

February 2019

# Vitality

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

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in Indoor Triathlon

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**On the cover:** The Older Persons Commission (OPC) held its ninth annual Indoor Triathlon on Jan. 19, in Rochester.

PHOTO BY DAVID DALTON — FOR DIGITAL FIRST MEDIA



## SENIOR LIVING MACOMB COUNTY

**Centerline Towers:** 803310 Mile, Centerline, 48015

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**Chesterfield Senior Center:** 47275 Sugarbush, Chesterfield, 48047

**Macomb Daily Building:** 19176 Hall Road, Suite 200, Clinton Township, 48038

**Macomb County Seniors:** 21885 Dunham, Clinton Twp, 48036

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

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

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

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

**Eastpointe City Rec:** 16435 8 Mile, Eastpointe, 48021

**Fraser Senior Center:** 34935 Hidden Pine, Fraser, 48026

**Tucker Senior Center 26980 Ballard, Harrison Twp, 48045**

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

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

**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:** 22500 11 Mile, St. Clair Shores, 48081

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

**Sterling Heights Senior Center:** 40200 Utica, Sterling Heights, 48313

**Henry Ford Medical:** 3500 15 Mile Rd/ Ryan Rd, Sterling Heights 48310

**Andreas Rest:** 12/Bunert, Warren 48088

**Warren City Hall:** 29500 Van Dyke between 12 & 13, Warren, 48093

**Warren Community Center:** 5460 Arden, Warren, 48092

## OAKLAND COUNTY

**Auburn Hills Senior Center:** 1827 N. Squirrel, Auburn Hills, 48326

**Orion Senior Center:** 21 E. Church, Orion Charter Twp, 48362

**OPC Rochester:** Letica Rd, Rochester, 48307

**Troy Senior Center:** 3179 Liver-  
nois, Troy, 48084

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## SOCIAL &amp; WELL-BEING

# Senior softball leagues gearing up for spring

By Debra Kaszubski  
For Digital First Media

For Oz Zamora, 62, of Warren, stepping onto the baseball field is like taking a walk back in time. "Even though the flesh may be weak, the spirit is strong and when you step on the field, you step into your youth again," he said.

Zamora is one of 275 senior softball players from Macomb and Oakland counties active in the Shelby Township Senior Men's Softball League, one of the largest leagues in the area. Although it's winter and there's snow on the ground, these players are thinking spring and gearing up for the 2019 season.

According to Senior Softball USA (SSUSA), there are more than 1.5 million active senior softball players in the country, and that number continues to grow as more boomers take the field.

Softball is the top men's team sport overall, and is one of the few sports in the country which has achieved near parity in the number of men and women participating, according to the SSUSA website.

Softball allows players the opportunity to work on their aerobic endurance, agility and flexibility. The sport also improves mental acuity and awareness, as well as reaction time.

Most leagues are recruiting new players, including the one is Shelby Township, which isn't limited to township residents.

"We are seeking pickle ballers, tennis, basketball and volleyball players, skaters, runners and regulars at local gyms and fitness centers or anyone who wants to



PHOTO COURTESY OF THE SHELBY TOWNSHIP SENIOR SOFTBALL LEAGUE

There are more than 1.5 million active senior softball players in the country, and that number continues to grow.

have some healthy fun," said Harrison Township resident Ted Vander Putten, manager of the Guns & Hoses team. The team is made up of players who worked in law enforcement and fire rescue/prevention, hence their name. They range in age from 56 to 74.

Nine-inning games are played in Shelby Township at Mae Stecker Park and Ford Field on Monday and Wednesday mornings at 10 a.m. Occasionally, back to back double header games (seven innings each) are played. Even though games are in Shelby Township, players are from Macomb, Oakland and Wayne counties.

There are three divisions, with the first being made up of the most competitive players in their 50s and 60s. Division 2 is the largest, made up of players of multiple skill levels,

while the third division is a bit slower, allowing players the opportunity to play slow pitch games while reminiscing about the good old days, Vander Putten said. There are 14 teams total.

Games begin in mid-May and extend through the middle of August. Post season and playoff games are planned as well.

Similar leagues are in nearby communities, including in Warren, northern Oakland County, and Clarkston. Some senior centers sponsor senior leagues as well.

Cost to participate in the Shelby Township league is about \$500 per team plus umpire fees. Several teams have sponsors which pick up some of these costs, while other teams divide up costs by the number of players. New players should call Pat Radaj at 586-604-5028 or Zamora at 586-978-1284.

## Brian J. Kurtz

AIP Financial Services, Inc.



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## HEALTH &amp; FITNESS

# Hidden causes of heart disease and how to prevent it

By Debra Kaszubski

For Digital First Media

February is American Heart Month, the perfect time to consider the health of your ticker. According to the Centers for Disease Control (CDC), Americans could do a better job of taking care of their hearts. Heart disease kills about 610,000 people in the U.S. each year, more than any other disease.

It's commonly known that exercise and eating well are keys to heart health. But there are unrelated conditions and lifestyle habits that can lead to heart disease.

▪ **Stress.** Stress can have powerful effects on the body. Some stressors, like learning a new skill, are positive. But the majority of stress people experience has negative effects on the body. The American Heart Association says that, while stress can harm the heart, researchers still

haven't quite figured out the role stress plays in causing heart disease. Even for those who manage stress well, keeping up with life in our increasingly fast-paced world can still take its toll.

▪ **Sitting all day.** We hear a lot about how important exercise is to keep your body and mind in shape. Studies also show that sitting the majority of the day increases your chance of developing heart disease. Luckily, this heart risk factor is easily remedied with increasing physical activity. Dr. Sarine John-Rosman, a cardiologist with Beaumont Health in Grosse Pointe, said there are new guidelines with respect to exercise. "The recommendation is 150 minutes of exercise per week. We know that exercise isn't always defined as going to the gym or an exercise class. Physical activity includes everything, including walking, climbing a flight of stairs, vacuuming,



PHOTO COURTESY OF METRO CREATIVE CONNECTION

gardening, bowling or dancing. Anything that gets you up and gets your heart rate up," she said.

▪ **Sleep apnea.** Sleep apnea puts enormous stress on the heart. Symptoms of sleep apnea include daytime sleepiness, memory problems and irritability. Being overweight or obese and even structural features, such as having a big chin or tongue, may also make you more likely to develop sleep

apnea, according to the American Lung Association. People who have sleep apnea tend to also have other conditions that are associated with the disease, such as high blood pressure, atrial fibrillation (a kind of irregular heart-beat) or pulmonary hypertension.

▪ **Influenza.** The flu can increase the risk for heart problems stemming from the inflammation it causes. People who had the flu were six times more likely to have a heart attack within the first seven days of their condition being confirmed with laboratory testing, according to a 2016 study.

▪ **Family history.** Quitting smoking, eating right and exercising are all steps to help thwart heart disease. Still, if you have a history of heart disease in your family, you're still at risk of developing the disease. It's important to know your numbers, John-Rosman said. "How much do you weight? What's your ideal

weight? What's your blood pressure? What's your BMI?" she said. "High blood pressure is the silent killer. If you come from a family where there's a history, it's important to pay attention to these numbers."

John-Rosman is among three cardiologists hosting the free Feb. 28 program "Living Well for Your Heart and Soul" at the Beaumont Health and Fitness Center in St. Clair Shores from 5 to 7:30 p.m. Presentations include exercising for your health, meditation to manage stress, heart healthy eating, and ask a cardiologist. Medication review, an interactive health fair, healthy cooking and exercise demonstrations, and health screenings are scheduled as well. To register, call 1-800-633-7377 or visit [classes.beaumont.org](http://classes.beaumont.org).

*Next Avenue contributed to this report.*

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## CAREER &amp; EDUCATION

# Ways to cope when you are out of work

What rattles the jobless, from the author of a book on comebacks from unemployment

By Anne Emerick  
Next Avenue

*(Editor's Note: This story is part of a partnership between Next Avenue and Chasing the Dream, a public media initiative on poverty and opportunity. This article is excerpted from the forthcoming book, Out-of-Work to Making Money: 21 Comeback Stories Every Job Hunter Should Hear. ©Copyright 2018 Aboon books.)*

I lost my job (at IBM) and then had a horrible stay in Unemploymentville. After writing Out-of-Work to Making Money: 21 Comeback Stories Every Job Hunter Should Hear, and hearing from nearly two dozen people who have

been out of work, I've concluded that there are three things that can really rattle you when you're jobless. And I have suggestions on how to deal with each.

## 1. You Have No Control

Nothing says "you have no control over your life" quite like suddenly finding yourself involuntarily separated from your job.

You probably had plans for what you were going to do with that next paycheck (like paying your bills) and that plan isn't happening. You need to replace that source of income and hopefully do it quickly; that involves lots of other steps over which you have little control. For example, you can apply for jobs, but you can't make them respond.

Here are a few suggestions for feeling just a bit more in control of your life or being more comfortable with not controlling your life; only you can decide which will work best for you:

- Plan the part of the day when you would normally be working. The plan doesn't need to be ambitious; you can plan one day of the week for binge-watching Netflix if you want.

- Add an activity that is straightforward for you to do regularly. Examples: taking a class at a gym or walking your dog each day or taking an online class.

- Set short-term goals you are confident you can master. Like: I will run one mile each day. Or I will apply for three jobs each week.

- Track your expenses and develop a survival budget. How long can you go with no income? How much money would you need per

month to break even if you cut back on some items?

- Also, if you believe in God, or some kind of higher power in the universe than yourself, now — when you are out of work — is a good time for prayer and reflection.

## 2. You Feel Alone

Workplaces are the modern-day small town. Whether yours was a friendly, welcoming place or an adversarial battleground, it was still your home for many hours of your life. Co-workers are often the first to know when you are facing a major illness...your car breaks down...your basement floods...your parents need help...or you are getting divorced or married.

And you will usually get advice or stories of similar experiences when these things happen. As we chat about the bumps in the

road, there is a built-in support network. People generally don't realize that until it's gone.

My advice: When you are out of work, it's a good time to invest in your non-work connections. Visit family or friends who you might normally not have time to see. If you belong to a volunteer organization, a religious group, a local theater group or take a class, increase what you are doing in it and considering finding others. Get out of the house regularly.

You may want to seek out a group where sharing your out-of-work story is easy. If you know someone who was laid off at the same time you were, maybe you can be job-seeking accountability buddies. Consider joining Neighbors-helping-Neighbors USA if there's a chapter near you, or start one.

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## MONEY & SECURITY

# Ask the Financial Doctor: When is right time to sign up for Medicare?

**Q**: When is the due date for filing my 2018 personal tax return?

**A**: The due date is Monday, April 15, 2019. As long as you have the postmark, April 15, your tax return is considered on-time. Taxpayers needing an extension have until October 15 to file their 2018 tax returns. Regardless of the extension, any tax liability must be paid by April 15.

**Q**: Several people in the Detroit metropolitan area are getting phone calls from the IRS indicating a tax liability and pending legal action unless payment is made. Are these phone calls legitimate?

**A**: These phone calls are bogus. The IRS would never call and threaten legal action. If there is an IRS issue, you would receive a letter with an IRS logo and a detailed explanation what to do. The scam artist preys on people's fear when they hear IRS and lawsuit. If you call back, the scam artist will convince you to reveal your banking information to settle the fictitious tax problem. These fraudsters are convincing, authoritative and impersonate IRS agents. The phone caller id can show area code 202, the Washington D.C. area, or the toll-free IRS number but should not be relied on due to "spoofing." The call could originate from anywhere and most likely not in the United States. The golden rule is never give banking or credit card in-



**Richard Rysiewski**

formation to strangers on the phone.

**Q**: My neighbor received a phone call from the Social Security Administration asking to verify his Social Security number and other sensitive financial information. Is this a scam?

**A**: Yes, this is a scam. Scammers are always looking for schemes to defraud the public. Never reveal your Social Security number, bank account and credit card number to strangers on the phone. If you receive a scam call, report it to the Consumer Protection Division, 877-566-7226.

**Q**: What is the \$15,000 annual gift rule? I am considering giving \$7,000 to my brother. Do I get a deduction for my gift?

**A**: You can gift-give up to \$15,000 annually to any person without triggering a gift tax. If you are married and your spouse is in agreement, you can double the annual gift to \$30,000. You do not get a deduction and the recipient does not declare the gift as taxable income.

**Q**: When is the right time to sign up for Medicare?

**A**: Normally, when you are approaching age 65, you sign up for Medicare. The enrollment period is seven months, three months before your birthday month and three months after your birthday month. If you miss the initial enrollment period you must wait till the next

general enrollment period that runs from January 1 to March 31 every year. If you miss the enrollment period, you will be permanently penalized 10 percent for every year that you were eligible to enroll but did not. An exception to enrolling in Medicare is if you are still working and are covered by an employer provided health insurance plan.

**Q**: My dad will owe the IRS \$5,500 for the 2018 tax year but does not have any money. He is considering not filing until he has enough money. What should he do?

**A**: Your father should file by April 15 and pay as much as he can. The IRS will contact your father for any shortfall and will work out a payment arrangement. If your father does not file on time the penalties will be significantly worse.

**Q**: I have a 12 year old car that has a blue-book value of \$750. My neighbor is willing to buy this car for \$500. Is it better to donate the car to a charity for a tax deduction or sell it to my neighbor?

**A**: Selling the vehicle is more beneficial than donating the car. Even if you were in the highest tax bracket of 37 percent, the charitable tax deduction would save you \$278 versus receiving \$500.

*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.*



# CAREER & EDUCATION

# My Second Act: From corporate PR to tennis coach

How I made the switch and how you can launch your second act

By Joe Tedino  
Next Avenue

A high school tennis player had concern on her face during a changeover. "I feel really uncomfortable coach, totally off my game," she said. "There's no pace on her shots and I'm hitting everything out."

The junior I was coaching was down three games to two. I started with something positive about her strong net play, then zeroed in on her weaker opponent. "Try taking 25 percent off the power. You don't need mis-siles here."

She went on to win the match 6-3, 6-0.

## My New Chapter of Life

The question came about a year after I retired from my job with an aerospace company to start a new chapter as a high school tennis coach in Chicago. These days, instead of advising corporate leaders on how to talk about reduced benefits, I'm on court helping young athletes improve their game. I couldn't be happier.

Starting a second career after you stop working full-time takes planning, persistence and a little luck, I've learned. Interestingly, in many ways, the things people do to begin their career — developing skills, finding a mentor, networking — also apply to a career switch later in life.

"The great thing about encore careers and midlife career changes is that people might not be bound by achievement or financial pursuits," says career consultant Beth Linderbaum, a

vice president at Right Management in Milwaukee. "They might be opening up to pursue something that is a passion project or something that doesn't just give a person the financial income they need but something that is more fulfilling."

## Pursuing My Passion for a Second Act

That describes me pretty well. For years, I played a lot of tennis to stay fit and unwind, frequently packing my gear to squeeze in a set as I traveled the world for my job in corporate public relations.

After I turned 60 in 2015, I started planning to say goodbye to the corporate world and become a tennis pro. With our millennial son out on his own and my financial adviser smiling at my 401(k) balance, the time was right to try making this lifelong sport more than a pastime.



PHOTO COURTESY OF BILL FRICK  
Joe Tedino on the home courts of St. Ignatius College Prep.

I talked with my club's tennis director, who suggested enrolling in one of the top programs for teaching pros, which cost about \$400. I plowed through six online modules, attended a weekend on-

court seminar and crammed for a 100-question final exam.

With my instructor certification in hand, I got some on-court experience at my tennis club by serving up a Friday night mixer and running a doubles tournament.

## What Networking Taught Me About a Career Switch

After retiring in 2017, I started networking with tennis pros over coffee (lots of coffee) and sadly learned that teaching part-time at a private club was largely the domain of former NCAA Division I and II college players, not recreational players like me. But they — and some family members — suggested coaching high school tennis.

That sounded interesting especially since coaches were in high demand. I landed interviews with

SECOND ACT » PAGE 10

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## Second Act

FROM PAGE 9

three high school athletic directors. Each was pleased with my certification, enthusiasm for the game, and, most importantly, my idle afternoons. A bonus: each offered a stipend of several thousand dollars per season.

So, a couple of months after I retired, I became an assistant coach at Saint Ignatius College Prep in Chicago, coaching boys' tennis in the spring and the girls in the fall.

### How I Made the Switch

To embark on my adventure into tennis coaching, I defined my goals, researched the business, got some training, talked to coaches and remained flexible about ways

to plug into the profession.

Sending out dozens of resumés was not part of my approach. And if you're considering making a career switch, I'd suggest you don't send them out either.

"Blasting out resumés to job postings is one of the biggest mistakes we see," Linderbaum says. "The number two mistake is not networking, because networking is such a critical part of the exploration process."

### What You Should Do to Make a Career Switch

So, find people who have been down your chosen career path — lots of them — and politely ask them to meet or chat on the phone about your goals. Let them know you are seeking information, not a job.

"Sometimes people are scared of reaching out to others and talking to them,"

says Linderbaum, "But when you start framing it as 'Hey, I just want to pick your brain,' then that just makes the other person feel smart because everyone loves to give advice."

Identifying mentors is particularly important if you're considering starting a business, since you may be lacking expertise in marketing, accounting or other skills.

"You don't just need a mentor, you need a board of directors. You're building relationships with people who you can connect with and get other perspectives from," Linderbaum says.

### Getting the Skills You Need

If you do lack necessary skills for your career switch, get them by taking free online courses or even watching YouTube videos, particularly if you don't need pro-

fessional certification.

Linderbaum told me about an IT professional who wanted to add another programming language to his vocabulary. "He watched seventy-nine YouTube videos and after that, he felt pretty comfortable working in that new programming language," she said.

To leap into your next career, you need a plan: Be clear about your mission, develop new skills and find people who can help you realize your dream.

*Joe Tedino is an assistant tennis coach at Saint Ignatius College Prep in Chicago. Previously, he was a communications and public relations manager at companies including Boeing, Loral Space and Communications and The Washington Post and was a reporter and editor at Gannett, Times-Mirror and Fairchild Publications.*

## Cope

FROM PAGE 6

### 3. Financial Stress

Few people can lose a regular paycheck for a substantial period of time without real financial hardship. It makes sense to sit down as a family (or as an individual with a good friend) and look at your finances. Are there places where you can reduce spending?

And just as important as spending, what ways do you have to earn some cash other than a "regular job?" Can you drive for Lyft or Uber? Babysit or tutor children? Can you perform a gig on Fiverr.com or dogsit with a service like Rover.com?

Even though it can be painful to tell people you are out of work, you will find that many people are sympathetic; let them

know you're available for odd jobs or housesitting.

Consider all your assets. Do you have a spare room you could rent out on Airbnb? Or add a roommate?

Look at items you have that you might sell, such as "nearly new" exercise equipment you never liked. Maybe you have gifts that were never your taste. Or a musical instrument or clothes you don't need.

And be sure to claim unemployment benefits if you are eligible. Google "unemployment benefits" and the name of your state. Odd jobs, unemployment benefits, selling items and cutting expenses may not solve all your financial challenges, but they will help. Double bonus: some of these things may help you pick up skills and personal connections that could return you to your previous income level sooner.

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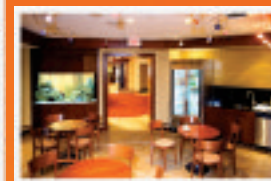
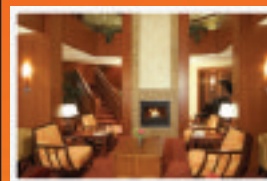
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## MONEY & SECURITY

# What's to blame for the housing market shortage

**Q**: Month after month I read the market update in your column and it seems like inventory is always going down and prices up. Reading between the lines and what you have mentioned once or twice before is that unit sales are also down. What's going on? Is the economy bad or are people scared to move?

**A**: Great question! First and foremost the economy appears to be doing just fine; good job growth, low unemployment, good profits and a lot of hustle and bustle. The real problem is a major shortage of housing inventory both new construction and existing (used). New construction is lagging way behind. How far behind you ask? According to Freddie Mac "From 1968 to 2008, a span of 40 years, there was only one year in which fewer new housing units were built than in 2017 - and this despite rising demand in a growing economy," said Sam Khater, chief economist at Freddie Mac. Housing supply has been a major challenge facing the housing market in 2018 and will continue to be for years to come, according to its latest Insight Report. After nearly a decade of low levels of building, housing stock is well short of what the United States needs. The Insight Report analysis shows that 370,000 fewer units were built in 2017 than needed to satisfy demand. Wow!

I talk with a lot of contractors and the main reason I am told that new construction is way down is because there is a huge critical shortage of skilled labor; not enough workers to build houses. Turns out all the years of the High Schools discontinuing shop classes so every student could be an engineer, doctor, lawyer, IT or social worker etc... (Nothing against these fields) has come back to haunt us. Another factor is that most young kids don't like to get their hands dirty or to tinker and fix things. I can remember back in the late 1990s and early 2000s Macomb Township for two years in a row lead the whole country (not county) in new housing starts. Back then houses were being built in 90 to 120 days with plenty of workers. However when the Great Recession hit a lot of the skilled workers either switched careers, moved out of state or ended up retiring. The huge shift of seasoned workers and lack of young replacement skilled workers has left us in a perfect storm. The count of unfilled jobs in the construction industry reached post-



**Steve Meyers**

Great Recession highs in 2018, according to the National Association of Home Builders. From carpenters, roofers, heating & cooling techs, electricians, plumbers and foundation crews etc... all are in need of workers. Even appliance repair shops and alarm companies cannot get enough workers!

Today if you build the same house it's going to take a minimum of 9 to 12 months. If it's a large custom home count on 12 to 18 months.

Another report I read says another reason for the housing shortage is because senior citizens are staying in their homes longer than their predecessors in earlier generations which is keeping homes off the market. You don't have to be a rocket scientist to figure out what they're actually saying: people are living longer!

### Market Update

December's update for Macomb County and Oakland County's housing market is a reflection of what we saw all year in 2018; inventory down and prices up. December'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 5 percent as well. December's residential home/condo on market inventory was down again. Macomb County's on market inventory was down by more than 7 percent and Oakland County's on market inventory was down by almost 8 percent. Average days on market have stayed about the same. (All comparisons are month to month, year to year.)

For 2018 Macomb County prices were up by more than 6 percent and Oakland County prices were up by more than 5 percent compared to 2017. In a historical look comparing 2018 with 2014; Macomb County prices have risen by 32 percent and Oakland County prices have risen by a little more than 32 percent.

*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.*

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## SOCIAL &amp; WELL-BEING

# Longtime married couples share recipe for lasting love

By Debra Kaszubski

For Digital First Media

In honor of Valentine's Day, here are two longtime married couples' recipes for marital bliss. These local couples, both married more than 50 years, admit it isn't always easy, but a good marriage is worth the effort, and then some. And like a good wine, it just gets better with age.

## The couple that plays together, stays together

David and Connie Kosbab and Orville and Evelyn Hoksch have a few things in common, although they don't know each other. Both couples live in the same community, they both have military backgrounds that required world travel, and both the Kosbab's and the Hoksch's love being together.

The Kosbabs traveled the United States in a new 40-foot

motorhome, which they purchased after David retired from GM in 2002. They visited every state with the exception of Maine. They even drove all the way to Alaska. Their travels ended when a flash flood in Texas swept away their motorhome.

They moved to Michigan shortly later, and although they don't travel anymore, they spend most of their time together teaching stain glass classes. They're both expert stain glass artisans who sell their wares at local craft shows and online.

"You can go your own way every once in a while, but most of the time we are together. And we try to do things together," Connie said. "When we make friends with people, we always do things as couples."

The Hoksch's enjoy each other's company as well, and like the Kosbabs, they've also traveled extensively together after Orville's



PHOTO BY DEBRA KASZUBSKI — FOR DIGITAL FIRST MEDIA

David and Connie Kosbab, who have been married for 53 years, try to do many things together. They teach stain glass classes at the Rochester Older Persons Commission.

retirement from Hughes Aircraft. As they've aged, they've slowed down a bit, but still continue to spend time together volunteering, reading, playing cards, or simply

putting together a puzzle.

"She's good company," said Orville, who married Evelyn on July 9, 1960.

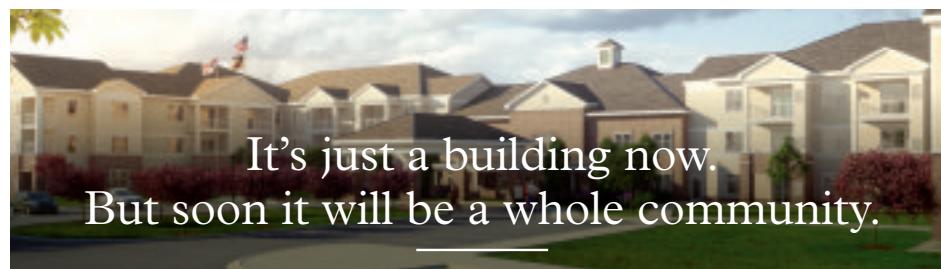
Although both couples genu-

inely enjoy being together, both say it's important in a marriage to give your spouse some space. Evelyn said it's important to have a house that's big enough to spread out for some alone time, and Orville said that he's always mindful to give his wife some space.

## A sense of humor helps too

When you ask the Kosbabs where they met, they'll laugh and tell you at a motel. Although that's true, it's not as racy as one would presume. Back in the '60s David worked at the Holiday Inn as a desk clerk. Connie was employed at a nearby business and one of her duties was to book hotel rooms for employees and associates. David's boss suggested he take Connie out as thanks for the business. "It was all downhill since then," Connie joked. Actually, they were married about two years later, on Nov. 5, 1966.

The Hoksch's say the secret to a



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long marriage is being stubborn and not communicating. They were kidding, to an extent. "We took a communication class, but what a waste of time that was. About two weeks into it, we weren't speaking to each other," Orville said. "We found out that we were doing OK on our own. Sometimes minimizing communication is best."

### Overcoming life's obstacles... together

Orville's career with the United States Air Force required he move all over the world. He even worked with the Apollo astronaut program behind the scenes in the control room. But behind the scenes at home was Evelyn, who packed up their four children and moved to various cities throughout Orville's 25-year career in the military. He would later take up a job with Hughes Aircraft that required his family move to Europe. He

even worked in the Arctic Circle at one point.

"You want the real story. She raised four kids. We never lived in the same place for more than three years maximum. We completely packed up and moved the whole household. That was tough, but she did it. She always did," Orville said.

Through it all, Evelyn was by Orville's side. "In hindsight it was hard," she said. "Every once in a while something will come up and I'll say go tell it to the psychiatrist."

David is a veteran as well, having served in the Vietnam War after he married Connie. He compared his time in Korea especially as terrible, but was happy he had Connie at home waiting for him.

"I am very lucky because he is one of a kind," Connie said. "He is understanding and lovable. He is very easy going and patient, which is very important to me. He



PHOTO BY DEBRA KASZUBSKI — FOR DIGITAL FIRST MEDIA

Orville and Evelyn Hokschof of Rochester have been married for 58 years. They say the secret to a happy marriage is having a sense of humor and getting out of each other's way.

has to be patient to be married to me."

### Their advice for others

The Hokschof's advice to newly married couples is to be polite to each other, give compliments often, and don't go to bed angry.

"If you're still mad, swallow it and say goodnight then roll over," Orville said. "By morning it's all forgotten."

Be considerate, and always keep a sense of humor, Evelyn added.

"Your attitudes will shift, things will change. There



PHOTO COURTESY OF ORVILLE AND EVELYN HOKSCH

Orville and Evelyn Hokschof on their wedding day, July 9, 1960.

are some days you will love each other and some days you will just like each other. And then there's those days that you think, 'If I have to look at you more more time, I'm going to hit you,' Evelyn said. "If you don't have a sense of humor, then forget it. You've got to make each other laugh."

The Kosbabs agree that patience and listening is important. Learn to understand and forgive your spouse when things go

wrong, they added. "If they do something wrong, you have to get over it and forgive it. It takes time, but it's important," David said.

As far as Valentine's Day goes, neither couple has big plans. The Hokschof's might not even do anything, and as far as the Kosbabs, the celebration may consist of a quiet dinner out. "We're kind of over that whole thing anyway. We love each other no matter what day it is," Evelyn said.



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## MONEY &amp; SECURITY

# How to be ready for the biggest retirement risks

By JB Howard

Next Avenue

Most people know to save as much as possible while working in an effort to prepare for those golden retirement years. As you continue to save, be sure to take into account those financial risks you might encounter once you're actually retired.

## The basics

The easiest way to save for retirement is to increase and maximize your 401K or 403c contributions, according to Carol Gytton, senior vice president, Consumer Market Leader, Bank of America in Detroit. "If you have a company match, by all means contribute enough to take advantage of the match," she said.

Those who don't have a retirement plan through their employer should open an IRA and automatically contribute to the account. Rethink your spending as well. "Every time you get a raise, tax refund, bonus or any funds on top of your current income, save it for retirement right away,"

she said.

Eliminate debt, learn from retirees, get advice from financial experts, and be flexible. Supplement your retirement income by earning some extra money doing something fun.

## Prepare for stock market volatility

Since 1900, the stock market has done really well over the long haul. However, if you break it up into five-to-10-year segments, there has actually been some pretty serious volatility (not to mention the awful, wild swings we've seen lately). To understand how to prepare for stock market volatility as you retire, it may help by answering two key questions:

What does volatility mean to my retirement?

For the sake of argument, let's imagine we're sitting in a bull market and you're retiring in five years. History has shown, however, that a bear market — a sustained loss to the stock market — will come. That's why when we retire can be as important, or

RISKS » PAGE 16



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## Risks

FROM PAGE 14

more important, than how much we actually save for retirement.

Focusing on strategies that avoid those bear market times is the first step in dealing with volatility; smooth out the volatility so you don't experience those large losses.

What happens if I invest in the stock market and it tanks?

Let's say you were to invest \$100,000 into the stock market. The first year you lost 30 percent. How much do you think you need to earn the following year to get back to your original \$100,000 or break even? Isn't it the same 30 percent?

Nope. It's 42 percent. The reason is because you're earning income on less money.

In this example, you only had \$70,000 in that second

year to invest rather than \$100,000, so you need to earn 42 percent rather than 30 percent to get back to your original amount.

The moral: try to invest more than you think you need to, and diversify well among stocks and bonds, so you'll be better prepared for inevitable stock market drops.

### Preparing for Longevity

Prepare for the risk of living a long time. As you think about longevity as a risk, have you considered the probability that you'll need long-term care, and the expenses of this care? Most people don't, but it's a significant issue and the risk is only magnified with our increased chances of living longer.

The average annual costs today of nursing-home care is \$83,950. In 10 years, it will be \$136,746 per year — assuming only 3 percent

inflation. Once you hit 65, though, the odds of needing long-term care at some point are about 70 percent.

The reality is that long-term care costs have tended to increase at a higher rate than the general cost of living. That's why longevity, with the inclusion of inflation and long-term care, is a huge risk to consider during retirement. You'll want to either have long-term care insurance or enough in savings to cover the possibility of long-term care expenses.

With the challenge of longevity in mind, the idea then, is to not only accumulate the maximum amount of wealth, but also to distribute those resources in the most tax-efficient manner so you can make it to the "bottom of the mountain" safely. A consideration of inflation also factors in to how you distribute your resources. The average has been 2 to 3 percent per year — or higher.



PHOTO COURTESY OF METRO CREATIVE CONNECTION

### Preparing for Taxes

This leads to the third biggest risk most often overlooked by those heading into retirement: taxes. It helps to think of your retirement money in the three ways (or buckets) it might, or might not, be taxed:

**Taxable money** This includes liquid accounts that are taxed on an annual basis as a result of earned dividends or recognized capital gains. They could be savings accounts, interest-earning checking accounts, stocks, bonds (other than municipal bonds) and mutual funds (other than tax-free municipal bonds).

**Tax-deferred money** (taxes postponed) This is where most of us accumulate wealth, outside our homes. Tax-deferred money is a

great option because postponing taxes allows money to grow faster through uninterrupted compound interest. When it comes to investing with tax-deferred money — such as a traditional Individual Retirement Account or a 401(k) — the question really becomes: Do you think tax rates will be higher, the same, or lower in the future? History tells us that taxes will go up.

**Tax-free money** This could be municipal bonds or a municipal bond fund. It can also be in the form of a Roth IRA, where you earn a dollar, pay taxes on it, contribute and grow that money and then access it tax-free in retirement. But there is a catch: If your income exceeds \$135,000 in 2018 or \$135,000 in 2019 (fil-

ing single) or you're married and file jointly and your income exceeds \$199,000 in 2018 or \$203,000 in 2019, you can't contribute to a Roth IRA. And even if you can contribute to a Roth IRA, there are annual limits. In 2019, the maximum you can put into a Roth IRA will be \$6,000 if you are under 50 and \$7,000 if you are 50 or older.

You'll want to ensure your portfolio is diversified, from a tax standpoint, across all three of those buckets — taxable, tax-deferred and tax-free — with an emphasis on having as much as possible in that last one, the tax-free bucket.

*Debra Kaszubski, Vitality special writer, contributed to this report.*

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## SOCIAL &amp; WELL-BEING

# Through quilting, seniors make connections and share creations



PHOTOS BY DEBRA KASZUBSKI — FOR DIGITAL FIRST MEDIA

Joyce Gallas of Shelby Township cuts fabric to begin a new quilt.

**By Debra Kaszubski**  
For Digital First Media

Unlike most people, Nan Kyllonen's favorite day of the week is Monday. That's the day she joins her friends, the Fancy Quilters, at the Washington Township Senior Center for Monday morning quilting. "I love Mondays and I look forward to coming here all week," she said.

Kyllonen is among the 7 to 10 million quilters in

the United States who quilt for fun and for the positive impact it has on their lives. Studies have shown crafting has a healing effect on the mind and overall health.

With friends and families spread all over the country, it's easy to feel disconnected. Unlike many other crafts, quilting provides a sense of community. A few generations ago, women held quilting bees to gather and work on quilts. Today's

equivalent is the quilting guild, where quilters gather to learn about the art form, share creations, work on community projects and reach out to other quilters who need support.

The Fancy Quilters, who have been crafting in Macomb County since 1988, put together quilts on an ongoing basis for Children's Hospital of Michigan. Last year they donated nearly 150 quilts to the hospital, said Macomb Township res-

ident Joan Taylor. They've also donated to the local fire department.

Kyllonen and Taylor are among 10 ladies in the quilting group, and they say there's always room for more members. Although there's a lot of opportunities for those who can sew and hand quilt, experience and skill is not necessary. There are projects that involve simple cutting, tying, and pinning for those who are new to quilting. "We



A couple of the many quilts constructed by the Fancy Quilters of Washington Township.



Last year, The Fancy Quilters donated nearly 150 quilts to the Children's Hospital of Michigan.

will teach someone who doesn't know how to quilt but still wants to come help us out," Kyllonen said.

Those who want to try quilting and even experienced quilters will notice the many positive benefits to the art form. Quilting is a physical activity, and learning new skills is a fun way to keep the mind and body sharp. Plus, crafters are of-

ten motivated to stay as healthy as possible so they can continue their art for as long as possible.

The Fancy Quilters meet every Monday from 9 a.m. until noon at the Washington Township Senior Center, located at 57880 Van Dyke Road. For information on the group, visit their website at [rwbparksrec.org](http://rwbparksrec.org) or call 586-752-6543.





PHOTOS BY DEBRA KASZUBSKI — FOR DIGITAL FIRST MEDIA

Nan Kyllonen of Romeo and Joan Taylor of Macomb Township prepare fabric. The Fancy Quilters accept donations of fabric and other materials.



Terri Wisniarek of Washington Township uses scissors to create a ragged look to the quilt.



Mary Bantin of Shelby Township works on an intricate quilt made using several different fabrics.



Janet Dempsey of Ray Township hand quilts using a frame.



## HEALTH &amp; FITNESS

# Athletes of all ages compete in Indoor Triathlon

By Debra Kaszubski

For Digital First Media

After swimming weekly and lifting weights regularly, Nancy Morrison decided she was going to put her athletic prowess to the test by participating in the Older Persons Commission (OPC) annual Indoor Triathlon on Jan. 19.

Participants started in the lap pool, followed by 20 minutes on the stationary bikes, and finished with 20 minutes on the track. An indoor triathlon is different than a typical outdoor event. Instead of lines marking the start and finish, this indoor tri was timed. Participants tried to cover as much distance as possible in the allowed 20 minutes per event.

Morrison brought home a silver medal, having finished second in her age category. "It feels wonderful to just finish, but this year was even better because I won a medal for the first time," she said.

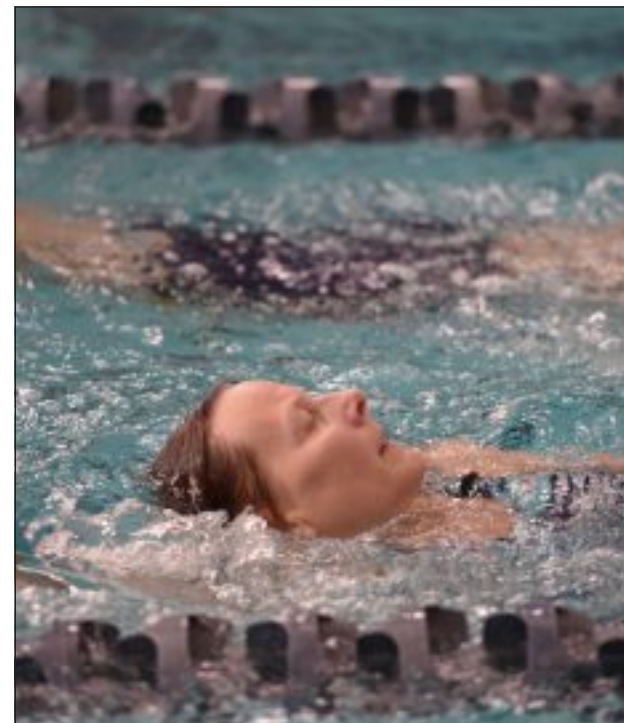
The Indoor Triathlon at the OPC was open to the public, meaning athletes of any age had the opportunity to race against OPC members, who are all ages 50 and older. "It is an all-around great event that benefits everyone involved. It is one of our few open to the public events that showcases some of our offerings, and allows OPC members to invite generations of family to join in on the fun," said Jeremy Ridky of the OPC.

Triathlons represent one of America's fastest-growing sports, and more people 50 and older are eager to try. Recent statistics from USA Triathlon, the national governing body that oversees more than 3,500 tri events, show the number of participants age 50 and above has more than doubled in recent years, soaring to nearly 18,000 in 2010 from 8,278 in 2005 — a 117 percent increase. And nearly 4,000 are in the 60-to-69 age range. Those 50 and over make up a growing 14 percent of USA Triathlon membership.

At the OPC, 48 people participated in the 2019 Indoor Triathlon.

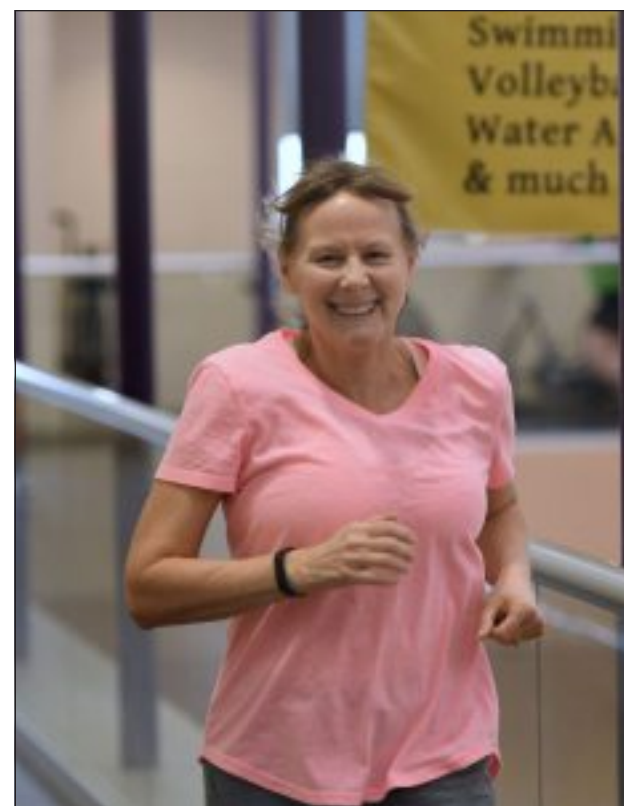
Those who tried the Tri trained by either taking on extra laps in the pool, through Spin classes, or by spending more time on the track. Others didn't train at all, as participants completed the triathlon at their own pace.

For more information about events at the OPC or for membership information, visit [www.opcseniorcenter.org](http://www.opcseniorcenter.org).



PHOTOS BY DAVID DALTON — FOR DIGITAL FIRST MEDIA

Those 50 and over make up a growing 14 percent of USA Triathlon membership.







PHOTOS BY DAVID DALTON — FOR DIGITAL FIRST MEDIA

Nearly 50 people participated in the 2019 Indoor Triathlon at the OPC.

The Indoor Triathlon at the OPC was open to the public, meaning athletes of any age had the opportunity to race against OPC members.

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## TECHNOLOGY

# Bridge the generation gap with new technologies, social media

By Debra Kaszubski

For Digital First Media

For most people, gone are the days of getting up to answer that old corded phone hanging on the wall, or sending handwritten letters via the post office. In a matter of seconds you can send a message to your grandson, receive a photo from your daughter, or email an invitation to a family gathering.

Social media, cell phones and the Internet are effective tools for all ages, not just younger working people and teenagers. In fact, older adults who engage with their family members via technology are more likely to form connections that they may not have experienced otherwise with younger family members.

“Technology has revolutionized the way in which the younger generation communicates. From text messaging and FaceTime to Facebook and Instagram, using technology

is a great way to stay extra connected with children, grandkids and other special youngsters in your lives,” said Michelle Gilbert, vice president of public relations, Comcast Cable Heartland Region. Many communities offer

classes and other resources to help you get started with these new tools. The Older Persons Commission in Rochester Hills and the Sterling Heights and Clinton Township senior centers are among the many local establishments that offer computer instruction.

“Seniors who don’t have access to a computer can go to the libraries. The libraries give them the basics to get started and hopefully go down the pathway of becoming more connected,” said James Bicos, M.D., program director for the William Beaumont Sports Medicine Fellowship and a social media specialist. Bicos added that it’s important that seniors familiarize themselves with technology as more physician offices and hospitals utilize tools such as electronic patient portals.

Here’s a list of some of the latest technologies and how to use the more popular applications:

## Texting

■ Text messaging or “texting” — Sending a text is a quick and easy way to stay in touch. Text messaging is especially popular with teens and young adults, which makes it an effective way to communicate with your children and/or grandchildren.

How: To send a text message you must have a cell phone that has the text messaging feature. Each cell phone is different, so it is best to consult your manual to learn how to text on your phone. Here are some general “texting” instructions: Access the main menu on your phone and select “message,” then select “create/new message.”

Choose the recipient(s)

of your text from your contact list or enter their phone number, and then craft your message. Press “OK” or “Send” to send your message.

Tips about privacy and safety: Never respond to text messages from someone you do not know. You may also receive SPAM via text message. Delete these messages. Never text while driving. Be cautious about sending your personal information via text messages.

The Cost of Texting: You could incur additional fees for texting. Check your cell phone plan for details.

Texting Etiquette: When you text in all CAPS it is considered yelling or shouting. Avoid texting when having a face-to-face conversation. Be careful about tone — make messages straightforward and clear.

## Facebook

Facebook is a social networking service and website with hundreds of millions of active users worldwide. On Facebook you can create a personal profile page to connect with family members, add other users as “friends” and exchange messages. Additionally, you can join common interest groups organized by various characteristics.

How: To create a profile page you must have an email address. Sign-on to [www.facebook.com](http://www.facebook.com) and fill in your information to create the page. You then have the option to add photos and additional information about yourself.

When to use: Connect with your family, friends, organizations, causes and acquaintances all over the world. You can “friend” other users and engage with them by “liking” or commenting on their

posts and photos. Facebook makes it easy to send messages to grandchildren or organize a group of friends.

Tips about privacy and safety: Only become friends with people you know. Do not list your home address or phone number. Learn about the privacy settings that help you control what people see on your profile page at [www.facebook.com/help](http://www.facebook.com/help).

User Tips:

■ You can search for organizations, groups and information that interest you. Click the “like” button at the top of the page to receive automatic updates about their activities.

■ Only add photos, videos and content that you want others to see.

■ Search for friends through schools you attended, places you have worked and mutual friends.

■ Your “friends” can post photos of you on Facebook. If you do not want the photo on your profile page, delete it by clicking “remove tag” next to your name in the photo caption.

■ Wall post — Each Facebook account has a “wall.” These are like community chalkboards where the account holder or their friends can post messages, links, videos or pictures.

■ Status update — Messages users post on their own profile page for their friends to read. Friends are also able to comment on or “like” the status.

■ You should use “messages” (similar to an email via your Facebook account) to send private notes to other Facebook users and wall posts for information visible to all users.

*Next Avenue contributed to this report.*



PHOTO COURTESY OF METRO CREATIVE CONNECTION

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Member of the \_\_\_\_\_ Family.

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

**Mail to: Vitality Pet Page**  
**Attn: Dawn Emke**  
**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.



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## HEALTH &amp; FITNESS

# Practice balance techniques to protect yourself from falls

## CDC reports fall rates on the rise

By Debra Kaszubski  
For Digital First Media

It's winter in Michigan and that means navigating snowstorms, freezing rains and ice. Unless you're a lucky snowbird who flew south for the winter, or you don't plan to leave the house until the thaw, you're going to step outside. And when you do, you could slip, slide or even worse.

Falls are no laughing matter. According to the Centers for Disease Control, fall death rates in the United States are on the rise, increasing 30 percent from 2007 to 2016 in older adults. One out of five falls

causes a serious injury such as broken bones or head injury, and every year at least 300,000 older people are hospitalized for hip fractures. More than 95 percent of hip fractures are caused by falling.

Many falls can be avoided, and older adults can reduce their risks of falling by participating in one of the free "A Matter of Balance" (MOB) classes sponsored by the Area Agency on Aging 1B. Classes are held at a variety of locations in Oakland and Macomb counties, including senior or community centers, independent living facilities, churches, and hospitals.

MOB is an eight-session interactive workshop. It is not an exercise class, but exercises specific to bal-

ance, strength and fall prevention are a part of the program. Exercises can be practiced seating or standing. Participants engage in group discussions, problem-solving and brainstorming throughout the workshop.

Participants learn to view falls as controllable, set activity goals, make changes to reduce falls in the home and exercise to gain strength and balance. Topics include: Exploring Thoughts and Concerns about Falling, Assertiveness and Fall Prevention, Managing Concerns about Falling, and Recognizing "Fality" behaviors and habits in the home and community. "Many older adults have a fear of falling and this fear can lead individuals to limit activities which can result in physical weakness mak-

ing the risk of falling even greater. Fear of falling and limiting activities can also lead to social isolation," said Kristin Wilson, Manager of Wellness Programs at AAA 1-B and a teacher of the MOB classes. "Seniors who participate in the class realize and feel supported in knowing they are not alone in their fear of falling. They learn that they can make small changes in their lives to reduce their risk of falling in their home or community."

### Stay safe outside this winter with these expert tips:

Get physical. The stronger and fitter you are, the less likely you are to fall. In addition, older adults who are flexible and strong are less likely to hurt themselves if they do fall.

- Watch where you step. It might sound obvious to look where you're going before you start moving, but we all can easily get distracted. Assume that all wet and dark areas on pavements are slippery and icy (dangerous, slippery ice could be lurking underneath that blanket of light and fluffy snow.) Just because you don't see ice doesn't mean it's not there. Test out potentially slick areas by tapping your foot on them first. If you must walk up or down a hill, consider walking along its grassy edge for better traction.

- Do the shuffle. Now is not the time to maintain your regular, graceful gait. Instead, pretend you're a penguin. Take short, flat-footed baby steps, pointing your feet out slightly, while spreading your body weight as evenly as possible over the entire surface of your feet. (Curling your toes under can help you stay more flat-footed.) Walking side-



PHOTO COURTESY OF METRO CREATIVE CONNECTION

ways also increases your base of support.

- Keep your hands out of your pockets. Keeping your hands in your pockets might increase their warmth, but it decreases your center of gravity and balance. Better to extend your arms out to your sides — and wear gloves so you can break your fall if you do slip.

- Stay out of the street. The street is usually the first area to be cleared, so it may be tempting to walk there. But remember, trucks and cars slide, too, and you may put yourself in the path of an oncoming vehicle that is unintentionally heading right toward you. Instead, walk in designated walkways as much as possible, trying to avoid walking directly in the middle of the pathway, unless there's grit. If you must walk in the street, walk on the right side of the road, toward oncoming traffic, staying as close to the curb as possible. Wearing bright or reflective clothing will help drivers see you better, too. Be careful about hoods and scarves, which can block your vision and make it hard for you to hear traffic. Likewise, be aware of snow drifts, which can muffle the sound of approaching cars.

- Carry kitty litter. Bring a little bag of kitty litter

along with you on your walk. Sprinkling it on the ground can add traction to slippery surfaces.

- Curb your fear. It's common to be afraid of falling again once you've fallen, even if that experience didn't cause an injury. That fear might also cause you to stay at home away from all the things you like to do. But muscles and bones can weaken over time if you don't use them, and then you could become more, not less, likely to suffer a fall.

- Talk with all your physicians and pharmacist about your medications. This tip will help you avoid falls any time of the year.

- Avoid falling indoors as well. While it's important to be careful in the ice and snow, make sure your home is safe inside. Reduce clutter, clear paths (especially to the bathroom from the bed), make sure the home is well lit, install railings, avoid slip and area rugs, wear slippers with a back, use rubber bath mats, and fix stairs to reduce falls.

Those interested in more information about the MOB classes or to find a session, call or email the Area Agency on Aging 1-B (toll free) at 1-833-262-2200 or emailwellnessprograms@aaa1b.com.

## ATTENTION

### PROUD GRANDPARENTS

We're giving you a chance to show off those Grandchildren & Great Grandchildren. 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 favorite photo. Photos will not be returned. We must receive your photo before March 6, 2019 for our March issue.

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Proud Grandparents are: \_\_\_\_\_

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Phone: \_\_\_\_\_

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

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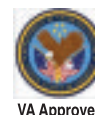
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## Calendar of activities, events and trips

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

### February

**Feb-Aug.:** The 2019 Shelby Township Senior Men's Softball League is looking for a few good men. We are seeking pickleballers, tennis, basketball and volleyball players, skaters, runners, and regulars at local gyms and fitness centers and all of those who want to have some healthy fun this year. Now is the time to find out more about this opportunity. There are three

divisions, from a competitive division to a division for the 'experienced' player to still enjoy the game of slow pitch softball, while reminiscing about the 'good old days'. The 20+ Game schedules begin in mid-May and extend thru mid-August. Post Season Playoffs are also planned. For more information about the league, contact Oz at 586-978-1284 or Pat at 586-604-5028.

**Feb. 18:** Ladies Breakfast for widowed people, Connor's Restaurant at 9 a.m. Join us at Connor's on 15356 N. Haggerty and

Five Mile, Northville. Meet for conversation & coffee. Call Carol to RSVP at 313-562-3080.

**Feb. 19:** Do you have a new phone or device that you cannot figure out? Visit the Chesterfield Township Library on Tech Tuesday, Feb. 19, from 11 a.m. – 1 p.m., and the library will assist you. Learn how to download eBooks on your phone, work with your tablets, use Microsoft Office and Word, Internet basics, computer basics, social media, email, and more! Bring your questions. Pre-registration is not

required, just drop by. The library is located at 50560 Patricia Street. Call 586-598-4900, or go to [www.chelibrary.org](http://www.chelibrary.org).

**Feb. 19:** RHGS, Salt in Michigan: More than just a mine at 6 p.m. at the Roseville Public Library, 29777 Gratiot Avenue in Roseville, Erin Auditorium. The lower peninsula of Michigan sits atop one of North America's largest saline basins and salt production has been a vital component of the state's industrial and economic history for more than 150 years. Early brine evaporation processes successfully utilized waste products from lumber production, providing an important secondary industry in mill towns from Bay City to Manistee. Rock salt was discovered in the Detroit area in 1895. For more information, call 586-445-5407 or visit [rosevillelibrary.org](http://rosevillelibrary.org).

**Feb. 19:** Co-ed Breakfast for widowed people at 10 a.m. (3rd Tuesday of the month). Widowed men and women are invited to meet friends at Pancake Factory on the NE corner of 23 Mile & Schoenherr. Call Ellen, 586-781-5781.

**Feb. 21:** An Introduction to Gmail class is set for Thursday, Feb. 21, from noon – 2 p.m.,

at the Chesterfield Township Library. Have you ever wanted to create an email account, but do not know where to start? Attend this hands-on class to learn the basics of Gmail, Google's email service. Use computers provided by the library to create and understand the features of an email account. Ability to use a computer mouse is a requirement for this class. Pre-registration is required. The library is located at 50560 Patricia Street. Call 586-598-4900, or go to [www.chelibrary.org](http://www.chelibrary.org)

**Feb. 21 and 26:** Celebrate the Poetry of Paul Laurence Dunbar at the Eastpointe Library, 15875 Oak, Eastpointe, at 6:30 p.m. on Feb. 21 and 2 p.m. on Feb. 26. Dramatic reading by Darolyn Williams Brown. Featuring Corey Anthony Wright. For more information or to register for a program where required, call 586-445-5096.

**Feb. 21:** The nonfiction book discussion group "Real Reads" will meet on Thursday, Feb. 21, from 6:30 – 7:45 p.m., at the Chesterfield Township Library. The group will discuss the book "The Residence: Inside the Private World of the White House" by Kate Anderson Brower. The group always welcomes new people to join the discussion. Pre-registration is not required. Copies of the book are available for checkout at the library checkout desk. Pick up a copy and join the discussion. The library is located at 50560 Patricia Street. Call 586-598-4900, or go to [www.chelibrary.org](http://www.chelibrary.org).

**Feb. 23:** Senior widowers, widows, divorced, meet and greet information day at noon at the Lake Orion Public Library on Joslyn Rd. 1/2 half block north of Clarkston Rd. Meet others who share your interests. Such as cards, golf, travel, board games, social lunches/dinners, day trips, book reading, concerts, bike rides, kayaking, picnics, activities with grandchildren, fishing, movies, spectator sports. Also information about area programs, services, activities. Space is limited so reservations are required. No fee. If you have a name tag, wear it. To register or if you are unable to attend this event and wish to be placed on the contact E-Mail list to receive information about activities, contact Jackie 248-3938553.

**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. 25:** Four Star Grille, 1835 Gratiot Blvd, Marysville. For widowed people at 9 a.m. Call contact Rita, 810-334-6287. RSVP not necessary.

**Feb. 25:** One More Page Mystery Book Club at the Eastpointe Library, 15875 Oak, Eastpointe at 2 p.m. Reader's Choice. Share a mystery with the group. For more information or to register for a program where required, call 586-445-5096.

**Feb. 27:** Attend an "Introduction to Microsoft Word" class on Wednesday, Feb. 27, from 2 – 3:30 p.m., at the Chesterfield Township Library. Learn the beginning basics of using Microsoft Word 2016 during this hands-on class. Use computers provided by the library. Ability to use a computer mouse is a requirement for this class. Pre-registration is required. The library is located at 50560 Patricia Street. Call 586-598-4900, or go to [www.chelibrary.org](http://www.chelibrary.org).

**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. 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. Lunch will consist of roasted chicken breast with rice and seasonal vegetables. 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.

**Feb. 28:** Judy Garvey from the Detroit Institute of Arts present In our own voice, African American Art at 6:30 p.m. at the Eastpointe Library, 15875 Oak, Eastpointe. Enhance your awareness of the creative contributions of African Americans from the 19th Century through the present day. For more information,

# Next Issue of Vitality

will be on

**THURSDAY**  
**March 14, 2019**



# B

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## MORNING BINGO

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# Calendar

## FROM PAGE 26

tion or to register for a program where required, call 586-445-5096.

### 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 PP. Call 586-770-5899.

**March 7 and March 11:** CPR & AED Training. Join the trained professionals in our own Washington Twp. Fire Department, as they teach you how to perform CPR and use an AED and get you certified to perform these life-saving procedures. Class size is limited to 24 students. Thursday, March 7 from 6-9p.m.; Monday, March 11 from 9a.m. to noon at Washington Twp. Fire Hall, 11300 27 Mile Rd. \$49/\$52 NR.

**March 7:** Booked for the Evening with "Hillbilly" Elegy by JD Vance 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 or visit rosevillelibrary.org.

**March 12:** Irish Music with Celtic Cross at 2 p.m. at the Roseville Public Library, 29777 Gratiot Avenue in Roseville, Erin Auditorium Join us for a festive concert with music of the Isles played in the Celtic Tradition! Celtic Cross is a well known Irish band that plays great tunes to dance to and listen to. You'll find yourself tapping your feet to the music. For more information, call 586-445-5407 or visit rosevillelibrary.org.

**March 14:** In The Mood: 25th Silver Celebration Tour at the Macomb Performing Arts Center and Dinner at Uno's. Featuring the String of Pearls Orchestra and the In the Mood Singers & Dancers, this show creates a nostalgic atmosphere that will transport you back in time (the 1930's & 1940's)—a significant period in American history that moved the nation's spirit, and when everyone was singing and dancing to the same kind of music. Before the show, we'll enjoy dinner at Uno's. Select entrée at time of registration, chicken parmesan, fish & chips, 6-oz. sirloin steak, ½ slab of baby back ribs,

uno burger, or classic cobb salad. All entrees come with sides and/or choice of soup or salad. All also include chef's choice of a mini dessert and beverage. Departs at 4:30 p.m.; returns at 10 p.m. Cost is \$78. Call L'Anse Creuse Community Ed to register 586-783-6330.

**March 15:** The Luck of the Irish luncheon. Join us for a wearing of the green and an afternoon of good eats, friends, laughter and fun. Wear green. Doors open at 10 a.m. and lunch will be served at 11 a.m. Washington Center, 57880 Van Dyke, Washington. \$6; NR \$7.

**March 17:** Day Trip To Saganing & Soaring Eagle. Gaming time at both casinos. Receive Up To \$60 casino money-food. Only \$ 49. Call 586-770-5899.

**March 19-20:** Overnight Trip To Little Rivers Casino with stops at Soaring Eagle. \$60 freeplay \$10 food coupons. \$139pp \$159pp. Departing 7:30 a.m. (boarding 7 a.m.) drop off pick up Riverland Shopping Center ( Van Dyke & Riverland Dr. Sterling Heights.) for more information or to make reservations call/text Holly Kengel 586-630-6204 or email Hollykengel@Yahoo.Com. Need payment and info by March 10.

**March 25-27:** 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. Receive at least \$120 casino money - food and one breakfast buffet. First timers receive an extra \$30 from island. Indoor pool at both. Only \$189. Call 586-770-5899.

**March 26:** Lunch & Learn, Hospice 101. A educational presentation on Hospice 101 will inform you on the basics you need to know when making the difficult decision. Sourthern Care will bring a registered nurse to help with some of the medical questions you may have. Lunch will be served as we discuss these topics from 11:30 a.m. to 1:30 p.m. at the Washington Activity Center, 57880 Van Dyke, Washington. No Charge.

**March 31:** Spend the day at beautiful Firekeeper's. Receive at least \$25 casino money - food. This day is seafood-prime rib buffet. Only \$35pp. Call 586-770-5899.

### April

**April 3:** The trip is May 28 to June 1, but registration is due April. 3. Great Gatsby's Gold Coast. Join us on this 5-Day trip as we tour the castles of Long Island's Gold Coast. We'll be stepping back into the 1920's as we visit several of the elegant

homes immortalized by F. Scott Fitzgerald's "The Great Gatsby". While visiting these summer mansions, we'll get to gaze into the lives of the rich and famous families who owned them. Trip includes 4 nights lodging, 4 breakfasts, 2 lunches, 2 dinners, guided tours of 5 mansions, all taxes and meal gratuities, and motor coach transportation. Mansions visited include Ohoka Castle, Hempstead House, Planting Fields's Coe Hall, Eagle's Nest (Vanderbilt Estate), and the Nassau County Museum of Art (the former Clayton Estate). We also will visit the grounds and museum at President Theodore Roosevelt's Summer Estate (Sagamore Hill National Historic Site). Cost is \$819 per person/ double occupancy. Call L'Anse Creuse Community Education for further information or to register 586-783-6330. Cancellation insurance available. Final payment due on or before Wednesday, April 3.

**April 7:** Day trip yo Saganing & Soaring Eagle. Gaming time at both casinos. Receive up to \$70 casino money-food. Only \$49.00 PP. Call 586-770-5899.

**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 11:** Uplifting Musical—"Mamma Mia!" at The Bonstelle Theatre and Dinner at Giovanni's Ristorante. First comes an early dinner at Giovanni's Ristorante. In business for more than four decades, Giovanni's atmosphere is reminiscent of old world charm. Next comes a performance of "Mamma Mia!" at the Bonstelle. The plot revolves around a young woman who wants to invite the father she's never known to her upcoming wedding. She discovers there are three possible choices. Without telling her mother, she invites all three. Featuring music made famous by ABBA, songs include "Dancing Queen", "Knowing Me, Knowing You", "The Winner Takes It All", "Mamma Mia", and "Take a Chance on Me". Make dining selection at time of reservation, chicken parmesan, lasagna, or fettuccine alfredo. All include Beverage, Salad, And Zeppolis (an Italian pastry) for dessert. Departs at 3:30 p.m., returns at 9:45 p.m. Cost is \$86. Call

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# Vitality

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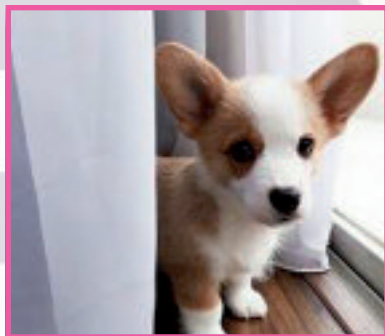
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# Poetry Corner

## PUPPY SCHOOL

Little Penny goes to school,  
To learn a lot of doggie rules.  
First it's come and then it's stay,  
She's all mixed up at the end of the day.  
All she wants is her doggie treat,  
Go home, relax, get off her feet.  
She feels so small among those canine goofs,  
They're rude, they stink, she ignores, acts aloof.  
She can sit and stay, roll over and shake,  
But don't ask her to come for heaven's sake,  
That word is not in her vocabulary yet,  
But Mommy will see that all rules are met.  
Practice, practice, she gets so tired,  
She wants to run and jump and play, she's wired,  
Kill the monkey, chew the bone,  
That's what I like, and in MY home.  
Thank goodness school is only 6 weeks long.

By – Shirley Kolosick  
Sterling Heights, MI



## WHO'S BOSS ANYWAY

Know not whence it started.  
But long 'fore we parted.  
This day like any other  
My daughter's now my mother.  
"It's where's your cane?  
You'll risk a sprain."  
Ere you crack take one step back.  
To ask the way will get you shot.  
"Don't go out, it's much too hot."  
It strikes a familiar chord  
When she wasn't big at all.  
I felt she was quite small  
As I imposed these things on her  
Fearing harm as wrought her peer.  
Now toothless with scant hair,  
I'm so glad she gives a care.

By- Mildred Siedzik  
(97 years old)  
Clinton Township, MI



## VIOLET MARGARET

A year from today  
Born into this world  
Precious Violet Margaret  
Treasure to behold.  
  
She's a cutie  
Like her mommy  
No surprise  
A pretty smile  
Bright and sunny.  
  
Now Vincent John  
Has a baby sister  
Will share that affection  
With no objection.  
  
Come Christmas with good cheer  
Tons of toys  
For mom and dad's  
Bundle's of joy.  
  
As they grow older  
And go to school  
He'll look out for his kid sister  
To anger Vincent John  
You have to be a fool.

By – Clifford Miller  
Sterling Heights, 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 March 14, 2019.

FIRST & LAST NAME: \_\_\_\_\_ PHONE NUMBER: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP: \_\_\_\_\_ NAME OF POEM: \_\_\_\_\_

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

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

Email: [demke@digitalfirstmedia.com](mailto:demke@digitalfirstmedia.com)

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



# Poetry Corner

## IN REMEMBRANCE OF PATRIOTS & MARTYRS

O, the inhabitants of all countries of the world,  
Remember the greatness and sacrifices of  
the Patriots of the world who got the title of Martyrs  
after sacrificing their lives for the honor of their countries.

When the artilleries of the enemies  
where firing and showering gunpowder shells,  
they never ran away showing their backs,  
They rather stood like rocks in front of the guns of enemies  
with widen chests.

Some of them lost their lives,  
some others were captured and beaten and placed in gaol  
for long periods.

But these brave persons never lowered their heads,  
till their countries got the Independence.

Those who were killed in this War of Independence,  
are never forgotten by their countrymen.

Special prayers and fairs are held near on specific dates  
every year and at certain places Memorials are constructed  
so that the coming generations do not forget these Patriots  
who laid their lives for the honor of their countries.

By - Satyapal Badhwar (age 89)  
Bloomfield Hills, MI



## FOREVER LOVE

They asked if we were married  
I didn't know what to say  
We were, but not to each other  
And it's always been that way.

We met a very long time ago  
And I knew right from the start  
That I had met my soul mate  
It was you who captured my heart.

My love for you has never changed  
Even through many trials and tears  
It's a bond that we'll share forever  
Because its lasted for all these  
years.

I knew I would love you forever  
It's a love that was meant to be  
Time cant erase the way I feel  
My love will last till eternity.

By – Alice M D'Angelo  
Warren, MI



## LOVE, I KNOW IT EXISTS

Love does really exist, I found it and I will never let it go,  
When I am with you, you made my mind and heart both glow.  
That kind of certainty that only comes once in a lifetime,  
You make everything level and take away the uphill climb.  
Love between two people is the most wonderful thing to see,

It is something so special, we all have to agree.

You taught me to see and to hear for the first time,  
Up till then I just looked and listened during my lifetime.

It is very rare and special thing to find,

When we are together we have just one mind.

Walking along hand in hand, they seem like one,

Looking at them you can't tell where one ends and  
the other has begun.

Our happiness is the most important thing for me and you,  
It does not matter what anyone else says or what they may do.  
I have spent most of my life looking for love and settling for lust,  
Searching for that someone I could believe in and most of all trust.

The world uses the word love with sex and lust,

They are two totally different things, realizing it is a must.

The passing of time, it flies by so fast,

The world may separate us but our memories will always last.

When you truly love someone you can set them free,

For if they return, then it was meant to be.

I truly believe true love will never die,

Even death will not separate us, I will protect you from the sky.

By – Roy Cooper  
Clinton Township, MI



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

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JUNE 5, 2019	MYSTERY TRIP \$65
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## Calendar

### FROM PAGE 29

L'Anse Creuse Community Ed to register 586-783-6330.

**April 11:** Spring is in the Air Luncheon. Join us for a delicious luncheon and an afternoon of music, dancing and entertainment. Doors open at 10:30 a.m. and lunch will be served at 11:30 a.m. Romeo Center, 361 Morton Street, Romeo. \$6, NR\$7.

**April 13:** Spring "Easter Bonnet Theme" card party sponsored by: Daughters of Isabella Queen of the Skies, Circle 683 from 12:30-3:30 p.m. at the St. Thecla Activity Center, 20762 So. Nunneley, Clinton Twp. Lunch, dessert, door-raffle, & table prizes. Donation \$8. Tickets available at the door. For more information, call 586-791-6177 or 586-791-9012.

**April 13:** The Sound Of Music At The Fox and lunch at Gilbert's Lodge. The beloved musical story of Maria and the von Trapp family will once again thrill audiences with its Tony, Grammy and Academy Award-winning Best Score, including "My Favorite Things," "Edelweiss" and the title song. Our seats are on the Main Floor, Section F2, Rows

NN, PP and QQ. The performance is at 2 p.m. Prior to the performance, we will dine at Gilbert's Lodge in St. Clair Shores. We will enjoy their famous unlimited pizza and antipasto salad buffet. Dessert will be a warm, bear claw chocolate chip cookie. Cost is \$78. Departure time, 10:15 a.m., approximate return, 5:15 p.m. Lunch will include coffee, tea and pop. Call L'Anse Creuse Community Ed to register 586-783-6330.

**April 14-16:** Mountaineer W. Virginia. 2 Night Stay At Beautiful Mountaineer Hotel & Casino! Stops at Hollywood Toledo & Wheeling Casinos. Receive at least \$105 Casino money - food. Indoor Pool. Only \$189 PP. Call 586-770-5899.

**April 17:** Consumers education - identity theft. This presentation is designed to educate you on how to reduce the risk of falling victim to the fastest growing crime in America and what to do if you become a victim. From 10:45 a.m. - noon. Romeo Center, 361 Morton Street. No Charge

**April 22:** Day Trip To Firekeeper's. Spend The Day At Beautiful Firekeeper's. Receive at least \$30 casino money - food. This day is seafood-prime rib buffet. Only \$35 PP. Call 586-770-5899.

**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 28:** Belle Isle & Detroit Institute of Arts. Join Travel with Nance for \$52. Visit the Aquarium, Conservatory, Dossin Great Lakes Museum and 1 hour narrated tour of the Island. Visit the DIA & receive a \$10 Gift Card towards lunch at CafeDIA. Call 313-535-2921.

**April 28:** Romantic Musical Fantasy at The Grosse Pointe Performing Arts Center — "Beauty and the Beast" And Brunch at Louis Chop House. The day begins with a brunch at Louis Chop House, which includes a wide array of both breakfast and luncheon items. Afterwards, we're off to see "Beauty And The Beast", a delightful romantic musical fantasy based on a classic French fairy tale. Departs at 11:15 a.m., returns at 5:15 p.m. Cost is \$62. Call L'Anse Creuse Community Ed to register 586-783-6330.

**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.

**April 29-May 1:** Kewadin - Sault St. Marie. 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 \$170 pp. Call 586-770-5899.

**April 30:** Historical tour of Buhl Estate/Addison Oaks and lunch in the garden room. The roots of the Buhl Estate date back to 1927 when Lawrence and Cora Buhl, attracted to the region's rolling hills, wooded areas and pristine streams, began to acquire a series of farms with the intention of creating a refuge for their friends and family. Today, their impressive 27-room Tudor-style mansion is the centerpiece of Addison Oaks County Park and a picturesque location for weddings, banquets and receptions. After the tour, you will dine in Addison Oak's beautiful Garden Room. The luncheon will include a pasta and salad buffet with chicken. The buffet will offer fresh pasta with two sauces, home-style breads and assorted rolls, roasted vegetables, fresh tossed salad, potato salad, spinach with strawberry salad, and artichoke and mushroom salad. Coffee, tea, milk and dessert are also included. Cost is \$71. Departure time, 10 a.m., approximate return, 3 p.m. Call L'Anse Creuse Community Ed to register 586-783-6330.

### May

**May 4-5:** Holland Tulip Festival. Join Travel with Nance for \$279. 1 nite hotel, Veldheers, DeKlomp & Delft. Live show of 'Sunshine Boys'. Saugatuck with boat ride. 1 breakfast, 1 lunch, 1 dinner. Call 313-535-2921.

**May 15:** 1950's Era Musical—"The Marvelous Wonderettes"—at Meadowbrook Theatre and Lunch at Loccino's Wednesday. First, this fun musical takes us back to the 1958 Springfield High School prom where we meet four girls whose hopes and dreams are as big as their crinoline slips. Then, 10 years later, we meet the girls again at their 10-year reunion, where the girls reunite. As we learn about the highs and lows of their lives over the past decade, the girls serenade us with classic 1950's hits, including "Lollipop", "Dream Lover", and "Stupid Cupid". Before the performance we'll do lunch at Loccino's. Choose entrée at time of registration, wood grilled



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### 2019 Motorcoach Tours

**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)  
**Biltmore Estate, May 19-24 - \$579.** 3 nites Asheville, NC & 1 nite each way. Full day at Biltmore Estate Guided tour of Asheville, Blue Ridge Parkway & Visitor Center, Folk Art Center. 8 meals.  
**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  
**CHICAGO & LIPIZZAN HORSES, June 28-July 1 - \$628.** 3 nites LaQuinta Hotel downtown, 3 brk, dinner Historic Berghoff German Restaurant, city tour, architectural river cruise, Museum of Science & Industry, famous 'Airs Above the Ground' Lipizzan horse show (originally of Vienna, Austria)  
**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...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; Pigeon Forge & Gatlinburg, Smoky Mts, TN, Nov 11-16 - \$609.**



salmon salad, ravioli formaggio, linguini frutti di mare (shrimp, scallops, mussels, spinach and diced tomatoes tossed with linguini noodles in a light lemon cream sauce), or chicken piccata. Includes mini pastry for dessert and beverage. Departs 11 a.m., returns 5 p.m. Cost is \$76. Call L'Anse Creuse Community Ed to register 586-783-6330.

**May 15:** Cornwell Dinner Theatre in Turkeyville and Marshall. Join Travel with Nance for \$85. Live matinee performance of 'Midlife Crisis', Turkey Buffet lunch, time at Gift Shop, Bakery, Deli & Fudge shop. Narrated tour of Marshall, see the Honolulu House, National Inn, Governor Mansion and Capitol Hill School-house. Call 313-535-2921.

**May 19:** Jersey Boys at the Historic Detroit Music Hall. Dinner & main floor seating. Your tour includes round trip transportation, an all-inclusive dinner prior to the performance at Traffic Jam & Snug Detroit, your ticket to the 7:30 p.m. performance (2-1/2 hour run time) main floor left center rows L-P seating, driver gratuity, and the accompaniment

of a Parks & Recreation escort. Departure time is 3:45 pm from the Washington Activity Center, located in the Washington Twp. Municipal Building, 57900 Van Dyke. Approximate return time is 1 p.m. \$95 resident cost / \$98 non-resident cost.

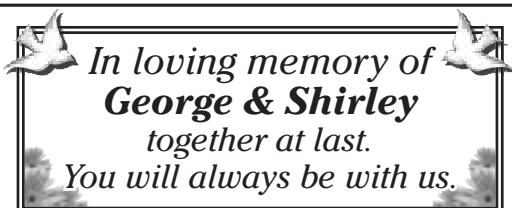
**May 19-24:** Biltmore Estate. Join Travel with Nance for \$579. 3 nites Asheville, NC & 1 nite each

way. Full day at Biltmore, guided tour of Asheville, Blue Ridge Parkway & Visitor Center, Folk Art Center, Center, 8 meals. Call 313-535-2921.

**May 19:** Oklahoma! at the Baldwin Theatre/Stagecrafters and lunch at Lockhart's BBQ. Oklahoma! is classic Broadway at its best. The first collaboration of brilliant songwriters

Rodgers & Hammerstein, this beloved play is credited with setting the conventions of musical theatre still in use today. Before the musical, enjoy dining at Royal Oak's Lockhart's BBQ where you can choose from one of the three following sandwiches (please order at time of reservation): 1) Carolina Pork topped with cole-

CALENDAR » PAGE 34



# Go With **GEORGE** TRAVEL & TOURS



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## LITTLE RIVER CASINO WITH STOPS TO SOARING EAGLE CASINO

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

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

Includes 2 nights at the Little River Casino & Hotel, \$75.00 in freeplay, \$30.00 in food. Juice and Sweet rolls served on bus.

## SOARING EAGLE OVERNIGHT WITH STOP TO SAGANING CASINO

MAY 19-20, 2019

**\$149<sup>00</sup>**  
p.p. dbl occ.

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

## SUNDAY! FUNDAY! FIREKEEPERS DAY TRIP

FEBRUARY 24, 2019

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

**\$145<sup>00</sup>**  
p.p. dbl occ.

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

## ODAWA CASINO with stops to Soaring Eagle and St Ignace Casino.

APRIL 7-8-9, 2019

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

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

## TURTLE CREEK CASINO

with stops to Soaring Eagle and Leelanau Sands Casinos.

MAY 5-6-7, 2019

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

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

## BAY MILLS CASINO

with stops to St Ignace and Sault Ste Marie  
JUNE 23-24-25, 2019

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

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

## FIREKEEPERS SENIOR TUESDAYS

MARCH 5, 2019

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

# Calendar

## FROM PAGE 33

slaw & served on a homemade bun, 2) Longhorn Brisket sliced thin & topped with crispy onions, creamy horseradish sauce and Pepper Jack cheese stacked on a homemade bun, or 3) BBQ chicken sliced thin with smoked provolone cheese on a homemade bun. All sandwiches are served with your choice of either fries or coleslaw (which you can order at the restaurant). Lunch includes coffee, tea or pop. Cost is \$66. Departure time, 11 a.m., approximate return, 5 p.m. Call L'Anse Creuse Community Ed to register 586-783-6330.

### June

**June 12:** Toledo, Mule-Drawn Erie Canal Join Travel with Nance for \$70. 1 hour narrated, mule-drawn Erie Canal boat ride. Tour the National Museum of the Great Lakes. Lunch included at Bob Evans (choice of 4 entrees). Call 313-535-2921.

**June 24:** 61st Annual Detroit Ford Fireworks. Join Travel with Nance for \$110. Private room in St Clair College, Riverside Drive in Windsor on the Detroit

River. Family style chicken dinner, 2 drink tickets, live musical entertainment, optional Windsor Casino visit. Call 313-535-2921.

**June 28-July 1:** Chicago & the Temple Farms Lipizzan Horse show. Join Travel with Nance for \$628. 3 nights at LaQuinta Inn & Suites, Downtown Chicago. 3 breakfasts, 1 dinner at Historic Berghoff German Restaurant, guided city tour, architectural river cruise, Water tower Place, Navy Pier, Museum of Science & Industry, Willis (Sears) Tower Skydeck. 1½ hr Lipizzan horses performance (Vienna's famous 'Airs Above the Ground'). Call 313-535-2921.

### 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 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 Liver-  
nois.

■ **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.

■ **Pickleball:** is going strong at the Romeo Activity Center (361 Morton Street, Romeo) every Tuesday and Thursday from 10-11. Please call for more details 586-752-6543.

■ **Volunteers needed:** Vol-

unteers 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.

■ **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.

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**\*\*We are the Vegas Specialists! Call today for your Vegas package!  
Need a Ride to the Airport? We Offer Round Trip Car Service. Call Us!  
OUR BUSES DEPART FROM MACOMB COUNTY! CALL FOR EXACT LOCATION!**

### SOUND OF MUSIC AT THE FOX THEATER!

Main floor seating to the 2:00pm matinee, lunch at the Polonia Restaurant in Hamtramck. Enjoy a combo plate filled with Polish specialties.

**Saturday April 13, 2019 Only \$105.00**

### UPPER PENINSULA GAMBLING ADVENTURE AT THE KEWADIN CASINOS!

2 Night stay at the Kewadin Casino Hotel located in Sault Ste. Marie, Michigan. Gambling stops at the Kewadin Casino St. Ignace, the Odawa Casino in Mackinaw City, Bay Mills Casino in Brimley. Total gambling comps are \$50 in free play, \$10 in dining dollars are the Kewadin Hotel, breakfast daily. Dinner included at the famous "Antler's" restaurant in downtown Sault Ste. Marie

**Tuesday April 23 - 25, 2019**

**\$239.00 (Double Occupancy) \$309.00 (Single) Departs: 7:30am**

### LAS VEGAS 3 NIGHT GET-A-WAY!

Complimentary transportation to metro airport roundtrip. Non-stop airfare on Delta Airlines, transportation round-trip from McCarren airport to your hotel. 3 Nights at the Harrah's located on the strip!

**Monday May 13 - Thursday May 16, 2019**

**\$559.00 (Double Occupancy), \$659.00 (Single)**

### THE JERSEY BOYS AT THE FISHER THEATER, WITH DINNER!

Come join us as we go back in time to Jersey as we hear the songs and remember a time when things were so different. Your package includes admission to the 2pm performance at the Fisher. Seating in the loge (mezzanine). Following the show, enjoy an included dinner at "El Barzon" an upscale Mexican/Italian Restaurant. Feast on delicious Italian & Mexican food with large portions and scrumptious food!

**Sunday May 20, 2019 \$135.00 PER PERSON**

### 4 NIGHT/5 DAY WASHINGTON D.C BY DELUXE MOTORCOACH!

Don't miss this terrific tour of Washington, D.C! Package includes: Roundtrip deluxe motor coach transportation, 4 nights lodging, 8 Meals: Including 4 breakfasts & 4 dinners!

Two Guided Tours of Washington, DC including the WWII Memorial, Capitol Hill, Embassy Row, the Korean War Veterans Memorial, the Vietnam Veterans Memorial, the Smithsonian, the Martin Luther King, Jr. National Memorial, the Lincoln Memorial & more! Enjoy an evening illuminated guided tour of the memorials and monuments. Also visit the brand new museum of the Bible! 430,000 square feet of biblical History all under one roof! Admission to George Washington's Mount Vernon Estate & Garden. Tram Ride through Arlington National Cemetery. Services of a professional local guides throughout.

**Friday September 20 to Tuesday September 24, 2019. \$639.00 (Double) \$818.00 (Single)**

### 7 NIGHT CANADA & NEW ENGLAND CRUISE!

Complimentary transportation to metro airport roundtrip, roundtrip airfare to Boston, 7 night cruise on the Serenade of the Seas. Ports of call include: Portland, Maine, Bar Harbor, Main, Saint John, NB (Bay of Fundy), Halifax, Nova Scotia. All port taxes and transportation.

**Sunday October 6, 2019 Only \$1499.00 (Inside Cabin), 1599.00 (Outside Cabin), \$1949.00 (Balcony Cabin)**

**\*\*Attention Group Leaders\*\* We offer special incentives for groups of 20 or more! Contact us today regarding your group tour.**

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

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

**IMAGINE.....THE BEST SERVICE!**

**TRAVEL WITH CONNIE**

**1-586-770-5899**

### SENECA ALLEGANY, NY!!!! MARCH 3 - 5, 2019

2 NIGHTS AT BEAUTIFUL SENECA RESORT & CASINO IN ALLEGANY NY!! STOPS AT HOLLYWOOD TOLEDO AND JACK CASINO CLEVELAND!! RECEIVE AT LEAST **\$175.00 CASINO MONEY & FOOD!** THIS TRIP IS USA ONLY. INDOOR POOL & SO MUCH MORE!!  
**ONLY \$235.00 PP!!**

### DAY TRIP TO SAGANING & SOARING EAGLE! MARCH 17, 2019

GAMING TIME AT BOTH CASINOS!  
RECEIVE UP TO \$60.00 CASINO MONEY - FOOD!!  
**ONLY \$49.00 PP!**

### ESCANABA ISLAND RESORT!! MARCH 25 - 27, 2019

2 NIGHT STAY AT THE BEAUTIFUL ISLAND RESORT & CASINO! STOPS AT KEWADIN CASINOS!! RECEIVE AT LEAST \$70.00 CASINO MONEY - FOOD!! FIRST TIMERS RECEIVE EXTRA \$30.00 FROM ISLAND. INDOOR POOL.  
**ONLY \$189.00 PP!!**

### DAY TRIP TO FIREKEEPER'S! MARCH 31, 2019

SPEND THE DAY AT BEAUTIFUL FIREKEEPER'S! RECEIVE AT LEAST \$25.00 CASINO MONEY - FOOD! THIS DAY IS SEAFOOD-PRIME RIB BUFFET!!  
**ONLY \$35.00 PP!!**

### DAY TRIP TO SAGANING & SOARING EAGLE! APRIL 7, 2019

GAMING TIME AT BOTH CASINOS!  
RECEIVE UP TO \$70.00 CASINO MONEY - FOOD!!  
**ONLY \$49.00 PP!**

### MOUNTAINEER W. VIRGINIA! APRIL 14 - 16, 2019

2 NIGHT STAY AT BEAUTIFUL MOUNTAINEER HOTEL & CASINO! STOPS AT HOLLYWOOD TOLEDO & WHEELING CASINOS! RECEIVE AT LEAST \$105.00 CASINO MONEY - FOOD! INDOOR POOL!  
**ONLY \$189.00 PP!**

### DAY TRIP TO FIREKEEPER'S! APRIL 22, 2019

SPEND THE DAY AT BEAUTIFUL FIREKEEPER'S! RECEIVE AT LEAST \$30.00 CASINO MONEY - FOOD!  
**ONLY \$35.00 PP!!**

**A \$50.00 non-refundable deposit is required per person.  
Total amount due 21 days prior to departure.  
Cancellation protection is available. Call for details. Must be purchased up front.  
All trips are non-refundable unless cancellation protection is purchased  
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



# Grandparents Brag Page



**ALEX, JACK, OLIVIA AND BRIELLE**

Proud Grandparents are:  
Ed and Cindy Golda of Warren, MI



**BRAYDEN FIELDS**  
(5 years old)



**BRYNN FIELDS**  
(11 months old)

Proud Grandparents are:  
Michele Schaff of Clinton Township, MI  
Bob Schaff of Utica, MI  
Al & Dawn Merrelli of Warren, MI



**SCARLETTE AND HUDSON**

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



**COLIN RUSSELL**

Proud Great Grandparents are:  
Anthony and Joann Averso of Clawson, MI

# BIG DADDY TOURS

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



### Trip Includes:

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

**NO EXTRA CHARGE FOR ALL THE FUN INCURRED!!!**

**Single \$499 pp Double \$389 pp**

## DETROIT THEN & NOW WEDS, MAY 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**



## 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!!



## 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:

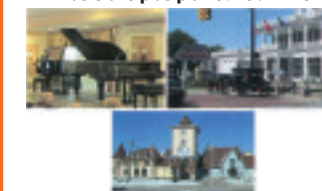
- 2 Nights Stay at the Belterra Casino Resort Florence Indiana
- FREE \$10 from the Casino in Slot Play
- 2 Full Breakfast & 2 Dinners at Belterra
- Admissions & Visits to The Ark Encounter & Creation Museum
- Luxury Bus Transportation & Fully Escorted



**\$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 Krzyziak's Included

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

## Mackinac Island Excursion! Thurs-Sun, Oct 24-27, 2019



### Your Trip Includes:

- 3 Nights on Mackinac Island at The Grand Hotel
- Dancing to the Grand Hotel Orchestra
- 3 Full Breakfasts, 5-Course Dinners Every Night, Plus Luncheon
- "Somewhere in Time" Promenade
- Champagne Reception
- Breakfast at Krzyziak's Restaurant on the Ride Up-North
- Tea & Cookies 3 Afternoons
- Round-Trip Ferry & Horse-Drawn Taxi Ride
- Special Guided Carriage Tour of Island
- Free Golf at The Jewell Golf Course (\$15 Cart Fee Required)
- Luxury Bus Travel w/Entertainment
- Planned Tournaments/Games/Activities

**Single \$1,196**

**Double \$908**

## 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 Krzyziak's Restaurant
- 2 Buffet Breakfasts at Hotel
- Celebrate Sat Mass at Authentic Indian Church

**Single \$329**

**Double \$249**



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 Krzyziak'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 Triple \$175**

**Double \$179 Quadruple \$169**



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 \$35 cost for the trip! **\$35 pp**

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