

October 2018

# Vitality

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

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after retirement

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# VITALITY

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**On the cover:** Fun and adventure are on the horizon for senior travelers.

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## SOCIAL &amp; WELL-BEING

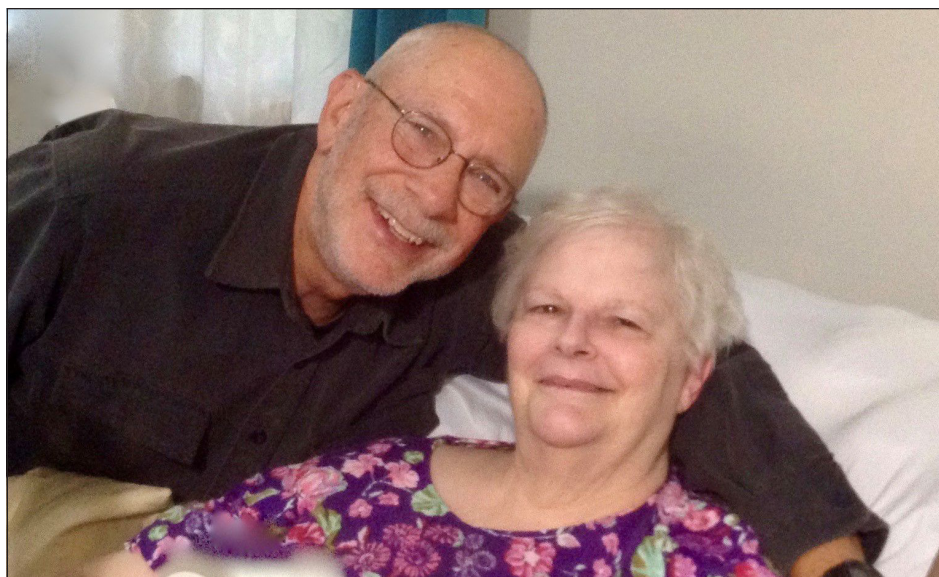


PHOTO SUBMITTED BY BOB AND MARCIA SWARTZ

Waterford resident Bob Swartz is now a full-time caregiver for his wife Marcia, who was diagnosed with Multiple Sclerosis in 2001.

## Learn about resources for family caregivers at free expo

**By Debra Kaszubski**  
For Digital First Media

At age 55, Waterford resident Bob Swartz was just shy of retirement when his wife Marcia was diagnosed with Multiple Sclerosis (MS) in 2001. As the disease and time progressed, the MS has left Marcia almost completely disabled. Bob, now 71, is Marcia's full-time caregiver. "This is not what we were expecting our retirement years to be like," he said.

The couple gets some support from the Area Agency on Aging's 1-B's Community Living Program. An aide provided by the program comes twice a week to help, giving Bob respite time for himself. Bob also found help at the agency's Solutions for Family Caregivers Expo in the past. "Resources can be scattered and it can be hard to know where to get help," Bob said. "The expo has helped point me in the right direction."

The Solutions for Family Caregivers event, scheduled for Oct. 13 from 9 a.m. to 2 p.m. at the Suburban Collection Showplace in Novi, features 12 educational sessions on topics important to caregivers. Some topics include legal issues, battling stress, preventing senior bullying, and caring for someone with dementia.

An exhibit hall where attendees can visit with 100 senior-focused companies and nonprofit organizations is also on the schedule. "Ask the Expert," is an area where attendees can meet with resource specialists from the Area Agency on Aging 1-B, a nonprofit that serves 700,000 Michigan residents ages 60 and older. They'll have answers for questions about housing, long-term care, transportation, Medicare and Medicaid and more.

"Being a family caregiver is difficult," said Area Agency on Aging 1-B CEO and President Michael Kar-

son. "We find that many caregivers are struggling and don't know where they can turn for help. This event helps them connect with the people, organizations and programs that can help them."

The free event may also provide caregivers with options that they may not have heard of in the past, said Kathleen Yanik, Communications Manager with the Area Agency on Aging 1-B. "Many caregivers don't know what kind of help is out there. They don't know what organizations to turn to for help; or they don't know what kind of services are being offered. This event gives them an overview and points them in the right direction."

More information on the Area Agency on Aging 1-B's 2018 Solutions for Family Caregivers Expo can be found at [www.michigan-caregiverexpo.com](http://www.michigan-caregiverexpo.com) or by calling the AAA 1-B at 800-852-7795.

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## SOCIAL &amp; WELL-BEING

# Unique crafts for sale at Nov. 3 Artisan Market at Rochester OPC

Shop unique and trendy hand-crafted items at the Artisan Market on Nov. 3 from 9 a.m. to 4 p.m. at the Rochester Older Persons Commission, 650 Leticia Dr. Admission is \$1.

There will be over 75 vendors selling a variety of art and crafts, including: custom jewelry, hand-thrown pottery, artisan cards, Christmas decor, fused glass, mosaic tiles, paintings, prints, and more.

Artisan Tom Wencel, who has sold hand-made jewelry at the market for the last seven years, said this is more than just a craft sale.

"I enjoy sharing the story of the stones and how I've created the pieces I'm selling," he said.

Patty Dow, another artist, said that the market is a platform for her to exhibit her pieces and share samples of work that can be customized and commissioned even a day after the sale.

All funds raised from the \$1 entry fee will benefit the Arts and Enrichment Department at the OPC, which helps older adults discover their hidden creative talents.

For more information visit the OPC website, [www.opcseniorcenter.org](http://www.opcseniorcenter.org) or call 248-656-1403 ext. 0.

—Debra Kaszubski for Digital First Media

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## CAREER &amp; EDUCATION

# More retirees opting for second career as caregivers

## Employment opportunities booming in rewarding field

By Debra Kaszubski  
For Digital First Media

When 69-year-old Barbara Pelish of Macomb Township stopped working a few years ago, she discovered retirement wasn't that exciting. "I said I couldn't do it; it was just too boring," she said. "You can only watch TV, clean your house and play Candy Crush for so long."

Pelish applied to become a caregiver at Home Instead Senior Care after hearing of the need for workers. She's worked there for two years,

and finds the job fulfilling, she said.

Pelish and others like her who are taking on jobs as caregivers are filling a critical need. Some 117 million Americans are expected to need caregiving assistance by 2020, according to the Caregiving Innovations Frontiers study, conducted by AARP and Parks Associates. Yet the actual number of caregivers is only expected to reach 50 million (45 million unpaid, 5 million paid) by that time.

Home Instead has developed a program geared for older workers called "Un-retire Yourself," which touts the benefits of working a part-time job in retirement.

Stephanie Aldridge, a home care consultant at Home Instead Senior Care in Shelby Township, will

lead educational seminars on the advantages of working later in life on Jan. 9 at the Clinton Township Senior Center and Jan. 31 at the Sterling Heights Public Library.

"We are encouraging people who are retired, who are able-bodied, who have a sharp mind to get back into the workforce or to volunteer," she said. "Studies have shown that people who work live longer lives."

Aside from the added income, a job in retirement can bring satisfaction, a sense of purpose and a way to both learn and share knowledge with the next generation.

Caregivers at Home Instead should be able to lift 25 pounds, have a driver's license, and a willingness to work with people in need of

care. On-the-job training is provided to workers.

Pelish works five days a week, usually 8 a.m. to 1 p.m., in the home of an 89-year-old Shelby Township woman. She does what many caregivers typically do in the day: helps with the shower, cleans the house, cooks, and drives to appointments. But she also beads necklaces, works on scrapbooks and stitching, and has even attended family functions. She listens to many stories, and has become a trusted friend to her client. "She calls me her daughter," she said. "I don't correct her, which maybe I should, but that's the kind of bond we have."

For information on caregiving careers at Home Instead, visit their website at [www.homeinstead.com](http://www.homeinstead.com).



PHOTO BY DEBRA KASZUBSKI — FOR DIGITAL FIRST MEDIA  
Barbara Pelish, 69, of Macomb Township, chose a second career as a caregiver after her retirement.

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## CAREER & EDUCATION

# Longtime Detroit Lions player Lomas Brown talks life after retirement

By **Debra Kaszubski**  
For Digital First Media

Former Detroit Lions offensive tackle Lomas Brown played 18 seasons with the NFL — including 12 in Detroit — before retiring in 2002 after a Super Bowl win with the Tampa Bay Buccaneers.

After he retired, Brown, 55, took a job as an ESPN analyst and broadcaster. He loved the gig, but after eight years in front of the camera, he was suddenly let go. That departure forced Brown to reinvent himself, and since then he has worked as an entrepreneur, mentor and philanthropist. Earlier this year he was named color analyst for the Detroit Lions radio broadcasts on WJR.

The former NFL All-Pro spoke to a packed house at the Rochester Older Persons Commission on Sept. 19 about his time before, during and after football, and also about his second act in life. Former Lions teammates Tim Walton, Maurice Harvey, and Luther Blue were there as well.

Brown offered advice to others on living out their fourth quarters, including setting goals, being open minded to new challenges, and surrounding yourself with successful people.

He also answered about a dozen questions ranging from how much food he eats (he's 6-foot-4 and 282



PHOTO BY DEBRA KASZUBSKI — FOR DIGITAL FIRST MEDIA

Lomas Brown said he was forced to reinvent himself after his long career with the NFL.

pounds), to concussions and the health consequences of playing football. He named his favorite coaches (Wayne Fontes and Jon Gruden), and also answered a question about his opinion on the Colin Kaepernick firestorm. He said he thought Kaepernick's narrative was hijacked and the backlash has created a mess for the NFL.

Brown, a Miami native, said he was forced by his high school principal to play football. A trombone player, Brown had no intention of taking the field. But the school's principal saw Brown's athletic potential and strongly encouraged him to join the varsity team. Brown used this lesson as an example of why

**BROWN » PAGE 9**



# Brown

FROM PAGE 8

it's important to be open to new challenges at any time in life. "You have to be open to new things because you just never know," he said. "I thought the idea of playing football sounded crazy at the time, but that decision changed my life."

Brown accepted an athletic scholarship to attend the University of Florida after high school. He was team captain and started in 34 games. He was later inducted into the University of Florida Athletic Hall of Fame.

After college, he was drafted in the first round (sixth pick overall) in the 1985 NFL Draft by the Lions. He played in Detroit for 12 years, then went on to play with the Arizona Cardinals, the Cleveland Browns, the New York Giants and the Tampa Bay Buccaneers. He was on the team when they won the Super Bowl. Brown played in 263

games in his long football career. But after the NFL and ESPN, Brown, 55, said he felt lost. He had no choice but to reinvent himself. "If you want to reinvent yourself at any age at any time, you can do it," he said.

Goal setting is important as well, but keep in mind the journey to the goal is just as important, he added. Even if you don't make it all the way to the top or all the way to your goal, you're going to have the satisfaction of knowing that you tried, he said.

"We never got to the Super Bowl with the Lions, but we still bleed Honolulu Blue and Silver. We appreciate the journey. It was hard at times, but when I look back, I appreciate it."

He said he hoped he inspired other older adults who may be thinking of reinventing themselves later in life. "Don't let anybody tell you what you can't do. You're never too old to do something new. If it's your goal, and it's something you want to accomplish, don't let anyone stop you," he said.



PHOTO BY DEBRA KASZUBSKI — FOR DIGITAL FIRST MEDIA

Lomas Brown answered several questions during his session, and also posed for photos with his fans Arnie Braver of Troy and Anna Romund of Rochester.

**"If you want to reinvent yourself at any age at any time, you can do it."**

— Lomas Brown, retired professional football player



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## CIVIC DUTY

# Clerks offer advice to make Election Day easier for older voters

By Debra Kaszubski  
For Digital First Media

Millions of voters across the country will head to the polls on Nov. 6 to cast their ballot in the midterm elections, but for some older Americans, waiting in long lines to vote or even getting to their precinct at all can

be a challenge.

Additionally, voters this November will be faced with a larger ballot to consider, as straight-party voting was eliminated from ballots this fall. Anyone who is able to vote can — and should — get to the polls, however, for those with mobility issues, Elec-

tion Day may mean longer waits or more time standing at the voting booth.

“I’m not predicting that we will have lines, but it will take longer now,” said Stanley Grot, Shelby Township Clerk. “Statistically it will take an additional 3-5 minutes to vote the ballot.”

Absentee voting is prob-

ably the easiest option for those who can’t drive, walk or stand for an extended period of time. If a voter is 60 or older, they qualify for an absentee ballot.

Voters can also request to be placed on the Permanent Absentee Voter List. This means that they will automatically be sent an ap-

plication for an absentee voter ballot where they must select a reason for qualification, and then return the application to the city clerk’s office. Once completed, city clerks will issue a ballot.

However, even when offered absentee ballots, many older Americans pre-

fer voting in person. Many feel pride in showing up at the polls.

If transportation is an issue, consider riding to the polls with a neighbor, or, if it’s available, look into public transportation options. In Rochester Hills, seniors may use the transportation

**VOTING » PAGE 14**



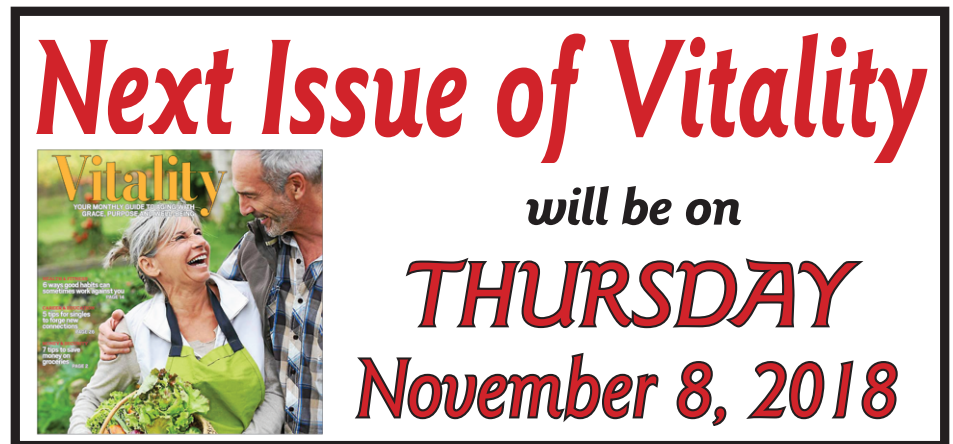
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## HEALTH &amp; FITNESS

# Resist the candy dish with these healthy Halloween alternatives

By Debra Kaszubski  
For Digital First Media

It's hard to avoid candy dishes around Halloween. They're near the front door, on your desk at work, in the reception area of the auto repair place. Basically, Halloween candy is everywhere.

"Our goal is to be mindful of what we're eating and to watch our portion size," said Erin Dolinski, a Registered Dietician with Beaumont Health in Royal Oak. "We don't want to deprive ourselves, but we also don't want to over do it."

The trick to enjoying Halloween treats is to keep an eye on how much sugar you're taking in throughout the day. The American Heart Association recommends women consume no more than 25 grams of added sugar a day, while men should take in less than 36. "To give you an example of what that means, three pieces of Snickers minis contain 13 grams of added sugar," Dolinski said.

Still, it's hard to say "no" when candy is ubiquitous. With a little extra effort, you don't have to starve yourself of Halloween treats this season. Try these healthier substitutes for some Halloween staples:

▪ Halloween Staple: Almond Joy

Replace with: Your own chocolate-covered almonds using dark chocolate, which is a healthier alternative Dolinski said.

▪ Halloween Staple: Skittles  
Replace with: Frozen grapes. Some satisfying fruity taste, with way more health benefits.

▪ Halloween Staple: Caramel or candied apples

Replace with: Dipping apple slices in honey, peanut butter or almond butter

▪ Halloween Staple: Hershey's Bars, M&M's



PHOTO COURTESY OF FLICKR

Replace with: A high-quality dark chocolate bar. Good quality dark chocolate is full of health-promoting antioxidants. Choose organic to eliminate pesticide worries and as high cocoa percentage as your taste buds tolerate.

## Healthy Halloween Recipe

### FROZEN GHOSTLY BANANAS

Prep time: 10 minutes

Serves: 8

Serving size: ½ banana

Ingredients:

4 firm ripe bananas

2 - 6 ounce nonfat plain Greek yogurt

¼ cup of melted dark chocolate chips

Directions:

1. Cover cookie sheet with waxed paper.

2. Peel bananas and then cut bananas crosswise in half.

3. Roll the tip of the bananas



DIGITAL FIRST MEDIA FILE PHOTO

into the yogurt.

4. Place on cookie sheet.

5. Freeze bananas for about an hour or until firm.

6. Once frozen, decorate the frozen banana by making a ghost face with the melted dark chocolate chips, using a toothpick can help to decorate.

7. Place back into the freezer until the chocolate has frozen

as well.

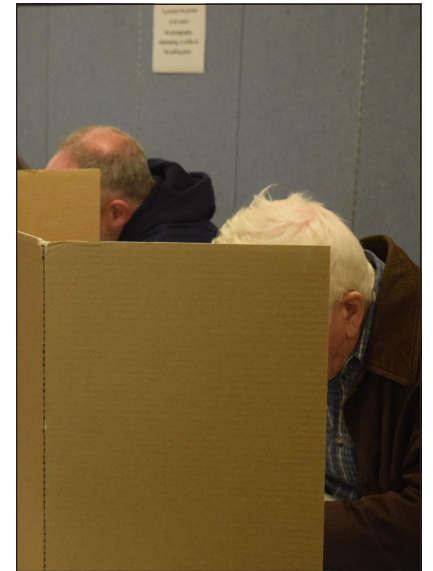
8. Wrap each banana in plastic wrap or aluminum foil.

9. Store in freezer until ready to serve.

10. Serve frozen.

Recipe adapted from: [www.azhealthzone.org](http://www.azhealthzone.org)

*Next Avenue contributed to this report.*



DIGITAL FIRST MEDIA FILE PHOTO

## Voting

FROM PAGE 12

system at the Older Persons Commission to get to their precinct.

"Our staff also visits all of the senior living facilities in the city to register residents to vote, and will pick up ballots from the senior living facilities if requested to do so," said Tina Barton, Rochester Hills City Clerk.

Most precincts have privacy booths that are handicap accessible, and most locations offer tables and chairs for voters to sit down if needed.

A 2006 survey (the most recent available) by the Brennan Center found that while 11 percent of voters overall lacked current photo IDs, 18 percent of older voters lacked them — amounting to 6 million voters at that time. One reason: Many older voters either no longer drive and their licenses have expired or they never drove. Although many poll workers prefer picture IDs (even expired), for many communities, a signed affidavit is all you need to get a ballot.

To make voting easier, both Barton and Grot suggest checking out the ballot in advance. Most clerks have printed ballots that voters can look at, or find the ballots online by precinct. Grot suggests researching the candidates in advance to make sure you're making your best choice.

"Your vote is your voice. Voting is your superpower. Voting can bring about change and reward success. When we silence ourselves by not voting, we allow someone else's voice to become even louder," Barton said.

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## MONEY &amp; SECURITY

# Does a higher selling price mean higher property taxes?

## Market Update

August's update for Macomb County and Oakland County's housing market is a continuation of what we have seen for many years now: inventory way down and prices up. August's median sales prices continued an upward trend. In Macomb County prices were up by more than 3 percent and Oakland County prices were up by almost 8 percent.

Looking at the 5 Year Comparison of the Median sales price for the month of August in 2013 versus 2018 overall Macomb County's prices have risen 41 percent and Oakland County's prices have risen 39 percent; quite a comeback!

August's residential home/condo on market inventory continued to drop. Macomb County's on market inventory fell by almost 18 percent and

Oakland County's on market inventory fell by 14 percent.

The strong demand for houses and condos continues to be constrained by the low inventory. Average days on market have stayed about the same. Macomb County's average days on market was 26 days and Oakland County's average days on market was 26 days as well.

Many properties are selling the same day that they are put on the market with multiple offers. (All comparisons are month to month, year to year.)

**Q**: I am getting my parents' house ready to sell. Both of my parents are deceased. Do I have to disclose that my mother died in the house?

**A**: This is a question that is asked often. What you are technically asking is if this is considered a stigmatized property? The National Association of Realtors defines a stigmatized property as a property that

has been psychologically impacted by an event which occurred or was suspected to have occurred on the property, such event being one that has no physical impact of any kind. Included in this definition are murder scenes, sites of suicides, deaths and infectious disease related illnesses. While some states have enacted laws governing these issues, to the best of my knowledge, Michigan has not. According to the Seller Disclosure Act and common law of Michigan, a seller of residential real property has no duty to disclose non-physical defects associated with a property. As always, I suggest you contact an attorney regarding these matters.

**Q**: According to your market update each month with the selling prices going up so much this past year does this mean that my property taxes are going to take a big jump next year? I have lived in my current home for 25 years.

**A**: Good question and No because of Proposal A. Proposal A of 1994 amended the Michigan Constitution to provide that beginning in calendar year 1995 Michigan property taxes are levied on taxable value, not SEV. Proposal A provided that the taxable value of a residence or business cannot increase in any one year by more than 5 percent or the Consumer Price Index (CPI) (Federally published rate of inflation), whichever is less (excluding the value of new constructions and additions). 2017's U.S. Consumer Price Index was 2.5 percent. Transfers of ownership will uncap the taxable value which could increase the property taxes for the new owner substantially.

*Steve Meyers is a Realtor at RE/MAX Metropolitan in Shelby Twp. and is 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*



**Steve Meyers**  
Columnist



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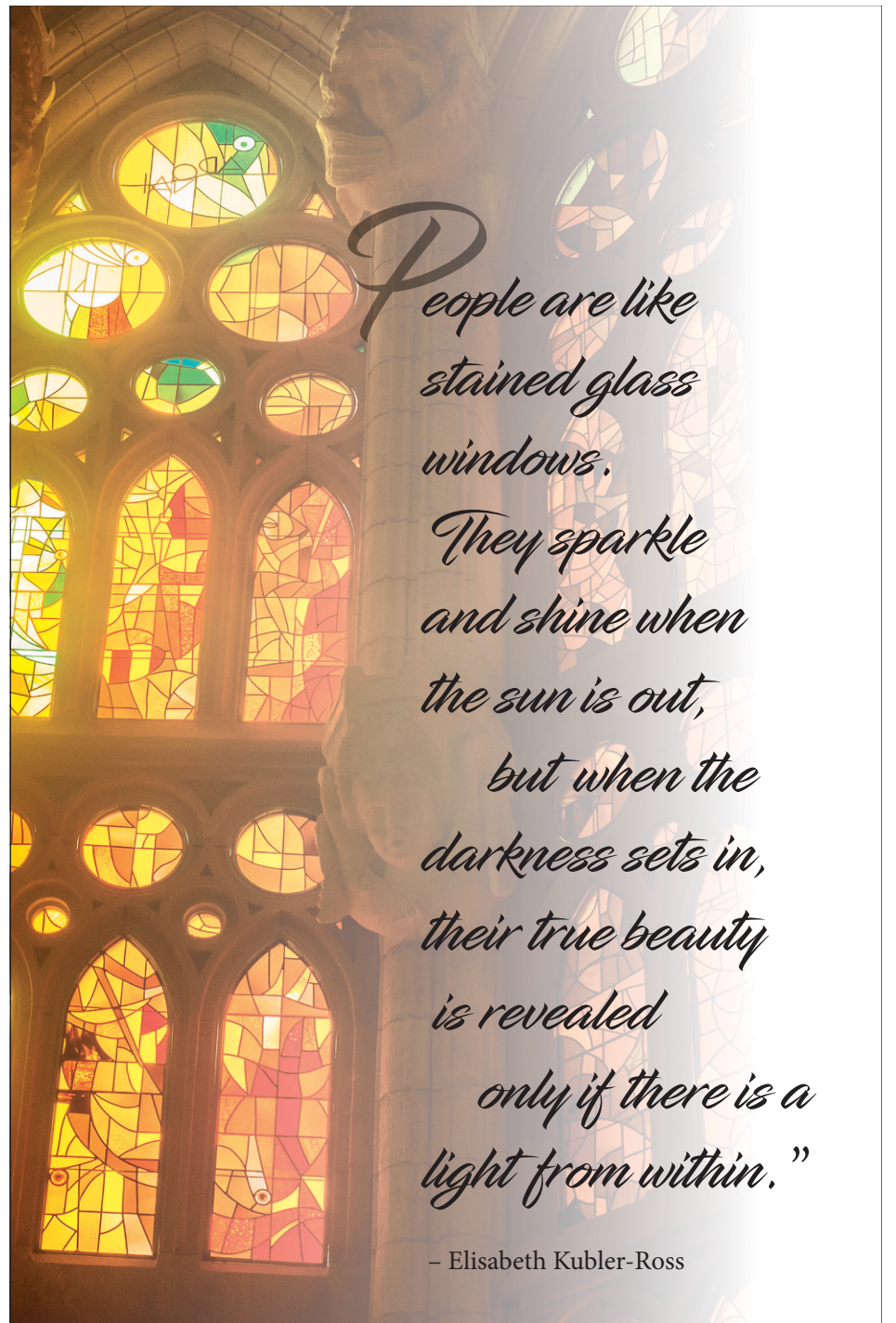
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## SOCIAL &amp; WELL-BEING

# ON THE ROAD TO FUN, ADVENTURE

## Wanderlust seniors see the world through local travel programs

By Debra Kaszubski  
For Digital First Media

Beverly Parker, 78, of Sterling Heights has recently visited a horse rescue farm, a historical shopping village, and several Michigan theaters. She takes an average of two trips a month, and has traveled all over the state through the Madison Heights Active Adult Center.

"I used to think I didn't want to travel with seniors, but this is a very active group. We've gone to so many different places and it's always so much fun," Parker said.

For some people, travel conjures up negative images: Security, restrictions, huge airports with long lines, and packed planes. Although the journey may not always be as exciting as the destination, there are several local travel programs — most through local senior centers — that help older adults see the world with ease.

The travel program in Madison Heights through their Active Adult Center is a popular option because the seniors use the city-owned buses for their local trips. Other travel programs cost \$25 to \$50 more per person because they charter a bus to get around. They've visited a huge variety of Michigan destinations including theaters in Detroit, Rochester, Chelsea; numerous casinos; museums; gardens; wineries and more.

The Madison Heights-based travel program is open to anyone (not just residents of the city) age 50 and older. Jennifer Cowan, Active Adult Center supervisor, takes suggestions from seniors on places they like to visit.

In addition to local trips (they just came back from Frankenmuth) the seniors have visited several faraway destinations, including Alaska, Iceland, China and Italy. The extended travel groups are organized by outside travel companies.

"There's something for everybody," Cowan said. "There's every-

thing from the big extended trips to overnight trips that cost just a couple hundred dollars."

Their next big trip is to Spain on Nov. 1-11, and they're also visiting California on Feb. 22-28. For information on any trip through the Madison Heights Active Adult Center, visit their website at [madison-heights.org](http://madison-heights.org).

The benefits of travel are numerous, according to most experts. Older adults who travel are healthier, happier, and typically have less stress. They make more memories, and have great stories to share about the places they've visited.

In Rochester, OPC Leisure Travel is another travel program that's open to anyone older than 50. Their trips to the Detroit Symphony Orchestra are one of the more popular, but local history tours of places such as the Detroit Public Library, the Jackson Prison, and the Yankee Air Museum attract large numbers as well. On average, they will host 35-45 people on one of their day trips.

In addition to local destinations, the OPC Leisure Travel has visited several international destinations, including Antarctica. They're hosting a few holiday-themed trips soon, including stops at the Royal Park Hotel in Rochester for a Christmas luncheon, and a holiday show at the Fox Theater. Extended trips to Philadelphia in March and Ireland and Scotland Sept. 29-Oct. 12, 2019 are also planned.

"We know that today's seniors not only want to learn about new things, they want to experience new things," said Linda Froeber, OPC Leisure Travel Coordinator. "It is our goal to offer something for everyone; cultural, social, intellectual and spiritual. If you are over 50 and you have a sense of adventure, we know we have a trip for you."

For more information on OPC Leisure Travel, visit [opcsenior-center.org](http://opcsenior-center.org).



The Madison Heights Active Adult Center recently took a group of seniors on a trip to Frankenmuth.

PHOTOS COURTESY OF JENNIFER COWAN / MADISON HEIGHTS ACTIVE ADULT CENTER

**“There’s something for everybody. There’s everything from the big extended trips to overnight trips that cost just a couple hundred dollars.”** — Jennifer Cowan, supervisor, Madison Heights Active Adult Center



PHOTO COURTESY OF JENNIFER COWAN / MADISON HEIGHTS SENIOR CENTER  
The Madison Heights Senior Center took a group to Erwin Orchards in South Lyon for some fall fun.



PHOTO COURTESY OF JENNIFER COWAN / MADISON HEIGHTS ACTIVE ADULT CENTER



PHOTO COURTESY OF OPC LEISURE TRAVEL

A group of seniors on an OPC Travel trip to Venice.

## SOCIAL &amp; WELL-BEING

# Modifications can remove the obstacles to aging in place

By **Brenda Richardson**

Special to *The Washington Post*

Rebecka Snell, 65, says she knew that if she and her husband Vic Labson were to continue living in their 1960s ranch home in Lakewood, Colorado, improvements would have to be made to create a safer and more enjoyable space.

Moving the washer and dryer from the walkout basement to the main level was high on her wish list.

“It was not just going up and down stairs; it was carrying laundry baskets up and down the stairs,” Snell said.

She consulted with Barbara Barton, a master kitchen and bath designer and certified Living In Place professional in Littleton, Colorado, who laid out a plan to provide a suitable and comfortable space.

To accommodate Snell, “we included the stackable washer and dryer hidden behind cabinet doors on the main level,” Barton said. “Then, we knew we needed to add better railings on the stairs going down to the basement. And for the family room, there was just one rail, and we added a second.”

For many older adults, there’s no place like their own home. The problem is that most of the nation’s housing is not designed to accommodate physical and cognitive challenges that come with aging.

Steep stairways, narrow hallways and other structural barriers can make an older home feel like an indoor obstacle course. A few universal design modifications can go a long way in helping residents of all ages live safely and comfortably in their homes.

Here are some home improvement ideas that might allow you to comfortably re-



PHOTOS BY NICK COTE — FOR THE WASHINGTON POST

Snell installed a walk-in bathtub with grab bars in her bathroom.

main in your home rather than having to move elsewhere as you get older:

- Invest in smart-home products. Technology is a game-changer for remaining independent in your home and staying connected with others, says Erik Listou, co-founder of the Denver-based Living In Place Institute, which trains professionals in the housing and medical fields on accessibility and safety in the home. Sensors can keep a virtual eye on you and your home to improve comfort, security and energy efficiency. As you move around your home, the devices can report back to a caretaker or a loved one about your daily routine.

Voice-controlled personal assistant devices give you the ability to turn on or off household items such as lights, a TV or a thermostat. Moreover, with a push of a button, you can control connected-home systems around the house, including sprinklers, windows and locks.

- Fall-proof your home. The National Institute on Aging reports that six out of every 10 falls happen at home. By making a few modifications, you can increase your safety and comfort.

For starters, install handrails on both sides of a stairway to prevent nasty tumbles, being sure they extend beyond the top and bottom of stairs.

Modifying the front entryway so the surface from the exterior to the interior is level will reduce the risk of falling and make the transition from the outside to the inside easier.

“If the house has front steps, add a handrail on each side,” Listou said, noting that, ideally, you would reconfigure the entryway to have a sloping walkway rather than steps.

A door overhang at the main entrance can shield you from the elements and reduce the risk of slipping during inclement weather.

Eliminate slipping and tripping hazards indoors

by removing floor mats and throw rugs. Choose floor coverings that are slip-resistant, durable for wheelchair or walker use and able to smoothly make the transition to adjacent rooms. If the budget allows, install a stair lift or elevator.

- Widen doorways. Narrow doorways are problematic for people of all ages, but especially for people with limited mobility. Make your doorways at least 36 inches wide instead of the standard 30 inches. Listou said if a resident or visitor is carrying groceries or using a walker or wheelchair, that’s the perfect size for navigating through a home easily. To make doors easy and safe to use, replace doorknobs with lever-type handles with end returns. These help prevent clothes from snagging on the knob or handle and keep hands from sliding off the end of a regular door lever handle.

- Create an accessible bathroom. Consider replacing your tub with a walk-in shower instead of one with



Rebecka Snell says she knew that if she and her husband were to continue living in their ranch home in Colorado, improvements would have to be made.

a step-over threshold. Install sturdy grab bars at the entrance to the shower, inside the shower and by the toilet to provide stability and support. A taller toilet will aid in sitting and rising. Bidets or bidet toilet seat conversions can significantly improve hygiene.

Snell’s master bathroom had a jetted tub that occupied about a third of the room. “I didn’t want a tub in the bathroom, because I never used it,” she said. “I wanted to use the space for things that matter to me. If I could get in the tub, I couldn’t get out.”

The bathroom makeover was extensive, involving

widening the doorway, adding luxury vinyl tile, which is softer on feet, a walk-in tub and a curbless shower with two grab bars. The shower wall was prepped with bracing for a future fold-down seat, and the toilet paper holder integrates a grab bar.

Even a cramped powder room can be made more accessible. The door can be modified to a sliding door, and a pedestal sink will take up less floor space than a bulky vanity. Another option is to carve space out of an adjacent closet to expand the size of the bathroom.

**MODIFY » PAGE 22**

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## HEALTH &amp; FITNESS

# Studies in healthy older people aim to prevent Alzheimer's

By **Marilynn Marchione**  
AP Chief Medical Writer

**PHOENIX »** It may be too late to stop Alzheimer's in people who already have some mental decline. But what if a treatment could target the very earliest brain changes while memory and thinking skills are still intact, in hope of preventing the disease? Two big studies are going all out to try.

Clinics throughout the United States and some other countries are signing up participants — the only studies of this type enrolling healthy older people.

“The excitement in the Alzheimer's field right now is prevention,” said Dr. Eric Reiman, executive director of the Banner Alzheimer's Institute in Phoenix, which is leading the work.

Science so far has failed to find a drug that can alter the progression of Alzheimer's, the most common form of dementia; 146 attempts have failed over the last decade, a recent industry report found. Even drugs that help remove the sticky plaques that clog the brains of people with the disease have not yet proved able to stave off mental decline.

It may be that they were tried too late, like lowering cholesterol after someone has suffered a heart attack



AP PHOTO/MATT YORK

Principal Scientist Jessica Langbaum, right, and her mother, Ivy Segal, 67, go over procedures for Segal's gene testing at Banner Alzheimers Institute in Phoenix. Banner is conducting two studies that target the very earliest brain changes while memory and thinking skills are still intact in hope of preventing the disease.

whose damage can't be undone, Reiman said.

“What we have been learning, painfully, is that if we really want to come up with therapies that will modify the disease, we need to start very, very early,” said Dr. Eliezer Masliah, neuroscience chief at the National Institute on Aging.

His agency is funding the prevention studies with the Alzheimer's Association,

several foundations, and Novartis and Amgen, makers of two experimental drugs being tested.

The goal is to try to block the earliest steps of plaque formation in healthy people who show no symptoms of dementia but are at higher risk for it because of age and a gene that makes it more likely.

To participate, people must first join GeneMatch, a confidential registry of

folks interested in volunteering for various Alzheimer's studies who are ages 55 to 75 and have not been diagnosed with any mental decline.

They are checked for the APOE4 gene, which doesn't destine someone to develop Alzheimer's but raises that risk. About one in four people have one copy of the gene and about 2 percent have two copies, one from each parent.

More than 70,000 people have signed up since the registry began three years ago, said Jessica Langbaum, one of the Banner study leaders.

“Most of them have been touched by the disease personally,” either by having a family member or close friend with it, she said.

Langbaum's 67-year-old mother, Ivy Segal, gave a DNA sample through a cheek swab and joined the registry in August. Her father was a patient at Banner and died of Alzheimer's in 2011 at age 87. Watching him go from a mild-mannered man whose smile could light up a room to what he was like when he died was devastating, she said.

Being in GeneMatch doesn't necessarily mean you'll find out if you have the gene — folks with and without it may be contacted about various studies. But to be in one of the two prevention studies, people must agree to learn their APOE4 status and have at least one copy of the gene.

Participants get periodic brain scans and memory and thinking tests every six months. They are given experimental drugs or placebo versions of them for several years.

One study is enrolling people with two copies of the gene. They are given ei-

ther shots every few months of a drug intended to help the immune system clear plaque from the brain or daily pills of a drug intended to prevent first steps of plaque formation, or placebo versions of these experimental treatments.

The other study is in people who either have two copies of APOE4 or one copy of the gene plus evidence on brain scans of plaque starting to build. They will get one of two doses of the drug to prevent plaque formation or placebo pills.

Larry Rebenack, 71, of the Phoenix suburb of Surprise, Arizona, joined GeneMatch in August.

“I have a lot of friends and acquaintances I've seen deteriorate,” including one who started blowing through stop signs on a route to a golf course they had safely traveled for years, and another who forgot not only where he had parked his car but even what kind of car it was, Rebenack said. “It's a disease that takes a little part of you away each day.”

Rebenack has decided to learn whether he has the gene if researchers give him the chance to find out.

“It's like any other piece of information. It helps you plan your life and you owe it to all your loved ones, too.”

## Modify

FROM PAGE 20

▪ **Modify the kitchen.** Conveniences such as rollout shelves and a microwave oven at counter height can help you maintain independence in the kitchen. Ideally, you would have open space beneath the sink to provide wheelchair accessibility. An electric cooktop with controls on the front will eliminate the need to reach across hot burners. To avoid having to bend

over, add seated work spaces for food preparation.

Snell's revamped kitchen includes an induction cooktop, which offers the safety of no open flame. The control panel is operated by the touch of a finger. Pull-out drawers provide easy access, and the dishwasher is raised six inches from the floor for easy access and less bending. Two ovens that are separate from the cooktop are raised to prevent leaning over. At the center of the kitchen, the island is convenient and accessible for meal preparation.

“What's surprising is that the remodeling was seamless,” Snell said. “Everything seems so natural now. When I leave the house, and I don't have these features elsewhere, I'm really grateful for what I have. I feel comfortable that I'm less likely to injure myself.”

▪ **Aging in the right place.** Some house designs might not be practical or cost-effective for aging in place. For example, Denver resident Larry Armstrong's former home, a two-story, turn-of-the-century Victorian, was not a good candidate for modification.

“It had high ceilings and winding staircases,” said Armstrong, 71, a certified Living In Place professional who works with remodelers and designers. “It would have been very difficult to adapt to live in place,” he said. “I had even looked at the possibility of putting an elevator in, but it would have damaged the integrity of the core of the home. You walk in and, all of sudden, there's an elevator sticking out in the middle of the house.”

Instead of renovating, Armstrong and his wife came up with Plan B, moving to a three-bed-

room, ranch-style bungalow. The home has a zero-step entry, but needed a few more modifications, especially in the master and guest bathrooms. They just have a few more tweaks to make.

“Living comfortably and living in place is not really an age issue,” Armstrong said. “It's for the young mother with her arm full of groceries and pushing a stroller, the guy who blew out his knee while skiing and coming back from rehabbing. It's for every one of us. We want to live comfortably wherever it is we are.”



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## HEALTH &amp; FITNESS

# Hundreds pack Sterling Heights Senior Center for Healthy Living Expo

By **Debra Kaszubski**  
For Digital First Media

Sterling Heights resident Klara Molnar visited the Sterling Heights Regional Chamber of Commerce's Healthy Living Expo Sept. 13 expecting general information about health and wellness. Instead, she received a plan to help her deal with ongoing pain she's having in her legs, had her vision screened, her blood pressure monitored, and learned more about physical therapy options.

"This is great, having everything in one place," she said. "As you get older, you're going to need assistance with all of these different things. This is the place to get all the information you need."

This was a typical scene at the Sterling Heights Senior Center during the free event, which typically draws up to 600 people. Visitors met with a variety of vendors specializing in everything from estate planning to assisted living, enjoyed free massages, and

even could have their balance checked.

The event also featured several free health screenings including: stroke, mental health, hearing, bone density, and blood pressure. Seniors also had the chance to properly dispose of their medications and shred documents for free.

Aniel Majjhoo, M.D., an interventional neurologist with McLaren Macomb, gave a presentation on stroke. "Walk with a Doc," an ongoing program at the Sterling Heights Senior Center in which participants take a walk in Dodge Park and other locations with a physician, also took place at the event.

The Chamber has sponsored the Healthy Living Expo for the past 21 years in an effort to bring community resources to senior citizens.

"All we're hoping for is that seniors leave knowing all that's available to them and that they have a positive outlook on their future," said Linda Colton, Director of Events for the Chamber of Commerce.



PHOTOS BY DEBRA KASZUBSKI — FOR DIGITAL FIRST MEDIA  
Terry Bratta of Sterling Heights receives a free back rub from Jennifer Dockery of Motor City Massage.



Jenna Cabral of Henry Ford Optimum Eyes in Sterling Heights checks Klara Molnar's vision. Several health care providers offered a variety of free health screenings at this year's Health Expo.



St. John Providence Nurse Educators Brenda McCain and Phyllis Nelson discuss the dangers of consuming too much sugar with Warren resident Marilou Cruz.



Deepa Suneel of Henry Ford Lakeside Audiology Department goes over the results of a hearing exam with patient Sondra Lis of Sterling Heights.



Marissa Hunter, RN, offers free blood pressure screenings to Judy and Dennis Durocher of Sterling Heights.



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## New senior living community celebrates history and connection to former Ealy Elementary

When owners of Provision Living began their search in West Bloomfield for land for a new senior living community, they knew they had found the right location at 5475 W. Maple Road – the former site of Ealy Elementary. The school’s history of shaping generations of young children inspired the owners, who saw a unique opportunity to add to the legacy of growth, life, and wellbeing that occurred at the site for nearly 50 years. They’ll soon have the chance to fulfill their vision when Provision Living at West Bloomfield opens its doors later this year.



Where Ealy Elementary once sat is now a nearly complete, two-story premier assisted living and memory care community. Provision Living will offer older adults the best in senior living accommodations and services to those wanting to live independently and those needing additional supportive care. The community’s programs are

being designed around the individual wants and needs of its residents, and its care model supports individual preferred routines and schedules.

Cheri Cordell, Director of Business Development for Provision Living, said, “Our emphasis is on the needs of our residents and creating a vibrant place for them to thrive, so we want them to have a say so when it comes to the things they enjoy most.”



Provision Living residents have their choice of studio, one- and two-bedroom private apartments with kitchenette, full bathroom, emergency call response, and individual climate control. Wi-fi and local phone and cable services are included, as well as weekly housekeeping and laundry services; restaurant-style dining with three delicious meals daily; social, recreational and fitness activities; scheduled transportation, and access to 24-hour trained staff.

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## MONEY &amp; SECURITY

# Can I access retirement funds early without penalty?

**Q** : I am 71 years old and own five IRAs. When do I have to take my first IRA distribution? Do I have to take a distribution from each IRA?

**A** : You were 70½ in 2018 and your first required minimum distribution (RMD) must be taken by 4/½019. If you wait till next year then a second RMD must be completed by 12/3½019. Alternatively, you can take the first RMD in 2018 and the second RMD in 2019. The RMDs can be taken from one IRA or all the IRAs. Each IRA trustee will contact you about your RMD but it is your responsibility to give final instructions on the distributions. If the RMD total is \$10,000, you can take that amount from one IRA or any combination of IRAs.



**Richard Rysiewski**  
Columnist

**Q** : I am 67 years old and my husband recently passed away. My husband was receiving \$2,100 per month in Social Security benefits and I was receiving spousal benefits of \$950 per month. What will be my Social Security benefits as a widow?

**A** : In most cases the widow's benefits will be the same as the husband's benefits. You will receive \$2,100 per month. Survivor benefits and work benefits come from two different funds. If your work benefits, based on your employment are high enough, then you could collect survivor benefits till age 70 and then switch to the higher benefit based on your work record.

**Q** : I am disabled from an auto accident in 2015 and have not worked since. Can I access my 401(k) and IRA funds without a penalty? Will I have to pay tax on that money?

**A** : Yes, you can take an early distribution from your 401(k) and IRAs without paying a penalty. Whether you pay income tax on the withdrawals depends on the type of retirement account. Withdrawals from a traditional IRA, 401(k) or other tax-advantaged retirement plans are taxable as ordinary income, except for the portion of the distribution that represents a return of your nondeductible contributions. Roth IRAs allow tax-free and penalty-free withdrawals on qualified distributions. A distribution is qualified if it is made after a five-year holding period and one of the following is true: the taxpayer is at least age 59½; the distribution is the result of death or disability; or the distribution is made to a qualified first-time home buyer.

**Q** : My dad died in 2017 and had no beneficiaries on his 401(k) retirement plan. What happens to the 401(k) money?

Are there any tax liabilities?

**A** : If there are no beneficiaries then the estate of your dad becomes the beneficiary. You need to contact the trustee of the 401(k) plan to explore your options. For most 401(k) retirement plans the only option is a 100 percent distribution to the estate of the decedent and the beneficiaries will split up the money. All distributions from the 401(k) retirement plan are subject to ordinary income tax except for after-tax contributions.

**Q** : I have been married three times. The first time was for 12 years, the second was 11 years, and the third was 3 years. I started collecting my Social Security at age 63. All three husbands are now deceased. Could I apply for Social Security benefits as a surviving spouse?

**A** : Yes, you can apply for survivor benefits and take the

highest of the three. To qualify for survivor benefits from your recent marriage, you only needed to be married 9 months. In each of your divorces you needed to be married at least 10 years. The survivor benefit will be greater than your current benefit. Contact the Social Security Administration and ask for guidance. If you are over your full retirement age (FRA), you would simply pick the highest of the three survivor benefits and make that your permanent benefit. If you are under FRA, you could start with one survivor benefit (reduced) and switch to the highest survivor benefit when you reach FRA. Your current age is critical to determine the best strategy.

*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.*

## MONEY &amp; SECURITY

# Behind on retirement savings? How to catch up

By Paul Kelash  
Next Avenue

Saving for retirement can feel overwhelming and even stressful at times for boomers and Gen Xers. Of Americans age 45 to 65, nearly half (49 percent) feel behind on retirement savings and are worried they're already too far behind to reach their savings goals, according to the Chasing Retirement Study from Allianz Life Insurance Company of North America.

Perhaps most surprising about this statistic: those expressing so much concern already have a decent-sized nest egg — averaging over \$400,000. These people, identified in the study as Chasers, have been diligently saving and investing throughout their lives. Even so, many of them feel they've fallen behind where they should be in

saving for retirement. And many worry it will be too late for them to have a comfortable retirement if they don't increase their savings soon.

## The catch-up game

Some 54 percent of the Chasers say they have too many other expenses to be able to save for retirement the way they'd hoped. Additionally, and not helping matters, only 39 percent work with a financial professional who can help them create a budget to balance their expenses and design a strategy for retirement saving.

Many Chasers are also at a distinct disadvantage because their savings and investments aren't growing to their maximum potential. Only 53 percent have an Individual Retirement Account (IRA), and even fewer own individual

stocks (35 percent), mutual funds (35 percent) or an annuity (14 percent). Money sitting on the sidelines in a bank account or money-market fund might feel safe, but it ultimately can have a very negative impact on long-term financial goals.

Conversely, among people who are feeling confident about their savings, 70 percent own an IRA, 56 percent own individual stocks, 51 percent own mutual funds and 28 percent own an annuity. Spreading out their investments may be playing into why these people feel more confident, since they have given their funds the most opportunity to grow.

## The case for diversification

Diversification is a wise investing tactic since it helps spread out risk. (Keep in mind, however that

diversification does not ensure a profit or protect against loss in declining markets.) As people reach retirement age, diversification becomes even more dependent on risk tolerance; traditionally those closer to retirement shouldn't take on risk that could negatively impact their portfolio as retirement draws nearer.

The Allianz Life study found that 63 percent of Chasers feel they can't take the risk of investing in high risk/high reward financial products and over 70 percent are willing to trade off some upside growth potential to have some protection from loss.

Working with a financial professional can help you calibrate your risk tolerance and determine whether more diversification is necessary to give your portfolio the opportunity to grow, while main-

taining a certain level of protection. A financial professional can also help identify solutions you may not be aware of, including newer annuities that can offer upside potential and a level of protection from market volatility.

## Finding the appropriate solution

The good news is that there are ways people who feel behind on saving for retirement can try to catch up and change their mindset to a more optimistic outlook.

It is never too late to take action to help ensure a stress-free retirement.

*Paul Kelash is vice president of consumer insights at Allianz Life Insurance Company of North America.*

## Calendar of activities, events and trips

To submit information for the calendar, email jgray@digitalfirstmedia.com.

### October

**Oct. 14:** Day trip to Saganing & Soaring Eagle. Gaming time at both casinos. Receive up to \$60. casino money-food. Only \$ 40 pp. Call 586770-5899.

**Oct 14:** Niagara Falls Overnighter staying at Fallsview Hilton. 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. \$169 p/p Please call TTT at 313-292-6300

**Oct. 15-20:** Branson, MO. Join Travel with Nance for \$659. 3 nites in Branson & 2 enroute. 7 shows: musical 'Samson', Blackwoods Show, Showboat Branson Belle, Entertainment & dinner cruise, Million Dollar Quartet, Down Home Country Show, Dutton family, AYO-Voices of Glory. 5 breakfasts, 3 dinners. Call 313-535-2921.

**Oct. 16:** RHGS Program – "Lady Lighthouse Keepers of the Great Lakes" with Patricia Majher at 6:30 PM, at the Roseville Public Library, 29777 Gratiot Avenue in Roseville – Erin Auditorium. Michigan leads the country in the number of lighthouses, and also employed the most female lighthouse keepers during its history. Fifty-plus women served the sailing communities on Lakes Huron, Michigan, and Superior, as well as on the Detroit River, for more than 100 years. Everyone is welcome to attend. For more information, call 586-445-5407.

**Oct. 16:** Capital Tours is offering a day trip to the Soaring Eagle Casino with a full cruise on the Michigan Princess. Package includes a full lunch, plus 4 hours at the casino. Receive \$10 in play, \$5 in food, plus an additional \$5 in play once 50 points are reached! Only \$85.00 Call 248-247-1121

**Oct. 16-17:** Overnighter to Little Rivers Casino with stops at Soaring Eagle Tuesday and Wednesday Pct. 16 and 17, includes: \$60 freeplay and \$20 for food. Must have valid photo identification for free play package. Price per person is \$139/ person double occupancy. Departure Time is 7:30 a.m. (boarding at 7 a.m.) Returning Time is approximately 6 p.m. Drop off/Pick up: Riverland Shopping Center (Van Dyke & Riverland) For more info or reservations call or text message Holly at 586-630-

6204 or email to hollykengel@yahoo.com.

**Oct 17:** Saganing Eagles Landing Casino. 5 hrs in Standish, MI. This hidden hotspot offers up to \$25 in slot play. If you haven't been here, you have to try it. This may just be your new favorite casino. \$39 p/p Please call TTT at 313-292-6300

**Oct 19:** A TTT Favorite. Blissfield Murder Mystery Train. Just in time for Halloween jump aboard the 3 hr., fine dining and entertainment experience that awaits you. 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! Just when you think the fun is done, there is a surprise stop on the way home. Hint: Don't buy all your Halloween Candy just yet. \$99 p/p. Please call TTT at 313-292-6300

**Oct. 20:** Christmas Tree Craft at the Roseville Public Library, 29777 Gratiot Ave., \$10 materials fee at registration. Saturday, Oct. 20 at 1 p.m. – Erin Auditorium. Do you need a mini tree? At this program you will get a mini-Christmas Tree loaded with LED lights that you can decorate and take home. Bring some miniature ornaments and your glue gun if you have one. Christmas treats will be provided as you work. Register. Tree with LED lights cost \$10 – Fee due at registration (see the circulation clerk) For all ages - younger children will need an adult to help. For more information, visit rosevillelibrary.org or call (586) 445-5407.

**October 21-23:** Join L'Anse Creuse on this 3-day, 2-night trip to Northern Michigan's Thunder Bay Resort, located in Hillman, MI. Trip includes 2-nights lodging, motor coach transportation, 2 full breakfasts, 1 lunch, 2 dinners (a buffet dinner at the resort's club house with entertainment provided by Musician/Comedian Mike Ridley; a 5-course gourmet dinner at the resort's beautiful lodge), a charming, narrated, horse-drawn carriage ride through the resort's elk preserve to view the elk, wine tasting, a guided tour and planetarium show at the Besser Museum, a guided tour of the Marshall M. Fredericks Sculpture Museum and Garden (Fredericks did the iconic Spirit of Detroit Sculpture), a stop in Frankenmuth for some shopping and lunch (on your own). Cost is \$479 per person double occupancy; \$509 per person single occupancy Call L'Anse Creuse at 586-783-6330 for further in-

formation or to register. Contact information for all the trips is 586-783-6330.

**Oct. 21-23:** Mountaineer West Virginia. 2 night stay at beautiful Mountaineer Hotel & Casino. Stops at Hollywood Toledo & wheeling casinos receive at least \$105 casino money - food. Indoor and outdoor pool. Only \$195 pp. Call 586-770-5899.

**Oct 22:** Join TTT on a 3 Day Trip to Island Resort Casino Hotel. 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! \$189 p/p Please call 313-292-6300

**Oct. 23:** Capital Tours is offering a Halloween Day trip to Firekeepers Casino with a trip to a local Cider Mill and free psychic readings on the bus. Receive a package from the casino with \$20 in play & \$5 in food. Only \$49 Call 248-247-1121

**Oct. 25:** Frightful Folk Tales at the Roseville Public Library,

29777 Gratiot Ave., Thursday, Oct. 25 at 6 p.m. – Erin Auditorium. For Adults and Teens. For more information, visit rosevillelibrary.org or call (586) 445-5407.

**Oct 28:** Firekeepers Casino Day Trip. This Vegas-style casino has something for everyone. 78 tables, 2,600 slots, Bingo and so much more. Casino incentive of \$20 in coin and \$5 in food. \$32 p/p Please call TTT at 313-292-6300

### November

**Nov. 1:** Beginner Dog Basics

for puppies 6 months and/or adult dogs with no training. This course will teach basic commands such as sit, down, stay, come, leash manners, impulse control, and more. Class is six weeks and held from 8-9 p.m. on Thursdays at the Romeo Center, 361 Morton St., Romeo. Cost is \$120; \$126 NR. For more information, call 586-752-6543.

**Nov. 1:** Booked for the Evening, "Time and Again" by Jack Finney at 6:30 PM at the Roseville Public Library, 29777 Gratiot Avenue in Roseville – Erin Auditorium.

Everyone is welcome to join us for a lively discussion. Snacks will be served. No registration is required. For more information, call 586-445-5407.

**Nov. 2:** Polar Express Christmas train ride – a RWB Parks & Recreation sponsored trip funded in part with SMART Community Credits. The trip is Nov. 17 but tickets must be purchased by Nov. 2. Open to all ages in all communities. Resident at \$80. Non-resident at \$83. Cost includes, 2-hour train trip in

CALENDAR » PAGE 33

## ATTENTION ORGANIZATIONS GROUPS & CLUBS

Send in your information for meetings, seminars, events and press releases for our monthly calendar. Our next edition will run Thursday, November 8, 2018.

**Deadline is October 31, 2018**

To be included in our next edition please Email to:

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**Email: Joe Gray**

**jgray@digitalfirstmedia.com**

**Subject Line: Vitality Community Calendar**

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# Poetry Corner

## IT'S HALLOWEEN TIME

Pumpkins in every size and every shape and form are carved into fanciful creative faces.

And placed inside each, a candle-light with its magic touch to emphasize a warmth that embraces.

The friendly spirit of Halloween and here and there and everywhere Jack O' Lanterns are seen.

Flickering in the twilight breeze, a most welcome site indeed, and without a doubt is bound to please

Little children dressed in a disguise of make-believe, scurrying about on a Halloween spree of fun, ringing doorbells one by one while their hearty little voices early shout "Trick of Treat!"

But all too soon, the chill of darkness, into the shadows creep and meet with the witches and demon where they anxiously await.

The skies to blacken and then circulate, and frighten the little rascals who dare stay out late.

By Ginny Bradley  
Ray Center, MI

(Submitted by Nancy Przedwojewski)



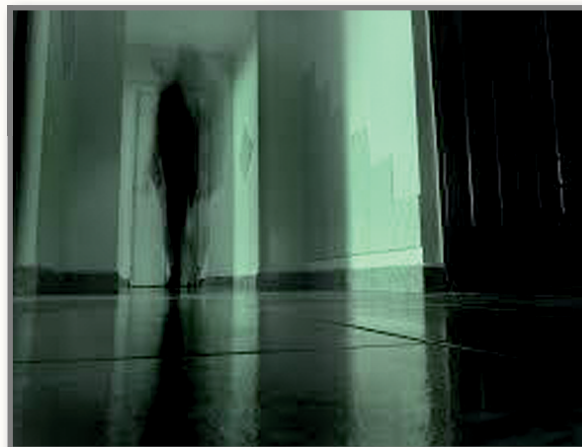
## INTERMEDIARY

Stop! Wait!

You left your ghost behind!  
It sits with me at night, I find,  
And it follows me into the kitchen,  
Rides with me in the car, then  
Disappears at will – eerie!  
Reappears, startling me  
Out of a reverie.

Maybe, when it's gone,  
It goes to see you,  
Missing you,  
But then it returns,  
Missing me,  
For I am you too.

By Christopher's Mom



## THE END OF SUMMER, THE BEGINNING OF FALL

Summer is almost over it drizzled all day,  
Looking outside it was over-cast and gray.

When summer is here, it seems to go to fast,  
The summers don't seem as hot as they were in the past.  
The trees are still covered with different colors of green,  
Each tree is magnificent picture and a wonderful scene.  
Pretty soon their greens will turn into colors so wonderful,  
The radiant colors are bright and definitely not dull.

Each tree will look like a portrait drawn by the great spirit,  
It's like he paints each leaf one at a time, bit by bit.  
I've never seen a painting that could match the beauty of all,  
To stand back and look at it all.

To hear the wind as it whistles through the tree,  
Watching the branches is all I see.

The yellows, oranges, reds, blues and plums,  
Fall is Mother Nature at her finest, you take what comes.  
It's the one season of the year I look forward to the best,  
Summer is fading, it is on vacation and taking a rest.

Everywhere you observe there is the same beautiful look,  
It's so beautiful, better than any picture I've seen in any book.

By Roy Cooper Clinton Twp, 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 November 8, 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](mailto:demke@digitalfirstmedia.com)

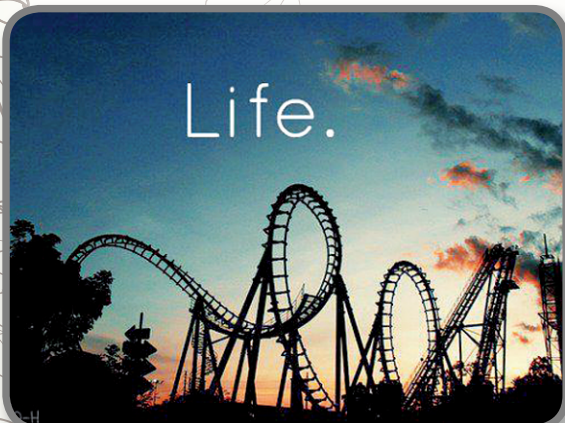
Thank you for your interest in sharing your creativity. We look forward to reading your poems.

# Poetry Corner

## ROLLER COASTER

Life is like a roller coaster with its  
ups and downs  
And even sometimes there are  
small breakdowns  
Do you always enjoy the ride  
Or are you sometimes horrified  
Do you always enjoy your days  
And wait patiently for those  
next birthdays  
Yes your ride will come to an end  
So here is what I will recommend  
Don't sweat the small stuff  
Yes some days will be extra rough  
But just as that coaster brings  
joy to some  
Everyone's life has a different outcome  
There are some of us  
who really do lack  
The ambition to always ride the  
fast track  
But to each his own-that familiar quote  
Describes a way to not rock the boat.

— By Clifford Miller  
Sterling Heights, MI



## LOVE REMEMBERS

I search for a sign that he'll remember  
The life that we once shared  
The things we once did,  
The family we raised,  
The love that was always there.  
I talk to him as I would a child  
Never knowing just what to say  
Please come back,  
Remember me,  
But you're drifting further away.  
I'll have to go on without you  
There's nothing left here for me  
The children are gone,  
And I'm all alone,  
With you and my memories.  
You look at me and start to smile  
Could it be that you still care  
Or am I wishing,  
What can never be,  
For the life that we once shared.  
I see her staring into my eyes  
While stroking my silver hair  
Why is she crying,  
Why can't she see,  
My love for her is still there.  
I know I can't remember things  
My mind is lost to me  
Lost in a world  
I cannot escape.  
In a living eternity.  
Her life will go on when I'm gone  
She'll be free and on her own  
To open new doors,  
And find love once more,  
And will never have to walk alone.

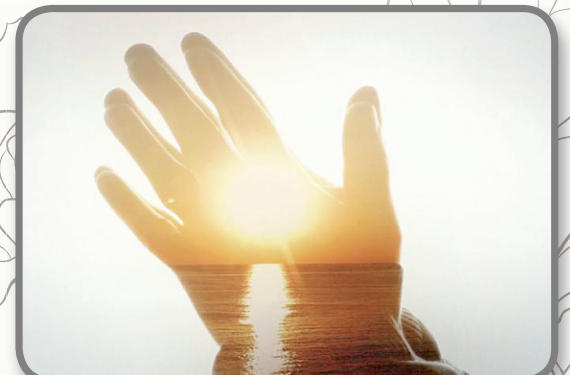
— By Alice M. D' Angelo  
Warren, MI  
(In memory of Danny)



## SAY A PRAYER

Times are tough, misery every where  
Sometimes no one seems to care  
When that happens.....  
"SAY A PRAYER"  
When our heart is broken and the hurt  
won't go away  
And the pain is really hard to bear....  
"SAY A PRAYER"  
Heart aches abound  
no matter who you be but  
Faith and Hope will help you eternally  
No matter what do not despair  
Clasps your hands and.....  
"SAY A PRAYER"  
Life goes on midst pain and  
sorrow and somehow  
Maybe tomorrow we will find solace  
and peace everywhere  
And then we will be able to....  
"SAY A PRAYER".

— By Mary Lacia  
Clinton Township, MI



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



# Travel Treasures & Tours

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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.

4 different Departure dates to choose from: 11/13/18, 11/27/18, 1/7/19, OR 1/21/19  
The trip is either \$15 p/p OR \$5 when you purchase any other trip!

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

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

**Firekeepers Day Trip!** Receive \$20 in coin & \$5 in food.

Depart: Sun, October 28, 2018 ... \$32 p/p or Sat, December 15, 2018 ... \$30

**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

**Hollywood Casino in Toledo - Senior Day!** Receive \$5 in slot play & discounts

on meals. Depart: Tues, December 18, 2018 ... \$25 p/p

**Jack Casino Day Trip in Cleveland!** Receive \$25 in casino incentives

Depart: Sat, January 26, 2019 ... \$39 p/p

## Casino Overnights and Sightseeing Tours

**Murder Mystery Dinner Train!** Enjoy a delicious 3 course meal while actors perform a comical and interactive PG-13 murder mystery! Depart: Fri, Oct 19, 2018 for \$99 p/p

**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 Overnighter** Enjoy the ultimate gaming experience with slots, gaming tables, 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 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 & Horseshoe Casino. Receive \$120 in total casino incentives plus luggage handling included. November 5-8, 2018 for \$209 p/p

**Turtle Creek Overnighter!** 1 night at Turtle Creek Casino Hotel, where they have more slot & table game action than you could imagine on a 56,000 square foot casino floor 24/7. Gambling stops at Little River & Soaring Eagle Casino. Receive up to \$124 in casino incentives. Depart: Sun, Nov. 11, 2018 for \$139 p/p d.o. - Veterans Day!

**Frankenmuth Day Trip!** Visit Michigan's "Little Bavaria"! Shop at the Birch Run Outlet Mall, enjoy a delicious chicken lunch (Included) at the famous Zehnder's and get lost in a Christmas Wonderland at Bronner's. Finally, stock up on your favorite holiday gift wine, while visiting St. Julien's Winery. With this trip you can get all you need for the holidays. Depart: Thurs, November 15, 2018 for \$69 p/p

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

## BRAND NEW LIST OF TRIPS AVAILABLE NOW!

### CALL US TO RECEIVE YOUR VERY OWN COPY!

### 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.**

**New York Shopping Spree Turn-Around!** The New York Shopping tour is back! Spend 12 hours of non-stop shopping in New York, NY! Visit the Garment District, China Town, Times Square, The Jersey Garden Outlet Mall (where you don't pay sales tax on clothes), and more! This trip sells out every year so please book early. Seats are limited so a deposit must be paid to hold your booking.

Depart: Fri, November 23, 2018 - Return: Sun, November 25, 2018 for \$119 p/p  
(Take \$10p/p off for groups of 10 or more)

**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: Wed, December 4, 2018 for \$129 p/p d.o

**Turkeyville "Christmas Again!" Christmas, AGAIN!** Ever want to do something over again? Paula, the perfect party planner is in a rut! She can't get anything right this holiday season. But after finding a little Christmas magic she gets the chance to do it better. That's right a Christmas do over! If the turkey burns, ring the bell you get a do over. Turkey now comes out of oven perfect! Tree falls over? Ring the bell and...do over. Everyone will love this holiday magic, fun, and heartwarming story. Along with this outstanding Professional Theatre, enjoy your included bountiful Country Dinner and dessert. Depart: Fri, December 7, 2018 for \$74 p/p

**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!



# Calendar

**FROM PAGE 27**

coach class car, hot cocoa, car host, souvenir bell and ticket along with 2 hours at the Village of Ashley country Christmas. To purchase a ticket, call 586-752-6543.

**Nov 3:** TTT is running a Peto-skey Overnighter. 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. \$139 p/p Please call 313-292-6300.

**Nov. 3:** Chess Nuts, Drop-In Chess Play at 10 a.m. at the Roseville Public Library, 29777 Gratiot Avenue in Roseville - MI History Room. Love to play Chess and looking for a place to play or

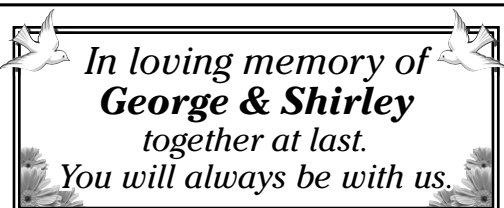
new people to challenge? One Saturday a month, we will have Chess sets out in the Michigan History Room for you to use. Bring a friend or meet a new opponent here! You may also bring your own set if you like. Please note: the Library will not be offering Chess tutorials at these events. For all ages, everyone is welcome. No registration is

required. For more information, call 586-445-5407.

**Nov. 3:** The Little Black Dress at 1 p.m. at the Roseville Public Library, 29777 Gratiot Avenue in Roseville - Erin Auditorium. Since its introduction in 1926, the little black dress has been the epitome of timeless fashion. It is the answer to every "What should I wear..." question from

cocktail parties to holiday parties to class reunions. It remains the height of chic, and makes every woman feel glamorous and beautiful. We invite you to wear your LBD and join us, as we explore the history of this fashion staple, from its modest beginnings, through the decades, to the 21st Century and beyond. Presented

**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

**\$35<sup>00</sup>**  
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.

## LITTLE RIVER CASINO WITH STOPS TO SOARING EAGLE CASINO

DECEMBER 9-10-11, 2018

**\$189<sup>00</sup>**  
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.

## SOARING EAGLE OVERNIGHT WITH STOP TO SAGANING CASINO

JANUARY 13-14, 2019

**\$145<sup>00</sup>**  
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.

## FOUR WINDS CASINO WITH STOPS TO FIREKEEPERS CASINO

MARCH 10-11, 2019

**\$145<sup>00</sup>**  
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.

## ODAWA CASINO

with stops to Soaring Eagle and St Ignace Casino.

APRIL 7-8-9, 2019

**\$189<sup>00</sup>**  
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.

## TURTLE CREEK CASINO

with stops to Soaring Eagle and Leelanau Sands Casinos.

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

**\$189<sup>00</sup>**  
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)

## BAY MILLS CASINO

with stops to St Ignace and Sault Ste Marie

JUNE 23-24-25, 2019

**\$189<sup>00</sup>**  
p.p. dbl occ.

Includes: 2 nights at the Bay Mills Casino, \$65.00 in freeplay and \$15.00 in food. FREE DRINKS WHILE PLAYING, stops to St Ignace and Sault Ste Marie, Juice and Sweet rolls served on bus. THIS ONE BOOKS FAST!

**Contact: KATHY WIECZOREK (586) 566-0135**

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### CHECK OUT OUR \$35 ADVENTURES

- 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**
- MAR. 27, 2019 IKEA**
- OCT. 22 March of the Big Heads of the Thanksgiving Day Parade \$38**
- OCT. 23 Hallowed Grounds of Historic Cemeteries \$49**
- NOV. 8 Fall Harvest Mystery Fine Dining - \$65**
- NOV. 19 Holiday Mystery Party \$68**
- 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.
- FEB. 21, 2019 IMPORTED FROM DETROIT - Mystery Fine Dining \$68**
- MAR. 4, 2019 PIEROGI, PACZKI & HUSSARS \$68**
- MAR. 18-22, 2019 NEW YORK-\$590**
- APR. 4, 2019 HIGH TEA - \$62**
- APR. 10, 2019 VERA BRADLEY - \$85**
- 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

Presented by the Ladies from "Fashion and the Automobile." For more information, call 586-445-5407.

**Nov. 4-6:** Seneca Allagany, NY. Two nights at beautiful Seneca Resort & Casino with stops at Hollywood Toledo and Jack Casino Cleveland. Receive at least \$175 casino money & food. This trip is U.S.A. only. Indoor pool & so much more. Only \$ 230 pp. Call 586 770-5899.

**Nov. 4-10:** Branson Holiday Show Extravaganza, Motorcoach transportation, six nights (four consecutive in Branson), six breakfasts, four dinners, admission to three shows (including the Blackwoods, Brett Family Show, and Down Home Country), admission to three evening shows (Samson, Million Dollar Quartet Show, and the Duttons Show) and admission to Showboat Branson Belle. Cost is \$685 for double occupancy, add \$180 for single occupancy. Departure at 8 a.m. from Good Shepherd Evangelical Church, 31100 23 Mile Road, Chesterfield Twp. For

more information or to register, call Gail Karns 586-949-7053.

**Nov. 5:** Day trip to Soaring Eagle Casino for gaming and Ronnie Milsap concert. Boarding at 7 a.m. leaving at 7:30 a.m. from Riverland Shopping Center, Sterling Hts. Package includes concert, \$20 freeplay, \$5 food voucher. Must have picture id to receive package. Cost is \$42. Contact Holly at 586-630-6204 or hollykengel@yahoo.com spots are saved as payment is received. No refunds unless cancelled 72 hours prior to departure.

**Nov 5:** Join us on the Mountaineer 3-day Adventure. Spend 2 nights at the Grande Hotel attached to Mountaineer Casino in Chester, WV. Enjoy gambling visit to Wheeling Island Racetrack and Gaming Center with stops at The Rivers Casino in Pittsburgh, PA and Horseshoe Casino in Cleveland, OH. Receive \$120 in total casino incentives plus luggage handling included. \$209/p/p Please call TTT at 313-292-6300

**Nov 5:** TTT has a trip to Soaring Eagle in Mt. Pleasant's to see Ronnie Milsap. Receive \$20 in coin & \$5 in food. Ticket to the show is also included. This may be the last SE bus show ever.

\$39 p/p Please call 313-292-6300

**Nov. 5:** Soaring Eagle Casino in Mt. Pleasant for Ronnie Milsap. Join Travel with Nance for \$49. Reserved seating for live performance and casino incentives of \$20 play & \$55 food coupon (subject to change). This is the last 'Motorcoach' special program being offered by Soaring Eagle. Next year, the Casino will not be promoting this type of show just for coach arrivals. Call 313-535-2921.

**Nov. 5:** Historic Detroit Gems—sweetest Heart Of Mary Church, Art House And Lunch At The Detroit Foundation Hotel's Apparatus Room. A guided tour of historic Sweetest Heart of Mary Church is first on today's agenda. This Gothic Revival cathedral-styled church, Detroit's largest Roman Catholic Church. Next is lunch at the Detroit Foundation Hotel's Apparatus Room. The hotel is located in the old Detroit Fire Headquarters building, built in 1929. The menu changes with the seasons so, on the day of our trip. Last on the day's agenda is a guided tour of Art House, one of Detroit's hidden gems. Art House is not handicapped accessible. Also, the trip is limited to 28 so register soon if you want to

attend. Depart is 9:45 a.m. Approximate return: 4:45 p.m. Cost is \$80. For more information, call L'Anse Creuse Community Education 586-783-6330.

**Nov. 5:** Capital Tours is offering a 4 Night/5 Day trip to Las Vegas at the 4 Queens. This super package includes transportation to metro airport, non-stop flight, 4 nights at the hotel and tax. Only \$549.00 Call 248-247-1121

**Nov. 7:** Christmas Card Workshop at p.m., register, at the Roseville Public Library, 29777 Gratiot Avenue in Roseville – Erin Auditorium. For Adult & Teens Take some time before you are overwhelmed with holiday obligations to create beautiful handmade cards. We will provide rubber stamps, ink, card stock, envelopes, colored pencils, glitter glue, and more. For more information, call 586-445-5407.

**Nov 8:** An Evening with a Forensic Scientist at 6 p.m. at the Roseville Public Library, 29777 Gratiot Avenue in Roseville – Erin Auditorium. For Adults & Mature Teens. Join Stephanie Grabowski, a forensic scientist with the Michigan State Police, as she discusses a day in the life of her work, shares stories of her journey, and discover if this field may be the career field for you. For more information, call 586-445-5407.

**Nov. 8-11:** Senior players present "Something's Afoot." The Heart of the Hills Players presents "Something's Afoot," a murder mystery musical comedy spoof of Agatha Christie's "Ten Little Indians." The play involves a group of ten houseguests who are invited to the lake estate of Lord Dudley Rancour. When the wealthy lord is found dead, it's a race against the clock to find out whodunnit. Performances will be held at the Warren Community Center, 5460 Arden, Warren, Nov. 8-9 at 2 p.m., Nov. 10 at 7 p.m., and Nov. 11 at 2 p.m. Tickets are \$15 in advance and \$16 at the door or \$10 each for groups of 10 or more purchased in advance. For tickets, call 586-268-8400. For further information, visit www.hohplayers.org.

**Nov. 9:** Veteran's Day breakfast with guest speaker Vietnam veteran Ron Zuccaro. We are honoring our local veterans with a pancake breakfast. We have so many veterans that come to our centers everyday, we want to let them know we appreciate their service to all of us and our country. The breakfast will be held from 9-11 a.m. at the Washington Center, 57880 Van Dyke Washington Twp. Veterans are free; \$4; \$5 NR. For more information, call 586-752-6543.

**Nov 11:** Join TTT for our annual Veterans Day Trip at Turtle Creek

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**MOUNTAINEER W. VIRGINIA!**  
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2 NIGHT STAY AT BEAUTIFUL MOUNTAINEER HOTEL & CASINO! STOPS AT HOLLYWOOD TOLEDO & WHEELING CASINOS! RECEIVE AT LEAST \$105.00 CASINO MONEY - FOOD! INDOOR POOL!  
**ONLY \$195.00 PP!**

**SENECA ALLEGANY, NY!!!!**  
**NOVEMBER 4 - 6, 2018**  
2 NIGHTS AT BEAUTIFUL SENECA RESORT & CASINO IN ALLEGANY NY!! STOPS AT HOLLYWOOD TOLEDO AND JACK CASINO CLEVELAND!! RECEIVE AT LEAST \$175.00 CASINO MONEY & FOOD! THIS TRIP IS USA ONLY. INDOOR POOL & SO MUCH MORE!!  
**ONLY \$230.00 PP!!**

**KEWADIN - SAULT ST. MARIE!**  
**NOVEMBER 14 - 16, 2018**  
2 NIGHTS AT KEWADIN SAULT STE. MARIE HOTEL & CASINO! STOPS AT ST. IGNACE, HESSEL & BAY MILLS CASINOS! RECEIVE AT LEAST \$110.00 CASINO MONEY-FOOD! EACH DAY BREAKFAST BUFFET EACH DAY. INDOOR POOL.  
**ONLY \$165.00 PP!!!**

**DAY TRIP TO FIREKEEPER'S!**  
**NOVEMBER 25, 2018**  
SPEND THE DAY AT BEAUTIFUL FIREKEEPERS. RECEIVE \$25.00 CASINO MONEY! THIS DAY IS PRIME RIB - SEAFOOD BUFFET!!  
**ONLY \$35.00 PP!!**

**RISING STAR - INDIANA!**  
**DECEMBER 2 - 4, 2018**  
2 NIGHT STAY AT BEAUTIFUL RISING STAR HOTEL & CASINO! STOPS AT HOLLYWOOD TOLEDO AND BELTERRA, INDIANA! RECEIVE AT LEAST \$135.00 CASINO MONEY - FOOD! THIS INCLUDES 2 BREAKFAST BUFFETS & 2 DINNER BUFFETS. INDOOR POOL. XMAS TIME!!  
**ONLY \$175.00 PP!!**

**LITTLE RIVER GETAWAY!**  
**DECEMBER 9 - 10, 2018**  
1 NIGHT STAY AT BEAUTIFUL LITTLE RIVER HOTEL & CASINO! STOPS AT SAGANING & SOARING EAGLE. RECEIVE UP TP \$90.00 CASINO MONEY - FOOD! INDOOR POOL.  
**ONLY \$145.00 PP!**

**A \$50.00 non-refundable deposit is required per person.**  
**Total amount due 21 days prior to departure.**  
**Cancellation protection is available. Call for details. Must be purchased up front.**  
All trips are non-refundable unless cancellation protection is purchased  
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Casino Hotel, where they have more slot & table game action than you could imagine on a 56,000 square foot casino floor 24/7. Gambling stops at Little River & Soaring Eagle Casino. Receive up to \$124 in casino incentives. \$139/p/p Please call 313-292-6300

**Nov. 12:** Club Bead, Pearls at 5:30 p.m., register, at the Roseville Public Library, 29777 Gratiot Avenue in Roseville – Erin Auditorium. For Adults & Teens – \$5 materials fee. Join us as we craft a lovely necklace or bracelet for the upcoming holidays. You will have the choice of two projects. There will be tools materials, and instruction following a beading pattern. The materials fee will be collected the night of the program. For more information, call 586-445-5407.

**Nov.12-16:** Lancaster Show trip: 'Jesus.' Join Travel With Nance for \$595. 4 nites in Lancaster, PA area. 'Jesus' show at the Sight & Sound Millennium theatre, the 'Songs of the Silver Screen' show at the American Music Theatre and the Amish Experience at the F/X Theatre. Guided Tour of Lancaster & Philadelphia. 4 breakfasts and 4 dinners. Call 313-535-2921.

**Nov 13:** Join TTT as we visit

Caesars Windsor where you pay only \$5 with the purchase of any other trip. Receive \$15 back in coin, food, or buffet. Call 313-292-6300.

**Nov. 14:** RHGS Annual Dinner Meeting featuring Mickey Switalski at 5 p.m. at the Roseville Public Library, 29777 Gratiot Avenue in Roseville – Erin Auditorium. \$20 per person. Pre-registration form required. Mickey Switalski is a longtime Roseville resident and has worn many hats. He is the current city Treasurer, former State Senator, journalist and more. There will be a catered dinner by Apple Annie's served at 6:00 PM. Registration forms are available at the library and on the RHGS page of the library's website. For more information, call 586-445-5407.

**Nov. 14-16:** Kewadin, Sault Ste. Marie. Two nights at Kewadin Sault Ste. Marie Hotel & Casino with stops at St. Ignace, Hessel & Bay Mills Casinos. Receive at least \$110 casino money-food! receive breakfast buffet each day. Indoor pool. Only \$160 pp. Call 586 770-5899.

**Nov. 15:** "Frankenstein" Viewing at 5:30 p.m. at the Roseville Public Library, 29777 Gratiot Avenue in Roseville – Erin Auditorium. Join us in celebrat-

ing 200 years of Mary Shelly's :Frankenstein." We'll be showing the 1931 version of the film, starring Boris Karloff. For more information, call 586-445-5407.

**Nov 15:** Visit the historic Frankenmuth. Michigan's "Little Bavaria"! Shop at the Birch Run Outlet Mall, enjoy a delicious chicken lunch (Included) at the famous Zehnder's and get lost in a Christmas Wonderland at Bronner's. Finally, stock up on your favorite holiday gift wine, while visiting St. Julian's Winery. With this trip you can get all you need for the holidays. \$69 p/p Please call TTT at 313-292-6300

**Nov. 20:** "Aladdin" at the Detroit Opera House, a RWB Parks & Recreation sponsored trip funded in part with SMART Community Credits. Open to all ages in all communities. The show is Dec. 23 but you must register by Nov. 20. Disney's Aladdin is the perfect musical to take the family to see over the holiday season. Your tour includes round trip motor coach transportation, theater tickets 2nd Mezzanine Rows A—J, driver gratuity and the accompaniment of an Escort. Cost is \$70; \$73 NR. Call 586-752-6543 for tickets.

**Nov 23:** TTT is going to New York. This trip is a New York Shopping Turnaround. Spend 12 hours of non-stop shopping in New York, NY! Visit the Garment District, Chinatown, Times Square, The Jersey Garden Outlet Mall (where you don't pay sales tax on clothes), and more. Please call 313-292-6300 for more info or to book.

**Nov. 25:** Day Trip to Firekeeper's. Spend the day at Beautiful Firekeepers. Receive \$ 25 in casino money. This Day is prime rib. Seafood buffet. \$35 pp. Call 586-770-5899.

**Nov. 25-28:** Escanaba Island Resort. Two-night stay at Island Resort & Casino and then 1 night at Kewadin with stops at other Kewadin Casinos. Receive at

least \$120 casino money, food and breakfast buffet. First timers receive an additional \$30.00 from the island. Indoor pool. Only \$249 pp. Call 586 770-5899.

**Nov 27:** Join TTT as we visit Caesars Windsor where you pay only \$5 with the purchase of any other trip. Receive \$15 back in coin, food, or buffet. Call 313-292-6300.

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OUR BUSES DEPART FROM MACOMB COUNTY! CALL FOR EXACT LOCATION!**

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**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. Following the cruise, we visit Soaring Eagle Casino for some gambling. Receive \$10 in play, plus \$5 in food, plus receive an additional \$5 in play once 50 points are reached!

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**HALLOWEEN SPOOKTACULAR TO FIREKEEPER'S CASINO WITH CIDER MILL & FREE PSYCHIC READINGS!**  
**Tuesday, October 23, 2018. Only \$49.00**  
It's that time of year again! Come enjoy a fun-filled day at the Firekeeper's Casino! You day will begin with a stop at a local cider mill for cider and doughnuts! Then on to the casino for a day of gaming. Your package at the casino will be \$20 in play and \$5 in food! Receive a free psychic reading on the bus from a local Michigan psychic for entertainment!

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**TONY ORLANDO & DAWN AT WINDSOR CASINO!**  
**Thursday, December 6, 2018. Only \$35.00**  
Break away to Casino Windsor. Enjoy 6 hours at the casino and admission to the 3pm performance of "Tony Orlando & Dawn" in the Coliseum Theater. Seats are limited! Book today for this special motor coach package!

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**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!

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**3 NIGHT LAS VEGAS SUPER GET-A-WAY AT THE FLAMINGO!**  
**Monday, January 14, 2019. ONLY \$539.00**  
(Double) \$579.00 (Single)  
Complimentary transportation roundtrip from Metro Airport, non-stop roundtrip airfare on Delta Airlines, transportation to the Flamingo located on the strip. 3 Nights hotel.

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**7 NIGHT ALASKA GLACIER CRUISE!**  
**Friday, July 26, 2019 Only \$1949.00**  
(Inside Cabin), \$2749.00 (Balcony Cabin)  
**\*\*Hurry! This is prime time for cruising Alaska! Make your reservation today!**  
Complimentary transportation to Metro Airport roundtrip, air fare 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 and transportation.

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**7 NIGHT CANADA & NEW ENGLAND CRUISE!**  
**Sunday, October 6, 2019 Only \$1499.00**  
(Inside Cabin), 1599.00 (Outside Cabin), \$1949.00 (Balcony Cabin)  
Complimentary transportation to Metro Airport roundtrip, roundtrip airfare to Boston, 7 night cruise on the Serenade of the Seas. Ports of call include: Portland, Maine, Bar Harbor, Main, Saint John, NB (Bay of Fundy), Halifax, Nova Scotia. All port taxes and transportation.

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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.**

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**Motorcoach Tours**

**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 Marshall, 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.

**Holland Tulip Festival, May 4-5 - \$279.** 1 nite hotel, Veldheers, DeKlomp & Delft. Live show of Sunshine Boys'. Saugatuck with boat ride. 1 lunch, 1 bkf, 1 dinner.

**Cornwell Dinner Theatre in Turkeyville and Marshall, May 15 - \$85.** Matinee performance of 'Christmas Again' with turkey buffet lunch, time at gift Shop & Bakery. Narrated Tour of Marshall, see the Honolulu House, National Inn, Governor's Mansion & Capitol Hill School House (drive by's)

**Biltmore Estate, May 19-24 - \$579.** 3 nites Asheville, NC & 1 nite each way. Full day at Biltmore Estate Guided tour of Asheville, Blue Ridge Parkway & Visitor Center, Folk Art Center. 8 meals.

**PLUS.....Chicago** in June & Nov. **Detroit Fire Works**, June 24, \$tba; **New York**, Sept 5-11, \$793; **Colorado Royal Gorge**, Sept 21-29, \$949; **Cape Cod/Concord/Boston**, Oct 6-12, \$tba; **San Antonio & Padre Island**, Oct 18-27, \$959; **Toledo Erie Canal**, Oct 3, \$70

# BIG DADDY TOURS

## AMISH COUNTRY OF OHIO WEDS-FRI, MAY 29-31, 2019



- Trip Includes:**
- 2 Nights at the lovely Carlisle Inn Walnut Creek Ohio.
  - Experience Having Dinner at an Amish Home Prepared Just for Our Group.
  - Family Style Dinner at Der Dutchmann & Shopping.
  - Countryside Tour with Step-On Guide. Fun Stops & Teachings of the Amish Way of Life.
  - Visit The Rock & Roll Hall of Fame in Cleveland Ohio.
  - Return Stop at Hardrock Casino in Cleveland & Receive \$20 FREE PLAY.
  - Roundtrip Deluxe Transportation & Luggage Handling

**NO EXTRA CHARGE FOR ALL THE FUN INCURRED!!!**  
**Single \$499 pp Double \$389 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**

## SOARING EAGLE CASINO & SHIPSHAWANA FLEA MARKET Sun-Mon, April 7-8, 2019

- Your Trip Includes:**
- Gaming at Soaring Eagle Casino
  - \$30 Slot Play Cash from Casino
  - Admission to Flea Market
  - \$20 Dining Card from Casino
  - Deluxe Overnight Accommodations
  - Luxury Bus Transportation
  - Breakfast at Krysiaks Included

**Single \$232 pp Double \$179 pp**

## 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**

## NUNSENSE BOULEVARD At Cornwell's Professional Dinner Theater Thurs, September 12, 2019

Frank, Dean & Sammy are up in Heaven, but God tells them they left some unfinished business back on earth. It seems Frank made an unfulfilled promise & the boys have 1 night to make things right.

- Your Trip Includes:**
- Luxury Motorcoach Travel w/video Entertainment
  - Buffet Dinner of Roast Turkey, Dressing, Potatoes, Gravy, Rolls, Vegetables, Soup, Salad & More!
  - 3 Choices of Desserts
  - Broadway-Style Performance

**\$89 pp**

## CAPE COD SPECTACULAR Poconos \* Foxwood \* Cape Cod \* Finger Lakes 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**



## FIREKEEPERS CASINO - BATTLE CREEK



Nov 14, 2018 • Dec 11, 2018  
 March 20, 2019

### 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**

## Four Winds & Firekeepers Casino Resort

WAIT LIST ONLY!

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**



## ZEHNDER'S 25TH ANNUAL RAGTIME FESTIVAL

Thurs, April 19, 2018

Come celebrate with us with 25 best Ragtime Musicians plus pianist Bob Milne.



### Your Trip Includes:

- Famous Frankenthuth Plated Chicken Dinner.
- Entertainment by the Annual Ragtime Festival Band.
- Shopping Downtown Frankenthuth.
- Luxury Bus Travel.

**\$89 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**

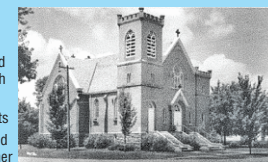
## HISTORICAL CHURCHES OF DETROIT

Tuesday, December 4, 2018

WAIT LIST ONLY!

### 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 tour 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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