getting a "benefits check-up" every year to make sure they are still enrolled in the best plan for them.

Who can people talk to if they need help with Medicare?

Smith: Local MMAP counselors are available by phone throughout Open Enrollment and the program will also hold free assistance day events at community venues across the six counties the program serves. To talk to a MMAP counselor or schedule an appointment time at an AAA 1-B MMAP Open Enrollment event, call 1-800-803-7174. The Medicare.gov website is also a good source of information, and you can contact Medicare directly at 1-800-Medicare (800-633-4227).

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Calendar

September

Sept. 17: Family Craft, Perler Beads at the Roseville Public Library, 29777 Gratiot Ave., Monday, Sept. 17 at 6 p.m. — Erin Auditorium Perler beads are beads that are melted together once they've been placed together on a pegboard. We will provide

all supplies including beads, pegboards and patterns. This craft is for all ages, but children under the age of 5 will need an adult helper. Register. For more information, visit rosevillelibrary.org or call (586) 445-5407.

Sept. 18: RHGS Program; 60 Years of Auto Racing with Larry

LaMay, at the Roseville Public Library, 29777 Gratiot Ave., Tuesday, Sept. 18 at 6:30PM — Erin Auditorium. Larry LaMay wrote extensively about his experiences at Mount Clemens Race Track in his memoir, "60 Years of Auto Racing on Both Sides of the Fence," and he

will talk about those days and more at the RHGS September program. All are welcome and no registration is required. For more information, visit rosevillelibrary.org or call (586) 445-5407.

Sept. 19: Senior Care at the Roseville Public Library, 29777 Gratiot Ave., Wednesday, Sept. 19 at 2 p.m. — Erin Auditorium Renee Lotito will be discussing the different levels of senior care including independent living, assisted living and memory care. Please join us for an informative discussion. No registration is required. For more information, visit rosevillelibrary.org or call (586) 445-5407.

Sept. 19: DAY TRIP "A Bit O'Bubble" at The Bavarian Inn. Includes chicken luncheon and the show and 3 hours at Eagles Landing Casino. \$10 play \$5 food + \$10 more after 100pts. \$85/person. Departure Time: 9am (boarding at 8:30 a.m.) Returning Time approximately 8 p.m. Drop off/Pick up at Riverland Shopping Center (Van Dyke & Riverland). For more info or reservations call or text Holly @ 586-630-6204. Or email @ hollykenge@yahoo.com.

Sept. 19: Capital Tours is offering a day trip to Gun Lake Casino and a luncheon boat cruise on the Grand Lady. Package includes cruise, lunch, gaming at gun Lake and \$10 in play, \$10 in food. Only \$85.00 Call 248-247-1121

Sept. 20: TTT is running a Fall Colors MI Princess Boat Cruise Tour! Witness nature's majesty for 2 hours aboard the old-fashioned Michigan Princess Riverboat on the Grand River in Lansing. While you sit back and relax enjoy a delectable all you can eat, hot luncheon buffet. Including gambling stop at Soaring Eagle Casino where you will receive up to \$20 in slot play & \$5 in food. All this included for \$84 p/p. Call 313-292-6300.

Sept. 21: Riverstrings Musicians to hold benefit concert at Older Persons' Commission, 650 Leticia Dr., Rochester at 7 p.m. on Sept. 21. Hear 27 musicians, playing a combination of dulcimers, violin, guitar, penny whistle, and even kazooos to create an exciting sound. Tickets are \$10 per person with proceeds benefiting the Acts of Kindness program at the OPC. This program provides low-income seniors with minor home repairs. The concert is open to the public and perfect for the whole family. Tickets can be reserved by calling 248-608-0251 or in person through the cashiers at 650 Leticia Dr., Rochester from 8:30

a.m. — 3:30 p.m. Monday through Friday. For more information, visit www.opcseniorcenter.org or call 248-656-1403.

Sept. 22: The Single Way, a Christian singles group is holding a meeting and full BBQ dinner with outdoor games at 5 p.m. Cost is \$4 and includes dinner, snacks and beverages. Reservations needed by Sept. 21. For more information on the location, call (586) 774-2119 between 8 a.m. and 9 p.m.

Sept. 23: TTT is running the Northern "4 Casino" Adventure! Visit the top casinos in Northern Michigan including Soaring Eagle, Kewadin (St. Ignace), Odawa, & Turtle Creek. Hotel stay at the beautiful all suites Mackinaw Beach & Bay Resort in Mackinaw City overlooking Lake Huron, with expanded continental breakfast! You will get a large casino package of up to \$112. All this for \$129 p/p d.o. Call 313-292-6300.

Sept. 23: Day Trip To Saganing & Soaring Eagle. Gaming time at both casinos. Receive up to \$50 casino money-food. only \$ 38 PP. Call Tom & Connies Tours at 586-770-5899.

Sept. 20-25: New York City. Join Travel with Nance for \$679. 3nites & 1nite each way. Guided tours of NYC, see Central Park, Rockefeller center, Times Square, Wall Street. Visit the new National 9/11 Memorial at Ground Zero. Harbor cruise including stops at Ellis Island and Liberty Island — home of the Statue of Liberty. 5 breakfasts and 3 dinners. Call 313-535-2921.

Sept. 24: Career Finder Workshop at the Roseville Public Library, 29777 Gratiot Ave., Monday, Sept. 24 at 6 p.m. — Erin Auditorium. Learn the basic steps to land a job in your field in this technology age. Preview websites to help create resumes, discover how websites find you, and learn techniques to find your next career! New job seekers and established workers are welcome. For more information, visit rosevillelibrary.org or call (586) 445-5407.

Sept. 25: TTT is visiting Gateway Casino in Sarnia! Be one of the first to visit Gateway Casino (formally Point Edward). With dramatically improved gaming customer experience this casino has been improved from top to bottom with new machines, entrances, eateries, and more. Now with the largest casino package they have ever given. Receive \$25(CAN) back in slot play for \$35 p/p. Please call 313-292-6300 to book.

Sept 25-27: Kewadin Sault Ste. Marie. 2 night stay at Kewadin Sault Ste. Marie Hotel & Casino! stops at St. Ignace, Hessel & Bay Mills Casinos. Receive at least \$80.00 casino money - food. Receive 2 full breakfasts. Indoor pool. Only \$189.00 pp. Connie Tours at 586770-5899

Sept. 27: Four Winds Casino Day trip in New Buffalo, MI. Join us as we visit Michigan's largest casino set in the tranquility of mother nature. This casino has it all with slot machines, table games, and more. Receive \$25 in casino incentive. \$44 p/p. Please call TTT at 313-292-6300.

Sept. 27: Adult Trivia Night at the Roseville Public Library, 29777 Gratiot Ave., Thursday, Sept. 27 at 6 p.m. — Erin Auditorium. Love trivia? Come and test your knowledge against others in 6 rounds of questions. But trivia is more fun with a team. Bring your friends and sign up a group of 4. Don't have a group? We'll place you in one. Register. For more information, visit rosevillelibrary.org or call (586) 445-5407.

Sept. 27: Join us as we visit Michigan's largest casino set in the tranquility of mother nature. This casino has it all with slot machines, table games, and more. Receive \$25 in casino incentive. \$44 p/p. Call TTT at 313-292-6300.

Sept. 28: Jld's 2018 Designers' Show House, Lunch And A Mystery Stop: You won't want to miss this trip. It's an opportunity to tour the Junior League of Detroit's (JLD) 2018 Designers' Show House. This year's Show House is the 18,000 square-foot Charles T. Fisher Mansion, located in the historic Boston-Edison District. Currently owned by award-winning TV actor Hill Harper (star of ABC's "The Good Doctor"), the mansion was built in 1922 by architect George D. Mason. After the tour, we'll do lunch on the mansion's grounds at the JLD's Show House Café. Attendees also will have time to stroll the mansion's gardens and shop at the JLD's boutique. The day ends with a brief MYSTERY STOP on the way home. Make entrée selection at time of reservation: Chicken Caesar Wrap, Vegetarian Wrap, Chef Salad, or Chicken Walnut Salad. PLEASE NOTE: The Show House is NOT handicapped accessible. You can register for this trip now, as we have to commit to this trip by Aug. 27. Depart at 9 a.m. Approximate return: 2:45 p.m. Cost is \$78. For more information, call L'Anse Creuse Community Education 586-783-6330.

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HOLLYWOOD CASINO DAY TRIP!

Tuesday, October 2, 2018 Only \$39.00

5 hours at the casino, plus \$5 in play and a buffet lunch for \$9.99!

SENIOR DAY AT THE TOLEDO ZOO!

Tuesday, October 2, 2018 Only \$39.00

See one of the best zoo's in the Midwest! You must be 60 and over to receive this price!

A DAY IN STRATFORD TO SEE "MUSIC MAN"

Thursday, October 11, 2018 Only \$140.00

Enjoy lunch and admission to the 2pm show. Seating is category "A".

MICHIGAN PRINCESS FALL LUNCH CRUISE & SOARING EAGLE CASINO!

Tuesday, October 16, 2018 Only \$85.00

Enjoy a fun-filled day on the Grand River in Lansing! This beautiful paddlewheel cruise will take you back to days of old as we stroll down the river with live entertainment and a hot Turkey lunch. Then on to Soaring Eagle for some gambling. Receive \$10 in play, plus \$5 in food, plus receive an additional \$10 in play once you reach 50 points on your card!

4 NIGHT/5 DAY LAS VEGAS SUPER DEAL!

Monday, November 5 - 9, 2018 Only \$549.00 (Double) \$649.00 (Single)

Complimentary transportation to Metro Airport. Non-stop airfare, transportation from McCarren Airport to downtown roundtrip. 4 Nights at the 4 Queens with tax included. Receive a fun-book with 2 for 1 discounts with your stay!

NEW YEARS EVE MAGIC AT THE FIREKEEPERS CASINO & SCHULER'S RESTAURANT!

MONDAY, DECEMBER 31, 2018 ONLY \$79.00!

Let's start the New Year off right with a stop in Marshall, Michigan! We create a little magic by starting our tour at the American Museum of Magic! This guided 45 minute tour will take you through the history of magic from the times of Harry Houdini and to the present day. Then on to Schuler's Restaurant for a prime rib lunch. Following lunch, we travel to Firekeeper's Casino in Battle Creek. Receive \$30 in play, plus \$10 in food as well as hourly give-a-ways from the Casino! We return home in plenty of time for any late evening celebrations!

2 NIGHT NEW ORLEANS & 7 NIGHT WESTERN CARIBBEAN CRUISE!

Departs: Thursday, January 17 - Saturday January 26, 2019

Inside Cabin \$1599.00 Outside Cabin \$1749.00 Single Inside \$2249.00

Complimentary transportation to Metro Airport, air fare to New Orleans, 2 night stay in the French Quarter, a city tour of New Orleans with a visit to a local plantation. A 7 Night Cruise on the "Vision of the Seas" with Royal Caribbean Cruise Lines. Ports of call include: Cozumel, Costa Maya, Mexico, George Town, Grand Caymen plus 2 fun days at sea! All port taxes and transportation through out.

7 NIGHT ALASKA GLACIER CRUISE!

Friday, July 26, 2019 - July 26, 2019

Only \$1949.00 (Inside Cabin), \$2749.00 (Balcony Cabin)

Complimentary transportation to Metro Airport roundtrip, airfare to Seattle, 7 night cruise on the "Ovation of the Seas" with Royal Caribbean Cruise Lines. Ports of call include: Juneau, Alaska, Skagway, Alaska, Endicott Arm & Dawes Glacier, Victoria British Columbia. All port taxes.

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www.capitaltours.org FOR DEPARTURES IN YOUR AREA, CALL US!

Special Needs? We will try to accommodate if necessary equipment is available.

Sept. 30: Belle Isle Park & the D.I.A. Join Travel with Nance for \$51. Visit the Aquarium, Conservatory, Dossin Great Lakes Museum, narrated Belle Isle tour. Visit the Detroit Institute of Arts, \$10 Gift Card towards lunch at CafeDIA. Call 313-535-2921.

Sept. 25-27: Kewadin Sault Ste. Marie, 2 night stay at hotel and casino with stops at St.

Ignace, Hessel and Bay Mills casinos. Receive at least \$80 in casino money, food, 2 full breakfasts, indoor pool. \$180 per person. Call Tom & Connie's Tours at 586-770-5899.

Sept. 29: In a Real-Life Morgue at the Roseville Public Library, 29777 Gratiot Ave., Saturday, Sept. 29 at 2 p.m. - Erin Auditorium. Author Tobin Buhk

discusses his book In A Real-Life Morgue about his year as a morgue assistant and the forensic mysteries confronted by a hard working Michigan Medical Examiner. Copies of Tobin Buhk's books will be available for sale after the presentation. For more information, visit rosevillelibrary.org or call (586) 445-5407.

Sept. 30-Oct. 6: Cape Cod,

Newport & Boston. Join Travel with Nance for \$934. 4 nites on Cape & 2 nites enroute. Tour Biltmore & Rosecliffe in Newport, RI. Tour Plymouth with lobstering boat ride. Tour Boston, Old North Church, Fanuil Hall & JFK Library. 6 bkfs, 3 dinners (1 is lobster). Call 313-535-2921.

Sept. 30: Belle Isle Park & the D.I.A. Join Travel with Nance for

\$51. Visit the Aquarium, Conservatory, Dossin Great Lakes Museum, narrated Belle Isle tour. Visit the Detroit Institute of Arts, \$10 Gift Card towards lunch at CafeDIA. Call 313-535-2921.

October

October 1-6: Travel with MHL to the breathtaking Smokey Mountains. This is a show trip.

We will attend a dinner show each night, Soul of Motown, the Smoky Mountain Opry Show and American's Hit Parade Dinner Show. There also will be a special MAGIC morning show. The price is only \$606 for five nights, six days double occupancy. Please contact Maryann at 586-530-6936 for more details.

CALENDAR » PAGE 34



Go With **GEORGE** TRAVEL & TOURS



13915 HEATHERWOOD CT., STERLING HEIGHTS, MI 48313

FIREKEEPERS DAY TRIP SPECIAL

NOVEMBER 12, 2018
DECEMBER 3, 2018

\$35⁰⁰
p.p.

Total of \$30.00 in free play and points. Juice and sweet rolls served on bus. 8:00am pickup from Meijers at 15 Mile and Utica Rd.

SOARING EAGLE OVERNIGHT WITH STOP TO SAGANING CASINO

JANUARY 13-14, 2019

\$145⁰⁰
p.p. dbl occ.

Includes 1 night at the Soaring Eagle Casino and Resort, stop to Saganing Eagles Casino, luggage handling, and \$100.00 in total rebates!!!! (\$70.00 freeplay and \$30.00 food) Juice and sweet rolls served on bus.

FIREKEEPERS SENIOR TUESDAYS!!

OCTOBER 23, 2018

\$35⁰⁰
p.p.

Receive \$20.00 in freeplay and \$5.00 in points. Guests 55 and older will get an additional \$10.00 in freeplay simply by earning 55 points. Juice and sweet rolls served on bus. 8 am pickup from Meijers at 15 Mile and Utica Rd

ODAWA CASINO

with stops to Soaring Eagle and St Ignace Casino.

APRIL 7-8-9, 2019

\$189⁰⁰
p.p. dbl occ.

Includes 2 nights at the Odawa Hotel, \$115.00 in freeplay and \$25.00 in food, 2 continental breakfasts PLUS for every 75 points earned in one day, receive an additional \$5.00 in freeplay- up to \$20.00 per day from Odawa, Juice and sweet rolls served on bus.

LITTLE RIVER CASINO WITH STOPS TO SOARING EAGLE CASINO

DECEMBER 9-10-11, 2018

\$189⁰⁰
p.p. dbl occ

Includes 2 nights at the Little River Casino & Hotel, \$75.00 in freeplay, \$20.00 in food. Juice and Sweet rolls served on bus.

FOUR WINDS CASINO WITH STOPS TO FIREKEEPERS CASINO

MARCH 10-11, 2019

\$145⁰⁰
p.p. dbl occ.

Includes 1 night at the beautiful Four Winds Casino and resort, \$65.00 in freeplay, \$20.00 in food, luggage handling, juice and sweet rolls served on bus.

MOUNTAINEER CASINO W VIRGINIA

with stops to Hollywood Casino Toledo and Wheeling Casino
OCTOBER 2-3-4, 2018

\$185⁰⁰
p.p. dbl occ.

Includes 2 nights at the Mountaineer Casino & Hotel, Stops at the Hollywood Casino and Wheeling Casino. Receive \$95.00 in freeplay and food. Sweet rolls and juice served on bus. Live horse racing at the Mountaineer nightly (post time 7:00 pm) Live Greyhound racing at Wheeling Casino (post time 1:00 pm)

TURTLE CREEK CASINO

with stops to Soaring Eagle and Leelanau Sands Casinos.

NOVEMBER 5-6-7, 2018
MAY 5-6-7, 2019

\$189⁰⁰
p.p. dbl occ

Includes 2 nights at Turtle Creek Hotel and Casino, \$95.00 in freeplay and \$18.00 food. (earn up to \$20.00 more each day with points earned from Turtle Creek) Juice and sweet rolls served on bus)

Pick up points now available at St. Pio 13 Mile & Kelly (overnight trips)

Contact: KATHY WIECZOREK (586) 566-0135

FUN, FANTASTIC & FABULOUS STEP ON BUS TOURS

CHECK OUT OUR \$35 ADVENTURES

- OCT. 24 BIRCH RUN SHOPPING** at the outlet mall
- DEC. 14 HOLIDAY LIGHTS IN THE "D" - DETROIT**
Shop stores on Woodward. 4/4:30PM - 8:30/9PM return.
- DEC. 31 NEW YEAR'S EVE FIREKEEPERS.** Return @ 5PM
-
- SEPT. 18 Art Prize w/docents \$75**
- SEPT. 20 Nonsense A-Men: Turkeyville \$99 pp**
- SEPT. 21 Secrets of the Bricks: Boston-Edison Home \$75**
- OCT. 2-4 Fall Color Train Trip, U.P. \$485 pp**
- OCT. 15-20 Branson Shows & History \$647 pp**
- OCT. 22 March of the Big Heads of the Thanksgiving Day Parade \$68**
- OCT. 23 Hallowed Grounds of Historic Cemeteries \$49**
- NOV. 8 Fall Harvest Mystery Fine Dining - \$65**
- NOV. 19 Holiday Mystery Party \$68**
- NOV. 28 Holiday Show Frankenmuth \$98**
- DEC. 1 Civil War Christmas w/fine dining \$78**
- DEC. 4 CHRISTMAS WITH THE AMISH \$85**
- DEC. 5 SCROOGE AT MEADOWBROOK \$105**
- DEC. 7 WILD LIGHTS AT THE DETROIT ZOO - \$67**
- DEC. 13 The Great Gatsby Dinner Party - \$95**
- DEC. 21 FESTIVE CHURCHES - \$75**
- FEB. 10-16, 2019 NEW ORLEANS AND BILOXI \$669 pp**
Admission to Mardi Gras World, Riverboat Cruise on the Mississippi and more! Includes motorcoach transportation, 6 nights lodging, 10 meals.
- AUG. 16-18, 2019 WOODSTOCK: Age of Aquarius \$575**
- OCT. 4-13, 2019 WONDERS OF SPAIN \$3,750.**
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Calendar

FROM PAGE 33

Oct. 2: Adult Craft & Coloring Night at the Roseville Public Library, 29777 Gratiot Ave., Tuesday, October 2 at 5:30 PM – Erin Auditorium. Calling all crafters! Need some crafting time? Want to meet other crafters? Join us for a social crafting evening. Work on your projects while enjoying the company of other crafters. Bring whatever you would like to work on (scrapbooking, beading, knitting, sewing, etc.). Participants must bring their own supplies, but coloring and some beading supplies will be available for you to create with. Register. For more information, visit rosevillelibrary.org or call (586) 445-5407.

Oct. 2: Hilarious Musical Comedy —“Nonsense Amen”—at Turkeyville U.S.A. First on today's agenda is time to stroll through Turkeyville's gift shops. Next comes Turkeyville's famous turkey lunch buffet featuring carved turkey and all the trimmings (slated for noon). Then comes the show—“Nonsense Amen”, which is basically the original “Nonsense” show, but with a twist. What's the twist? The twist is all the characters

are portrayed by male musical comedy performers. We will be using a TOUR BUS for this trip. Bus snacks will be provided, and everyone gets a Turkeyville treat to take home. Also, we must commit to this trip by Sept. 10, so, if you want to attend, please register before then. Depart at 8:30 a.m. Approximate return at 6:15 p.m. Cost is \$101. For more information, call L'Anse Creuse Community Education 586-783-6330.

Oct. 2: Join TTT on a Kewadin Casino 3-Day Trip. Stay Two nights hotel right at Kewadin Casino hotel in Sault Ste Marie, with gaming stops at St. Ignace, Bay Mills, Hessel, and Soaring Eagle. Breakfast included every morning at hotel. Up to a whopping \$105 total in casino incentive, AND free drinks while gambling at Bay Mills. \$189 p/p. Please call TTT at 313-292-6300

Oct. 2: Capital Tours is offering a day trip to Hollywood Casino in Toledo. Package includes 5 hours at casino plus \$5 in play and a buffet for \$9.99. Only \$39 Call 248-247-1121

Oct. 2: Capital Tours is offering a day trip to the Toledo Zoo for anyone over 60. Package includes transportation and free admission to the zoo. Only \$39.00 Call 248-247-1121 for

more information.

Oct. 3: Second annual Senior 50+ Expo at the Older Persons' Commission. Older Persons' Commission, 650 Leticia Dr., Rochester from 9 a.m. to 2 p.m. on Oct. 3. Organizations from all over Metro Detroit will share interactive information and resources for older adults, caregivers, friends and family in the Rochester Area. This event is open to the public and free to all attendees. Over 80 exhibitors are slated to participate and exhibits include travel, fitness, and senior living information, financial advising, medical resources, and more. Participants can win raffle prizes and giveaways and will have access to health screenings, demonstrations, and flu shots. A Custom Home Health sponsored shuttle will run during the event and provide transportation to and from the satellite parking at St. Paul's United Methodist Church, 620 Romeo Road, Rochester. The Expo is a fantastic opportunity to discover Rochester area services and the OPC. For organizations interested in this opportunity, visit www.opcseniorcenter.org or call 248-608-0260 for vendor registration information.

Oct. 4: Booked for the Evening; “Leaving Time” at the Roseville Public Library, 29777

Gratiot Ave., Thursday, Oct. 4 at 6:30 p.m. – Erin Auditorium. Everyone is welcome to join us for a lively discussion. Snacks will be served. No registration is required. For more information, visit rosevillelibrary.org or call (586) 445-5407.

Oct. 6: Fall Harvest Card Party, sponsored by Circle 683 Daughters of Isabella from 12:30-3:30 p.m., Saturday, Oct. 6 at St Thecla Activity Center, 20762 So. Nunneley, Clinton Township. Lunch, dessert, door, table prizes. Donation \$8. Tickets available at the door. For more information, call 586-791-6177 or 586-791-9012.

Oct 6: Four Winds Overnighter as we stay 1 night stay in New Buffalo, MI at Fairfield Inn & Suites Hotel with Full Hot & Cold Continental Breakfast included. Stops at Four Winds Casino and Firekeepers Casino in Battle Creek in both directions and a whopping \$100 in incentive. WOW! Please book early, this is an all-time customer favorite trip and rooms are limited! \$139 p/p. Please call 313-292-6300

Oct. 6: Chess Nuts, Drop-In Chess Play at the Roseville Public Library, 29777 Gratiot Ave., Saturday, Oct. 6 at 10 a.m. Love to play Chess and looking for a place to play or new people to challenge? One Saturday a month, we will have Chess sets out in the Michigan History Room for you to use. Bring a friend or meet a new opponent here! You may also bring your own set if you like. Please note: the Library will not be offering Chess tutorials at these events. For all ages, everyone is welcome. No registration is required. For more information, visit rosevillelibrary.org or call (586) 445-5407.

Oct. 6: Fall Fling In Northville! Shopping, Cider Mill, Lunch & Show At Genitti's Hole-in-the-wall. A day in Northville is always fun. First on the agenda is a visit to the cider mill where we will enjoy some apple cider and a donut. Next, we're off to Genitti's Hole-in-the-Wall for their famous seven-course Italian lunch, served family-style. Lunch includes Italian Wedding Soup, Pasta, Antipasto Salad, Baked Chicken, Italian Steak with Oven-Roasted Potatoes, Italian Sausage, and a Cannoli for Dessert. Beverages and Garlic Breadsticks also are included. After lunch we'll enjoy an interactive Murder Mystery in Genitti's theatre. Before heading home, there will time to visit some of Downtown Northville's unique shops. Depart at 9:30 a.m. Approximate return: 4 p.m. Cost is \$73. For more information, call L'Anse Creuse Community Education 586-783-6330.



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Motorcoach Tours

Cape Cod, Newport & Boston, Sept 30-Oct 6, 2018 - \$934. 4 nites on Cape & 2 nites enroute. Tour Biltmore & Rosecliffe in Newport, RI. Tour Plymouth with lobstering cruise. Tour Boston, Old North Church, Fanuil Hall & JFK Library. 6 brkfs & 3 dinners (1 is lobster or vegetarian or steak).

Soaring Eagle Casino, Mt. Pleasant for 'Ronnie Milsap', Nov 5 - \$49. Live performance with reserved seating. Casino incentives: \$20 play & \$5 food coupon.

Lancaster Show Trip-'Jesus' show: Nov 12-16, \$595. Plus 'Songs of the Silver Screen' show, 'Amish Experience' at FX theatre. Tour of Lancaster & Philadelphia. 4 breakfasts/4 dinners

Cornwell Dinner Theatre in Turkeyville and Marshall, Nov 28 - \$84. Matinee performance of 'Christmas Again' with turkey buffet lunch, time at gift Shop & Bakery. Narrated Tour of Marshal, see the Honolulu House, National Inn, Governor's Mansion & Capitol Hill School House (drive by's)

Detroit Churches, Dec 6 - \$55. Tour 4 downtown churches, including lunch at Historic Trinity Lutheran church. The Sweetest Heart of Mary Roman Catholic, Fort Street Presbyterian & St. John's Episcopal church. Christmas gift & 'goodie bag' to all.

2019 TOURS

Florida: Orlando & Cocoa Beach, Feb 23-March 3 - \$839. 4 nites Orlando area & 2 nites enroute each way. Adm. to Holy Land Experience, Exploration Tower, Gatorland, Bok Tower Gardens. Visit Cocoa Beach Pier, Florida's Natural Grove House, Davidson Citrus Candy Factory, Jimmy Carter Presidential Library/Museum, FLA Museum of Nat'l Hist. Ocmulgee Visitor Center. 8 brkf / 6 dinners.

Savannah, Jekyll & Simons Island & Beaufort, SC, April 7-13 - \$777. 3 days touring (including trolley & tram tours, live show at 'Savannah Theatre'. 6 breakfasts & 4 dinners

Washington, DC, April 26-30 - \$625. Tours of DC Memorials, Monuments, Mt. Vernon, Bible Museum, Arlington Cemetery, Smithsonian. 4 breakfasts, 4 dinners.

Belle Isle & Detroit Institute of Arts, April 28 - \$52. Narrated Isle tour with stops at Aquarium, Conservatory, Dossin Great Lakes Museum & lunch at the DIA.

More..... Cornwell Turkeyville, May 15, \$85; Biltmore Estate, May 10-9-24, \$579; Chicago in June & Nov; New York, Sept 5-11, \$793; Colorado Royal Gorge, Sept 21-29, \$949; Cape Cod, Concord, Boston, Oct 6-12, \$1ba; San Antonio/Padre Island, Oct 18-27, \$959; Toledo Erie Canal, Oct 3, \$70



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CASINO DAY TRIPS

*All trips to Canada require Passport, Passport Card, or Enhanced Drivers License

Caesars Windsor! This trip is practically **FREE!** Receive \$15 in casino incentive.

Buy any other trip and receive a Windsor trip for just \$5!

Depart: 11/13/18 OR 11/27/18 - \$15 p/p OR \$5 when you purchase any other trip!

NEW! Gateway Casino in Sarnia! Newly Renovated. Receive \$25 in slot.

Depart: Tues, September 25, 2018 for \$35 p/p - Proper ID needed to cross border.

Four Winds Casino Day Trip! Michigan's largest casino set in the tranquility of mother nature. This casino has it all with slot machines, table games, & more. Receive \$25 in casino incentives. Depart: Thurs, Sept. 27, 2018 for \$44 p/p

Gun Lake Casino! \$10 slot play & \$10 food. Depart: Mon, October 8, 2018 ... \$39 p/p

Sagaming Eagles Landing Casino! Up to \$25 in incentives.

Depart: Wed, October 17, 2018 ... \$39 p/p

Firekeepers Day Trip! \$20 in coin & \$5 in food. Depart: Sun, Oct 28 ... \$32 p/p

Soaring Eagle Day Trip w/ "Ronnie Milsap"! This is the last Soaring Eagle Bus Show. \$25 in Casino Incentive & a ticket to the show. Depart: Mon. Nov. 5, 2018 ... \$39 p/p

Casino Overnights and Sightseeing Tours

Fall Colors MI Princess! Boat cruise with lunch and visit to Soaring Eagle where you will receive \$20 in coin and \$5 in food. Depart: Thurs, September 20, 2018 ... \$84 p/p

Northern "4 Casino" Adventure! Visit the top casinos in Northern Michigan including Soaring Eagle, Kewadin (St. Ignace), Odawa, & Turtle Creek. Hotel stay at the beautiful all suites Mackinaw Beach & Bay Resort in Mackinaw City overlooking Lake Huron, with expanded continental breakfast! You will get a large casino package of up to \$112. Depart: Sun, September 23, 2018 \$129 p/p d.o

Kewadin Casino 3 Day! This trip is back by popular demand. Stay Two nights hotel right at Kewadin Casino hotel in Sault Ste Marie, with gaming stops at St. Ignace, Bay Mills, Hessel, and Soaring Eagle. Breakfast included every morning at hotel. Up to a whopping \$105 total in casino incentive, AND free drinks while gambling at Bay Mills. Depart: Tues, Oct 2 - Return: Thurs, Oct 3, 2018 for \$189 p/p d.o.

Four Winds // Firekeepers Combo! 1 night stay in New Buffalo, MI at area hotel with hot breakfast included. Stops at Four Winds & Firekeepers Casino's in both directions and a whopping \$100 in incentive. Depart: Sat, October 6, 2018 \$139 p/p d.o.

Niagara Falls Overnight(s)! Spend 1 night in Fallsview Hilton right next to Fallsview Casino! Time for gambling at Fallsview Casino, the newly renovated Casino Niagara in Canada, and Seneca Casino in Niagara Falls, NY. Receive \$45 in casino incentives. Passport, Passport Card, or Enhanced License is required.

Sun, October 14, 2018 for \$169 p/p d.o. Staying at Hilton Fallsview!

Murder Mystery Dinner Train! Be taken to Blissfield where you board a train for a 16 mile trip thru the countryside with the fall colors. Enjoy a delicious 3 course meal while actors perform a comical and interactive PG-13 murder mystery!

Depart: Fri, October 19, 2018..... \$99 p/p

BRAND NEW LIST OF TRIPS AVAILABLE NOW!

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MENTION THIS AD & RECEIVE \$5 OFF YOUR FIRST TRIP.

*LIMITED TIME ONLY. ONLY VALID FOR NEW CUSTOMERS. TERMS & CONDITIONS APPLY. PLEASE CALL FOR MORE DETAILS.

Island Resort & Casino U.P. 3-Day! Spend 2 breathtaking nights at the Island Resort in Harris, MI while in the Upper Peninsula. Experience God's Country as you see the beauty of Northern MI. Your package starts with a visit to Kewadin Casino in St. Ignace with stops at Manistique and Odawa. Receive up to \$125 in casino incentives and meal discounts for lunch and dinner! Depart: Sun, Oct. 22 2018 for \$189 p/p d.o.

Petoskey Casino Overnight! Enjoy the ultimate gaming experience with 1500 ticket-in-ticket out slots, gaming tables, including a poker room and over 100 plasma screen televisions. 1 night at the 4 Star Holiday Inn Express by the Casino with Breakfast & Complimentary Limousine & Bus shuttle service. Gaming stops at Soaring Eagle Casino in each direction. A hefty casino package up to \$120 in casino incentives based on points earned. Depart: Sat, November 3, 2018 for \$139 p/p d.o.

Mountaineer w/ The Rivers Casino 3-Day! 2 nights at the Grande Hotel attached to Mountaineer Casino in Chester, WV. Gambling visit to Wheeling Island Racetrack with stops at The Rivers Casino in Pittsburgh, PA and Horseshoe Casino. Receive \$120 in total casino incentives plus luggage handling included. Depart: Mon, Nov 5, 2018 - Return: Wed, Nov 7, 2018 \$189 p/p d.o.

St. Pete Beach - 18 Day Winter Getaway! Get out of the Michigan cold and join us in Sunny Florida. Hotel stay located right on the beautiful sandy beaches of St. Pete Beach, the Dolphin Beach Resort is the perfect destination for your winter getaway. If you somehow tire of the beach, you're just a short distance from dining in fabulous restaurants and browsing unique shops. Voted Trip Advisor's No.#3 Beach in the U.S. in 2017, based on millions of reviews from travelers around the world: when you visit this magical expanse of sand, you'll understand why. Included are 2 hotel stays en-route in each direction, 4 breakfasts, and a load of free excursions, including but not limited to Red Barn Flea Market, John's Pass, Georgia Aquarium, Tour of Savannah, Tarpon Springs Sponge Docks, transportation for shopping, Hard Rock Casino visit, Derby Lane Greyhound Racetrack, and much more. Please call for more details.

Depart: Sun, January 27, 2019 - Return: Thurs, February 14, 2019 for Prices as low as \$2,099 p/p d.o. for an 18 Day Trip!

Please call for a complete listing of our trips and departure locations! 313-292-6300

BIG DADDY TOURS

SPRIT OF CHICAGO

Only 4 seats left! Tuesday - Thurs
Sept. 18-20th 2018

Hosted By Big Daddy Tours

Your Trip Includes:

- Two nights at the Doubletree Guest Suites in Alsip/Chicago Illinois
- Nighttime Dinner & Show at Tommy Gunn's Theatre downtown Chicago
- Shopping at Chicago's famous Miracle Mile & Navy Pier
- Full Breakfast each day at The Doubletree Hotel Conference Center
- Elegant Luncheon Cruise aboard The Odyssey at Navy Pier
- Enjoy a buffet lunch at Blue Chip Casino on way over & some gaming fun
- Roundtrip luxury bus transportation & escort for your trip
- Stop at Firekeepers on way home & receive \$20 free slot & \$5 food

\$619 Single pp \$459 Double pp

DETROIT THEN & NOW WEDS, MAY 21, 2019

Explore the latest & greatest of Detroit's Downtown, New Center, Midtown, Mexican Town, Belle Isle & the Riverfront.

Trip Includes:

- Guided Knowledgeable Tour
- Lunch at Detroit Yacht Club
- Gaming Time at Greektown Casino
- \$20 Play Per Person from Casino
- Transportation \$69 per person

BIG DADDY'S CHRISTMAS PARTY! SUN, DEC 2, 2018 - 2PM - 7PM Entertainment by Big Daddy Lackowski & the La Dee Das

Enjoy the day bringing back memories from the year, a full-course dinner with beer & pop & the sharing of the Oplatki!
\$30 per person

SUMMER SPECTACULAR FINGER LAKES & SENECA NY JULY 9-11, 2019



- 2 Nights 3 days of Fabulous Beauty in New York's most peaceful region!
- Deluxe Accommodations at Del Lago Resort & Casino in Waterloo, NY
- Includes Lunch & Cruise of Seneca Lake, Stop at the Finger Lakes famous winery, 2 dinners, 2 breakfasts, round trip baggage handling, transportation plus receive \$60 in free play per person.

\$589 pp/double occupancy

Niagara Falls Escape Mon-Weds, Oct 29-31, 2018

Your Trip Includes:

- 2 Nights at Upscale 4-Star Hilton Fallsview Hotel
- 2 Breakfasts at the Hilton
- Roundtrip Luxury Bus Transportation Fully Escorted
- Niagara's Best Location & Next Door to Fallsview Casino
- \$25 Pre-Load at Seneca Niagara Casino & Resort
- Imax 3D Movie / Imax Theatre
- Shopping & Free Time in Niagara Falls
- Special Visit to Niagara on the Lake on the Way Home.

\$479 Single pp \$349 Double pp

WAIT LIST ONLY!

Mackinac Island Excursion!

Grand Experience Celebration
Monday-Thursday October 8-11

3 Nights, Afternoon Tea/ Cookies/Farewall Dinner/ Transportation & More!

\$1,132 Single \$855 Double

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Sun-Sat, October 6-12, 2019

Premium Lodgings:

- Day 1:** Stay at Mount Airy Casino & Resort, Mt Pocono, PA
Includes \$30 Casino Slot Play, Dinner & Breakfast
- Day 2:** Stay at Foxwoods Resort & Casino, Mashantucket, CT
Includes \$10 Casino Slot Play, Dinner & Breakfast
- Day 3-5:** Stay at Chatham Bars Inn Resort & Spa, MA
Includes Full Continental Breakfast each Morning
- Day 6:** Stay at del Lago Resort & Casino, Waterloo, NY
Includes \$30 Casino Slot Play, Dinner & Breakfast
- 4 Days of Fascinating Tours led by Professional Local Tour Guides:**
Boston & Cambridge w/Concord & Lexington: Old Boston, George Washington's home travel Paul Revere's route, homes of Walden Pond.

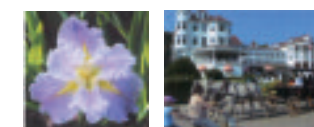
Martha's Vineyard: Island w/white sand beaches, lighthouses, gorgeous bluffs, old fashioned ice cream parlors, America's oldest Carousel, villages of Chappaquidick and Oak Bluffs

Newport, Rhode Island: St. Mary's Church where John F. Kennedy married Jacqueline, film site of the original "Great Gatsby", Vanderbilt mansions, scenic Ocean Drive, Bannister's wharf.

Plymouth & Cape: Plymouth colonist sites, the beauty & bridges of Cape Cod
Includes New England Buffet at Concord's Colonial Inn & Lunch on Martha's Vineyard
\$2449 Single \$1749 Double

MACKINAC ISLAND LILAC FESTIVAL

Mon-Wed, June 10-12, 2019



Your Trip Includes:

- 1 Night Stay at Lilac Tree Hotel OR The Chippewa Waterfront Suites (Your Choice)
- 1 Gala Buffet Luncheon at Grand Hotel / 2 Full Breakfasts
- 1 Night at The Turtle Creek Casino & Resort Traverse City & \$30 Slot Play PP.
- Carriage Tour on the Island
- Round Trip Ferry
- Free Time in Mackinac City for Shopping
- Luxury Bus Travel w/Video Entertainment
- Baggage Handling at the Ferry & Hotel

\$589 Single pp \$469 Double pp

FIREKEEPERS CASINO - BATTLE CREEK

DAY TRIP

Sept 26, 2018 • Nov 14, 2018
Dec 11, 2018

Your Trip Includes:

- Your Trip Includes:
 - \$20 Free Play from Casino
 - \$5 towards Dining, Slot Play or Gift Shop from Casino
 - Luxury Bus Travel
- Hurry & book your trip. The \$25 from Casino offsets the \$30 cost for the trip!** **\$35 pp**



Mon - Tues, October 22-23, 2018
\$65 in Casino Credit!

Your Trip Includes:

- Receive \$25 Four Winds
 - Receive \$40 Firekeepers
 - Overnight Stay at the Fabulous Four Winds Casino/Resort in New Buffalo, Michigan.
 - \$20 Food Credit
 - Stops at Firekeepers Both Ways
 - Luxury Bus Transportation with Video Entertainment
- \$254 Single pp \$179 Double pp**

ODAWA

Only 4 seats left!

Annual Fall Color Tour to Petoskey!

Sun-Tues, Oct 14-16, 2018

Trip Includes Luxury Bus Travel with:

- Full Breakfast at Krysiak's in Bay City & Not Continentals at Hotel
- \$10 Pre-Load & \$10 Additional Earned Soaring Eagle Plus \$5 Food
- \$45 Slot Pre-Load At Odawa Casino Petoskey (pkgs subject to change)
- 2 Overnight Stay at Beautiful Holiday Inn Express Petoskey, MI
- Shopping & Touring Time Downtown Petoskey & Frankenmuth, MI!!
- Special Visit to the Killwin's Chocolate Factory!!

\$369 Single pp \$249 Double pp

PINK SHELL BEACH RESORT & SPA

13th Anniversary Fun in the Sun Special!
January 29 - February 12, 2019

Pink Shell sets the four star standard of EXCELLENCE on Florida's glorious Gulf Coast. Located on Estero Island on Fort Myers Beach!



YOUR TRIP INCLUDES:

- 14 Nights Luxurious Beach-View Accommodations
- Round Trip Air Travel between Detroit & Florida
- Transportation to & from Airports
- Welcome Dinner & Farewell Dinner / 3 Breakfasts pp



AMENITIES & RECREATION INCLUDE:

- Full Kitchen/Washer Dryer/Enclosed Lanai/ Soaking Bathtub/Walk-In Showers & Separate Living & Dining Areas.
- Free Internet Access & Cable TV/HBO/Phone
- Heated Tropical Lagoon Pools with Waterfall
- Fitness Center & Safety Boxes in Rooms

2 Bdrm Villa Sleeps up to 8
\$4,199 Single \$2,599 Double

HISTORICAL CHURCHES OF DETROIT

WAIT LIST ONLY! Tuesday, December 4, 2018

Your Day Includes:

- Tour St. Charles Borromeo Capuchin led Roman Catholic Church
- Enjoy a fabulous lunch in between church visits
- Visit Detroit's registered historical 1840's Mariner Church of Detroit
- Visit Historic Trinity Lutheran Church, a national historic sight with majestic structure build in 1931
- Tour of Saint John St. Luke United Church of Christ
- Luxury Bus Travel & a wealth of knowledge offered from our step on our guide. **\$62 pp**

THE ARK ENCOUNTER Williamstown, Kentucky Tues-Thurs, May 14-16, 2019

Features a Full-Size Noah's Ark built according to the dimensions given in the Bible. Spanning 510 ft long, 85 ft wide & 51 ft high, this modern engineering marvel amazes young & old.

Trip Includes:

- 2 Nights Stay at the Belterra Casino Resort Florence Indiana
- FREE \$10 from the Casino in Slot Play
- 2 Full Breakfast & 2 Dinners at Belterra
- Admissions & Visits to The Ark Encounter & Creation Museum
- Luxury Bus Transportation & Fully Escorted

\$459 Single \$359 Double

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