

December 2018

Vitality

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



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On the cover: For Digital First Media Evan Mohan, 2, attended the Rochester OPC's annual Swim with Santa event on Dec. 1 with his grandmother, Ravish Mohan, of Rochester.
Photo by Debra Kaszubski

SENIOR LIVING

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Tucker Senior Center 26980 Ballard, Harrison Twp, 48045

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New Baltimore Library: 36480 Main, New Baltimore, 48047

Romeo Park and Rec: 361 Morton, Romeo, 48065

Roseville Senior Center: 18185 Sycamore, Roseville, 48066

Roseville Library: 29777 Gratiot/Common, Roseville, 48066

Shelby Senior Center: 51670 Van Dyke, Shelby, 48316

Sunrise Assisted Living: 46471 Hayes, Shelby, 48315

Utica Senior Residence: 7650 Greeley, Shelby/Utica, 48317

St. Clair Shores Library: 2250011 Mile, St. Clair Shores, 48081

SCS Parks and Rec: 20000 Stephens, St. Clair Shores, 48080

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A 21st Century Media
publication managed by
Digital First Media

digitalfirst

HEALTH & WELLNESS

Give yourself the gift of a flu shot this season

High doses available for people 65 and older

By Debra Kaszubski
For Digital First Media

The holidays are here and with that, you're most likely going to be visiting family and friends, and maybe even traveling. Leave the holiday gatherings with memories and not the flu by giving yourself a gift this season — the flu shot.

This year, there's a vaccine for ages 65 and older that provides added protection against influenza. Fluzone High-Dose contains four times the antigen (the part of the vaccine that helps your body build protection against the flu) of standard-dose vaccines. The higher dose gives older people a better immune response, and protection against the flu, according to the Centers for Disease Control (CDC).

Since it takes two weeks for the vaccine to become fully active in the body, it's important those who need the shot act soon. The vaccine is widely available this season at most physician offices and pharmacies such as CVS and Walgreens.

"It's just two seconds to get a shot. If you get influenza, you could end up in the hospital where you could get other illnesses because you're immunocompromised now," said Anita Pillai, a pharmacy manager at Walgreens in Rochester Hills. "You could get other



PHOTO BY DEBRA KASZUBSKI — FOR DIGITAL FIRST MEDIA

Anita Pillai, a pharmacy manager at Walgreens in Rochester Hills, administers the flu shot.

infections, or pneumonia. So why do that? This is the best gift you can give to yourself."

If you've already received a flu shot, but maybe not the high dose option, it's OK, Pillai said. Although you shouldn't get the high dose shot if you've already had one, the regular vaccine this year contains a broader coverage than what was available in the past.

Those who haven't taken the shot yet and want the high dose vaccine should make sure they request it, as they may not automatically receive it. You should not get the high dose vaccine if you've already received a flu shot, however, you may be eligible to get a booster if it's been at least six months since the last shot.

The CDC recommends everyone ages 6 months and older get a flu shot every year. The best time to get a shot is before the flu begins spreading, and Pillai said the flu typically

peaks in January.

People who are at high risk of developing flu-related complications should get the shot. "A lot of people develop other complications when they come down with the flu, and you want to stay healthy. If you're a diabetic or have other health issues you should definitely take the shot," she said.

Pillai has a method in which to ease patients' fears when getting the shot. She makes small talk and massages the deltoid prior to the injection. This method has helped her gain a flu shot following; a number of patients from other communities in which she has worked — including as far away as Flint — travel to Rochester Hills for her gentle touch, she said.

"Man people are tense, and I want them to feel comfortable."

Flu shots are covered by most insurance plans and there's no deductible, so the injection is free for many people.

Brian J. Kurtz

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HEALTH & FITNESS

Grief can affect holidays, but it's best not to fake it

By Debra Kaszubski
For Digital First Media

The holidays can be a hard time if you're depressed or missing a loved one.

In a survey from 2015, a quarter of those 65 and older in England said they were not looking forward to Christmas, and many said it was because "the festive season brings back too many memories of loved ones who have passed away," according to a poll for the British nonprofit Age UK. Two-thirds of the 1,793 older adults surveyed reported that loneliness is exacerbated by the holiday season.

"What we can't do is turn off the holidays in general. We can't opt out of life for however many weeks while the season is upon us. We're going to be exposed to these things," said

Lori Warner, Ph.D., a clinical psychologist with Beaumont Hospital. "Understand that grief is part of your process and it's natural and it's OK to feel this way."

Although Warner has advice on ways sad or depressed people can deal with the holidays, she said everyone is different and that in the case of grief, it's not one size fits all. "Each person's journey through the grief process is different, and what might work well for someone else might not work for you," she said.

Still, she offers the following advice as possibilities:

- Create new traditions such as lighting a candle, saying a prayer, or telling a funny story about the person who has died. This is a way to bring the deceased person back into the family gathering.

- Try to keep your expectations of the holidays modest. This may help prevent feelings of disappointment or of being let down.

- Know it is OK to feel sad. You don't have to "put on a happy face" to live up to the expectations of others.

- Spend time with friends and people you enjoy.
- It's fine to say no sometimes.

If you're feeling depressed or know someone who is, consider reaching out for help. Consult with a doctor or clergy. At the very least, Warner said, talk with loved ones about your feelings. There's also several good online forums and books on the topic.

Next Avenue contributed to this report.



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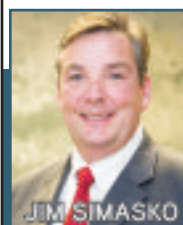


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SOCIAL & WELL-BEING

Local librarians offer holiday read recommendations



PHOTO COURTESY OF THE HARRISON TOWNSHIP PUBLIC LIBRARY

By Debra Kaszubski
For Digital First Media

Readers in need of holiday gift ideas, or those who just want to curl up with a good book on a cold winter day may enjoy the following recommendations from librarians Claire Lopiccolo of the Romeo District Library and Mary Rapas of the Harrison Township Library. Here are their recommended reads, in no particular order:

- “The Reckoning” by John Grisham — Some folks are saying that Grisham outdid himself in his latest novel, which combines a legal thriller, a mystery, and a lesson in history. Pete Banning is a farmer, father, World War II hero, and patriarch of a Mississippi family, when he suddenly shoots and kills a church pastor in cold blood. His only statement about the murder is “I have nothing to say.” “Lucky for us Grisham has a lot to say in this story,” said Rapas. “Be prepared to stay up late reading this one.”

- “Warlight” by Michael Ondaatje — A new take on the WWII story, from the author of “The English Patient,” with an eclectic cast of characters. “It becomes almost fairy tale-like,” Lopiccolo said.

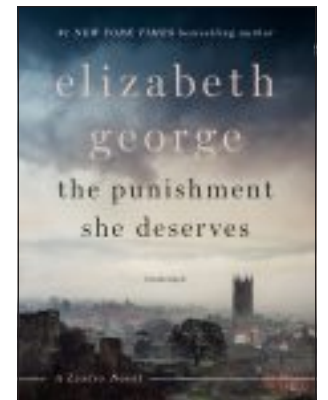
- “In Pieces” by Sally Field — The 71-year-old actress reassembles her life with personal anecdotes, photographs, and a touching tribute to her mother in her new memoir. Written over the course of seven years and without the aid of a ghostwriter, Field avoids the Hollywood glitter and presents a clear and critical self-portrait that will surprise and entertain you, Rapas said.

- “The Punishment She Deserves” by Elizabeth George — If you’re a fan of British mysteries, you

should definitely read Elizabeth George, and “this is one of her best,” Lopiccolo said. The Romeo District Library hosts “History’s Mysteries” book group Dec. 18 and Jan. 15 at 5:45 p.m. to discuss historical mysteries, suspense and thrillers.

- “Sister Pie” by Lisa Ludwinski — Robert Redford Cookies, Salted Maple Pie, Banana Pete Pie...are you hungry yet, asked Rapas. Ludwinski’s bakery Sister Pie is famous for its pastries and its community involvement. Her debut cookbook is equally successful, featuring mouthwatering recipes with clear instructions and step-by-step photos. “If you like what you’re hearing, come to the Harrison Township Public Library on Jan. 12 at 1 pm to meet the author and hear the story of her most popular bakery,” Rapas said.

- “The Noel Stranger” by Richard Paul Evans — Evans’s holiday books are as cozy as a cup of hot chocolate, Rapas said. If you like his other inspirational novels, you will appreciate this one as well. Maggie’s world falls apart when she discovers that her politician husband is actually a lying bigamist. But with her sister’s encouragement, she finds the strength to embrace the holiday season after divorce, and maybe even find some romance.



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MONEY & SECURITY



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Don't get duped: Research the smartest ways to give to charity this holiday season

By **Debra Kaszubski**
For *Digital First Media*

A New Jersey couple and a homeless man raised more than \$400,000 through GoFundMe after making up a warm and fuzzy story and posting it on the internet. Those who generously gave were duped, and now the trio is facing criminal charges.

For many the holiday season is a time to give, but no one wants to donate to an invalid charity, or to one that's not using funds prudently. But how do you know you're giving to a charity that will put your money to good use?

When searching for a charity, look for nonprofits that keep their administrative and fundraising expenses below 25 percent of their overall budget. At GuideStar.org, you can read the IRS 990 forms and other

CharityNavigator.org and The Better Business Bureau's Give.org, rank charities based on their finances, governance and more. At Myphilanthropedia.org, a division of Guidestar, more than 3,000 experts have reviewed 783 "top nonprofits" across 36 causes.

financial filings of 1.8 million nonprofits. CharityNavigator.org and The Better Business Bureau's Give.org, rank charities



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Still, perhaps one of the best ways to give to any charity without having to worry is through a donor-advisor fund, a charitable account through a financial services firm. You get an immediate cash deduction for your donation, whether you’re giving away cash, assets or securities.

“Typically what people do instead of putting cash, they put appreciated securities. If they made money on a bond or a stock they would take the appreciated stock and put it into this donor-advised fund,” said Frank Migliazzo, Merrill Lynch Private Wealth Advisor based in Troy.

If you donate securities that

have appreciated in value, you won’t owe the capital gains taxes that would be due if you sold the stock, giving the donation an extra value. Only charities that are legitimate 501(c)(3)s receive donations from donor-advised funds.

“I think that’s why (donor-advised funds) are so popular,” Migliazzo said. “It can be done almost all online, so you don’t need an advisor. You could fund it with cash, but I think most Merrill Lynch clients are taking mutual funds or stocks that have appreciated so you get the advantage of not paying a capital gain.”

The big players in the donor-advised fund arena aside from Fidelity Charitable are Vanguard Charitable and Schwab Charitable. These companies handle most of the administration and management, typically charging annual administrative fees of 0.6 percent or less (some donor-advised funds charge 1 percent or more).

Next Avenue contributed to this report.



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CAREER & EDUCATION

What to do if offered a buyout from your employer



IMAGE COURTESY OF METRO CREATIVE CONNECTION

By Debra Kaszubski
For Digital First Media

A buyout is tempting to many older workers, especially when an employer dangles a large sum of cash. Dreams trading in a time clock for a beach umbrella are tempting for many. And for employers, buyouts provide short-term savings because the companies and nonprofits will lose people with the most generous compensation and benefits.

If you're in your 50s or 60s and work for a mid- or large-size company, there's a good chance your employer may make an offer. Recently, GM offered buyouts to their older workers, while across the country other companies have offered similar packages. But the best advice if you're faced with this offer isn't always to

take the money and run.

Michael Tyranski, senior vice president of wealth management at Merrill Lynch in Bloomfield Hills said it's important workers take a good look at their finances and even career goals.

"I'd say it's mandatory that someone who has been offered a buyout sit down with a professional to review those numbers," Tyranski said. "Most of the time, people underestimate what they need to retire, and often the results are eye-opening."

A Certified Financial Planner, labor lawyer and/or a benefits consultant as well as a life planning coach are good resources for employers who are deciding to take a buyout.

Weigh the financial pros and cons of taking the package. Sometimes it may be bet-

ter to turn down the buyout, especially if you're not financially prepared to retire. "If you're a year or two away, maybe it's a possibility," Tyranski said. "But if you're five years away or more, you might want to hold on."

If retiring isn't in the numbers, the buyout may still be a good possibility. Tyranski suggested using the money to go back to school, bolster your resume or skills, or learn a new trade. Look into becoming self-employed.

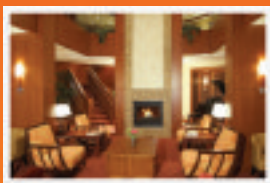
"If you know you are employable and you can easily find another job, then take the buyout," Tyranski said, noting that investing the buyout package is a good idea if possible.

Next Avenue contributed to this report.

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MONEY & SECURITY

Attorney sheds light on care benefits available for veterans

By **Debra Kaszubski**

For Digital First Media

The Veteran's Aid & Attendance Pension Benefit, or "A&A benefit," provides thousands of dollars a month to a veteran, his or her surviving spouse, or a couple. The money, which is tax-free, can be used for in-home care, board and care, assisted living, or a private-pay nursing home.

Yet, despite these available benefits, only 5 percent of these funds are even applied for because people do not know about the program.

Vitality hopes to spread the word to those veterans who could use this well-earned care benefit. Jonathan Colman, a Troy-based attorney who specializes in elder

law, veterans and estate planning, and probate litigation, answered questions for Vitality on this issue.

Q: Are most veterans aware of the long term care benefits that they are eligible for?

A: Technically, the VA does not provide "long term care benefits" like Medicaid provides. While there are some benefits available to veterans if receiving skilled care in a VA institution or through the VA Health Insurance program, those benefits are limited and few and far between. The benefits most often received by veterans or their surviving spouses are pension benefits, as discussed below.

Q: What are the qualifications a veteran or spouse must meet in order to receive benefits?

A: There are two general categories of benefits available to veterans: service connected benefits and non-service connected benefits.

Service connected is considered compensation that would be available to the veteran due to an illness or ailment that is directly related to his/her service. A surviving spouse may also qualify for a benefit provided their veteran spouse was receiving one at the time of his/her death.

Non-service connected is considered a pension that is available to the veteran and possibly the deceased veteran's spouse, provided the veteran served on active duty for a period of at least 90 days with at least one day during wartime (i.e., WWII: 12/07/41 - 12/31/46; Korean: 06/27/50 - 01/31/55; Vietnam: 08/05/64 - 05/07/75 [with a few exceptions for service ac-

tually in Vietnam from 02/28/61 - 08/04/64]; Gulf War: 08/02/90 to current [note: service after 1980 requires minimum of 24 months of service]). Additionally, the veteran cannot have been discharged for dishonorable reasons and must be 65 years of age or older. Each program has its own qualifications beyond these general guidelines, including a threshold level of ongoing medical expenses and varying degrees of infirmity.

Non-service connected benefits can range from base pensions, which provide assistance when ongoing medical expenses outstrip a threshold of income; to housebound pensions, when, for example, a veteran no longer drives; to "Aid & Attendance" benefits, which are addressed in greater detail below. Benefits work on a sliding scale, so not every veteran will receive the maximum benefit allowed.

Q: What is the Veterans Aid & Attendance Pension Benefit? How much does it provide per month to a veteran, surviving spouse, or a couple? What can a veteran use this money for? Can the veteran use this for nursing home care?

A: If a veteran meets a certain asset-level requirement and he/she has regular, recurring medical expenses that use up most of the monthly income and if the allowable medical expenses exceed a certain income threshold and the veteran or surviving spouse is receiving assistance with at least two of five primary activities of daily living (ADLs), the maximum benefits for an aid & attendance pension would be: \$1,881 per month for a single veteran (2019); \$2,230 per month for a married veteran (2019); and \$1,209 per month for

BENEFITS » PAGE 14



Jonathan Colman





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Benefits

FROM PAGE 12

a surviving spouse (2019). Again, these are maximums and the benefits are calculated on a sliding scale.

There are also lower levels of benefits identified as base pension and housebound pension for those not receiving care for two of five main ADLs, but who meet certain income and medical expense criteria and other requirements, such as no longer driving.

With each of these pensions, the benefit belongs to the veteran. The surviving spouse is only eligible for a benefit if he/she was married to the veteran at the time of his/her passing and the veteran served during wartime.

The pension income, once awarded, goes into the veteran's personal account. The veteran needs to continue to spend the regular income on medical costs/care and can use the benefit to supplement the care or for other expenses. A common misconception is that a care provider must

accept payment from the VA, which is not true – the veteran receives and disburses the benefits.

Q : How does a veteran apply for benefits?

A : A veteran should speak with a Veterans Service Officer (VSO), which would include VA accredited attorney and institutions such as the VFW, local county Veterans Offices, etc. VSOs can assist in filing claims, however, it is highly recommended that a veteran or his/her surviving spouse consult a VA accredited attorney to discuss their specific situation before applying. If an application is filed without the analysis of an accredited attorney, the veteran or spouse could jeopardize future qualification for long term care Medicaid benefits, or disqualify for the VA benefit for a period of up to five years. This type of analysis is generally only done by VA accredited attorneys.

Q : How long does it take to be approved for benefits?

A : With respect to the pension benefit with "A & A," the application process varies. We have heard of applications taking six to eight months, however most of our applications take two weeks to three months. Regardless of how long it takes the VA to process the application, the benefits are due and owing beginning the first of the month following submission of

the application and should accrue until the time the application is approved.

Q : Why is it that so many veterans are unaware of their benefits?

A : Most veterans were instructed upon discharge from the service to use the VA to file service connected claims.



U.S. AIR FORCE PHOTO/TECH. SGT. BENNIE J. DAVIS III

Some veterans did and others did not. The "Aid & Attendance" program did not become widely known until roughly 2010 and there are likely many veterans who are not yet aware of this benefit, despite having been on the VA website for many years.

Q : Is there anything else you'd like to add?

A : The regulations on awarding VA benefits were tightened significantly as of Oct. 18. This means that the process for qualification of benefits has become more difficult for veterans and surviving spouses. We recommend consulting with a VA accredited attorney to help navigate the new parameters and ensure the maximum benefit available is secured.

Jonathan Colman is an attorney with Troy-based law firm Barron, Rosenberg, Mayoras & Mayoras, P.C. He may be contacted at 248-641-7070 or at www.brmmmlaw.com. Next Avenue contributed to this report.

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HEALTH & FITNESS

8 ways to avoid holiday stress

By Candy Arrington

For Next Avenue

The holidays are supposed to be a time of thankfulness, reflection, observance and celebration. But too often, the idealistic visions of a perfect holiday are marred by tensions and stress. Financial pressure, over-commitment and unrealistic expectations are among the culprits. There are adjustments you can make, however, that can bring joy and peace to the season.

Here are eight ways to lessen stress:

1. Have realistic expectations. Magazines, TV shows, even commercials depict elaborate holiday decorations, spotless homes and bountiful feasts. All of those images push us toward un-

realistic expectations of ourselves and others. De-stress by doing what is realistic for you without feeling guilty, lazy or inadequate.

“What the marketers cannot do is prepare a person for what really matters — the relationships in our lives,” says Greer, S.C., marriage and family therapist Karen Strange. “Focusing on the people around the table and expressing genuine interest in their lives without judgment are the cornerstones for creating a memorable holiday season.”

2. Be flexible. Failure to make concessions about when and where celebrations occur creates stress in families. Be willing to get together on a different day before or after the holiday if need be. The actual day isn't as important as the

opportunity to gather in a relaxed, unrushed atmosphere. That way, you avoid everyone being on edge because of demands and frustration.

3. Avoid reigniting old conflicts. For some, simply gathering the family creates stress because of past disagreements or ongoing feuds. Avoid being pulled into ancient arguments that reopen wounds, create tension and ruin holiday gatherings.

“If confronted by unpleasant past experiences while at a holiday gathering, the best response is to own it while offering to discuss it at a later date,” says Strange.

“A remark such as, ‘You're right. I know we have past hurts between us. Let's schedule a time to dis-

cuss it in the near future. I welcome the opportunity to clear the air,’ sets aside the desire to win an argument or persuade someone to adopt your point of view,” she says. “That's paramount. Having the relationship be the winner is what matters most.”

4. Downgrade decor. Just because neighbors or family members decorate excessively doesn't mean you can't opt for a different experience. Simple decorations are just as festive and perhaps more peaceful than over-the-top extravagance.

Include a few items that are special to you, your children or your grandchildren, but don't feel obligated to use everything in your attic or buy more.

5. Don't bust the budget. The National Endowment for Financial Education cites gifts, parties, decorations and travel as sources of financial pressure during the holidays.

Maintaining your budget may require decreasing the number of gifts you give or finding other ways to cut costs. Ignore retail hype

that creates a sense of urgency or plays on emotions. Avoid the temptation to buy with credit cards. Your stress level will skyrocket in January when bills arrive.

6. Resist over-scheduling. A full holiday calendar equals exhaustion. Consider logistics and associated fatigue before accepting invitations. What seems doable initially may turn into a frustrating obligatory marathon rather than a joyous time. Leave holes in your calendar for rest, quiet evenings at home or impromptu gatherings. You'll be glad you did.

7. Maintain dietary moderation and exercise. When schedules fill up, exercise — which is a stress reliever — usually is the first thing pushed off the to-do list. Personal trainer Tracy Harrison of Spartanburg, S.C., suggests thinking ahead rather than giving up exercise during the holidays.

“Don't use an event that conflicts with your normal exercise routine or the fact that you'll be out of town as an excuse to skip exercise. When the new year arrives, it's much harder to get back into a routine when you've stopped exercising altogether. Take tennis shoes

when you go out of town for the holidays. You can walk outside or at a mall and do squats, lunges, push-ups and sit-ups anywhere. Encourage others to join you,” says Harrison.

Regarding dietary moderation, Harrison says, “When asked to provide food for a holiday party, take a healthy option. If you don't have control over what's being served, eat before you go. Drink lots of water during the holidays and limit alcoholic beverages, which add additional calories. Don't totally deprive yourself. You want to enjoy the holidays, but sometimes binge eating occurs after you get home from a party where you've eaten nothing.”

A holiday healthy eating guide is available from The American Heart Association.

8. Reserve time for quiet reflection. Despite the busyness of the holidays, carve out time to reflect on blessings and pleasant memories. Read inspirational books or faith-based teachings if those speak to you. Make a list of what you're thankful for or write an account of a special holiday memory. Time spent in quiet reflection soothes stress and reminds us of what is really important about the holidays.

Story courtesy of Next Avenue

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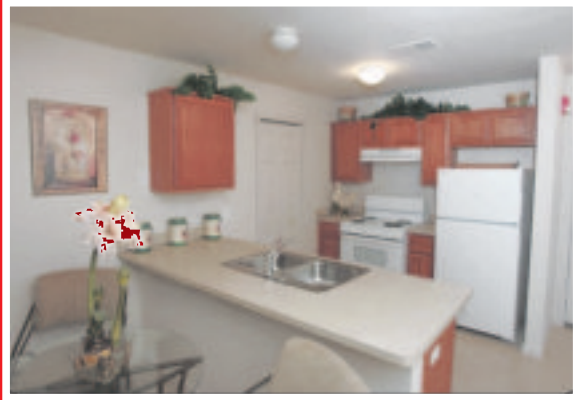
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SOCIAL & WELL-BEING

Swimming with Santa event provides unique holiday fun for seniors, families

By Debra Kaszubski
For Digital First Media

The pool at the Rochester Older Persons' Commission was transformed into a tropical north pole on Dec. 1 as families gathered to celebrate the holiday season during the OPC's annual Swim with Santa program.

Many local seniors, often times along with their children and grandchildren, look forward to the special holiday event, during which community members are invited to the OPC

pool to swim with the big guy himself. Children of all ages, their parents and grandparents swam around and tossed balls to Santa. On the pool deck, Mrs. Claus sat ready to pose for photos.

Rick Wojciechowski, of Addison Township, served as St. Nick this year. Wojciechowski has a natural curly white beard, and he has perfected his "Ho, ho, ho" although he's much thinner than a traditional Santa. "I could say that I do this for the kids, but I do this for myself. I really enjoy this," he said.



Above: Maureen Harte waves to a friend. She's been attending the Swim with Santa program since bringing her oldest grandchild, who is now in college, to the event.

Left: Rochester resident Ciara Downey takes a picture of her 5-month-old son, Lincoln Downey.



PHOTOS BY DEBRA KASZUBSKI — FOR DIGITAL FIRST MEDIA

Santa didn't have a place to sit during this holiday event. Instead, he paddled around the warm pool, taking breaks to socialize with visitors.



Shelby Township resident Pete DuPon, who works as a lifeguard at the OPC, talks with Rick Wojciechowski.



Gretchen Denton of Rochester enjoyed the event with her grandson, Teddy Lawson, 3.



Evan Mohan, 2, hitches a ride on the back of his grandmother Ravish Mohan, of Rochester.



Rick Wojciechowski, of Addison Township, served as St. Nick this year during the Rochester Older Persons' Commission annual Swim with Santa event. He's pictured here with Gale Santilli and her granddaughter Bella Mendez.

SOCIAL & WELL-BEING

WHITTLE WHILE YOU WORK

Metro Carvers
turn ordinary
wood blocks
into art pieces

By Debra Kaszubski
For Digital First Media

Georgia Boyse has three distinct wood Santa Claus carvings, each representing a different time period in her 36 years as a wood carver. One is a small ornament, while the other is more sleek and contemporary. The third, her latest, is detailed and realistic, right down to the wrinkles in Santa's skin and the texture of his white beard. "It took me years to get the face, and I still have more work to do," she said.

Boyse, of Royal Oak, is a member of the Metro Carvers group, a nonprofit dedicated to the preservation of the art of woodcarving and pyrography (wood burning) in metro Detroit. The club fosters camaraderie among woodcarvers, enables members to improve their skills and promotes woodcarving to the public, according to their website.

The club meets nearly every day of the week in various locations around Macomb and Oakland counties, including: Washington Township, Sterling Heights, Shelby Township, Warren, Troy, and Chesterfield Township. Organization meetings take place monthly at Helen Keller School in Royal Oak.

During a typical Metro Carvers meeting, whittlers get together to work on their own projects. Most bring their own tools, and often they give fellow carvers advice on how to advance their woodcarving skills.

"This is a place where we can make a mess and



PHOTOS BY DEBRA KASZUBSKI — FOR DIGITAL FIRST MEDIA

Georgia Boyse's three distinct wood Santa Claus carvings represent a different time in her 36 years as a wood carver. The newest, on the left, illustrates how much her skills have advanced.

we don't have to clean up," Boyse said.

The carvers work on anything their imaginations drum up, from realistic looking ducks to whimsical caricatures. Clawson resident Bill Womack recently completed a violin, while Rochester Hills resident Steve Brandon, who serves as the club's treasurer, likes to carve comical bears. In a recent meeting at the Troy Community Center, Brandon carved a "plumber's butt" on a bear, as well as a wooden toilet and plunger. "I like to keep it fun," he said.

Along with carving their individual projects, the Metro Carvers also create wooden canes that are topped with eagle heads. These hand-carved canes are donated to Michigan-based combat veterans through their patriot cane program, called "Lean on Me."

As of October, they've whittled 4,431 canes to veterans of all branches of the military. The club engraves the veteran's name, military branch, service location, and the names of the medals the veteran earned.

"The shaft of the cane tells



Carl Sikes, of Troy, and Eleanor Struble, of Bloomfield Hills, work on their individual projects during a recent gathering of the Metro Carvers at the Troy Community Center.

the veteran's story and, and the carver's artistic talent creates our wonderful eagle," said Mike Murdock, of Troy. Troy veteran Carl Sikes, who is also a wood carver, is proud of his cane, which represents his military service in Korea. "It's just fantastic, the one they did for me," he said. "The guy who did mine put so much work into it."

Veterans interested in a cane are encouraged to fill out an application on the Metro Carvers website.

Along with the canes, the Metro Carvers also work on smooth, handheld crosses and birds, which they donate



Bill Myers crafted this wooden cowboy. He enjoys caricature carving the most, and has created numerous characters.



Rochester Hills resident Steve Brandon carves comical bears and handheld crosses.



Clawson resident Bill Womack putting the finishing touches on a snowman. He has worked as a woodcarver for around a year.

to Hospice.

The canes, crosses, and several other projects will be displayed March 16 from 10 a.m. to 5 p.m. and March 17 from 10:30 a.m. to 4 p.m. during the Metro Carvers annual "Artistic Creations in Wood" show at 867 Horace Brown Drive in Madison Heights. Some pieces will be on sale at the event, which also includes raffles, door prizes and competitions.

Carvers interested in the show or events, or veterans wishing to apply for a cane, should visit the Metro Carvers website at www.metro-carvers.com.

Merry Christmas!



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SOCIAL & WELL-BEING

Myride2 connects seniors with transportation options

By Debra Kaszubski
For Digital First Media

A bus stop outside a Madison Heights senior housing complex allowed a group of residents to visit nearby Oakland Mall, but for years the shoppers didn't know this transportation option existed.

Myride2, a free one-call, one-click mobility management service developed by the Area Agency on Aging 1-B, helps seniors and adults with disabilities living in Oakland, Macomb and Wayne counties remain mobile.

After connecting with Myride2, the senior housing residents learned of the fixed bus route that's just outside of their home and have since been enjoying regular shopping trips to the mall. "That's one of our success stories," said Roberta Habowski, mobility project manager with Myride2.

Myride2 is a website with a toll free number that connects people in need of transportation to a variety of public transportation options. Choices include the community transportation through senior centers, the Smart connector service, and private providers such as GoGo-Grandparent, Uber, Lyft and others.

"We always offer three options, including the least expensive. But we differ because we research our options. We will even call a provider ourselves to make sure they offer a particular service," Habowski said.

Seniors and disabled adults in need of a ride, but unfamiliar with the public transportation available to them may take advantage of Myride2's free Travel Training program. Partic-



PHOTO COURTESY OF MYRIDE2

Seniors learn about public transportation through Myride2's Travel Training program.



ipants learn how to read a bus schedule, plan a trip and other aspects of public transportation. Educators also provide information on the Smart Connector Service, which provides curb-to-curb transportation.

In addition, participants learn how to make a reservation and how to call customer service. "We assist them in getting the necessary paperwork if they are an ADA candidate, and go over a lot of the different terminology and things they need to equip themselves when they are on the phone with Smart," said travel trainer Deb Price-Ryan.

Once seniors have a good idea on how to use public

transportation, Price-Ryan or another travel trainer will go for a test ride. "This gives them independence because sometimes we find seniors and people with disabilities that are willing to take public transit, but they don't know how to use it," she said.

Myride2 is free service, however, participants still pay for ride service. It has been in service since 2012, but the Travel Training education portion is relatively new. Around 3,700 people in Oakland, Macomb and Wayne counties phoned into Myride2 last year.

For information on Myride2, visit their website at www.myride2.com or call 1-855-myride2.

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CAREER & EDUCATION

Networking and job hunting advice for people over 50

By Karen Wickre

For Next Avenue

My new book, “Take the Work Out of Networking: An Introvert’s Guide to Making Connections That Count,” is for job seekers of all ages, but I’d like to offer some advice here about networking and job hunting specifically to people who are 50 and older.

It’s easy to understand the reluctance people this age sometimes have about networking — meeting strangers, especially those who might be younger and may represent the change they fear. Not unreasonably, the older worker might think: Why would they help me? What will we have to talk about? What if they say no?

I’ve seen quite a few work veterans set their sights lower or stay in a stale longtime role, playing the waiting game for a severance package, because of such fears.

Job Hunting Advice About Age Discrimination

To combat age discrimination of employers, when you’re job hunting look closely at the diversity and inclusion record of companies you’re interested in, search LinkedIn to see if people in your age range work there and make connections to get a reality check.

An efficient way to learn about a new industry or pick up a variety of skills quickly is to join a specialist consulting agency (for example, marketing and advertising, tech support, communications) that has clients across a range of businesses.

Or you might consider roles in firms that are not brand names, less well-known companies outside the spotlight where you can get the skills you need to transition into a new area.

The Networking Advantage People 50+ Have

Two more points about job hunting and networking when you’re in the 50+ club:

First, the longer you’ve worked (and lived), the more contacts



PHOTO COURTESY OF ADOBE STOCK

you’ll have from a wide variety of backgrounds. Your weak ties (people you know very slightly at best, perhaps worked with briefly or met through a friend) are especially useful as you explore new options and locations. Think very broadly about who you know, including people you may have met in passing or who are colleagues or friends, to learn about opportunities that are not familiar.

Second, think about how you can position yourself as a “mentee” — a neologism that describes someone who can mentor others while learning new skills as an intern does (not that you have to actually be in that role).

In his new book “Wisdom @ Work: The Making of a Modern Elder,” the seasoned hotelier and entrepreneur Chip Conley tells the story of joining Airbnb at age 52. Though Chip has earned plenty of EQ (emotional intelligence) over his career, he says he came to the young company with no discernible DQ (digital intelligence). As he tells it, his time at Airbnb helped him gain DQ as he was able to impart EQ to younger colleagues.

If Your Network Is Dormant

When people are in the same organization or on the same team for many years, they get comfortable. Maybe they don’t plan to leave their familiar (even familial) environment. But things happen. You might be bored. You might not have a good feeling about the new head of your team or company. You notice you’re envious of friends moving into new positions. Then there are those who have been out of the job market for any number of reasons: caretaking for parents, a serious illness, a difficult divorce, legal troubles.

Not long ago I met a woman I’ll call Alice — an experienced communications executive. She’d held her current role for 10 years and has recognized that she’s gotten bored. But, she confided to me, she’d let her network go. Now she needed new contacts in order to look around for a new position.

Ideally, she wouldn’t have let her contacts go dormant in the first place. (My low-pain method at any stage of work life is to regularly nurture your contacts.)

Today, Alice is making up for her missing network by creating

a new one; she’s connecting regularly with new people and getting new leads. She follows up with each one, and also with those of us who have made introductions so we also stay informed about her progress. I have every confidence that Alice will find a great new position that suits her while she’s at her current job. And I bet she never lets her contacts go dormant again.

Life changes call for us to develop new routines and cultivate new ideas. If you don’t, you risk closing in and limiting your future options for work and growth.

Job Hunting When Life Comes at You

A favorite “life comes at you” story is about my friend Sree Sreenivasan. A couple of years ago, he was unexpectedly forced out of a wonderful job he’d held for three years as the first chief digital office for the Metropolitan Museum of Art in New York City, having fallen victim to the museum’s financial troubles.

More than most of us, Sree, who’s been a journalist, social media innovator and professor

at Columbia University, has cultivated a large and lively following, both online and in the real world. When news of his departure appeared, I assumed he’d turn privately to some well-placed contacts and lock in his next gig behind the scenes. But Sree took his job search public, letting his many followers know that he was open to hearing about leads from all comers.

He even posted an open Google Doc to capture ideas and contacts anyone wanted to offer; he invited people to join him on walking “get acquainted” meetups (sometimes called walk-and-talks) around New York City. He took a new role with the City of New York, which turned out to be a short stint: the position he’d been hired for ended up being merged with another one.

Since then, Sree has reinvented himself as a digital and social media consultant, building on his well-established and active presences on Facebook, where he hosts several groups, LinkedIn, Twitter and Instagram, as well as his extensive personal network. Today he has a full schedule of workshops, speaking and consulting with organizations across the world.

As he has observed about his wild ride: “You need an incredible support group, and people who understand. You have to build it when you don’t need it” (my emphasis).

Even for those without the large network Sree enjoys, his recent journey offers some good lessons for the rest of us:

- Change comes whether or not you’re expecting it.
- Keep yourself open to new possibilities.
- You always know more people than you think you know.
- Prepare to share: Tell your story and be clear about what you need.

This article is excerpted from “Taking The Work Out Of Networking: An Introvert’s Guide to Making Connections That Count” by Karen Wickre. (Reprinted by permission of Touchstone, an Imprint of Simon & Schuster, Inc.)

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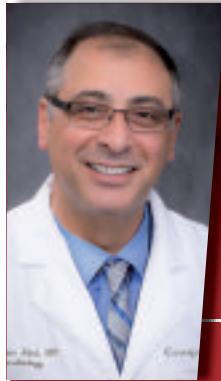
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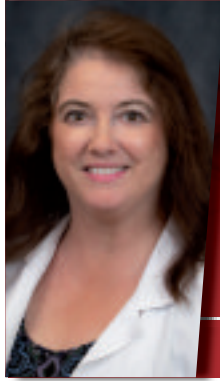
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MONEY & SECURITY

Ask the Financial Doctor: How can I compare medication costs under different insurance plans?; Some tax questions for 2019

Q: In 2018, I sold my home for a \$210,000 gain. Did the new tax laws change the tax treatment of gains on my home sale?



Richard Rysiewski
Columnist

A: No, there were no changes. The first \$250,000 gain on the sale of a primary residence (\$500,000 for married

couples filing jointly) is tax-free. Any gains above those amounts are long-term capital gains. Losses on a primary residence are not deductible. The same requirements apply that the home has to be owned and occupied for two years out of the last five years as of the closing date to qualify for the exclusion. Some taxpayers could qualify for a partial exclusion if the sale was the result of job transfer or health issue. If a married couple meets the requirements, but one spouse dies, the surviving spouse has two years to use the full \$500,000 exclusion.

Q: What is the maximum contribution to an IRA for 2018 and 2019?

A: The maximum amount for 2018 is \$5,500 plus a \$1,000 catch-up if you are 50 or older. For 2019, the maximum amount is \$6,000 plus a \$1,000 catch-up.

Q: I have a ROTH IRA valued at \$125,000. My total contributions were \$85,000 with the balance being invest-



PHOTO COURTESY OF METRO SERVICES

For 2018, Congress changed the deductions for schedule A, the state income and property taxes are capped at \$10,000, most miscellaneous deductions are eliminated and the home equity interest deduction is eliminated except if the home equity loan is used for home improvement.

ment earnings. Can I take out the \$85,000 anytime without penalty?

A: Yes, your contributions can be taken anytime without penalty. The investment earnings would incur a 10 percent penalty and be taxable if withdrawn before 59½ or if the account is under five years old. There are some exceptions to the 10 percent penalty such as payment for education, paying for a first-time home purchase and if you become disabled. If you've met the five-year holding requirement, and you are older than 59½ you can withdraw money from a

Roth IRA with no taxes or penalties.

Q: My uncle passed away two years ago and I believe there is an unclaimed insurance policy covering my uncle. How do I check for the missing insurance policy? If it exists how do I make a claim?

A: If you know the name of the insurance company contact them. If you do not know the name contact the large insurance companies, AIG, John Hancock, MetLife, Nationwide and Prudential. Several insurance companies have

online tools for finding lost policies. Use the site, missingmoney.com, to search for missing insurance policies. After a lost policy is found, you need to provide a death certificate and proper beneficiary proof to claim the insurance.

Q: In 2016 I received a \$99,000 home equity loan and bought a boat, car and stock investment. Are my interest payments deductible for the tax year 2018?

A: No, any interest on a home equity loan not used for home improvement is not deduct-

ible and is not grandfathered. Additionally, the combined total of the first mortgage and home equity loan can't exceed \$750,000.

Q: Last tax year I was able to use schedule A and claimed property taxes and state taxes. Did the new tax law change the deductions on schedule A?

A: Most filers will not get a \$12,000 standard deduction (\$13,300 if 65 or older). For 2018, Congress changed the deductions for schedule A, the

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Websites: www.irs.gov
www.michigan.gov/incometax

state income and property taxes are capped at \$10,000, most miscellaneous deductions are eliminated and the home equity interest deduction is eliminated except if the home equity loan is used for home improvement.

Q: I have been on a Medicare Advantage plan for 5 years and am considering switching to another insurance company due to the higher cost of medication. Is there a site that I can compare costs for my medication?

A: The Medicare website has a Drug Plan Finder tool that you can compare plans to get the lowest cost for your medication. For example, the diabetes drug, Novolog Flexpen, was \$37 under one plan but was \$2,012 under another plan.

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 & SECURITY

How to prepare your home for selling

Can you rescind a contract within 3 days of making an offer?

Q: We are looking to sell our house and had an agent come over to look at it. She said we should remove some of the items we have in our house such as memorabilia, decorations, books, collectables etc... We think our house looks fine the way it is. It's just the way we like it. What do you suggest?

A: I want to key in on one of your statements; "We think our house looks fine the way it is. It's just the way we like it." If you are serious about selling your home then I recommend removing some of your items and depersonalizing your home (This includes removing personal family photos). When preparing your home to sell it should be generic or Spartan looking.



Steve Meyers
Columnist

Try to make it as universally appealing as possible. If you have ever gone into a model home they're usually decorated sparsely. After all, some buyers just may not like your stuff. If you're serious about selling and moving then why not pack some of your things away now and declutter the home? You will have to pack it up sooner or later. There will be plenty of work to do once your house sells so it makes sense to lighten the load now. Your home will show a lot better for prospective buyers and will sell a little quicker.

Q: I put an offer in on a house that was accepted and now am not sure if I still want it. In Michigan

don't I have three days to rescind an offer/contract and cancel it?

A: There is no three days to rescind an offer/contract for real estate in the State of Michigan.

If you rescind/back out of the offer there more than likely will be penalties for doing so which can include, but not limited to, forfeiting your earnest money deposit.

I highly recommend talking to your licensed real estate agent and consulting an attorney regarding this matter.

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.

MARKET UPDATE

October's update for Macomb County and Oakland County's housing market is reminiscent of what we saw in September; inventory down and prices up. October's median sales prices continued an upward trend. In Macomb County prices were up by almost 4 percent and Oakland County prices were up by more than 2 percent as well. Looking at the 5 Year Comparison of the Median sales price for the month of October in 2013 versus 2018 overall Macomb County's prices have risen 38 percent and Oakland County's prices have risen more than 34 percent. October's residential home/condo on market inventory continued to drop. Macomb County's on market inventory fell by almost 16 percent and Oakland County's on market inventory fell by more than 10 percent. Average days on market have stayed about the same. Macomb County's average days on market was 30 days and Oakland County's average days on market was 33 days. (All comparisons are month to month, year to year.)

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Calendar of activities, events and trips

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

December

Dec. 13: Ukulele Hawaiian Christmas Concert. Join us for a Hawaiian Christmas Concert. Enjoy some traditional holiday songs along with songs of the season that are traditional in the Hawaiian Islands from 2-3 p.m. at the Washington Center, 57880 Van Dyke Washington Twp. No charge. For more information, call 586-752-6543.

Dec. 13: Booked for the Evening, "Mary Rose" by Geoffrey Girard at 6:30 p.m. 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.

Dec. 15: Capital Tours is hosting a trip to the Henry Ford & Greenfield Village for the famous Holiday Nights. Package includes dinner and admission to the Ford Museum plus a special night event in the village. Only \$100 for this double header. Call 248-247-1121.

Dec. 15: Firekeepers Day Trip. Receive \$20 in coin & \$5 in food.

Depart on Saturday, Dec. 15. \$30. Call TTT at 313-292-6300.

Dec. 16: Capital Tours is hosting a trip to the Whitney Restaurant for brunch and a special Holiday Show at the Old Redford Theater. Package includes admission to the 3pm show with music, dancing and Christmas Carols. Make this an old fashioned Christmas Only \$119. Call 248-247-1121.

Dec. 18: Hollywood Casino in Toledo – Senior Day. Receive \$5 in slot play & discounts on meals. Depart on Tuesday, Dec. 18. \$25 p/p. Call TTT at 313-292-6300.

Dec. 18: This trip is Jan. 24 but registration must be before Dec. 18. The trip is to see "Phantom of the Opera" at the Detroit Opera House and dinner at Villa's restaurant. The show features new scenic design, new choreography, new staging, and boasts many exciting special effects including the show's legendary chandelier. We have Centered Front Mezzanine seats for this 1 p.m. performance. After the show we'll do an early family-style dinner at Villa's Restaurant (slated for 4:15 p.m.). Dinner will include salad, pasta, roasted chicken, veal parmesan, oven roasted potatoes, green beans, vanilla ice

cream for dessert, and beverage. We must pay for tickets by Dec. 18 so please register before then. Once tickets are purchased, we will not be able to get additional tickets. Depart time is 11:30 a.m. with an approximate return of 6 p.m. Cost is n\$119. For more information, call L'Anse Creuse Community Education 586-783-6330.

Dec. 18: This trip is Jan. 19 but reservations are required by Dec. 18. Late Nite Catechism Las Vegas: Sister Rolls The Dice! and Lunch at Da Francesco's. Late Nite Catechism Las Vegas is the latest class in the sinfully funny Catechism series. The Naples News calls it "sharp, witty, and brilliant" and says, "Anyone from Buddhists to Zoroastrians will enjoy attending the Late Night Catechism." The convent has decided that Sister (with her extensive gambling experience running the Church Bingo for the last 25 years) will organize a Las Vegas night. Sister will tackle topics ranging from magic tricks to table games and the dangers of drive-through marriage chapels. Before the show, we head over to Da Francesco's for a family style lunch. Lunch will include tossed Italian salad, rolls,

penne pasta with meat sauce, breaded chicken piccante, green beans almondine, coffee, tea, or pop. Note that reservations must be made by Dec. 18. Departure is 11:15 a.m. with an approximate return at 4:45 p.m. Cost is \$86. For more information, call L'Anse Creuse Community Education 586-783-6330.

Dec. 26-28: 2 Nights At Kewadin Sault Ste. Marie Hotel & Casino. Stops at St. Ignace, Hessel & Bay Mills Casinos. Receive at least \$100 in casino money-food. Receive breakfast buffet each day. Indoor Pool. Only \$ 175 pp. Call 586-770-5899.

Dec. 31: Capital Tours is offering a New Years Eve Magic Bash at the Firekeepers Casino & Schuler's Restaurant. Package includes a trip to a magic museum, prime rib lunch at Schulers and 4 hours at Firekeepers with \$30 in play, and \$10 in food. Only \$79. Call 248-247-1121.

Dec. 30-Jan. 1: New Year's Eve in Traverse City – 3-Day. Ring in the New Year in style at the elegant Turtle Creek Casino! Wow, this trip includes 2 nights stay at Cherry Tree Inn with casino stops at Soaring Eagle, Turtle Creek, and Little River. Get \$62 back in incentives, 2 breakfasts, & a

great Dinner. Book early so you don't miss out on a New Year's Eve you will never forget. Depart on Saturday, Dec 30 for \$269 p/p d.o. Call TTT at 313-292-6300.

January

Jan. 6: Spend the day at beautiful Firekeeper's. Receive at least \$ 25 casino money - food. This day is seafood-prime rib buffet. Only \$35 pp. Call 586-770-5899.

Jan. 7: 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 for more info.

Jan. 8: Day trip to Firekeepers, Tues. Jan. 8. Includes \$20 free-play, \$5 food coupon. Must have valid photo id for free play, \$42 pp. Boarding 8:30 a.m. departing 9 a.m. Returning at 7 p.m. from Riverland Shopping Center (Van Dyke and Riverland). For more information, call or text Holly at 586-630-6204 or hollykengel@yahoo.com. Must cancel within 72 hours for refund.

Jan. 8: GM Rencen Tour/Lunch at Aniamos Detroit Riverfront And Detroit Historical Museum: What better way to kick off the International Auto Show month than by touring the world famous

GMRENCEN? This one hour private tour will take through through this landmark building which outlines the rich history that General Motors shares with the city of Detroit. Highlights include the GM Wintergarden, Plaza & Promenade, Borealis Glass Sculpture, "GM World", and more. Following the tour, enjoy dining at the elegant Andiamo Detroit Riverfront. Lunch includes chicken picata, salad, pasta, vegetables, bread, dessert, and coffee, tea, or soda. Afterwards, there will be a visit to the Detroit Historical Museum. Departure is 9 a.m. with an approximate return time of 3:45 p.m. Cost is \$46. For more information, call L'Anse Creuse Community Education 586-783-6330.

Jan. 12: Sands Overnight. Enjoy 1 night stay at the recently renovated Leelanau Sands with gaming stops at Soaring Eagle Casino, Turtle Creek and of course, plenty of time at Leelanau Sand Receive up to \$101 in casino incentive. Depart on Saturday, Jan. 12 for \$119 p/p d.o. Call TTT at 313-292-6300.

Jan. 14-16: Escanaba Island Resort. 2 night stay at Island

CALENDAR » PAGE 32



Vitality

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Poetry Corner

CHRISTMAS FOR ALL

A child was born a long time ago
In a place far away from here
We never met but we knew of him
From the stories we often hear.

He lived a short life and somehow he knew
What his fate would always be
And then one day things came to pass
And he died for you and me.

It's Christmas time all over the world
Let the joy of it fill our hearts
With Peace and Hope and Everlasting Love
Let us strive for a brand new start.

A start that begins with forgiveness
And the hopes for a better New Year
And let all of us be accountable
To stay close to all we hold dear.

By – Alice M. D'Angelo
Warren, MI



AN INFANT SLEEPS

He wriggled and squirmed
Managed a cough
Snorted, then sneezed
His blankets kicked off
Admired his fingers
Smiled at his toys
Employed all the antics
Well-known to boys
A sunbeam danced by
He stopped to stare
'Twas then sleep caught him,
Unaware!

By- Bertha King
Wixom, MI



NEW YEAR'S EVE

Parties not my thing
New Year's Eve
One of the worst
Blow that horn
Until you're hoarse

Born with two left feet
Few more beers
Waltz my Margie around
Now I'm Fred Astaire

Wouldn't be New Year's Eve
You can bet on that
Do I have to wear
That silly hat

Twenty-twenty
I'll be in time square
Like to wish everyone
Happy New Year!

By – John Cameron
Shelby Township, 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 January 10, 2019.

FIRST & LAST NAME: _____ PHONE NUMBER: _____

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

Email: demke@digitalfirstmedia.com

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

Poetry Corner

GIVE THANKS

The house is warm with excitement. Everything is cleaned, polished and bright. As I prepare the holiday feast for our honored guests a smile leaps on my face hoping they bring a good appetite.

I stop for a moment looking at all that has been provided and Give Thanks.

The hustle continues making all the favorites just right. The door opens and family rushes in giving hugs all about. As the room fills with talk and laughter joy leaps into my heart loving all those faces inside and out.

I stop for a moment scanning each precious one and Give Thanks.

The table is set and the banquet sprawls from end to end. The dinner call is made and we take our places. We join hands and as the oldest son begins prayer hope leaps into my soul to ask that we all remain in God's good graces.

I stop for a moment feeling connected from old to young and Give Thanks.

The meal is done and the desserts are paraded in. Coffee is poured along sides of pie, cakes and cookies with everyone eager for this grand finale to start. Conversations spin to fond memories and a tear leaps into my eye missing loved ones gone but who still remain in my heart.

I stop for a moment grateful to have had loving people in my life's journey and Give Thanks.

The five star day is over and we wave our goodbye's from the door. We tidy up and retire for the night. We snuggle up and as silence falls pride leaps into my core knowing what we built together turned out alright.

I stop for a moment and with a gentle kiss for the love of my life I close my eyes and Give Thanks.

— By Lucy Allen
Roseville, MI



SANTA AND THE MOUSE

It was the night before Christmas
And somewhere in the house
It seemed I could hear the sound of a mouse.
I jumped from my bed to see where it could be
And there he just sat under my tree.

Santa's cookies were gone
He'd eaten every last one
Then untied the gifts ribbons
He surely had fun!

But what to my wondering eyes should appear
But Santa all snowy the poor old dear.

He shook himself off then sat in a chair
Spied the empty cookie plate and knew a mouse
had been there.

But Santa didn't need more cookies people bake,
He said "I could get stuck in the chimney for
goodness sake!"

He unloaded lots of toys without making a noise,
Then retied the ribbons the mouse had untied –
Left him cheese on a plate, then was soon
outside.

Off he went through the sky
After bidding good-bye
To the little gray mouse,
Who soon crept out of his hole
Where he sat – Calling
"Merry Christmas You Sleepy Old Cat!"

— By Betty Tenney
Sterling Heights, MI



STEP ON – STEP FORWARD – YOUNG FELLOW

Step on, step forward, young fellow
You follow my hearts guidance
Your destination is far off
And your legs and feet are tired
Yet you with every breath
Step on, step forward
Stopping will be a disgrace
Stepping on would be your glory

Step on, step forward
Go on fighting, crossing
the adversities
There may be storms or typhoons
Or the sky may be bursting
Stopping will be a digress
Stepping on your glory
Step on, step forward, young fellow.

— By Satyapal Badmwar (age 89)
Bloomfield Hills, MI



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JUL. 25, 2019	PURPLE ROSE WELCOME TO PARADISE
AUG. 16-18, 2019	WOODSTOCK: Age of Aquarius \$575
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steponbustours@gmail.com • www.steponbustours.com

Calendar

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Resort & Casino. Stops at Kewadin Casinos. receive at least \$ 70 casino money - food. First-timers receive an add'l \$30. Indoor pool. Only \$170 pp. Call 586-771-5899.

Jan. 14: Capital Tours is hosting a trip to Las Vegas at the Flamingo. Package includes transportation round trip to Metro Airport, airfare on Delta, and 3 nights at the Flamingo. Cost \$539 (double). Call 248-247-1121.

Jan. 16: Rising Star Casino - 3 Day. Stops at Belterra and Hollywood casinos for more casino incentives than ever. This 200 room resort located in Rising Sun, IN is nestled along the banks of the Ohio River and will certainly indulge your senses. This trip includes 2 delectable dinners, 2 breakfasts & \$55 back in incentives. The Casino has more than 1300 of the most popular slot machines as well as a wide variety of your favorite table games. Relax at the indoor pool, hot tub and sauna or enjoy the exercise room & free wi-fi. Departs Wednesday, Jan. 16 for \$169 p/p d.o. Call TTT at 313-292-6300.

Jan. 20: Winter "Hawaiian Theme" Card Party, sponsored by: Daughters of Isabella, Queen of the Skies, Circle 683, Sunday, Jan. 20, from 12:30 - 3:30 p.m. at St Thecla Activity Center, 20762 So. Nunneley, Clinton Township. Lunch, dessert, door, table prizes. Donation \$8. Tickets available at the door. For more information, call 586-791-6177 or 586-791-9012.

Jan. 20: Day trip to Soaring Eagle. Spend the day at Soaring Eagle. Receive up to \$35 casino money-food. Only \$ 38 pp. Call 586-770-5899.

Jan. 21: 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 for more info.

Jan. 23: Meadow Brook Theatre - "A Fox on the Fairway"! Join us as we visit the gorgeous Meadow Brook theatre. Enjoy main floor seating to see A tribute from Ken Ludwig to the great English farces of the 1930s and 1940s, A Fox On the Fairway takes audiences on a hilarious romp, which pulls the rug out from underneath the stuffy denizens of a private country club. Filled with mistaken identities, slamming doors, and over-the-top romantic shenanigans, it's a charmingly madcap adventure about love,

life, and man's eternal love affair with...golf. You will also enjoy an included lunch at Loccino's Italian Grill. Departs on Wednesday, Jan. 23 for \$84 p/p. Call TTT at 313-292-6300.

Jan. 27-Feb. 14: 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: Included are 2 hotel stays enroute 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. Departs Sunday, Jan. 27. - Returns on Thursday, Feb. 14, 2019 for Prices as low as \$2,099 p/p d.o. for an 18 Day Trip. Call TTT at 313-292-6300.

Jan. 27-29: 2 nights at Kewadin Sault Ste. Marie Hotel & Casino. Stops at St. Ignace, Hessel & Bay Mills Casinos. Receive at least \$110 casino money-food. Receive breakfast buffet each day. Indoor pool. Only \$165 pp. Call 586-770-5899.

Jan. 27-Feb. 14: Winter getaway MHL presents St. Petersburg in sunny Florida. Only \$2199 double occupancy with two double beds and single occupant \$3099. We're going to be gone 18 days total and we're going to be on the beach 13 nights. Call Maryann for all the fun details at 586-530-6936.

February

Feb. 10: Day trip to Saganing & Soaring Eagle. Gaming time at both casinos. Receive up to \$60 casino money-food. Only \$49 PP. Call 586-770-5899.

Feb. 23-March 3: Florida: Orlando & Cocoa Beach. Join Travel with Nance for \$839. 4 nites in Orlando area plus 2 nites en route each way. Admission to Holy Land Experience, Exploration Tower, Gatorland, Bok Tower Gardens. Historic Cocoa Beach Pier, Florida's Natural Grove House, Citrus Candy Factory, Jimmy Carter Presidential Library & Museum. 14 meals. Call 313-535-2921.

Feb. 24: Spend the day at beautiful Firekeeper's. Receive at least \$ 25 casino money - food. This day is seafood-prime rib buffet. Only \$35 pp. Call 586-770-5899.

Feb. 27: Touching Musical—the Spitfire Grill—at Meadow Brook Theatre and Tour and Lunch at Meadow Brook Hall. First, we'll go on a tour of Meadow Brook Hall, the beautiful Tudor revival-style mansion built by Matilda Dodge Wilson and her second husband in the 1920's. On the National Register of Historic Places, the mansion is ranked 24th on the list of Largest Historic Homes in the U.S. After the tour, we'll dine in this magnificent mansion. Afterwards, we're off to Meadow Brook Theatre to enjoy "The Spitfire Grill", a touching musical, which depicts the journey of a young woman (Percy) just released from prison who decides to start her life anew in a rural Wisconsin town. Percy gets a job at a ramshackle diner (The Spitfire Grill) owned by a crusty elderly widow (Hannah) who has been trying to find someone to buy the diner for more than 10 years, and has long been estranged from her son. During the course of the play, Percy finds her niche and Hannah finds someone to take over the grill and is finally reunited with her son. Lunch will consist of Roasted Chicken Breast with Rice and Seasonal Vegetables.



Travel with Nance, LLC



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Email: travelwithnance@gmail.com • Web: www.travelwithnance.com

2019 Motorcoach Tours

Florida: Orlando & Cocoa Beach, Feb 23-March 3 - \$839. 4 nites Orlando, 14 meals.

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 and Sept 15 - \$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 bkt, 1 dinner.

Cornwell Dinner Theatre in Turkeyville & tour Marshall @ \$85 ea (3 dates): **May 15 for 'Midlife Crisis';** **Aug 28 for 'The Marvelous Wonderettes';** **Nov 20 for 'Santa Gets A Pink Slip'.** Matinee performances 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)

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

Toledo Erie Canal, June 12 and Oct 3, \$70. 1 hour Narrated, mule-drawn Erie Canal boat ride, National Museum of the Great Lakes & lunch at Bob Evans (choice of 4 entrees)

Detroit Fireworks, June 24 - \$110. Private room in St. Clair College, Riverside Drive in Windsor on River. Family style chicken dinner, 2 drink tickets, live entertainment, optional Casino visit

Lancaster, PA show: 'Jesus', Aug 19-23 - \$595. 4 nites Lancaster area, live show at Sight and Sound Millennium Theatre for 'Jesus'. Live 'Ovation' show, tour of Philadelphia, Lancaster & Amish Country. 'Jacob's Choice' at the F/X Theatre. 4 brkfs, 4 dinner.

New York, Sept 5-11, \$793. 4 nites N.J. & 1 each way. Guided tours of NYC Central Park, Times Square, Rockefeller Center, New National 9/11 Museum, Ground Zero, Wall Street, Harbor cruise with stops at Ellis Island & Liberty Island (Statue of Liberty). 10 meals.

PLUS...Chicago & Lipizzan Horses, June 28-July 1, \$TBA; Colorado Royal Gorge Sept 21-29 - \$949; **Cape Cod & Concord/Boston, Oct 6-12 - \$949; San Antonio, Padre Island & Gulf of Mexico, Oct 18-27 - \$959; Chicago and Christmas Train Lady, Nov 1-4 - \$TBA; Pigeon Forge & Gatlinburg, Nov 11-15 - \$609 (6 live shows)**

Dessert is Apple Pie. Departure is 10:15 a.m. and return is approximately 5 p.m. Cost is \$79. For more information, call L'Anse Creuse Community Education 586-783-6330.

March

March 3-5: Seneca Allegany, NY. 2 nights at beautiful Seneca Resort & Casino in Allegany NY. Stops at Hollywood Toledo and

Jack Casino Cleveland. Receive at least \$175 casino money & food. This trip is USA only. Indoor pool & so much more. Only \$235.00 PP. Call 586-770-5899.

March 17-20: Escanaba Island Resort. 2 night stay at the Beautiful Island Resort & Casino. Then, 1 night at Kewadin Sault Ste. Marie Hotel & Casino. Stops at other Kewadin Casinos. Re-

ceive at least \$120 casino money - food and one breakfast buffet. First timers receive an extra \$30 from island. Indoor pool at both. Only \$225. Call 586-770-5899.

April

April 7-13: Savannah, GA; Jekyll & Simons Islands & Beaufort. Join Travel with Nance for \$777. 4 nites in Savannah area and 1 nite enroute each way. 3 full days

of guided touring including Parris Island Marine Base & Museum & live show at the famous Savannah Theatre. 6 breakfasts & 4 dinners. Call 313-535-2921.

April 26-30: Washington, DC. Join Travel with Nance for \$625.4 nites hotel in DC/Virginia area. 2 days & 1 evening of guided touring, features Arlington Cemetery by tram,

Mt. Vernon, new Bible Museum, stops at Lincoln, WWII, Korean, Vietnam & King Memorials. 3 breakfasts & 3 dinners. Call 313-535-2921.

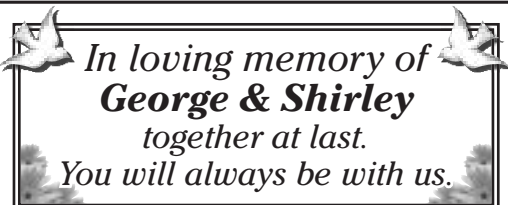
April 29-May 4: MHL presents Pigeon Forge and Smokey Mountains show trip. We will see a show each of the three nights we are in pigeon Forge and we will have dinner included. Cost is

only \$606 double occupancy for five nights-six days. Call Mary Ann for all the details at 586-530-6936.

Monthly events

• **Zumba Gold from 10:30-11:30 a.m.** every Monday and Wednesday at the Washington Center, 57880 Van Dyke, Washington Twp. Cost depends on

CALENDAR » PAGE 35



Go With **GEORGE** TRAVEL & TOURS



13915 HEATHERWOOD CT., STERLING HEIGHTS, MI 48313

FIREKEEPERS DAY TRIP SPECIAL

JANUARY 3, 2019

\$35⁰⁰ p.p.

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

LITTLE RIVER CASINO WITH STOPS TO SOARING EAGLE CASINO

APRIL 23-24-25, 2019
JUNE 9-10-11, 2019

\$189⁰⁰ p.p. dbl occ.

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

SOARING EAGLE OVERNIGHT WITH STOP TO SAGANING CASINO

JANUARY 13-14, 2019

\$145⁰⁰ p.p. dbl occ.

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

SUNDAY! FUNDAY! FIREKEEPERS DAY TRIP

JANUARY 27, 2019
FEBRUARY 24, 2019

\$35⁰⁰ p.p.

Includes \$20.00 in freeplay and \$5.00 in food, Juice and sweet rolls served on bus. 8:00 am pickup from Meijers at 15 Mile and Utica Rd

FOUR WINDS CASINO WITH STOPS TO FIREKEEPERS CASINO

MARCH 10-11, 2019

\$145⁰⁰ p.p. dbl occ.

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

ODAWA CASINO

with stops to Soaring Eagle and St Ignace Casino.

APRIL 7-8-9, 2019

\$189⁰⁰ p.p. dbl occ.

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

TURTLE CREEK CASINO

with stops to Soaring Eagle and Leelanau Sands Casinos.

MAY 5-6-7, 2019

\$189⁰⁰ p.p. dbl occ.

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

BAY MILLS CASINO

with stops to St Ignace and Sault Ste Marie

JUNE 23-24-25, 2019

\$189⁰⁰ 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!

FIREKEEPERS SENIOR TUESDAYS

FEBRUARY 12, 2019
MARCH 5, 2019

\$35⁰⁰ p.p.

Includes transportation to Firekeepers Casino, \$20.00 in free play \$5.00 in food, juice and sweet rolls served on bus. *** Seniors 55 and older earn 55 points and get \$10.00 more in free play. 8:00 am pickup from Meijers lot at 15 Mile and Utica rd

Contact: KATHY WIECZOREK (586) 566-0135

GRANDPARENTS



REESE MONTGOMERY

Proud First Time Grandparents Are:
Scott and Denise Montgomery of Warren, MI



HUDON & SCARLETTE (Detroit Lions Fans)

Proud Grandparents Are:
Harry and Chris Radtke of Sterling Heights, MI



JACOB & ISABELLA

Proud Grandparents Are:
Alvin and Suzanne Wurfel of St. Clair Shores, MI

PROUD PET OWNER:

Jan Zaremba of
Sterling Heights, MI



SYLVESTER

BRAG PAGE

Calendar

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how many punches purchased. 4 punches \$23 resident, \$29 NR; 11 punches \$60 resident, \$66 NR. For more information, call 586-752-6543.

▪ **Join us for line dancing every Thursday:** At our Washington Activity Center (57900 Van Dyke, Washington) Intermediate/Advanced starts at 10:30 and Beginners starts at 11:30. Please call for more details 586-752-6543

▪ **Bingo is played from 1 to 2:30 p.m.** Fridays at the Troy Community Center, 3179 Livernois.

▪ **Pickleball is played from 12:30 to 2:30 p.m.** every Tuesday and Thursday at the Romeo Activity Center, 361 Morton St. Drop in to play or call 586-752-9601 for more information.

▪ **The Warren/Center Line Senior Connection invites adults ages 55 and older to join Macomb County's vibrant senior group:** The group meets on the second Monday of the month at DeCarlo's Banquet & Convention Center, 6015 E. 10 Mile Road in Warren, just east of Mound. Doors open at 5 p.m., and programs start at 6 p.m. Dues are \$10 per year, and

members receive the following: free refreshments, coffee, soft drinks, juices, and snacks; music by a disc jockey and dancing; and information from guest speakers. Featured speakers throughout the year include officials from federal, state, county, and city governments; doctors of all specialties, from internal medicine and gerontologists to cancer specialists; elder law attorneys; and fraud prevention speakers. For more information, call 586-268-9452, 586-264-5657, or 586-755-6112.

▪ **Volunteers needed:** Volunteers are needed to help immigrants with conversational English during English workshops at the Troy Community Center. Neither educational qualifications nor experience is required, but volunteers should be natural-born Americans who speak the standard American dialect. Volunteers may sign up for one or both schedules, 1 to 3 p.m. Tuesdays and 10 a.m. to noon Saturdays. For more information, contact Ed Lee at 248-926-2288 or edlee@toee.org.

▪ **Euchre parties:** Disabled American Veterans 129 and Operation Yellow Ribbon hold euchre parties from 4 to 6 p.m. on the second Sundays and 7 to 9 p.m. on the fourth Thursdays of every month at 47326 Dequindre Road in Shelby Township. The cost

is \$7 (plus quarters for euchre). Refreshments will be available. Reservations are needed one day in advance. Call 248-425-2722 or 248-953-4901 to register or for more information.

▪ **The Mi Stitchin' Time Crochet Group meets from 5:30 to 7 p.m.** every Tuesday at the Romeo District Library's Kezar Library, 107 Church St. For more information, call 586-752-2583.

▪ **Detroit region retirees:** If you live in the metropolitan Detroit area, are retired, and would like to meet new people from other walks of life, the Detroit region retirees group meets five times a year at various restaurants in the area. For more information, contact Stanley Hreneczko at 586-268-3656.

▪ **Cards and games:** Widowed men and women of all ages are welcome to meet for cards and games from 6 to 9 p.m. on the first Thursday of each month at Sts. John and Paul Catholic Church, 7777 28 Mile Road, in Washington Township and on the third Thursday of each month at St. Isidore Church, 18201 23 Mile Road, in Macomb. Cards and games will be provided. Bring a small snack to share and your own beverage. For more information, call 586-781-5781 or 586-991-7374.

▪ **Bridge:** The Older Persons Commission, 650 Letica in Rochester, offers sanctioned bridge games from 11:30 a.m. to 3:30 p.m. Saturdays. The cost is \$8 at the door, and a coffee house will be open from 5 to 8 p.m. Monday through Wednesday in the OPC lobby. Open to OPC members 50 and older. Call 248-608-0263 for more information.

▪ **Fine art classes:** The Older Persons Commission, 650 Letica in Rochester, offers fine arts classes such as Chinese brush painting, watercolor painting, drawing, clay jewelry, or pottery wheel hand building. Days and times vary. For more information, visit opseniorcenter.org and click "about us" and then the "newsletter" tab.

▪ **Club 55:** Meets from 9 a.m. to noon every Tuesday at Classic Lanes, 2145 Avon Industrial Drive in Rochester Hills. The cost is \$5 per person for three games and shoes. Guests receive complimentary coffee and cookies. For more information, call 248-852-9100.

▪ **Widowed men and women:** Are invited for a movie and dinner on the third Sunday of each month at the AMC Forum 30 Theatre in Sterling Heights, followed

by dinner at UNO Restaurant in the same complex. To RSVP and find out movie selection and time, call 248-917-3733 or email angelway11@comcast.net.

▪ **All widowed:** Are invited to meet on the third Wednesday of each month for dinner at area restaurants at 5 p.m. Order from the menu, separate checks. RSVP and find out location by calling 248-840-0063.

▪ **Widowed men and women are invited:** Every third Thursday from 6 to 9 p.m. at St. Isidore Church, 18201 23 Mile Road, for cards, games, and friendship. Bring a small snack to share and your own beverage. For more information, call 586-991-7374.

▪ **Widowed men and women:** Are invited to meet at 10 a.m. each third Tuesday at The Pancake Factory, 13693 23 Mile Road, in Shelby Township. For more information, call 586-781-5781.

▪ **Widowed men and women:** Are invited to meet at 10 a.m. each second Monday at Wildflower Restaurant, 42900 Garfield in Clinton Township. For more information, call 586-264-1939.

▪ **Widowed men and women:** Are invited to meet for breakfast on the second and fourth Monday of every month at Sero's, 925

Gratiot Ave., in Marysville. For more information, call 810-334-6267.

▪ **Widowed men and women:** Are invited to meet for breakfast at 9 a.m. on the fourth Thursday of the month at Country Inn, 35229 23 Mile Road in New Baltimore. For more information, call 586-991-7374.

▪ **Widowed men:** Are invited to attend breakfast every first and third Thursday monthly at 9 a.m. at Lukich Family Restaurant, 3900 Rochester Road in Troy. For more information, call 248-585-5402.

▪ **Widowed men and women:** Are invited for an evening of cards, games and friendship 6-9 p.m. each first Thursday at St. John and Paul, 7777 28 Mile Road, in Washington Township. For more information, call 586-781-5781.

▪ **Widowed men and women:** Are invited to bowl at 10 a.m. every Wednesday at 5 Star Lanes, 2666 Metropolitan Parkway in Sterling Heights. Drop-in league, pay when play, and cards are drawn to form teams. Lunch afterward is optional, and checks will be separate. For more information, call 586-755-0597 or 586-254-8199.

PROUD PET OWNERS

We're giving you a chance to show off those special family members. Be a part of our photo page in Vitality. It's easy! Just fill out the form below and mail it to us along with your photo. Photos will not be returned. We must receive photos by January 2, 2019 to be included in our January issue.

LET ME TELL YOU ABOUT MY SPECIAL FRIEND!

Name(s) of Pets: _____

Member of the _____ Family. Mail to: Vitality Pet Page
Address: _____ Attn: Dawn Emke
Phone: _____ 19176 Hall Road, Suite 200
Clinton Twp, MI 48038

*Any photos received after photo page is full will be held and used in future issues.

IMAGINE.....THE BEST SERVICE!

TRAVEL WITH CONNIE
1-586-770-5899

<p>KEWADIN - SAULT ST. MARIE! DECEMBER 26 - 28, 2018</p> <p>2 NIGHTS AT KEWADIN SAULT STE. MARIE HOTEL & CASINO! STOPS AT ST. IGNACE, HESSEL & BAY MILLS CASINOS! RECEIVE AT LEAST \$100.00 CASINO MONEY-FOOD! RECEIVE BREAKFAST BUFFET EACH DAY. INDOOR POOL.</p> <p>ONLY \$175.00 PP!!!</p>	<p>DAY TRIP TO FIREKEEPER'S! JANUARY 6 AND FEBRUARY 24, 2019</p> <p>SPEND THE DAY AT BEAUTIFUL FIREKEEPER'S! RECEIVE AT LEAST \$25.00 CASINO MONEY - FOOD! THIS DAY IS SEAFOOD-PRIME RIB BUFFET!!</p> <p>ONLY \$35.00 PP!!</p>	<p>ESCANABA ISLAND RESORT! JANUARY 14-16, 2019</p> <p>2 NIGHT STAY AT ISLAND RESORT & CASINO! STOPS AT KEWADIN CASINOS! RECEIVE AT LEAST \$70.00 CASINO MONEY - FOOD! FIRST TIMERS RECEIVE AN ADDTL \$30.00. INDOOR POOL.</p> <p>ONLY \$ 170.00 PP!!!</p>
<p>DAY TRIP SOARING EAGLE! JANUARY 20, 2019</p> <p>RECEIVE UP TO \$35.00 CASINO MONEY - FOOD!</p> <p>ONLY \$38.00 PP!</p>	<p>KEWADIN - SAULT ST. MARIE! JANUARY 27 - 29, 2019</p> <p>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! RECEIVE BREAKFAST BUFFET EACH DAY. INDOOR POOL.</p> <p>ONLY \$165.00 PP!!!</p>	<p>DAY TRIP TO SAGANING & SOARING EAGLE! FEBRUARY 10, 2019</p> <p>GAMING TIME AT BOTH CASINOS! RECEIVE UP TO \$60.00 CASINO MONEY-FOOD!!</p> <p>ONLY \$49.00 PP!</p>

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. Make Check or Money Order Payable to CONNIE BOUDOURAKIS 35225 Moravian, Sterling Heights, MI 48312

Pick Up At
 15 Mile & Utica Meijer
 19 1/2 Van Dyke Riverland

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 Dutchman & 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 22, 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



Four Winds & Firekeepers Wednesday-Thursday • November 6-7th, 2019 \$65 in Casino Credit!

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 (package subject to change)

\$254 Single pp \$179 Double pp

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

Rat Pack Lounge Thursday September 12, 2019 at Cornwell's Professional Dinner Theater



Your Trip Includes:

- Luxury motorcoach travel with video entertainment
- Buffet dinner of roast turkey, dressing, potatoes, gravy, rolls, vegetables, soup, salad, and more
- Three choices of desserts
- Broadway-style performance

\$89 pp

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 to the owner of the Rat Pack Lounge. Now he & the boys have 1 night to make things right. Enjoy the singing & savoring of the day!!



Featured Trip 2019! CAPE COD SPECTACULAR Poconos * Foxwood * Cape Cod * Finger Lakes 7 Days / 6 Nights Sun-Sat, October 6-12, 2019

Premium Lodgings:

- Day 1: Stay at Mount Airy Casino & Resort, Mt Pocono, PA Includes \$30 Casino Slot Play, Dinner & Breakfast
 - Day 2: Stay at Foxwoods Resort & Casino, Mashantucket, CT Includes \$10 Casino Slot Play, Dinner & Breakfast
 - Day 3-5: Stay at Chatham Bars Inn Resort & Spa, MA Includes Full Continental Breakfast each Morning
 - Day 6: Stay at del Lago Resort & Casino, Waterloo, NY Includes \$30 Casino Slot Play, Dinner & Breakfast
- 4 Days of Fascinating Tours led by Professional Local Tour Guides:**
Boston & Cambridge w/Concord & Lexington: Old Boston, George Washington's home travel Paul Revere's route, homes of Walden Pond.
Martha's Vineyard: Island w/white sand beaches, lighthouses, gorgeous bluffs, old fashioned ice cream parlors, America's oldest Carousel, villages of Chappaquidick and Oak Bluffs
Newport, Rhode Island: St. Mary's Church where John F. Kennedy married Jacqueline, film site of the original "Great Gatsby", Vanderbilt mansions, scenic Ocean Drive, Bannister's wharf.
Plymouth & Cape: Plymouth colonist sites, the beauty & bridges of Cape Cod
Includes New England Buffet at Concord's Colonial Inn & Lunch on Martha's Vineyard

\$2449 Single \$1749 Double

MACKINAC ISLAND LILAC FESTIVAL Mon-Wed, June 10-12, 2019



Your Trip Includes:

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

\$589 Single pp \$469 Double pp

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

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

\$89 pp

SOARING EAGLE CASINO & SHIPSHEWANA FLEA MARKET

Sun-Mon, April 7-8, 2019

Your Trip Includes:
Gaming at Soaring Eagle Casino



- \$50 Slot Play Cash from Casino
- Admission to Flea Market
- \$30 Dining Card from Casino
- Deluxe Overnight Accommodations
- Luxury Bus Transportation
- Breakfast at Krysiaks Included

Single \$232 pp Double \$179 pp

KEWADIN CASINO TOUR Sault Ste. Marie, St. Ignace & Bay Mills Sat-Mon, April 27-29, 2019

Your Trip Includes:

- 2 Night Stay at Kewadin Casino Sault St Marie
- FREE \$60 Cash & Slot Play Combo from Casino
- \$10 FREE Food Coupons at Casino
- Breakfast at Krzysiaks's Restaurant
- 2 Buffet Breakfasts at Hotel
- Celebrate Sat Mass at Authentic Indian Church



Single \$329 Double \$249

Little Rivers Casino Soaring Eagle Casino Tuesday-Wednesday June 25-26, 2019

Enjoy exciting casino gambling at two of Northern Michigan's finest entertainment facilities! Enter the world of Las Vegas Style Gaming featuring: Blackjack • Bingo • Poker Roulette • Keno • Hot Slots

Trip Includes:

- Receive up to \$60 CASINO CREDITS
- One night stay at the Little Rivers Casino Resort
- Breakfast buffet at Krzysiaks's Restaurant
- Receive \$20 total in food coupons from casinos
- \$20 in free play Little Rivers/ \$40 Mt Pleasant/total
- Luxury bus travel with video entertainment (package subject to change)

Single \$229 Double \$179 Triple \$175 Quadruple \$169

FIREKEEPERS CASINO - BATTLE CREEK DAY TRIP March 20, 2019 • April 2, 2019 • May 8, 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**

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