

July 2019

Vitality

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

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DIA using art to help
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How to dive into the
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VITALITY

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On the cover: Kay Norman of Shelby Township does Yopi, a fusion of yoga and pilates, at Stony Creek Metropark.

PHOTO BY DAVID DALTON —
FOR MEDIANEWS GROUP

SENIOR LIVING

MACOMB COUNTY

Centerline Towers: 803310 Mile, Centerline, 48015

Chesterfield Library: 50560 Patricia, Chesterfield, 48047

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 Center: 1335 Joslyn Road, Lake Orion, 48360

OPC Rochester: Letica Rd, Rochester, 48307

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

MONEY & SECURITY

What should you disclose when selling a home and other real estate questions

Q: We bought a home and gave the Sellers 35 days occupancy after closing until they give us the keys. The air-conditioning stopped working 8 days after closing and the Sellers contacted us to fix it. Should we have to pay for the repair or is it their responsibility since they still live there?



Steve Meyers

A: A very good question that comes up once in awhile. It depends on the language in your purchase agreement. This is something all Buyers should pay attention to before they sign a purchase agreement. A good purchase agreement, like the one my brokerage uses, spells it out; "Seller is responsible to keep property in substantially the same condition as of date of Agreement, Seller is responsible to maintain grounds and keep all systems in working order until property is vacated and keys are surrendered by Seller except for conditions disclosed in Seller's Disclosure Statement or conditions discovered by Buyer as part of inspections." If you have this language in your purchase agreement then the Sellers would be responsible to repair the air-conditioning. This is the norm in our market. I have seen however, especially on for sale by owner transactions, where the correct language is not used and one or both of the parties involved get tangled in a mess because an issue arises.

Q: The left rear burner of my stove does not always work. Do I need to disclose that to a Buyer on the Seller's Disclosure? It's not a big deal and I have lived with it for the last 7 years.

A: Yes, you do need to disclose that. If an item on the Seller's Disclosure Statement is not working 100% then you need to make a note of it on the Disclosure Statement and be honest and transparent about everything. If you don't then it can become a big deal when you're sued. It would be equivalent to marking yes that your air-conditioning system works, but you know that when it gets over 90 degrees sometimes it stops working.

▪ Market Update: May's market update for Macomb County and Oakland County's housing market is mirroring what we have seen this past year. In Macomb County prices were up by more than 3% and in Oakland County prices were unchanged for the month. Residential home/condo on market inventory was down.

Macomb County's on market inventory was down by 4% and Oakland County's on market inventory was down by almost 6%. Average days on market have gone up in the last three months; Macomb County average days on market was 29 days and Oakland County average days on market was 31 days. Closed sales in Macomb County were down by almost 1% and closed sales in Oakland County were down by almost 4%. When inventory keeps dropping, it's eventually going to affect closed sales. (All comparisons are month to month, year to year.)

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.

Brian J. Kurtz

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401(k) ROLLOVERS: If you want your children to be able to "stretch" their distributions out over their lifetimes, it is imperative you roll your 401(k) into an IRA. This is one of my specialties! I'll help you protect your retirement dollars, make them grow, and make sure your beneficiaries understand all their options.

LIFE INSURANCE: Leaving a legacy is important to many of my clients. It's a good idea to have your old policies evaluated from time to time (even if they're "paid up") to see if they are still fitting your needs. I'll do an analysis for you at no cost, and see if you're getting the best possible coverage available to you.

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CAREER & EDUCATION

7 ways to start a business and protect your retirement

By Stephen Sherline

Next Avenue

Launching a business at any age is an exciting undertaking. But starting one can also be capital intensive and can come at a high cost if you make the wrong funding choice. When you

have funds tucked away in retirement accounts, it may be tempting to go after that money to launch your company. But keep in mind how many years you've worked, and how hard you've worked, to earn that money for the purpose of retirement. You may not have the time to

start over and take advantage of the wonders of compound interest.

Instead of dipping into your retirement funds, consider alternative funding sources. Aside from applying for a traditional bank loan, there are many other ways to obtain financing to

start a business.

Here are seven of them. If you have a financial adviser, discuss them together to determine what may be the best fit for your personal finances and for your company's operating funds.

- U.S. Small Business Administration (SBA) financing The SBA has loan and grant opportunities ranging in purpose from starting a company to equipment purchases to helping a business recover from a disaster. Visit the SBA site to learn more about these opportunities. Currently, the most popular type of SBA loan has a maximum interest rate of around 4% percent.

- Industry grants You may be surprised to learn there are many industries with grant money that can help someone start a business

within that field. Health care and clean energy industries are two of the larger ones offering grants.

- A home equity line of credit A home equity line of credit (HELOC) lets you borrow money as needed and only pay back the portion of the amount you borrowed. You must put up your home as collateral and often the loan limit is between 80 to 90 percent of the mortgage and line of credit value combined. There are tax advantages to using a HELOC, but it's important to consider the risk of listing your home as the collateral. Currently, the typical interest rate on a home equity credit line is between 5% and 7%.

- A life insurance line of credit If you have a life insurance policy, you may have the option of getting a line of credit based on the cash value of that policy — at up to 95 percent of the cash value. Monthly payments are interest only and have no defined payback period. They are simply subject to loan renewal.

- A stock-secured line of credit Here, you use stock you own to secure a credit line. Banks and brokerages are the primary resources for this type of debt. A stock-secured line of credit is often less costly than a HELOC or a brokerage margin account. You'll still be able to earn your stock dividends, but you can use the line of credit to help cover business start-up expenses. Often, repayment is interest only. The risk for using stock to secure a line of credit: it may result in negative credit implications if you are unable to repay the loan.

- Signing on with a joint venture partner Bringing on a joint venture partner allows you to bring additional income into the funding of your business. However, your business will no

longer be only yours. Ownership interest is typically 10 to 49 percent, depending on the contribution of the joint partner. Your partner will most likely provide experience, knowledge and capital, though, and will benefit from the same costs, risks and rewards as you.

If you choose to go this route, be sure to set up an end-of-business agreement between you and your partner. This could prove useful if one of you chooses to no longer be involved with the business. Then, you'll have an agreement for how a partner can exit. This could require your business partner to buy you out or for you to sell your partnership to an outside party, for example.

- Crowdfunding With this relatively new business-funding opportunity, a crowdfunding website (such as Kickstarter or Indiegogo) gives entrepreneurs the ability to set up a public platform and ask the public for donations to help establish the business. The goal is to ask many people for small amounts of money, instead of trying to convince a small number of people to make larger donations. Terms vary greatly, including a percentage of profits to a percentage of ownership.

Business owners should be aware that pursuing financing through percentage of ownership could be an impediment to obtaining traditional financing later and that crowdfunding sites do not typically offer intellectual property protections. Also, this space is very new, so the tax laws here are largely undefined and could change to the negative.

Stephen Sherline is a Certified Financial Planner and the market leader of Southern California for The Private Client Reserve of U.S. Bank.

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Deadline is July 31, 2019

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MONEY & SECURITY

Ask the Financial Doctor: How to handle an inherited IRA



Richard Rysiewski

Q : Last year I paid \$1,950 in interest and penalties to the IRS. Can I deduct the \$1,950 on schedule A?

A : No, any interest and penalties paid to the IRS are not deductible.

Q : In February, I inherited my mother's IRA before she took her required minimum distribution (RMD) for 2019. Do I have to take her RMD in 2019?

A : Yes, you must take your mother's RMD this year otherwise the penalty will be 50% of the RMD. For the following years, the RMD for the inherited IRA will be based on your single life expectancy.

Q : My brother recently passed away at age 33 and I inherited his IRA. Do I have to take a RMD this year or next year?

A : There is no RMD requirement this year because your brother was not taking any RMDs but you must take a RMD next year based on your single life expectancy. If you do not want to be bothered by annual RMDs, you can take all the money from the inherited IRA within 5 years of your brother's death.

Q : I have moved two times in the last 11 months. How do I notify the IRS of my current address?

A : Use form 8822 to notify the IRS about address changes.

Q : I am 43 years old and inherited an IRA valued near \$103,000 and my 2019 RMD is \$2,531. If I take out \$5,000 do I have to pay the 10% penalty on the amount above the RMD since I am younger than 59 ½?

A : There is no 10% penalty on an inherited IRA.

Q : Last year my parents took out a student loan for me in their name. Can I deduct the interest even though my parents do not claim me as a dependent?

A : You cannot deduct the interest because your parents signed for the loan and your parents cannot deduct the interest because you are not their dependent.

Q : What is a split refund?

A : The IRS allows you to split your refund into three parts which can be deposited into three different U.S. financial institutions.

Q : What is the difference in Social Security benefits if I start at age 62 or wait till 66 or 70?

A : Your benefits are 25% lower at age 62 compared to age 66. Your benefits will increase 8% per year after 66 to a maximum of 32% by age 70. For example, if your Social Security benefit is \$1,000 per month at age 66 then at age 62 it would be \$750 and at age 70 it would be \$1,320. The benefit difference between age 62 and 70 is 76%. Additionally, each year the Social Security benefit is adjusted by the cost of living causing the difference to be even greater.

Q : My spouse and I use the filing status, married filing separately. How do we split the itemized deductions?


A : If one spouse itemizes, the other must itemize otherwise their standard deduction is zero. If the home is jointly owned then you can split the mortgage interest and property taxes. If the home is owned by one spouse then that spouse gets the deductions. Each spouse should have their own records to prove payment.

Q : If I pay my medical expenses with a charge card or loan, can I deduct those medical expenses on schedule A in the year of the charge?

A : Yes, you can deduct those medical expenses on schedule A subject to the 10% AGI limitation. If the medical expense will be reimbursed then you cannot deduct it on schedule A.

Q : What is the Michigan tax rate for 2019?

A : The tax rate for 2019 is 4.25%.



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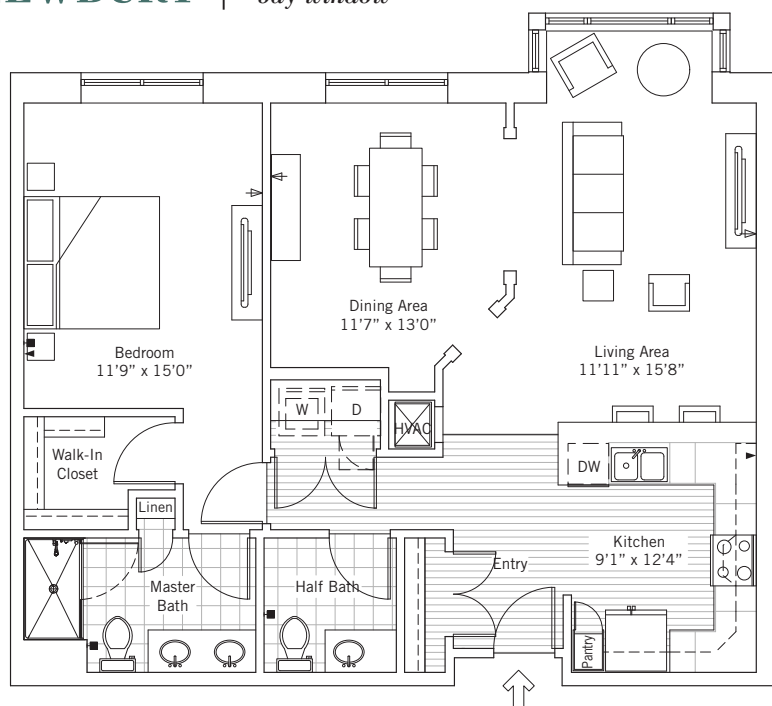
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SOCIAL & WELL-BEING



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Is retiring abroad right idea for you?

A retired expat couple in Ecuador offer advice on how to know

By Edd and Cynthia Staton
Next Avenue

It's no secret that many boomers are struggling to save for retirement. The standard advice from financial experts is to keep working as long as possible and drastically cut back on your lifestyle. We think there's an overlooked solution worth considering: Retire where the money you do have goes farther. Specifically, retire abroad to a place with a cost of living significantly lower than in the U.S.

But is retiring outside the United States right for you? To help you find out, we'll recommend four important factors to consider below.

Almost a decade ago, we had real-life experience answering that question ourselves. Our careers and much of our investment portfolio had been swept away in the economic tsunami of 2008. After extensive research including a scouting trip, we decided to retire early and moved from Las

Vegas to Cuenca, Ecuador.

Since then, we've enjoyed an upscale lifestyle on a Social Security budget of less than \$2,000 per month.

We're not the only ones. The Social Security Administration reports almost 700,000 retired U.S. citizens receive their monthly benefits abroad. But that number doesn't tell the whole story. There are even more retirees living overseas who, like us, have their checks direct-deposited in state-side banks.

Retiring abroad has been terrific for us, but it's not the best idea for everyone. Here are the four topics we suggest you think about when deciding whether to consider expat life:

1. Finances

Do you have an old-school relationship with your bank? Carrying out your transactions face-to-face and still receiving your monthly statements in the mail? You'd need to say goodbye to all of that living

in another country. Much of your connection with the U.S. would be online, including your finances.

That said, many expats do as we do, banking in the States and drawing living expenses from ATMs in their new location. We also opened a local bank account for the convenience of having utility bills automatically debited (don't even think about mailing your payments abroad!).

Would you be comfortable with this arrangement?

2. Family

Whether you have an aging parent, loving kids and grandkids or all of those, family issues can be a major sticking point in the decision to retire abroad.

So ask yourself these questions and be realistic with your answers: Do you have a family member who depends on you for financial or emotional support? Are your grandchildren nearby and the focus of your life? If the answer to one or both of those is "Yes," you may not want to retire overseas.

If you have grown children, take into consideration how they'd feel about your relocating abroad. You

can do that by asking for their input. At the same time, recognize that if they aren't supportive of your plans, it's your life and your future.

Grandkids don't have to be a deal-breaker for you when deciding whether to retire abroad, though. We had no grandchildren when we moved to Ecuador; now there are four. Because of our low cost of living in Ecuador, we can afford to visit our family in the States several times a year for extended periods (and recently did).

We also use technology — specifically Skype video — to chat frequently with our grandchildren on our computers and smart phones.

It's really easy to stay connected with family if you make doing so a priority.

Is it the same as living close by? Of course not. But since our children live in different states, we wouldn't have that luxury in any case.

3. Health

Since Medicare coverage doesn't extend beyond U.S. borders, if you're 65 or older or nearing the Medicare enrollment age of 65, assessing health care options

abroad is critically important.

A few questions you'll want to answer once you've narrowed down choices of possible countries: What is the overall level of health care? Are there public and private insurance plan options? Do doctors generally speak English? How about cost?

Many countries offer modern, efficient, world-class health care at a fraction of the cost in the States. In fact, expats often elect to simply pay out-of-pocket for medical services. But there are also countries where health care is inferior to what you'd find in the United States.

We maintain our Medicare benefits in order to have health insurance while we're in the States. We're also members of Ecuador's national health care plan. It provides 100% coverage with a \$0 deductible and no restrictions for age or pre-existing conditions. Our total premiums: just \$81 a month, far less than what we'd pay in the United States, if such a generous policy even exists.

An evaluation of your own health should factor into any thoughts of retiring abroad. Do

you have chronic illnesses or mobility issues? Do you require specific, hard-to-find medications? Quality and affordability aside, is taking your current state of health to a foreign country a viable idea?

4. Attitude

Then there's the intangible, but important, factor of attitude.

Let's say two Americans decide the best way to rescue their retirement is to move abroad. Expat A is thankful to have a second chance and excited about the adventure. Expat B is bitter and feels forced to leave the United States. Which one do you think has the best chance of success?

Truth is, finances, family and health don't matter as much as attitude when deciding whether to retire abroad. Arriving with the proverbial glass half-full, you look for what's right about your new experience. Half-empty folks see everything that's wrong ("Why don't they speak English?" is one of our favorites).

Choosing to retire abroad in hopes of finding a cheaper North America is a one-way ticket to disappointment.

So, think about what matters to you and your likes and dislikes. And ask yourself a few questions: Are you flexible or set in your ways? (If the latter, you likely won't be happy in a very different kind of place.) Do you embrace change or prefer routine and predictability? Ditto.

The Bottom Line

Retiring abroad isn't for everyone.

But it's an option well worth considering for some — especially those who are unhappy with, or straining to afford, their current lives. Shedding stress, enjoying better weather, meeting new people, traveling and living well for less could be a great solution.

It has been for us.

Edd and Cynthia Staton are a married expat couple living in Cuenca, Ecuador and creators of the Retirement Reimagined program. It's a course to help people research retiring abroad. They are authors of three Rescue Your Retirement books and blog about the expat life at EddandCynthia.com.

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HEALTH & FITNESS

5 reasons not to skip your annual physical

By Rochel Burstyn

For MediaNews Group

Sometimes you might feel as though seeing your primary care physician regularly is a waste of time, especially if you're feeling fine. However, your yearly exam is one thing you should never skip! Here's Dr. Kimberly Farrow from Central City Integrated Health with five reasons why not:

1. Assessment of chronic conditions

According to the National Council of Aging, approximately 80% of people over age 65 have chronic conditions, be it diabetes, arthritis, cancer, heart disease, etc. Whatever the case, chronic conditions



Dr. Kimberly Farrow

need regular monitoring and your annual checkup is the perfect time to make sure you're on top of it.

2. Review Medications

Polypharmacy is when someone takes multiple medications for a variety of conditions – something which is very common with seniors. Disturbingly, it's es-

timated that 50% of adults over 65 are taking one or more prescription medications that are not medically necessary. Dr. Farrow has seen patients who were taking three blood pressure pills, when they could have managed their blood pressure with just one. Your annual exam is a great time to discuss your medication regimen with your PCP, ensure you're not taking any that are unnecessary and confirm the meds are working for you the way they should be.

3. Preventative health screens and immunizations

We've all heard the old saying: "An ounce of prevention is worth a pound of

cure." You might be due for your flu shot. Your PCP will also tell you if you're due for a mammogram, colonoscopy or any other screening. Your annual exam is also a great opportunity to talk about often overlooked areas. For example, if you're experiencing difficulty chewing your food, your PCP might refer you to an oral health care provider or dentist.

4. Assess and address new health concerns

As well as your physical health, your PCP will assess the state of your mental health and cognitive health

at your yearly exam. After losing many loved ones, it is no surprise that approximately 50% of seniors are experiencing depression or other mental disorders. Treatment should be discussed with your PCP.

Over 5 million people in the United States are suffering from dementia. It is often their PCP who helped identify the symptoms – because after seeing their patients regularly every year, they were the first to notice irregularities.

Another important area is nutritional status; your PCP will make sure you're getting enough calories and connect you to resources if

you aren't.

Other common areas of concern in the over 65 population are alcohol abuse, infections and STDs.

5. Lifestyle topics

It is well understood that feeling independent and capable improves one's general well-being. At your yearly exam, your PCP will ask you about the overall quality of your life. Are you socializing? Exercising? Cooking? Shopping? Do you have any difficulties doing these things? If there are any issues, they need to be discussed and a plan should be put in place to help get you back on your feet.

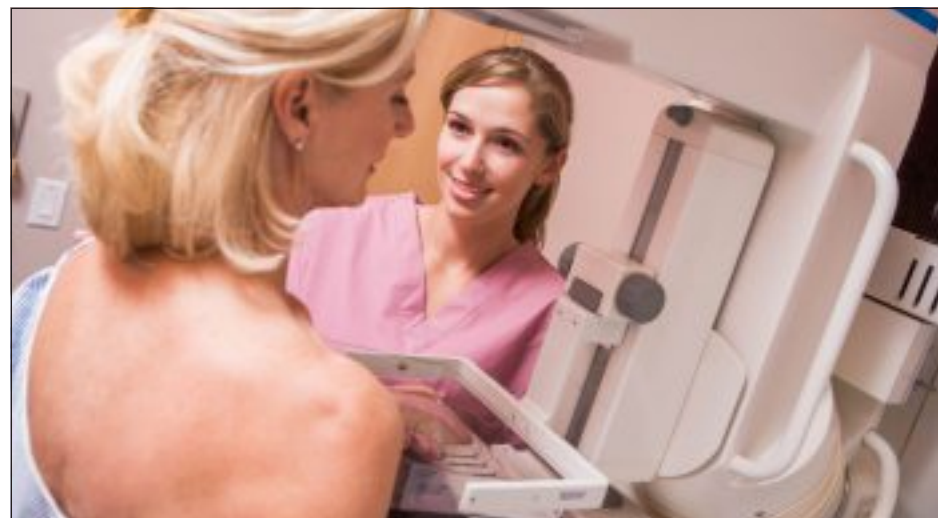


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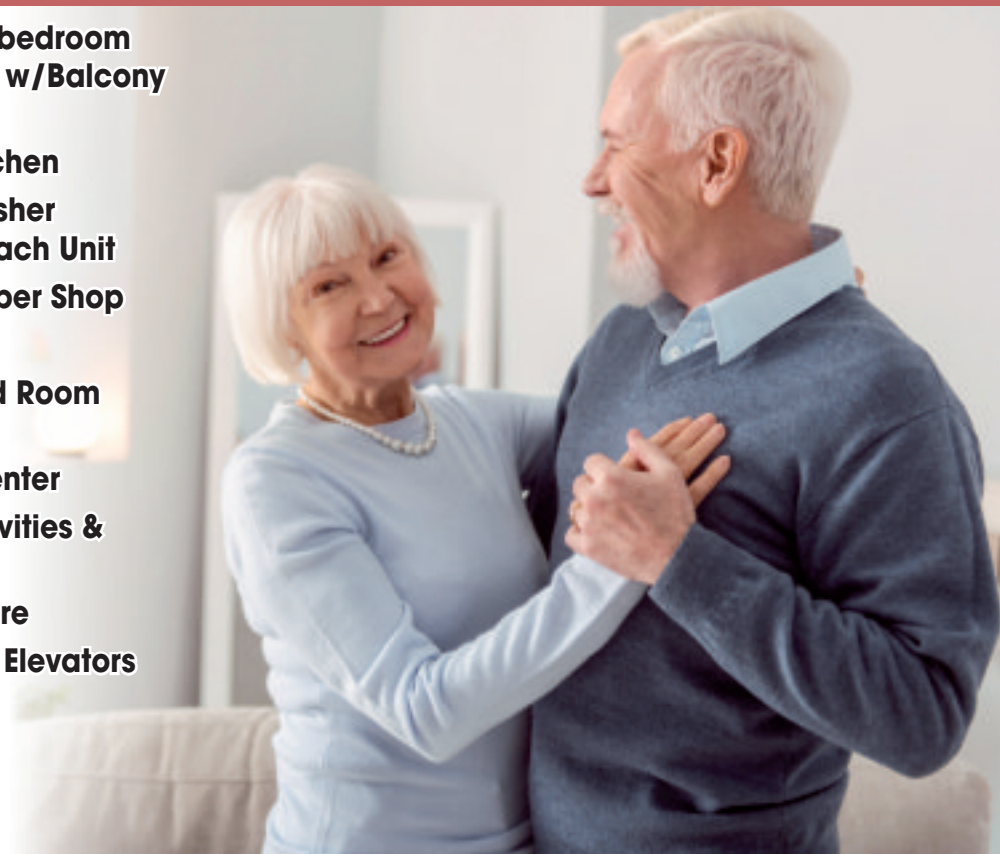
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TECHNOLOGY

Diving into the online dating pool

Ready to meet someone new? Here are some tips from the experts.

By Kevyn Burger
Next Avenue

After six months of coffee dates with women he met through an online dating site, Dave Prochniak was ready to give up.

"I met too many angry goofballs. I thought, the hell with it, I'll just be single and work on my garden," said Prochniak, 55.

But then he spotted a profile that intrigued him. "I found her mysterious," he said.

Barbara Allen had been on the site for two years, an experience that had prompted her to pare down her profile. "I'd been a stay-at-home mom and I saw how that freaked guys out so I disappeared for a while, then turned my profile back on to try again," said Allen, 55.

The two, who live in a suburb outside St. Paul, Minn., texted, then talked, and then Prochniak invited Allen to meet him at a coffee shop where he was hanging canvases for a show of his paintings.

The chemistry between the pair, both of whom had been divorced, was immediate. "I walked her to her mom-minivan and gave her a hug," Prochniak recalled.

Within two weeks, he said, they were in love.

Stories like that are not unusual, but for every midlife encounter that hits, there are a near-infinite number of disappointing, unfulfilling or just plain weird dates that miss.

There are, however, strategies from those who study

online dating that can help even the odds of finding a match, whether for a night on the town or a lifelong relationship.

Try Before You Buy

The online dating industry recognizes that people of all ages want to pair up, whether they're longtime singles with experience connecting over the internet or the divorced or widowed who are returning to dating.

There's a proliferation of sites and apps specifically targeting over-50 daters, both same-sex and straight; that's in addition to all-ages sites that boast significant numbers of older members.

"It's a societal misnomer that people stop wanting to find love and give up having sex at a certain age," said Amie Clark, founder of The Senior List, a consumer site that regularly publishes stories about online dating for its midlife readers.

A recent post ranked the best apps and sites for older daters. Clark said most of the top finishers allow prospects to test them out.

"Our advice is: try before you buy. Sign up for a free limited trial and browse before making a financial commitment," Clark said. "Our research found many dating sites are owned by the same companies. They seem to work about the same, but cater to niches."

Clark said there's no secret to success, but advises daters to "take the time and energy to put out there what you want back."

'Treat This Like a Business'

The U.S. Census Bureau calculates almost half of American adults are unmarried, and dating sites



PHOTO COURTESY OF METRO CREATIVE CONNECTION

and apps foster interactions for those singles.

Online options are preferred by busy older people who don't have the time, patience or interest in meeting a companionable prospect in the hunting grounds of their youth. Dating in the workplace is fraught with peril as people move along in their careers and the bar scene has lost its appeal.

"My favorite people to work with are 50 and over," said Denys Crea, 62, vice president of the Pairings Group, a relationship and matchmaking agency. Crea specializes in dating re-entry and coaching online daters, male and female. "By the time I meet them, they're exhausted and frustrated (from online dating). I tell them, if you know how to cast a wide net, you will have fun and get results."

Crea, who charges \$1,295 for her services, advises clients on their photos and assists them in crafting a profile that makes the right first impression. She helps

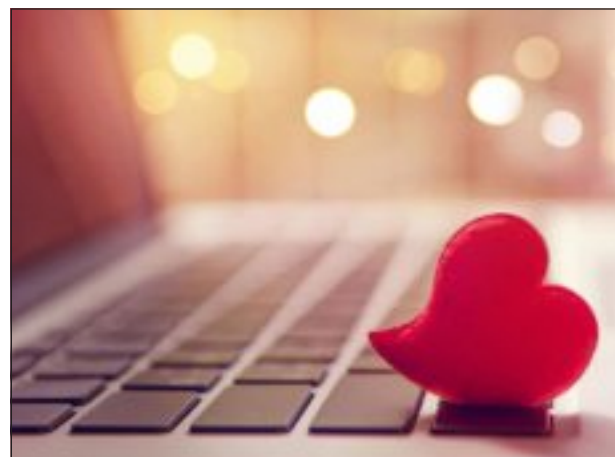


PHOTO COURTESY OF ADOBE STOCK / NEXT AVENUE

them select a site that suits their personality, guides them in evaluating dating candidates and then offers post-date analysis.

"You have to treat this like a business," Crea insists. "Commit the time, set goals. Don't mess around. Think about the qualities you're looking for and really read the profiles to see if they have them."

Crea says the one consistent deal-breaker for ev-

eryone looking for love (or some facsimile of it) should be dishonesty from a potential match. She tells her clients to lead with their own authenticity.

"At this age, life is complicated. Everyone has some baggage. But dating is simpler. They're not looking for someone to have kids with; they're often not looking for marriage. They're looking for a romantic partner," Crea said. "They're

adults and they can look over someone's accomplishments and choices and see what they've done with their lives."

Done Being Single

Navigating midlife dating, relationships and romance is the subject of the Done Being Single podcast and internet radio show. Hosts and spouses Treva and Robby Scharf, who were in their fifties when they married (the first time for each), bring decades of experience in the search for love to their listeners. Both have used apps and sites and see online dating as a crucial but imperfect resource for midlife singles.

"People would not be dating without [online dating]; it's not easy to meet eligible people. But it has its drawbacks," said Treva. "There's so much selection that it can paralyze you or leave you dissatisfied, feeling like no matter who you choose, there might be someone better out there that you're missing."

The Scharfs advise daters to switch up their game to make successful cyber connections.

"They have to learn how to flirt in a two-dimensional medium, using the way they write instead of eye contact," Robby said. "Coming out of a long-term marriage, they might feel they've lost their touch. It's ego-flattering when they see who contacted or swiped them. But they have to resist getting lazy and spending their time with superficial back-and-forth messaging instead of getting out there."

That's why the couple urges daters who click in an online connection to waste no time setting up a face-to-face meeting. "Get out

DATING » PAGE 22

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SOCIAL & WELL-BEING



PHOTO COURTESY OF THE DETROIT INSTITUTE OF ARTS

DIA helping those living with memory loss build connections through art



By Rachel Burstyn
For MediaNews Group

Art can be used as a form of self-expression, which is particularly helpful for people struggling with Alzheimer's disease or dementia. This is one of the reasons behind the highly successful free program, Minds on Art, a joint venture between Detroit Institute of Arts (DIA) and the Alzheimer's Association - Greater Michigan Chapter.

Sessions usually begin with a tour of the DIA's art gallery where participants enjoy an open-ended conversation about the displays, after which they create a piece of artwork together.

In the studio, tour guides trained by the Alzheimer's Association do little more than demonstrate the project steps; individuals are free to create whatever they wish.

"There's no right or wrong in art," said Lisa Gardner, pro-

gram coordinator for the Alzheimer's Association. "It's a way for people to express themselves, which for people with dementia can become more of a challenge... This program gives them a creative outlet to do just that."

The program caps at 10 individuals, each with their own caregiver, so groups are small and personal connections are easily formed. "With Minds on Art, you see the power of relationships shine through," said Charles Garling, DIA director of studio programs. "Participants aren't just here to see and create art. They're here to be with one another and to create and strengthen relationships."

People experiencing similar challenges have much to talk about and are able to offer each other true support. Byron Nemela, studio coordinator of Minds on Art, said: "Friendships are formed during the Minds on Art classes

here... We hear people talking about meeting for lunch outside of the program and keeping in touch. The program is a great resource for people living with Alzheimer's and their care partners... A safe space to see and make art, while socializing with others."

During the sessions, there's a lot of smiles and a lot of laughter. "Despite not necessarily remembering each other's names, the people recognize their welcoming faces and everyone's so happy to be there," said Gardner.

There are two simultaneous programs in session, both taking place from 1-3:30 p.m. for five weeks. On Mondays the DIA is closed to the public, making it the perfect day for individuals with a more progressive form of the disease who require quiet and less distraction. Those who are in the earlier stages of their diagnosis or who aren't bothered by noise can join the program on Tuesdays. A phone screening helps determine which program is the right fit for each participant.

Along with other rewards, the goal of Minds on Art was to offer people suffering from Alzheimer's or dementia a break. "Dementia is a difficult diagnosis to live with; these people have a lot going on," said Gardner. "With Minds on Art, they can leave their worries at the door and just be in the moment. If they leave with a smile on their face and they're happy, then we're happy."

The next session of the Minds on Art program will begin in September.

For more information, call the Alzheimer's Association 24/7 Helpline at (800) 272-3900



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SOCIAL & WELL-BEING

Summer is a great time to help out in the community



PHOTO COURTESY OF METRO CREATIVE CONNECTION

By Jane Peterson
For MediaNews Group

Older adults who enjoy spending time outdoors and want to make a difference in their communities may want to consider volunteer opportunities that combine the two.

Because while the warm weather and promises of carefree summer afternoons may lift spirits of many Michigan residents, the needs of others remain unchanged. Many area organizations serve their communities year round and depend on volunteers to lend a helping hand in order to continue offering much-needed assistance.

Volunteers are always welcome at the Humane Society of Macomb. Volunteer Coordinator Autumn Saenz said volunteers play an important role not only in day-to-day operations, but in helping animals feel safe and comfortable.

Depending on their preferences, volunteers can walk small or large dogs outdoors in the fresh air or help socialize cats indoors by playing, petting and talking to them. Volunteers are also needed in areas that don't require any interaction with animals, such as washing pet dishes and handling laundry tasks.



PHOTO COURTESY OF HUMANE SOCIETY OF MACOMB

dry tasks.

"We can't do what we do successfully without volunteers," said Saenz. "They play a vital role in every capacity."

Those interested in volunteering in Macomb and Oakland counties should contact the organization of their choice directly. Some have training requirements and others require a specific time commitment. At the Humane Society of Macomb, for example, volunteers need to attend an orientation as well as a training session to learn how to interact with the animals. Applications are online at HumaneSocietyofMacomb.org/Volunteer. Volunteers are asked to make a four-

month commitment, providing at least four hours of service a month, such as two hours every other Saturday.

Men and women of all ages donate their time and energy to Macomb County Habitat for Humanity, said Dave Tirsell, Faith and Volunteer Relations manager. Many use the skills they have to contribute to construction projects, which is at the core of Habitat for Humanity's mission to build homes, strengthen communities and spread hope. Those who want to gain construction skills can learn onsite from experienced volunteers, too.

A Brush With Kindness is another way volunteers can

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assist Habitat for Humanity. This program makes exterior repairs and improvements, such as porch repairs, ramp installations and landscaping efforts, to existing homes for seniors, veterans, those with disabilities and low income families.

Volunteering is a great way to meet new people who have similar interests, said Tirsell. Last year, more than 1,000 volunteers assisted Macomb County Habitat for Humanity with its mission.

In addition to construction-related tasks, volunteers clean, sort and organize items for sale as well as assist customers in the organization's two ReStore retail resale shop locations in Shelby Township and Warren. Many also share their talents in other ways, like cooking and preparing lunches for volunteers to help encourage them in



their goals.

To learn more about volunteer opportunities at Macomb County Habitat for Humanity, visit MacombHabitat.org and click on the volunteer tab, then the link to the volunteer calendar. Interested persons can also call (586) 263-1540.

Habitat.org and click on the volunteer tab, then the link to the volunteer calendar. Interested persons can also call (586) 263-1540.



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HEALTH & FITNESS

Local woman, 67, leads unique fitness classes on paddleboards at Stony Creek

By Debra Kaszubski
For MediaNews Group

Troy resident Susan Cindric's exercise equipment for her weekly session in Shelby Township doesn't include weights, bands or a yoga mat, but rather a paddleboard and a lake.

Cindric, 50, enjoys Yopi (a combination of yoga and pilates) on paddleboard every Tuesday at Stony Creek Metropark. The class is offered under the direction of instructor Ivy Schwartz of Shelby Township and challenges strength, flexibility and core through a series of moves all while balancing on a floating paddleboard.

"Yopi on board is a fusion of yoga and pilates to strengthen the core, increase flexibility and improve balance. I encourage participants to breathe in a slow, controlled movement, initiating action from the powerhouse, the core," Schwartz said.

The paddleboard is anchored in shallow water that is only a few feet in depth, and Schwartz leads the 55-minute class from the shore for visibility. Warm up moves start from a low center of gravity and some simple stretches. As the class advances, students rise to supported vertical stances. Schwartz provides props for focus, mobility, and strength.

"It isn't scary because, first of all, you are only in water that is one- to two-feet deep. Also, Ivy is always saying that if you fall, you get right back up. She knows how to make people feel comfortable and confident," Cindric said.

Balancing on the board improves core strength, and Cindric said it isn't difficult to stay dry. Students have fallen off the board from time to time, however, and when that happens it's usually a refreshing break from class, Schwartz said. "Because the board is anchored in shallow water, it's easy to get right back on," Cindric said.

Anyone who can get on the paddleboard, regardless of their age, is encouraged to try the class. Schwartz has worked with clients from age 10 to those up into their 70s.

"Motion is our lotion," she said. "You are as strong as your core. You are as young as your spine is flexible. Your happiness is an extension of a sound, healthy body."

Schwartz, 67, is a long-time personal trainer and group fitness instructor. She got her start in the 1980s as an aerobics trainer at Vic Tanny and has kept active ever since. Along with yoga and pilates, she also teaches Barre, Zumba, resistance training, and more. Schwartz offers training sessions out of her home, at McEntire Pilates, the Rochester Community Center, LA Fitness, Powerhouse Gym in Shelby Township, and other locations. She offers yoga on the beach at Stony Creek as well.

She was inspired to offer paddleboard classes after an injury about six years ago when she fell off a ladder and fractured multiple bones in her body. While on vacationing and still on crutches, she watched people paddleboard on Lake Charlevoix. "Finally, some-

thing I could do. I didn't have to stand, but I could be active again," she said. "I worked my core, arms, and cardio. On land, I was vulnerable, but on the board, watch out. I moved with power and grace."

Yopi on paddleboard classes take place on various weekdays and Saturday mornings at Eastwood Beach and by appointment. Cost is \$15 with a paddleboard or \$25 with board rental. For more information, email Schwartz at ivysfitnet@comcast.net or call/text her at 586-873-3782.



PHOTO BY DAVID DALTON — FOR MEDIANEWS GROUP

Balancing on the board improves core strength, and it isn't difficult to stay dry.



Ivy Schwartz leads the 55-minute class from the shore for visibility.



Stephanie Bacoski of Washington Township was among the students at Ivy Schwartz's Yogi on Paddleboard class at Stony Creek Metro Park July 2.



PHOTOS BY DAVID DALTON — FOR MEDIANEWS GROUP

Ivy Schwartz has worked with clients from age 10 to those up into their 70s.



Schwartz provides props during each class for focus, mobility, and strength.



The paddleboards are anchored in shallow water that is only a few feet in depth.

MONEY & SECURITY

What to consider before buying a boat

By Jane Peterson
For MediaNews Group

So you've decided you want to buy a boat. That's not a big surprise considering that Michigan is a water playground for boaters and one of the top states in the

nation for registered boat owners.

"Owning a boat is an affordable and fun recreational past time in Michigan," said Michigan Boating Industries Association Executive Director Nicki Polan. "Many people feel that they can't afford it, or that they must live on the water

to own a boat and that is just not true, especially here in Michigan."

With access to more than 11,000 inland lakes as well as the five Great Lakes, boat owners do not have to own lakefront property to enjoy the advantages of boat ownership, according to the Michi-

gan Boating Industries Association (MBIA). Michigan has 1,300 public boat launches and more than 80 public harbors granting access to the Great Lakes as well as more than 400 private marinas where boats can be docked or stored with access to water.

Boating is a large part of the quality of life for Michiganders. There's just something soothing about the warm sun, the gentle movement of the boat and the sounds of laughter from friends that makes it easy to relax and rejuvenate.



Boating is a large part of the quality of life for Michiganders.

PHOTO COURTESY OF THE MICHIGAN BOATING INDUSTRIES ASSOCIATION

However, while the advantages of boat ownership are clear, buying the boat itself may be a bit overwhelming. Here are some tips, courtesy of the MBIA:

- Decide what type of boat you want. Consider the type of activities you want to do on the boat and where you'll need to go. Some options are cruising, watersports, fishing, tubing, swimming, wakeboarding and skiing. You also need to think about if you'll be boating inland or on a large body of water. New technologies also provide more efficiencies and comfort for boaters than ever before

- Consider the bottom line. A budget is absolutely necessary but the good news is boats come in a wide range of prices. Keep in mind that boats can be financed for much longer than cars because they depreciate slower and you typically keep a boat for a lot longer. Many times people are pleasantly surprised by their monthly payment and affordable options

- Do your research. MBIA's product and service directory is a great resource available at MBIA.org. Anyone interested in a print copy can email their request and address to MBIA at BoatMichigan@mbia.org

- Shop around. This can be a timely process, but boat shows can be a great timesaver. Mark your calendar for the Metro Boat Show that runs Sept. 12-15 at Lake St. Clair Metropark. The show will feature hundreds of boats on land and in water, from many dealerships all in one place



PHOTO COURTESY OF THE MICHIGAN BOATING INDUSTRIES ASSOCIATION

A view of the Metro Boat Show that runs Sept. 12-15 at Lake St. Clair Metropark.

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MONEY & SECURITY

Fixing the IRS' 'Fix-It' Program for retirement plans

The IRS' Employee Plans Compliance Resolution System (EPCRS) allows plan sponsors to correct various retirement plan problems and mistakes that could adversely affect their tax qualified status. Various iterations of this program have been available for almost 30 years. Two components of the program are based upon correction of the plan's failures before the IRS discovers the problem during an audit. Certain problems must be corrected by filing an application with — and paying a fee to — the IRS under the Voluntary Compliance Procedure ("VCP") while others may simply be self-



Charles M. Lax

corrected.

Over the years, the IRS has authorized more and more self-correction through EPCRS. Plan sponsors generally favor self-correction because it is less expensive and not subject to long delays waiting for the IRS to review and approve a proposed correction methodology.

The biggest disadvantage of self-correction is that there is no certainty that the correction has been handled appropriately.

Recently, the IRS published Rev. Procedure 2019-19, which modifies and supersedes prior revenue procedures for the EPCRS program. Like earlier revisions to the program, the re-

cently issued Revenue Procedure authorizes new instances where self-correction is available (as opposed to a required filing with the IRS of a VCP application).

Expanded self-correction is now authorized for correcting operational failures by a retroactive amendment if the following conditions are met:

- The amendment results in an increase in a benefit, right or feature
- The increase is available to all eligible employees
- The increase satisfies the general correction principles of EPCRS

Furthermore, self-correction is available for certain plan document failures if:

- The plan has a favorable de-

termination or opinion letter

- The error is not the failure to timely adopt the plan in the first place

- The failure is corrected by the end of the second year following the year the plan document failure occurred

- The third area in which self-correction has been expanded deals with plan loan failures.

Generally, self-correction is now available to cure such problems as the failure to obtain spousal consent, correcting defaulted loans and violations of the limit on the number of loans available under the plan document.

EPCRS has been one of the great success stories in the IRS' administration of qualified re-

tirement plans.

Unfortunately, with regard to the VCP program requiring the submission of an application and a review by the IRS, its resources have been taxed to the point where the processing of the applications is often delayed for a year or more.

For this reason, the IRS continues to develop more and more situations where self-correction is possible. This development will only help further voluntary compliance in the future.

Charles Lax is a shareholder attorney practicing in benefits, taxation, corporate law and mergers and acquisitions at Southfield-based Maddin Hauser law firm

Dating

FROM PAGE 12

there. Meet quickly and find out if there's real life chemistry," Robby added. "Don't confuse online interactions with dating."

While Treva bemoans the fact that online dating can be "cruel, soulless and depressing," she also finds it magical.

"It's one part effort and one part faith. You must put in the effort; go onto different sites, get nice pictures, work on your profile," she said. "Then let it go and let faith take over; believe that the universe will do its part in bringing you to who you are supposed to meet."

A Meeting, A Marriage

Last spring, Barbara Allen and Dave Prochniak bought a marriage license. They are talking about staging a "pop-up wedding" this summer, gathering her three daughters, his son and their close friends to witness a low-key ceremony where they will speak their vows.

"We're a good fit; we get along and communicate so well," said Allen. "We have a lot to look forward to."

"We feel really lucky," added Prochniak. "Lucky and thankful."

Five Things to Know About Online Dating

1. Three-quarters of online daters

never update their original profile. But if you switch up the text and add new pictures, site algorithms will likely reward you by sharing your profile to new and different eyes.

2. Sunday is the busiest day for online dating. Make time after brunch to get on your app and browse. This is also an excellent time to post your freshened profile.

3. Safety first. Arrange a public get-together, tell a friend the details of whom you're meeting and don't overshare on first or even second dates. When you use your real name, a quick Google search can reveal your address, property you own, professional information and more.

4. There's someone for everyone. In addition to mainstream sites, there are dating platforms for people of different religious and professional backgrounds and also some oddly specific narrow niches, including sites for the gluten intolerant, cannabis fans, and people with STDs.

5. Practice saying this: "I don't think you're a match for me." Only you know what you're looking for. When you don't feel a connection, be frank and don't waste your time — or theirs.

Kevyn Burger is a freelance feature writer and broadcast producer. She was named a 2018 Journalist in Aging Fellow by the Gerontological Society of America. Based in Minneapolis, Kevyn is the mother of three young adults and one rescue terrier.



Barbara Allen and Dave Prochniak.

PHOTO COURTESY OF DAVE PROCHNIK / NEXT AVENUE



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Calendar of activities, events and trips

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

July

July 11: Old-Fashioned Ice Cream Social. Pre-register for our old-fashioned Ice Cream Social taking place at 1 p.m., Thursday, July 11. Check in or call the front desk at 586-739-7540 for more details. Shelby Township Senior Center, 51670 Van Dyke Ave., Shelby Twp. 586-739-7540

July 11: Cool down and color the afternoon away at the Mount Clemens Public Library on Thursday, July 11 from 2:30-3:30 p.m. Coloring pages and pencils will be provided. Pre-registration is not required. The library is located at 150 Cass Ave. Call 586-469-6200 or go to www.mtclib.org.

July 11: Booked for the Evening, Readers Choice at 6:30 p.m. at the Erin Auditorium, Roseville Public Library, 29777 Gratiot Avenue, Roseville. Bring any book that you've read and enjoyed with you and tell us a little about it. Everyone is welcome. No registration necessary. For more information, call 586-445-5407

July 11: The Phil Hale Jazz Trio will present a free concert for all ages at the Mount Clemens Public Library on Thursday, July 11 at 7 p.m. Join us to hear an exciting mix of music from this talented Michigan group. Pre-registration is not required. The library is located at 150 Cass Ave. Call 586-469-6200 or go to www.mtclib.org.

July 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/outdoor pool, horse track. Only \$195 per person. Call 586-770-5899.

July 16: Sign up for the "Discover Digital Download" class, set for Tuesday,

July 16, from 10:30 – 11:30 a.m., at the Chesterfield Township Library. Learn a new language, access your favorite magazine, discover how to stream or download movies, TV shows, ebooks, audiobooks, and comics using your mobile device, tablet or PC. Your library card gets you access to Mango Language, Hoopla, OverDrive/Libby, cloudLibrary and rbDigital. Visit the library and learn more about these digital services. Registration is required. The library is located at 50560 Patricia Street. Call 586-598-4900, or go to www.chelibrary.org.

July 17: Galaxy Painting – Register, at 5:30 p.m. – For Teens and Adults at the Erin Auditorium, Roseville Public Library, 29777 Gratiot Avenue, Roseville. Do you love to paint or do you want to learn how to paint? If so then you should join us for this event where you will get to create a galaxy themed painting. For more information, call 586-445-5407.

July 17: Join us at the Mount Clemens Public Library for a relaxing summer evening of coloring fun on Wednesday, July 17 from 6:30 to 8:30 p.m.! Pre-registration is requested. The library is located at 150 Cass Ave. Call 586-469-6200 or go to www.mtclib.org.

July 17: Attend a program to learn how to find and identify what you see when you look up at the night sky. The "Night Sky Objects of the Month" program will be offered on Wednesday, July 17, from 6 – 7:30 p.m., at the Chesterfield Township Library. The event is presented by the Warren Astronomical Society. Pre-registration is required. The library is located at 50560 Patricia Street. Call 586-598-4900, or go to www.chelibrary.org.

July 18: At 4 p.m. Book into Movie Club for Adults. "Rocket Boys" by Homer Hickam. Movie is "October

Sky" Book is available at the circulation desk. Eastpointe Memorial Library, 15875 Oak, Eastpointe. Call 586-445-5096. www.cityofeastpointe.net

July 18: The nonfiction book discussion group "Real Reads" will meet on Thursday, July 18, from 6:30 – 7:45 p.m., at the Chesterfield Township Library. The group will discuss the book "Endurance: A Year in Space, A Lifetime of Discovery" by Scott Kelly. The group always welcomes new people to join the discussion. Preregistration 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 586-598-5900, or go to www.chelibrary.org.

July 19: Come for an ice cream social at the Mount Clemens Public Library on Friday, July 19 from 11 a.m. to 12:30 p.m. Pre-registration is not required. The library is located at 150 Cass Ave. Call 586-469-6200 or go to www.mtclib.org.

July 19: Belle Isle trip hosted by the city of New Baltimore. This historic island has been a staple of the Detroit area for over a century. It is home to the newly remodeled Belle Isle Aquarium, the Belle Isle Conservancy, and the Dossin Museum. Our trip will have the opportunity to explore these places and much more. Lunch is included. Cost is \$40. Pick-up location is 50976 Washington St., Downtown Recreation Center. Depart/Return Times (9 a.m. / 3:30 p.m.) Call 586-725-0291.

July 19: Summertime Diner Dance. Enjoy a delicious dinner and great music at our monthly themed dinner dances. Tickets must be purchased in advance. Friday, July 19 at 5:30 p.m. \$16. Shelby Township Senior Center, 51670 Van Dyke

Ave., Shelby Twp. 586-739-7540

July 19: Come for an ice cream social at the Mount Clemens Public Library on Friday, July 19 from 11 a.m. – 12:30 p.m. Pre-registration is not required. The library is located at 150 Cass Ave. Call 586-469-6200 or go to www.mtclib.org.

July 19: Learn about the Chesterfield Township Library's new website by attending a class at the library on Friday, July 19, from 11 a.m. – noon. During this session, learn how to find and sign up for programs, where to look for services the library offers, how to find a good book to read, learn a new language, or find a magazine article, and much more. Preregistration is required. The library is located at 50560 Patricia Street. Call 586-598-4900, or go to www.chelibrary.org.

July 20: The public is invited to the Friends of the Chesterfield Township Library Used Book Sale. Find a wide variety of books, DVDs and VHS tapes, and CDs to purchase. The Used Book Sale is set for Friday, July 19, from 10 a.m. – 4 p.m., and Saturday, July 20, from 10 a.m. – 3 p.m. The library is located at 50560 Patricia Street. Call 586-598-4900, or go to www.chelibrary.org.

July 21: Day Trip to Saganing & Soaring Eagle. Gaming time at both casinos. Receive up to \$60 casino money-food. Only \$49 per person. Call 586-770-5899.

July 22: At 6:30 p.m. Sci-Fi/Fantasy Book Club "2001: A Space Odyssey" by Arthur C. Clarke. Select a science fiction or fantasy book to share with the group. Eastpointe Memorial Library, 15875 Oak, Eastpointe. Call 586-445-5096. www.cityofeastpointe.net

July 23: UFOs & Alien Abductions at 6 p.m. at the Erin Auditorium, Roseville

Public Library, 29777 Gratiot Avenue, Roseville. Even more mysterious than the reported sightings of Unidentified Flying Objects are the individuals who claim they have been taken aboard UFOs, often against their will, by strange beings. What kind of unusual experiences are these people claiming happened to them and is there any validity to the incredible claims they make? Hear some of the accounts and the evidence supporting and refuting the alien abduction phenomenon. Presented by Bill Konkolesky, State Director of Michigan Mutual UFO Network. For more information, call 586-445-5407.

July 23: Day trip to Soaring Eagle Casino boarding at 8 a.m., leaving at 8:30 a.m. from Riverland Shopping Center on Van Dyke in Sterling Heights. Cost is \$42. Receive \$20 freeplay and \$5 food coupon. Contact Holly Kengel at 586-630-6204 or Hollykengel@yahoo.com

July 25: Adult Trivia Night – Register, at 6 p.m. at the Erin Auditorium, Roseville Public Library, 29777 Gratiot Avenue, Roseville. Love trivia? Come and test your knowledge against others in 5 rounds of questions. But trivia is more fun with a team. Bring your friends and sign up a group of 4. Don't have a group? We'll place you in one. Please register each member of your team individually. For more information, call 586-445-5407.

July 25: Share and trade flowers, vegetables, and crafts at the "Community Sharing Flower/Gardening and Bazaar" event at the Chesterfield Township Library. This program is set for Thursday, July 25, from 11 a.m. – 6 p.m. This a 100 percent free exchange event. The library is located at 50560 Patricia Street. To preregister (required), or for more information, call 586-598-4900, or go to www.chelibrary.org.

chelibrary.org.

July 25: At 6:30 p.m. Space Flight: From Imagination to Reality. Learn how authors and illustrators inspired generations of astronauts before and after technology was developed. Sample chocolate Galaxy Bark following the presentation. Intergenerational Program. Registration required. Eastpointe Memorial Library, 15875 Oak, Eastpointe. Call 586-445-5096. www.cityofeastpointe.net

July 25: Come to the Mount Clemens Public Library for a fun-filled family bingo day on Thursday, July 25 from 2:30 to 4:00 p.m. There will be prizes. Pre-registration is not required. The library is located at 150 Cass Ave. Call 586-469-6200 or go to www.mtclib.org.

July 26: Greentown Casino trip hosted by the city of New Baltimore. This is a great way to gamble without all the hassle of travel. This trip is always fun and fills up fast, so be sure to register quickly. \$15 in free-play coins and a \$5 food voucher are included. Cost is \$25. Pick-up location is 50976 Washington St., Downtown Recreation Center. Depart/Return Times (9 a.m. / 4 p.m.) Call 586-725-0291.

July 26: Movie Time at the Library. "Interstellar" starring Matthew McConaughey, Anne Hathaway, Jessica Chastain. Earth will soon be uninhabitable, Astronauts explore space to look for a new planet to colonize. Will they be successful? Watch the movie to find out. Movie time treats served. 2 p.m., Eastpointe Memorial Library, 15875 Oak, Eastpointe. Call 586-445-5096. www.cityofeastpointe.net

July 28-30: Escanaba Island Resort. 2 night stay at The Beautiful Island Resort & Casino. Stops at Kewadin Casinos. Receive At Least \$70. Casino money – food.

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Luxury Retirement Community



Calendar

FROM PAGE 24

First-timers receive extra \$30 from Island. Indoor Pool. Only \$199 per person. Call 586-770-5899.

July 29: At 2 p.m. One More Page Mystery Book Club. "Sweetness at the bottom of the Pie" by Alan Bradley. Select a mystery to read and share it with the group. Eastpointe Memorial Library, 15875 Oak, Eastpointe. Call 586-445-5096. www.cityofeastpointe.net

Jul 29: At 6:30 p.m. Trivia Contest with Sandie and Dan Baker. Test your knowledge and win a gift card (winning team and champion of the evening). Sign up individually (we will place you on a team) or as a 4-5 person team. Feel free to come and watch too. Registration required. Space is limited. Eastpointe Memorial Library, 15875 Oak,

Eastpointe. Call 586-445-5096. www.cityofeastpointe.net

July 30: Essential oils are used in hundreds of hospitals and for many different health reasons. Join wellness advocate Brianna Wright to learn about how to use essential oils for everyday life! She will discuss how they can help with sleep, pain, tension, allergies & even healthcare. Bring your spouse or a friend and be empowered on a new way to care for you and your family's health! The first 5 guests will be gifted a roller blend of their choice. This program is set for Tuesday, July 30 at 7 p.m. at the Mount Clemens Public Library. Pre-registration is requested. The library is located at 150 Cass Ave. Call 586-469-6200 or go to www.mtclib.org.

August

Aug. 1: Booked for the Evening at 6:30 p.m., "The Library Book" by Susan Or-

lean at the Erin Auditorium, Roseville Public Library, 29777 Gratiot Avenue, Roseville. Join a lively discussion of "The Library Book", an engaging investigation of libraries by Susan Orlean. You are welcome to join us even if you have not read the book. Need a copy? Contact the library today. For more information, call 586-445-5407.

Aug. 4: Day Trip to Saganing & Soaring Eagle. Gaming time at both casinos. Receive up to \$60 casino money-food. Only \$49 per person. Call 586-770-5899.

Aug. 5: "A Star is Born" film at 5:30 p.m. at the Erin Auditorium, Roseville Public Library, 29777 Gratiot Avenue, Roseville. This academy award nominated film has won the hearts of many. Follow the story of two musicians as they chase their dreams despite life's many struggles. This film is rated R. For more information, call 586-445-5407.

August 6: Whether you're a first-time home buyer, a growing family requiring an upgrade or a senior seeking to downsize, the real estate market can be an overwhelming place. Or maybe you're trying to sell a home after the loss of a loved one? Whatever your current situation, this seminar will provide focused and concrete information to assist you through the process that will be profitable for both you and your pocket-book! This program is set for Tuesday, Aug. 6 at 6:30 p.m. at the Mount Clemens Public Library. Pre-registration is requested. The library is located at 150 Cass Ave. Call 586-469-6200 or go to www.mtclib.org.

Aug. 7: Day trip to beautiful Gun Lake. Spend the day at this casino in Wayland, Mich. Receive \$20 casino money - food and possibly more. Senior day. Only \$42 per person. Call 586-770-5899.

Aug. 7: The Niftie Fifties Annual Picnic. Our annual picnic will be Wednesday, Aug. 7, at River Bends Park. Join us as we boogie to the music of the 50s at this year's theme, "The Niftie Fifties." Enjoy a delicious lunch and relax with good friends. Purchase tickets in advance. Shelby Township Senior Center, 51670 Van Dyke Ave., Shelby Twp. 586-739-7540.

Aug. 8: Nebula in a Bottle - Register, at 6 p.m. for Teens and Adults at the Erin Auditorium, Roseville Public Library, 29777 Gratiot Avenue, Roseville. A nebula is a beautiful interstellar cloud of dust, hydrogen, helium and other ionized gases. You will love this super easy DIY craft necklace that mimics the wonder of an actual nebula in space. For more information, call 586-445-5407.

Aug. 13: Detroit adventure—tour of Detroit's historic Masonic Temple, lunch

at the eastern market, a mystery stop, and a dessert stop. After the tour, we're off to the Eastern Market for lunch (on your own at the restaurant of your choice) and some shopping time. Next is the mystery stop. On our way home, we'll stop at the Chocolate Bar Café for dessert. Depart at 9:15 a.m., return about 4:15 p.m. Cost is \$54. Contact the L'Anse Community Education Department to register at 586-783-6330.

Aug. 13: Adult Open Craft & Coloring Night - Register, at 5:39 p.m. at the Erin Auditorium, Roseville Public Library, 29777 Gratiot Avenue, Roseville. Join us for a social crafting evening. Work on your projects while enjoying the company of other crafters. Bring whatever you would like to work on (scrapbooking, beading, knitting, sewing, etc.). Participants must bring their own supplies, but coloring and some beading supplies will be available for your



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to create with. For more information, call 586-445-5407.

August 14: Join us at the Mount Clemens Public Library for a relaxing summer evening of coloring fun on Wednesday, August 14 from 6:30 to 8:30 p.m. Pre-registration is requested. The library is located at 150 Cass Ave. Call 586-469-6200 or go to www.mtclib.org.

August 15: A representative from the Michigan Attorney General's Office will present a program on how to learn the signs of identity theft, how to protect your personal information, and what to do if you become an identity theft victim. This program is set for Thursday, August 15 at 7 p.m. at the Mount Clemens Public Library. Advance registration is requested so that the library can prepare enough materials for each participant. The library is located at 150 Cass Ave. Call 586-469-6200 or go to www.mtclib.org.

Aug. 16: Rockin' Around the Clock Dinner Dance. Enjoy a delicious dinner and great music at our monthly themed dinner dances. Tickets must be purchased in advance on Friday, Aug. 16 at 5:30 p.m. \$16. Shelby Township Senior Center, 51670 Van Dyke Ave., Shelby Twp. 586-739-7540

Aug. 18-20: Summertime Little River Getaway. 2 night stay at beautiful Little River Hotel & Casino. Stops at Saganing & Soaring Eagle. A mystery trip on 2nd day. Receive up to \$100 casino money - food. Indoor & outdoor pool. Only \$199 per person. Call 586-770-5899.

Aug. 19-23: Lancaster, PA Shows: "Jesus", - Aug 19-23. Join Travel with Nance for \$595. 4 nights hotel Lancaster area, live show at Sight and Sound Millennium Theatre for 'Jesus'. Live 'Ovation' show, tour of Philadelphia, Lancaster & Amish Country. 'Jacobs' Choice' at the F/X Theatre.

4 brkfs, 4 dinners. Call 313-535-2921.

August 20: Join us for an open work session on scrapbooking, card making or whatever inspires you from 5-9 p.m. on Tuesday, Aug. 20 at the Mount Clemens Library. There will be plenty of room to spread out your scrapbooking and crafting supplies on our 6' tables! Pre-registration is requested. The library is located at 150 Cass Ave. Call 586-469-6200 or go to www.mtclib.org.

Aug. 20: Senior open house luncheon hosted by the city of New Baltimore from 11 a.m. to 2 p.m. This special event is just for seniors. Come join us for lunch with all kinds of fun games and prizes. This is a great way to get introduced to our senior program offerings and to meet new friends. Free. Pre-register. Location is 35248 Cricklewood Blvd. (Cricklewood Recreation Building) Call 586-725-0291.

Aug. 20: The trip is Sept. 23 but registration is due by Aug. 20. The Rutherford B. Hayes Presidential Library and Museum and dinner at Tackle Box. Located in Fremont, Ohio, The Rutherford B. Hayes Presidential Library and Museum illuminates the lives, legacy and era of President and First Lady Hayes. Dinner will be at The Tackle Box in Fremont. Please make your choice at time of reservation for one of the following: 1) Perch dinner, 2) Butterfly Shrimp dinner, or 3) Burger basket; (these 3 dinners come with fries and slaw) OR 4) Chicken Breast Salad. All four choices include coffee, tea or soft drinks. Please register for this trip by Aug. 20. Transportation will be by motor coach. A light lunch will be provided: 1/2 turkey rollup, chips, apples and 6 oz bottle of water. Depart at 10:15 a.m., return at 9:30 p.m. Cost is \$106. Call L'Anse Creuse Community

Ed to register for the trip 586-783-6330.

Aug. 20 & 21: Come into the Mount Clemens Public Library and take home some of our older discarded magazines — they'll be yours keep. The giveaway will take place on Tuesday, August 20 and Wednesday, Aug. 21 from 9 a.m. to 9 p.m. or until the magazines are gone. Pre-registration is not required. The library is located at 150 Cass Ave. Call 586-469-6200 or go to www.mtclib.org.

Aug. 21: Cranbrook house tour, garden stroll, lunch and a mystery stop. First on the day's agenda is the opportunity to stroll through Cranbrook House's glorious gardens. Next is a docent-led tour of Cranbrook House. Afterwards, we'll enjoy a buffet lunch at Cranbrook House (slated for 12:15 p.m.). Lunch will include two green salads (spring & romaine), tuna salad, chicken-cherry salad, chopped ham,

chopped turkey, hard-boiled eggs, rolls & bread, beverage, and dessert. On the way home we will make a mystery stop. Depart at 9:15 a.m., return about 3:30 p.m. Cost is \$63. Contact the L'Anse Community Education Department to register at 586-783-6330.

August 22: Rain or shine, bring chairs and blankets to enjoy a live outdoor concert from the Blue Cat Band on Thursday, August 22 at 7 p.m. at the Mount Clemens Library. With backgrounds in rock, country and folk, The Blue Cat Band now covers the blues classics from coast to coast and all across Michigan. Pre-registration is not required. The library is located at 150 Cass Ave. Call 586-469-6200 or go to www.mtclib.org.

Aug. 23: Explore New Baltimore There's been a lot of changes and new additions to downtown New Baltimore recently. We're spending the

CALENDAR » PAGE 32



Kari Krause, M.A.
Audiologist



Marianne Fortino, M.A.
Audiologist



Kate Salathiel, Au.D.
Audiologist

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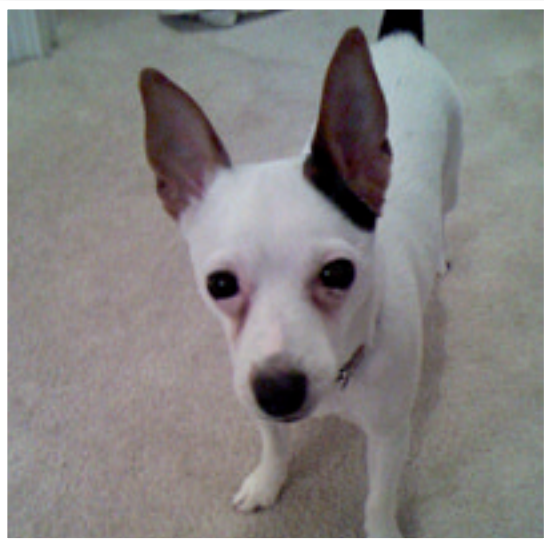
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Springfield, OH

Poetry Corner

BIRTHDAYS

Birthdays are a special thing
They fill your heart and make it sing
You float along all through the year
Thanking God that you are here.

By Joann Linhardt
of St. Clair Shores, MI



THE WALL

Does this almost make you bawl,
When you think of all the names on "the Wall"?
They were young & brave...they gave their all.

Many of them were drafted; they didn't have a choice.
If you listen very carefully, you still can hear their voice
Left behind were perhaps their May, Rhea, or friend
Joyce.

Well, over fifty years now have come and gone
I still don't hear a victory song
These memories have gone on far too long.

I do know that this is true
God takes us when our time is due
Bless you boys who honored the red, white and blue.

By Roger R. Miller
of Auburn Hills, MI



LIFE'S CHALLENGES

Savor each moment
of every day
In an instant
it can be taken away
What life has in store
you can't take for
granted anymore
Appreciate what you have
can quickly disappear
Things can be replaced
but the memories are dear.
Treasure every day like
it was your last
because things can change
very fast.

By: Sharon Cooper
Warren, 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 August 8, 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

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

Poetry Corner

OLD STORY MAN

Old story man I needed you.
I was lonely and I think you knew
You took me to the big old tree
lit your pipe and I sat on your knee.

You told me about cowboys and kings,
Alladin, a Genie, and golden rings.
I loved to hear about dragons you slew.
That's why every day I waited for you.

I was excited to hear
you rode with Billy The Kid,
and I'm glad you weren't caught
in the cave where you hid.

I wanted everyone to see
the Indian beads you gave to me.
I was glad to know,
you were friends with Geronimo.

If it wasn't all true
it didn't bother me.
All those exciting things
you helped me see.

Old story man did you know
shortly after you would go,
I turned into a brave young knight,
and rose swiftly through fields
on a horse of white.

By: Betty Tenney
of Sterling Heights, MI



RESCUING THE HEART

Did the suicide know he would find a new hell?
That life would go on long after he fell?
That dreams would be dreamt and sorrow waiting as well?
Did the suicide know he had nothing to gain?
That his ache would continue and so would the pain?
And guilt and wonder and grief would remain?

Did the suicide know?

Did you think Death would be waiting with arms open wide
to press you close to his bosom, hold you fast at his side
to relieve all your suffering leaving nothing to hide?
Did you think that the answers would become crystal clear?
That the fog would be lifted, there'd be nothing to fear?
That peace would descend and be ever near?

Did you think?

Didn't he know everything he was leaving behind?
Like those who loved him and would go out of their minds;
for no answers would matter, no peace would they find.
Didn't he know it wasn't over when he finished his act?
That loved ones would be desperate for only one fact?
That their guilt would rip at their hearts like an ax?

Didn't he know?

Didn't you think about all the love that was there?
That those close by could help end your despair?
That only one word was needed to share?
Didn't you think they could rescue your heart?
That one sign from you and they'd have been a part
of healing your soul and offering a new start?

Didn't you think?

By: Karen Cooper
of Chesterfield, MI



MOTHER

Whom but a Mother can understand
How it feels to touch a newborn's hand?
To cradle them softly in a loving embrace
To gently kiss that angel face?

And who but a Mother, through all the years
Of ups and downs and laughter and tears
Can smile and say "Everything's Ok"
And "Tomorrow's Always Another Day"?

Sometimes a Mother isn't always right
But she's there for you both day and night
To put to rest all your fears
And wipe away your every tear

I talk to my Mom every day
And I pray she can hear what I have to say
That I love and miss her loving embrace
And I wish I could kiss her angel face.

By: Alice M. D'Angelo
of Warren, MI



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



CHECK OUT OUR NEW PICKUP LOCATION
Walmart -- Mound & M-59 Sterling Heights

• **October 6** – Hocus Pocus Movie & Acting - 35 seats only. **MUST REGISTER AS SOON AS POSSIBLE**. Theater is almost sold out. Includes fashion show of costumes and Chinese Lunch **\$65 person**

Take a Look!

- **July 18** – Neighborhoods of Detroit – Exploring less popular areas & churches, too. **\$65 person**
- **July 23** – Belle Isle – Not your same old same old. **\$55**
- **July 25** – Purple Rose Theater – “Welcome to Paradise” **\$68**
- **July 31** – SHIPSHEWANA WITH AN AMISH HERBALIST. **\$85**
- **Aug. 14** – Cheeseburger In Caseville Festival **\$45 person**
- **Aug. 16** DuMouchelle Auction w/swanky lunch **\$65**
- **Aug. 19** My Detroit FAM tour **\$45**
- **Aug. 22** Wine Tour **\$72**
- **Aug. 24** – The Weird Homes Tour - Funky mix of homes. **\$75 person**. Reservations due June 25.
- **Aug. 26 - 31** Pigeon Forge – **\$610**
- **Sept. 10** – Mad Hatter Mystery Tea Party **\$68 person**
- **Sept. 16** Chinese in SE MI **\$60**
- **September 19 - 25** – Discover New York **\$825 person**
- **September 27** – Magic & Mystery & Mayhem **\$68**
- **October 8** Resale **\$45**
- **October 11** Country Urban Fall Color Tour **\$72**
- **Dec. 3 - 5** Elvis Blue Christmas **\$645**
- **October 24** – Shop & Taste, Bon Appetite! – Shop and taste your way through some of Metro Detroit's best ethnic markets & delis. **\$48 person**
- **October 16** – Fall Color Boat Cruise **\$70**
- **October 21** – Cemetery Tour **\$60**
- **Nov. 2** – Day of Dead **\$65**
- **Nov. 22** – Christmas Shopping Spectacular **\$70**
- **Dec. 17** – Holiday Belles **\$80**

2020

- **February 8 - 16, 2020** – Miami & Key West, Florida– Travel to Miami & Key West by Bus! This Miami vacation package includes a guided tour featuring many sights in Miami. See the beautiful Atlantic Ocean, Biscayne Bay, and Key West for the day.
- **October 2 - 11, 2020** – Pharaohs of Egypt – Round trip air transportation from Detroit and internal Egyptian flights. **\$3499 double occupancy**

Call for Details

STEP ON BUS TOURS
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email: steponbustours@gmail.com

Calendar

FROM PAGE 27

day exploring our home town and visiting some of the new establishments and well as some of our long-loved haunts. Lunch is included. Cost is \$25. Pick-up location is 50976 Washington St. Downtown Recreation Center. Depart/Return Times (10 a.m. / 3 p.m.) Call 586-725-0291.

Aug. 25: Day Trip To Fire-keeper's. Spend the day at beautiful firekeeper's. Receive at least \$25 casino money – food. Only \$35 per person. Call 586-770-5899.

Aug. 28: Cornwell Dinner Theatre in Turkeyville and Marshall – Aug 28. Join Travel with Nance for \$85. Live matinee Musical performance of 'The Marvelous Wonderettes', Turkey Buffet lunch, time at Gift Shop, Bakery, Deli & Fudge shop. Narrated tour of Marshall, see Honolulu House, Na-

tional Inn, Governor Mansion and Capitol Hill School House. Call 313-535-2921.

Aug. 31-Sept. 2: Labor Day Bridgewalk & Mackinac Island – Aug 31-Sept 2. Join Travel with Nance for \$335. 2 nites hotel in St. Ignace. Round trip ferry to Mackinac Island with open return. \$30 Casino incentives, 2 brkfs. Walk entire bridge (optional). Call 313-535-2921.

September

Sept 5-11: Join Travel with Nance for \$793. 4 nites NJ & 1 nite each way. Visit The new National 9/11 Memorial at Ground Zero. Harbor cruise including stops at Ellis Island and Liberty Island – home of the Statue of Liberty. 10 meals. Call 313-535-2921.

Sept. 8-10: 2 nights at Kewadin Sault Ste. Marie hotel & casino. Stops at St. Ignace, Hessel & Bay Mills Casinos. Receive at least \$80 casino money-food. Receive breakfast buffet each day. Indoor pool. Only \$185

pp. Call 586-770-5899.

Sept. 12: State Capitol Tour And Michigan History Museum With Dinner At Kelly's Downtown. On our one hour guided tour, you will view the public areas of the Capitol including the Rotunda and the Gallery of the Governors. It will also include access to the Senate and House Galleries when available. Next, we'll travel down the road to the Michigan History Museum which offers five levels of permanent and changing exhibits that tell the story of Michigan's past through the late 20th century. This will be a self-guided experience. Last, we'll dine at Kelly's Irish Pub and Restaurant in downtown Lansing. Make your selection at time of reservation. 1) Meatloaf, mashed potatoes and vegetable, 2) Beef lasagna with garlic bread, 3) Cod platter with fries & slaw, or 4) Turkey Caesar wrap with fries & slaw. Coffee, tea, soft drinks and dessert are

also included. Transportation will be by motor coach. A light lunch will be provided to eat on the bus (1/2 turkey rollup, chips, apples and 6 oz bottle of water). Departure at 10:45 a.m., return 8:30 p.m. Cost is \$67. Call L'Anse Creuse Community Ed to register for the trip 586-783-6330.

Sept. 12: End-of-Summer Luncheon. Say goodbye to summer at our luncheon, Thursday, Sept. 12. We welcome a former secret service agent to share stories of his days working on several presidential security details. Purchase your tickets in advance. Shelby Township Senior Center, 51670 Van Dyke Ave., Shelby Twp. 586-739-7540

Sept. 13: Welcome Home Party. Let us welcome you to our new home at the Shelby Township Activities Center. Stop by from 1 p.m. until 4 p.m. Sept. 13 during our Welcome Home Party to meet the staff, enjoy light refreshments and check out our new place. All are welcome. Shelby Township Senior Center, 51670 Van Dyke Ave., Shelby Twp. 586-739-7540

Sept. 15: Day Trip to Saganing & Soaring Eagle. Gaming time at both casinos. Receive up to \$60 casino money-food. Only \$49 per-person. Call 586-770-5899.

Sept. 15: 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.

Sept. 16: Cozy Campfire Dinner Dance. Enjoy a delicious dinner and great music at our monthly themed dinner dances. Tickets must be purchased in advance. Friday, Sept. 16 at 5:30 p.m. \$16. Shelby Township Senior Center, 51670 Van Dyke Ave., Shelby Twp. 586-739-7540

Sept. 18: Fun in Fran-

Travel with Nance, LLC

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

2019 Motorcoach Tours

Cornwell Dinner Theatre in Turkeyville & Marshall, Aug 28 - \$85. 'The Marvelous Wonderettes'. Matinee performance 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-bys).

Labor Day Bridge Walk & Mackinac Island, Aug 31-Sept 2 - \$335. 2 nites hotel in St. Ignace. Round trip ferry to Mackinac Island, \$30 Casino incentives, 2 breakfasts & walk entire bridge.

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.

Belle Isle & Detroit Institute of Arts, Sept 15 - \$52. Narrated Isle tour with visits to Aquarium, Conservatory, Dossin Great Lakes Museum & \$10 Gift Card towards lunch at the DIA.

Colorado Springs & Royal Gorge, Sept 21-29 - \$949. 4 nites hotel Colorado Springs, and 2 nites enroute each way. See Garden of the Gods, Royal Gorge Bridge, Aerial Tram ride & Visitors Center. US Olympic Training Center/Hall of Fame, Buffalo Bill Ranch, Air Force Academy, 8 brkfs, 6 dinners.

Cape Cod, Concord & Boston, Sept 29-Oct 5 OR Oct 6-12 - \$949. 4 nites Commodore Inn on the Cape & 1 nite Each way enroute. Tour Boston, Faneuil Hall, see Old Ironsides. Tour Plymouth with 'Rock'. Tour Concord & see North Bridge, Louisa May Alcott house. Tour Hyannis, Hyannis Port & Sandwich. One Hour Lobster Harbor cruise. 2 dinners (1 is a lobster bake & 1 at Daniel Webster Inn), 6 brkfs, 1 lunch (at Concord's historic Colonial Inn).

Toledo Erie Canal, 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)

San Antonio, Padre Island & Gulf of Mexico, Oct 18-27 - \$959. 5 nites in San Antonio, 2 nites enroute each way. Visit Alamo with IMAX movie, cruise River Walk district & El Mercado, Aquarium, Institute of Texan Cultures, Clinton Pres. Library, Dallas Book Depository. 9 brkfs, 7 dinners.

Pigeon Forge, Gatlinburg, Smoky Mts, TN, Nov 11-16 - \$609. 3 nites hotel in the Smokies & 1 nite each way. 6 live musical shows plus admission to Titanic Museum. 5 brkfs/3 dinners.

Cornwell Dinner Theatre in Turkeyville & tour Marshall, Nov 20 - \$85. 'Santa Gets A Pink Slip'. Matinee performance 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-bys).

Detroit Churches, Dec 6 - \$58. Lunch, tour 4 churches: Historic Trinity Lutheran, St Albertus Roman Catholic, Saint Charles Roman Catholic and Little Rock Missionary Baptist. Gifts & Goodie Bag.

Florida: Orlando & Cocoa Beach, Feb 22 - March 1, 2020 - \$923. 4 nites Orlando area + 2 enroute each way. Visit Holy Land Experience, Exploration Tower, Gatorland, Bok Tower Gardens Cocoa Beach Pier, National Grove House & Citrus Candy Factory. 8 brkfs/6 dinners.

kenmuth....lunch/show/
riverboat ride. Dine at the
Bavarian Inn Restaurant
while enjoying "The Shades
of Blue" dinner show. Lunch
will include the tradi-
tional plated chicken dinner
(bread, slaw, cranberry rel-
ish, noodle soup, 3 pieces of
chicken, mashed potatoes,

dressings, and hot vegetable)
and chef's choice dessert,
coffee, tea or soft drink.
Next, we'll take a stroll
down by the River Place
Village, offering over 40
unique shops and German-
themed attractions. Finally,
we'll end our afternoon with
a leisurely riverboat ride

upon the Bavarian Belle.
We'll enjoy the one-hour
historical narrated tour of
the Frankenmuth area on
the fully restored, stern-
driven paddlewheel vessel.
Transportation will be by
motor coach. A snack will
be provided. Depart at 8:30
a.m., return at 7:30 p.m.

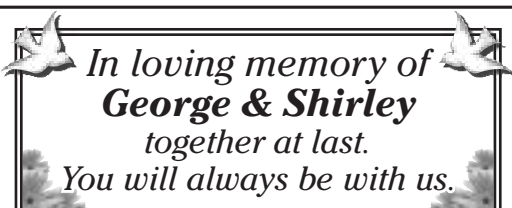
Cost is \$110. Call L'Anse
Creuse Community Ed to
register for the trip 586-
783-6330.

September 22-28:
MHL presents Cape Cod,
Martha's Vineyard, and
Plymouth. We will spend
six nights lodging four
consecutive nights in the

quaint Cape Cod area with
10 meals: six breakfasts and
four dinners. We will visit
Martha's vineyard, enjoy a
guided tour of Hyannis and
Sandwich, and the outer
Cape including Providence-
town and Chatham. In the
village of Hyannis we will
stop at the JFK Museum

and exhibit designed to open
a window on the days JFK
spent on Cape Cod, next we
will visit the John F Kennedy
Memorial. On the return trip,
we will spend a few hours
at Turning Stone Casino in
Verona, New York. For more
information or to make a

CALENDAR » PAGE 34



Go With **GEORGE** TRAVEL & TOURS



13915 HEATHERWOOD CT., STERLING HEIGHTS, MI 48313

LITTLE RIVER CASINO WITH STOPS TO SOARING EAGLE CASINO

OCTOBER 6-7-8, 2019

\$189⁰⁰
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

AUGUST 18-19, 2019

\$149⁰⁰
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

JULY 28, 2019

AUG 25, 2019 & SEPT 22, 2019

\$35⁰⁰
p.p.

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

MOUNTAINEER CASINO WITH STOPS TO WHEELING CASINO AND HOLLYWOOD CASINO

SEPT 8-9-10, 2019

\$189⁰⁰
p.p. dbl occ.

Includes 2 nights at the Mountaineer Casino & Hotel
(Non smoking in hotel and casino) Receive \$75.00 in free
play and \$30.00 in food, luggage handlin, Sweet rolls and
juice served on bus. Live horseracing nightly
(7:00 pm post time)

SENIOR TUESDAYS!!! FIREKEEPERS DAY TRIP

JULY 23, 2019, AUG 13, 2019
& SEPT 3, 2019

\$35⁰⁰

Includes \$20.00 in free play and \$5.00 in food.
Seniors 55 and over earn 55 points and receive an
additional \$10.00 in free play. Juice and sweet rolls served
on bus. Bus leaves from Meijers 15 Mile and Utica 8:00 am

FOUR WINDS CASINO

with stops to Gun Lake
and Firekeepers Casino

OCT 27-28, 2019

\$149⁰⁰
p.p. dbl occ.

Includes 1 night at the Four Winds Casino and Hotel.
**Stop at Gun Lake Casino on the way up and Firekeepers
on the way home.** \$55.00 in freeplay and \$25.00 in food,
luggage handling, Sweet rolls and Juice served on bus

Contact: KATHY WIECZOREK (586) 566-0135

Calendar

FROM PAGE 33

reservation, contact Mary Ann at 586-530-6936.

Sept. 29: Day Trip To Firekeeper's. Spend the day at beautiful firekeeper's. Receive at least \$25 casino money - food. Only \$35 per person. Call 586-770-5899.

Sept. 29-Oct. 5: Join Travel with Nance for \$949 in Cape Cod, MA. 4 nites Commodore Inn on the Cape and 1 nite each way enroute. Tour Boston, Plymouth & the "Rock". Tour Concord & Louisa May Alcott House, Hyannis & Hyannisport plus sandwich. 1 hour Lobster Harbor cruise. Two dinners, 1 lunch, 6 breakfasts. Call 313-535-2921.

October

Oct. 1: Red Cross Blood Drive. The senior center is hosting a Red Cross Blood Drive Tuesday, Oct. 1. Appointments can be made

by calling the senior center at 586-739-7540. Shelby Township Senior Center, 51670 Van Dyke Ave., Shelby Twp.

Oct. 3: 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.

Oct. 18: Spooky Shindig Dinner Dance. Enjoy a delicious dinner and great music at our monthly themed dinner dances. Tickets must be purchased in advance. Friday, Oct. 18 at 5:30 p.m. \$16. Shelby Township Senior Center, 51670 Van Dyke Ave., Shelby Twp. 586-739-7540

Oct. 31: Halloween Hullabloo Luncheon. Come celebrate Halloween Oct. 31 at our Halloween Luncheon. It's the perfect time to wear your orange and black or, if you're brave enough, enter

our costume contest. We'll have entertainment and delicious food. The party gets underway at 11 a.m. Purchase your tickets in advance. Shelby Township Senior Center, 51670 Van Dyke Ave., Shelby Twp. 586-739-7540

November

Nov. 10-16: Branson Holiday Show Extravaganza Nov. 10-16. We will enjoy 10 meals six breakfasts and four dinners, admission to seven fabulous Branson shows including three morning shows three evening shows etc. The shows are the Blackwoods Amazing Acrobats of Shanghai, a Elvis Presley show and \$1 million quartet show etc. We will also board Showboat Branson Belle. The price for this fantastic trip is only \$750 per person for double occupancy. For more information and details please call Mary Ann at 586-530-6936.

Monthly events

■ Senior Card Playing:

Come and join a fun group of card players who play a wide range of card games. Everyone brings a snack to share while playing. Free. Mondays from 1-4 p.m. at 35248 Cricklewood Blvd. (Cricklewood Recreation Building). Call 586-725-0291.

■ New Baltimore Senior Club:

Tuesdays from 10 a.m. to 2 p.m. This welcoming group of seniors has all sorts of fun. We play bingo, hold luncheons, go on trips, and play cards. Monthly dues, \$2. Location 35248 Cricklewood Blvd. (Cricklewood Recreation Building). Call 586-725-0291.

■ **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.

■ **Line Dancing:** 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. Call for more details 586-752-6543

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

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

■ **The Warren/Center Line Senior Connection:** invites adults ages 55 and older to join Macomb County's vibrant senior group. The group meets on the second Monday of the month at DeCarlo's Banquet & Conven-

tion 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.

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 July 31, 2019 for our August 8, 2019 issue.

Name(s) Of Grandchildren: _____

Proud Grandparents are: _____

Address: _____

Phone: _____

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

Mail to: Vitality, Grandparents Brag Page, Attn: Dawn
19176 Hall Road Suite 200, Clinton Township, MI 48038

*Please note NEW ADDRESS

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CONNIE

1-586-770-5899

<p>MOUNTAINEER W. VIRGINIA! JULY 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/OUTDOOR POOL! HORSE TRACK! ONLY \$195.00 PP!</p>	<p>DAY TRIP TO SAGANING & SOARING EAGLE! JULY 21 AND AUG 4 AND SEPT 15, 2019 GAMING TIME AT BOTH CASINOS! RECEIVE UP TO \$60.00 CASINO MONEY-FOOD!! ONLY \$49.00 PP!!</p>	<p>SUMMERTIME ESCANABA ISLAND RESORT!! JULY 28 - 30, 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 XTRA \$30.00 FROM ISLAND. INDOOR POOL. OPTIONAL SIDE TRIP TO PICTURED ROCKS! CALL FOR DETAILS. ONLY \$199.00 PP!!</p>	<p>DAY TRIP TO BEAUTIFUL GUN LAKE! AUGUST 7, 2019 SPEND THE DAY AT THIS CASINO IN WAYLAND, MICH! RECEIVE \$20.00 CASINO MONEY - FOOD! AND POSSIBLY MORE! SENIOR DAY! ONLY \$42.00 PP!!</p>
<p>SUMMERTIME LITTLE RIVER GETAWAY! AUGUST 18 - 20, 2019 2 NIGHT STAY AT BEAUTIFUL LITTLE RIVER HOTEL & CASINO! STOPS AT SAGANING & SOARING EAGLE. A MYSTERY TRIP ON 2ND DAY!!! RECEIVE UP TO \$100.00 CASINO MONEY - FOOD! INDOOR & OUTDOOR POOL!!! ONLY \$199.00 PP!</p>	<p>DAY TRIP TO FIREKEEPER'S! AUGUST 25 AND SEPTEMBER 29, 2019 SPEND THE DAY AT BEAUTIFUL FIREKEEPER'S! RECEIVE AT LEAST \$25.00 CASINO MONEY - FOOD! THIS DAY IS PRIME-RIB & SEAFOOD BUFFET!!!! ONLY \$35.00 PP!!</p>	<p>KEWADIN - SAULT ST. MARIE! SEPTEMBER 8 - 10, 2019 2 NIGHTS AT KEWADIN SAULT STE. MARIE HOTEL & CASINO! STOPS AT ST. IGNACE, HESSEL & BAY MILLS CASINOS! RECEIVE AT LEAST \$80.00 CASINO MONEY-FOOD! RECEIVE BREAKFAST BUFFET EACH DAY. INDOOR POOL. ONLY \$185.00 PP!!!</p>	

A \$50.00 non-refundable deposit is required per person. Total amount due 21 days prior to departure. Cancellation protection is available. Call for details. Must be purchased up front. All trips are non-refundable unless cancellation protection is purchased. Make Check or Money Order Payable to Connie Boudourakis 35225 Moravian, Sterling Heights, MI 48312

Pick Up At

- 15 Mile & Utica Meijer
- 19 1/2 Van Dyke Riverland



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See the TTT difference! Call us to see how we can help you!

CASINO DAY TRIPS

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

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

2 different Departure dates to choose from: 11/5/19, 11/19/19

The trip is either \$15 p/p **OR** \$5 when you purchase any other trip!

Four Winds Casino! Receive \$25 in casino incentives. Depart: Sat, July 20 ... \$44 p/p

Saganing Casino! Up to \$25 in incentives. Depart: Wed, July 24, 2019 ... \$39 p/p

Soaring Eagle Casino! Receive \$25 in Incentive Depart: Sun, Aug 4, 2019 ... \$35 p/p

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

Depart: Thurs, August 15, 2019 **OR** Tues, September 17, 2019 ... \$32 p/p

Hollywood Casino in Toledo! Receive \$10 in slot. Depart: Mon, Aug 26 ... \$25 p/p

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

Depart: Wed, September 4, 2019 for \$35 p/p - Proper ID needed to cross border.

Jack Casino! Receive \$25 in casino incentives Depart: Sat, Sept. 14, 2019 ... \$39 p/p

Casino Overnights and Sightseeing Tours

Four Winds // Firekeepers Combo! Our most popular overnight trip. Enjoy 1 night stay in New Buffalo, MI with hot breakfast included. Stops at Four Winds & Firekeepers Casino's in both directions and a whopping \$100 in incentive.

Depart: Mon, August 5, 2019 for \$139 p/p d.o

ARK Encounter w/Creation Museum—3 Day Tour! ONLY A COUPLE SEATS LEFT ON THE SECOND BUS! We will visit the Creation Museum, Ark Encounter, and a special guided tour of Cincinnati. Included are all your admissions, 2 night stay at Rising Star Casino Hotel, 2 Breakfasts, 2 Dinners, 1 lunch, and \$20 in slot play.

DPT: Mon, Aug. 12 - RTN: Wed, Aug. 14, 2019 - \$349 p/p d.o. rate

Belterra Casino Overnight Trip! Now with a new Itinerary to get more back than ever AND includes stop for Horseracing! Spend 1 night at Belterra's beautiful casino hotel with visits to Rising Star Casino and Belterra Park Racetrack. Receive a breakfast buffet, lunch buffet, dinner buffet, \$55 in free play & luggage handling. Once you visit this gorgeous hotel you will want to come back again and again.

Depart: Thurs, August 22, 2019 for \$139 p/p d.o.

Shipshewana Flea Market! Visit and shop the World's Largest Outdoor Flea Market! After you shop, enjoy a delicious dinner (included) at Das Dutchman Essenhaus.

Depart: Wed, September 28, 2019....\$89 p/p

62nd Annual Mackinaw Bridgewalk! Now staying at Kewadin Casino Hotel in Sault Ste. Marie! Includes Motorcoach Transportation, and an opportunity to walk the bridge. You will receive a total of \$50 in casino incentives along with 2 Breakfast Buffets, gambling stops at Kewadin in St. Ignace, Bay Mills (where you will receive free drinks while gambling) and plenty of time to participate in the fun of the 62nd Annual Bridgewalk! Be sure not to miss out on this once a year opportunity for less than anywhere else!

Depart: Sat, August 31, 2019 thru Mon, September 2, 2019 for \$289 p/p d.o. EBR Labor Day! This is your last chance for the Early booking rate. Rate will go up \$10 p/p

CALL US TO RECEIVE A FULL LIST OF ALL OUR TRIPS!

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

*LIMITED TIME ONLY. ONLY VALID FOR NEW CUSTOMERS.

TERMS & CONDITIONS APPLY. PLEASE CALL FOR MORE DETAILS.

Paw/Paw Annual Wine & Harvest Festival! The Paw Paws Annual Wine Festival gets bigger every year and this year is no exception! Visit wineries as you sample your favorite wines. Be sure to join in or watch the other festivities that the festival has to offer including the parade's, races, grape stomp, and so much more.

Depart: Sat, Sept. 7, 2019 for \$49 p/p

Little River Overnight! 1 night at Little River Casino Hotel with gambling stops at Soaring Eagle Casino in each direction. Receive up to \$80 in total casino incentive.

Depart: Mon, September 9, 2019\$139 p/p d.o.

MI Princess Boat Cruise! Witness nature's majesty for 2 hours aboard the old-fashioned Michigan Princess Riverboat on the Grand River in Lansing. While you sit back and relax enjoy a delectable all you can eat, hot luncheon buffet. Including gambling stop at Soaring Eagle Casino where you will receive up to \$20 in slot play & \$5 in food.

Depart: Thurs, September 12, 2019 for \$89 p/p w/ Soaring Eagle Casino!

Northern 4 Casino Adventure! Visit the top casinos in Northern Michigan including Soaring Eagle, Kewadin (St. Ignace), Odawa, & Turtle Creek. Hotel accommodations at the beautiful all suites Mackinaw Beach & Bay Resort in Mackinaw City overlooking Lake Huron, with expanded

Depart: Sun, September 22, 2019 for \$139 p/p d.o

Detroit Tigers Game! Come join us for Senior day when your Tigers play the Houston Astros. Enjoy lower level seating, now safer than ever with the expanded safety net. Price includes transportation, ticket to game, hot dog, and a soda. Tickets are limited so please book early.

Depart: Thurs, September 26, 2019 for \$54 p/p

Mountaineer w/ The Rivers Casino 3-Day! 2 nights at the Grande Hotel attached to Mountaineer Casino in Chester, WV. Gambling visit to Wheeling Island Racetrack with stops at The Rivers Casino in Pittsburgh, PA and Horseshoe Casino in Cleveland. Receive \$120 in total casino incentives plus luggage handling included.

Depart: Mon, September 30, 2019 - Return: Wed, October 2, 2019 ... \$189 p/p d.o.

Northern Michigan Fall Colors Sightseeing Tour! BACK BY POPULAR DEMAND!

This is a trip that brings together the best of Northern Michigan in the fall. Besides your scenic drive in the beautiful northern Michigan your trip will include unforgettable stops in Clare, Charlevoix, Mackinaw City and Island, and West Branch; just to name a few. There is too much included to list it all, but some of the highlights include a visit and Lunch at Castle Farms in Charlevoix and tour of city; visit to famous bakery in Clare, MI; Ferry Ride to Mackinaw Island where you will eat lunch at the luxurious Grand Hotel and receive a picturesque carriage tour of the Island; a special Wine Tasting with souvenir; and a visit to Hartwick Pines; and much more. All this while staying at the Mackinaw Beach and Bay where ever room is a suite that has a waterfront view. This hotel is a destination in itself. If you love Michigan in the Fall then this trip was made for you.

Depart: Mon, October 7 thru Wed, October 9, 2019 - \$379 p/p d.o. EBR

So Many Trips...So Little Space!

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DETROIT THEN & NOW BY LAND & SEA!

Thursday, September 19, 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
- Cruise the Detroit River aboard the Diamond Jack
- Transportation • \$85 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

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



Tues, July 23, 2019
Tues, August 27, 2019
Tues, September 17, 2019
Thurs, October 31, 2019
December, 10, 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



**Rat Pack
Lounge**

Friday, September 20, 2019
at **Cornwell's Professional Dinner Theater**



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!!

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

ODAWA CASINO RESORT

Join Us for our
Annual Color Tour to Petoskey!
Sept. 25-27, 2019



Your Trip Includes:

- 2 Overnight Stay at the Beautiful Holiday Inn Express Petoskey, MI
- Full Breakfast at Krysiak's in Bay City
- Hot Continentals at Hotel
- \$10 Pre-Load & \$10 Addt earned at Soaring Eagle plus \$5 Food
- \$45 Slot Pre-Load received at Odawa Casino Petoskey (pkg subject to change)
- Shopping & Touring Time Downtown Petoskey & Frankenmuth
- Special Visit to Kilwin's Chocolate Factory!!

Single \$359 pp

Double \$269 pp

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

\$2449 Single \$1749 Double

Historical Churches of Detroit

Tuesday,
December 3, 2019



Your Day Includes:

- Tour St. Anne's of Detroit. The oldest Roman Catholic Church in the City.
- Enjoy a Fabulous Lunch in between Church Visits.
- Visit Historic Trinity Lutheran Church, a National Historic Sight with Majestic Structure, Built in 1931.
- Second Baptist Historic Church of Greektown, dating back to 1836
- Special Guided Tour of Detroit's Underground Railroad, only Documented Detroit Station in existence with a safe house in church basement "Croghan Station".
- Luxury Bus Travel & a Wealth of Knowledge offered from our step on tour guide.

\$85 per person



PINK SHELL RESORT 2020 SIGN UP EARLY!

**15TH Anniversary
Fun in the Sun Special.**

January 28 – February 11, 2020



Pink Shell sets the four star standard of excellence on Florida's glorious Gulf Coast. It is located on Estero Island on Fort Myers Beach.

Your Trip Includes:

- 14 Nights of Luxurious Beach-View Accommodations
- Transportation to & from Airports
- Welcome Dinner & Farewell Dinner/ 3 Breakfasts

Single \$4,399 pp

Double \$2,699 pp

BAND TOURS & SCHEDULE OF EVENTS

All pick ups remain at Meijer Lot 26 & Vandyke
and Wal Mart on 14 & VanDyke!

June 25-26 - Little Rivers Casino & Manistee, 1 night at Little Rivers Casino, stop at Soaring Eagle both ways, breakfast at Krysiaks in Bay City. **\$60 Casino Credits. \$179 pp/dbl**

June 27 - Take Me Out to the Ballgame Time!!! Join the fun at a local baseball stadium in Utica Mi for Polish Night. Jimmy John Stadium celebrate Polish Night 2019. Featuring polish dancers, Polish cuisine, music by Big Daddy & The LaDeeDas, & tons of fun! **Evening Game details TBA**

July 9-11 - Finger Lakes New York Seneca Region! New adventure with Big Daddy Tours. 3 days 2 nights at del Lago Resort Casino in Waterloo, NY, 2 full breakfasts. 2 Dinners, a magnificent 2 hour luncheon cruise on Seneca Lake, a visit to a winery, roundtrip transportation & luggage handling! **We plan on only taking 1 bus so sign up early!**

July 11 - Gaylord Alpine Festival Celebration! Downtown Gaylord Michigan. Music by Big Daddy & the LaDeeDas, 5-8 pm...**Come have fun!**

Aug. 3 - Dearborn Michigan Freedom Festival. Music from 4-8 pm with Big Daddy & LadeeDas

Aug. 11 - Concert in the Park Series. St Clair Waterfront in the gazebo w/Big Daddy & band. 4:30-6pm

September 2 - Labor Day Celebration Time. Join us for the Hamtramck Polish day Parade in Hamtramck. Big Daddy Lackowski is honored to be this years' Grand Marshall & will lead off the parade. Bring the family down & enjoy some great Polish food, music & loads of fun!

Sept. 6 - St Lawrence Church Applefest 2019! A fun time with your family & friends to support one of the largest church fests in Macomb County. **Big Daddy & The LaDeeDas perform 5-8 pm**

Sept. 8 - St Hubert's Church 2019 Festival Located 38775 Prentiss St Harrison Twp, Mi. Join us for a fun family festival. Something in store for everyone. **Big Daddy & Ladeedas perform 2-7 pm**

Sept. 22. - St Ann's Sausage Festival. Come out for the finest family festival of the summer. Polka Mass at 11:00 am under the tent followed by music w/Big daddy & the LaDeeDas from 1-5 pm

Sept. 28 - Clarkston Union Octoberfest Time!! Don't miss the party of the year. Celebrating 21 + years of bringing the Octoberfest spirit to Downtown Clarkston Mi. **Big Daddy & LaDeeDas play from 5-10 pm**

December 3 - Historical Churches of Detroit Christmas Tour! Join us for a memorable & educational tour of some of Detroit's finest & historic churches. Visit St. Anne of Detroit, Historic Trinity Lutheran, & Second Baptist Greektown, with a very special guided tour of Detroit underground railroad. **Lunch will be included! Sign up early! Will definitely sell out quick! \$85 per person**

586-781-6330

Toll Free 1-888-523-3327