

December 2019

# Vitality

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

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Local senior takes  
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**On the cover:** Ron Storing, 69, of West Bloomfield, with one of his full-size Christmas trees. This one is decorated with glass Santa figures and is one of his favorites.

PHOTO BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUP

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## 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

## VITALITY

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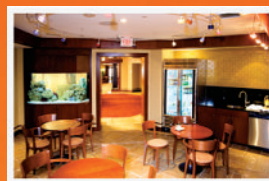
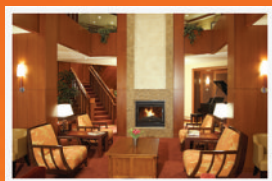
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**MONEY & SECURITY**

# How to handle a lost or misplaced deed and other real estate questions answered

**Q**: I am selling my deceased sister's condo and have a problem. Supposedly there was a Quit Claim Deed written up a few years back by our family's attorney that was not recorded at the County and I cannot find the original. I'm being told by my real estate agent that the title company says that it has to go to probate. Is there anyway around this?



**Steve Meyers**

**A**: If your family attorney is still around and has a "copy" of the signed Deed on file and the title company is decent, then you should be able to have the attorney draft an Affidavit for a Lost or Misplaced Deed. The Affidavit along with just a "copy" of the signed Deed should suffice. I have had this done before for clients. My experience is based on the fact that the attorney who originally drafted up the original Deed was also the attorney who drafted the Affidavit. If the current title company won't accept it then I would inquire with another title company.

**Q**: On our closing statement for the sale of our home there is a water escrow being held in the amount of \$300. We just paid our quarterly water bill. Why are they holding money in escrow?

**A**: Unlike gas and electricity, water and sewer is the only utility bill that can become a lien on the property. Gas and electricity are billed to the individual and follow the individual while water and sewer is billed to the property and stays with the property. Because of this, an unpaid water and sewer bill can become a lien on the property and be a problem for the title company. Even though you just paid your last water bill there will be usage beyond the end billing date of the last bill. If you have occupancy after closing you will be responsible for any usage until you vacate the property. Even if you have not lived in the property since the last billing period ended and have not used any water, the municipalities normally have a minimum billing cycle charge that you are responsible for. The \$300 escrow is there to pay the final bill if the Seller doesn't or the Seller can choose to have the final bill paid from the escrow and receive a check for the difference, if any.

*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: AnswersToRealEstateQuestions.com.*

## MARKET UPDATE

October market update for Macomb County and Oakland County's housing market is as follows.

In Macomb County prices were up by almost 4% and Oakland County prices were up by almost 9% for the month. Residential home/condo on market inventory was down again. Macomb County's on market inventory was down by approximately 14% and Oakland County's on market inventory was down by approximately 16%.

Average days on market have gone up in the last eight months; Macomb County average days on market was 34 days and Oakland County average days on market was 36 days. Closed sales in Macomb County were down by almost 7% and closed sales in Oakland County were up by more than 3%. Low inventory continues to plague the market. (All comparisons are month to month, year to year.)

## Brian J. Kurtz

AIP Financial Services, Inc.



Radio Show Host Since 1999 • Estate Planning Columnist Since 1994  
Published Author of "Getting The Most Out of Your Savings Bonds" (June 2004)

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## MONEY &amp; SECURITY

## Ask the Financial Doctor: Why is an HSA considered the best retirement account?

**Q** : I received a letter indicating that I won \$175,000 in a lottery together with a check for \$5,000 drawn from Chase bank. To claim my prize, I have to call a number and send \$2,000 for a processing fee. Is this valid or is this a fraud?



**Richard Rysiewski**

**A** : If it sounds too good to be true, then it is. Why would anybody give you \$175,000 for free? This “lottery” scheme preys on gullible people to send money to secure a fictitious prize. The check for \$5,000 is clever and could fog your brain to believe you can’t lose. If you send \$2,000, kiss it good-bye and the check for \$5,000 will turn-out to be bogus. If you deposit the \$5,000

check, your bank will notify you within 5 days that the check was bad.

**Q** : I will be 67 this November and am collecting a widow’s Social Security benefit. I will apply for my Social Security benefit based on my work record at age 70. Can I collect both benefits at age 70?

**A** : You cannot collect both benefits, you will get the larger of the two benefits. If your retirement benefit at age 70 is greater than your widow’s benefit then you will receive the higher benefit.

**Q** : What are the dollar thresholds for the earnings test if I take my Social Security benefit before my full retirement age(FRA)?

**A** : In 2020, you can earn \$18,240 without reduc-

ing your Social Security benefit. If you earn more than \$18,240 then every \$2 in earnings above that threshold will reduce your Social Security benefit by \$1. In the year you reach your FRA, you can earn \$48,600 without any reduction in Social Security benefit. If you exceed that threshold in the months preceding your FRA then for every \$3 in earned income above that threshold you will reduce your Social Security benefit by \$1. After you reach your FRA there is no retirement earnings test and no reduction in your Social Security benefits.

**Q** : Due to earnings test for the last three years, I have had to return \$55,300 in benefits to the Social Security Administration. Can I recover the \$55,300?

**A** : You will recover the \$55,300 in the form of

higher monthly benefits after you reach your FRA. If you live an average life span, you will recoup the amount lost due to the earnings test.

**Q** : My neighbor mentioned that the Health Savings Account(HSA) is the best retirement account. Why is it the best?

**A** : The HSA is the only account that gives you three tax breaks. The amount contributed receives a tax deduction, the earnings accumulate tax-free and the distributions are tax-free if used for medical expenses.

**Q** : I have accumulated \$31,400 in my HSA in the last three years. Can I reimburse myself for \$10,600 from my HSA for a medical bill that I paid two years ago?

**A** : Yes, as long as you were covered by an HSA at the time of your medical expense then you can pay yourself the \$10,600 even though it was two years ago.

**Q** : What are the increases in Medicare part B for 2020?

**A** : The monthly premiums for most Medicare recipients will increase to \$144.60/month from \$135.50. If you are in the higher tax-brackets your monthly premiums will be higher. The annual deductible for Medicare part B coverage, which covers doctor visits and outpatient care, will increase by \$13 to \$198.

**Q** : What is the capital gains tax rate for 2019?

**A** : If the holding period is less than one year, then the gain is taxed as ordinary income

**FINANCIAL » PAGE 7**

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will be on

**THURSDAY**  
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**Deadline is December 31, 2019**

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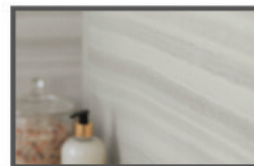
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## TECHNOLOGY



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Divorce is complicated and emotionally charged, even with the use of these unprecedented and innovative technological improvements.

# How technology has changed divorce

Online resources can streamline the process and provide support

**By Stacey Freeman**

*Next Avenue*

Thanks to technology, we can buy groceries online. We can search online for a job, a pet, even a spouse. And if for whatever reason that spouse doesn't work out, we can go through the divorce process online, too.

But when you're divorcing, can a website, or a collection of them, be a substitute for face-to-face interaction? Based on the growing number of users who frequent sites specializing in divorce, the answer appears to be "Yes."

### For Divorce, It Takes a Digital Village

Divorce is disruptive — good and bad. And change, even the good kind, can send even the calmest, coolest and most col-

lected individuals into a tailspin. Not to mention, divorce can also be expensive, stressful and isolating for those going through it.

The good news is that today, separated and divorced people can find a community online with others in similar situations without so much as leaving their home.

If it is information you're after, lawyer Erin Levine's Hello Divorce site provides a wealth of it. Specializing in California divorce law, Levine's goal is to make divorce more accessible to those who may not have the knowledge or experience yet, and show them they have options.

Even if you are not living in California, Hello Divorce's blog is still worth reading for its concise, straightforward articles on topics ranging from what to do if your spouse announces he or she is gay to the unique issues facing boomers who divorce.

## The Major Players in Divorce Sites

Divorceify, founded by two divorce attorneys and a lawyer-turned-programmer (all women), offers customized divorce recommendations and matches you with professional help from all over the United States. From mediators and financial advisers to divorce coaches and attorneys, Divorceify can save users time and money and alleviate stress. Having confidence in the people helping to complete the divorce will make the process a little less daunting.

PartUs, created by lawyer Krista Andrews, provides divorce management software to law practices looking to streamline the divorce process in one place. FamilyDocket and dtour.life offer divorce management systems for lawyers, with the added feature of allowing them to communicate with their clients on the site and share documents.

One-stop-shops Wevorce and it's over easy, also created by attorneys, provide platforms for families going through the divorce process from start to finish, offering monthly plans based on the services you choose from their respective menus.

### A Fresh Start After Divorce

Once the divorce itself is over, divorced life comes with its own set of rules and obstacles to navigate.

Apps such as OurFamilyWizard (created by a divorced dad) and Coparently (from a techie son of a divorced couple) are useful for family management when children and teens are involved. They help parents communicate by creating calendars, discussing expenses and sharing important information about their children. Apps like these make co-par-

enting easier because they offer technology that fosters cooperation and communication.

SupportPay, founded by a divorced marketing exec, is an app that lets divorced parents make automated support payments online, alleviating financial and emotional stress for both spouses because of its reliability and predictability — no more missed payments or confusion.

For divorcées not sure what to do with their diamond ring, Worthy offers a secure online auction platform to sell it to a pre-screened community of buyers. The diamonds are valued before every auction by Worthy's in-house gemologist and the Gemological Institute of America. Sellers can have a check in their hands in as little as three days.

### Has Technology Taken the Emotion Out of Divorce?

With so much knowledge at our fingertips, it is easy to forget that less than three decades ago it wasn't possible to connect with people from around the world, access information and assemble the best team of people to help us, all within seconds.

Divorce is complicated and emotionally charged, even with the use of these unprecendented and innovative technological improvements. Although technology has automated the divorce process, and arguably removed some of the emotion from it for the better, there is still plenty of emotion to go around, which can be positive as well.

*Stacey Freeman is a writer, lifestyle editor and the founder of Write on Track, LLC. She is a single mom of three kids. Find her on Facebook and Twitter.*

## Financial

FROM PAGE 4

at your tax-bracket rate. If the holding period is greater than one year, the gain receives a favorable tax rate of 0%, 15% or 20% depending on your tax-bracket. Some higher income taxpayers will pay an additional 3.8%.

**C**apital Gains Tax Rate Single Filers Taxable Income Joint Filers Taxable Income 0% \$0 - \$39,375 \$0 - \$78,750 15% \$39,376 - \$434,550 \$78,751 - \$488,850 20% Over \$434,550 Over \$488,850

**Q**: I was 66(FRA) in January 2019 and submitted a restrictive Social Security application in June for ex-spousal

benefits. Social Security gave me a choice of retroactive benefits back to January or starting benefits on the filing date. I chose the retroactive option. Will the retroactive option affect my benefits at age 70?

**A**: Taking ex-spousal benefits at full retirement age(FRA) or later will not have any adverse effect on your Social Security benefits at age 70. Ex-spousal benefits do not increase at 8% per year if you wait past your FRA. If you did not take the retroactive option, you would have lost 6 months of benefits.

*Richard Rysiewski, a Certified Financial Planner®, welcomes all questions on tax and financial matters. Please send to Richard Rysiewski, Financial Doctor, 3001 Hartford Lane, Shelby Twp., MI 48316 or call (248) 651-7710.*



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## CAREER &amp; EDUCATION

# Why working retirees have stayed employed



PHOTO COURTESY OF NEXT AVENUE

In 2006, David and Carol Porter sold their mortgage business in Lansing and moved to Scottsdale, Ariz. to begin early retirement. But when the stock market plunged in 2008, their plans fizzled, along with their retirement savings.

A growing number of Americans age 65 and older are shunning traditional retirement and continuing to work, part-time or full-time. And 37% of employees say they expect to work past 70, according to a 2018 Willis Towers Watson survey.

While more employees are pushing back retirement age, their reasons for staying in the workforce vary. Here's a look at five people who are working in their late 60s or beyond and their varying motivations:

## David and Carol Porter: Recovering From a Financial Loss

In 2006, David and Carol Porter sold their mortgage business in Lansing and moved to Scottsdale, Ariz. to begin early retirement. At the time, David had just turned 50, the age he wanted to

be when he retired, and Carol was 55. They planned to live off their nest egg and travel. But when the stock market plunged in 2008, their plans fizzled, along with their retirement savings.

To recover their financial loss, the couple started a travel blog that grew into a business.

"We lost half of our money," David says. "If we were to live to be a hundred years old, we didn't have enough to fund it."

To recover their financial loss, the couple started a travel blog that grew into a business. Today, at 63 and 68, David and Carol operate Roaming Boomer Travel Services from their home and have two employees who work remotely. The setup has enabled them to continue their passion for traveling while pumping up their retirement savings.

While they're not fully retired as planned, the couple's endeavor

has been more successful than either could have imagined. "We pinch ourselves every day," David says.

## Bill O'Shea: Taking In New Experiences

Tired of the politics intertwined in the companies where he previously worked, Bill O'Shea, a Cape Cod, Mass.-based CPA and financial management professional, decided to branch out on his own. Now 69, he's a consultant for Patina Solutions, a management consulting firm.

"As a consultant, I do not have to get involved in politics," he says. "I do my job, make recommendations to my clients and then it is up to them whether they follow my recommendations or not."

Through his latest work, O'Shea has enjoyed being able to interact with clients in assorted cultures

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Tired of the politics intertwined in the companies where he previously worked, Bill O'Shea, a Cape Cod, Mass.-based CPA and financial management professional, decided to branch out on his own.

and environments, including Dubai. "I travel all over the world and get to meet very interesting people," he says.

A flexible schedule allows him to set his own pace. "After I finish an assignment, I can usually take time off to recharge before beginning a new assignment," says O'Shea.

### Lynell Ross: Living for a Purpose

As a certified health and wellness coach in Auburn, Calif., Lynell Ross, 66, has spent close to 20 years helping clients improve their lives. She also founded and

manages Zivadream, a website that provides advice from professionals in the areas of sleep, wellness, relationships and education.

Rather than retiring at 65, Ross decided to continue to operate and run the wellness-based businesses she worked hard to build up. She plans to keep growing the companies for the foreseeable future.

"I split my time between my two businesses," she says. "It keeps me incredibly busy."

In her coaching business, Ross has more than 50 clients and a full-time employee. Her new venture, Zivadream, has two part-time employees.



As a certified health and wellness coach in Auburn, Calif., Lynell Ross, 66, has spent close to 20 years helping clients improve their lives.

"I believe the businesses give me a purpose in life," she says. "I have employees who rely on me, and it gives me something productive to occupy my time."

What's more, Ross says, staying employed is good for her health.

"Working this late in life keeps me both mentally and physically sharp, since every day I have to critically think through decisions," she says.

### Robert Morlot: Working to Stay Engaged

After a distinguished career as a management consultant,

Robert Morlot stepped away from his corporate job in New York a few years ago. "I still had the energy and intellectual capacity to continue in my profession as a management consultant," says Morlot, now 70. "I needed the challenge, and I considered my years of professional experience as an asset that could be leveraged."

In 2016, he moved to Tampa, Fla. and created a company with two other seasoned partners: Clearwater Business Advisers. He's managing partner there. "Starting a small firm with other senior workers has been more professionally rewarding

than most of the time I spent in corporate life," Morlot says.

The chance to remain engaged is one of the largest benefits, he notes.

"Being engaged in what you love to do keeps you current," Morlot says. "I get to use my brain and learn new things, and work with other people who are very different."

He finds that extremely satisfying.

"Age doesn't matter," he says. "I'm immersed in a group of people who get a chance to do what we enjoy."

*Story courtesy of Next Avenue*

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## MONEY &amp; SECURITY

# End-of-year retirement planning tips to keep in mind

By Joey Yashinsky

For MediaNews Group

It might feel like 2019 has flown by in the blink of an eye, but the reality is unavoidable. The year is coming to a close and it'll be 2020 in mere moments.

But the end of December is about more than just gift-giving, family dinners and holiday celebrations. It's about taking a look at the big picture and making choices about the year to come.

In terms of older adults and potential retirement plans, there is no better time to assess and evaluate.

"If you need to make changes to your retirement plan, this is the time of year to make those decisions," said Phillip Serra, a wealth management advisor for Bank of America Merrill Lynch in Farmington Hills.

"It is a good time to review your investments to see if you have the proper mix of stocks, bonds and cash to coincide with your risk tolerance, time horizon and investment objectives."

Nearing retirement age is often a freeing experience, with long workdays now in the rear-view mirror, replaced by vacations, beaches and afternoons on the golf course. Of course, the right plan must be enacted to achieve such goals.

"As you get closer to retirement, it's essential to make sure your investments are not weighted too heavily in one particular area," Serra said. "Maybe your portfolio has too many equities and not enough bonds. That is when rebalancing your portfolio becomes critical. A financial advisor can provide that guidance and help to set and achieve your financial goals."

A frequent conversation point among older adults revolves around social security and specifically on when it's deemed best to begin accessing those funds.

"There are many factors that go into that decision," Serra said. "You can collect social security as early as age 62, but your benefits will be permanently reduced. Doing a break-even analysis can



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Saving for retirement might seem overwhelming or stressful at times, but by planning carefully and making sound decisions, your financial future will look instantly brighter.

help you determine when you would come out ahead by delaying those benefits until your full-benefit age, usually around 66 or 67."

"You factor in expected longevity and whether your spouse is planning to file for spousal benefits. You also must consider the taxes and health coverage implications, including Medicare."

With so many Americans making resolutions as the calendar flips to a new year, performing a similar task with your financials is a sound idea, too.

"Do a thorough review of your costs in 2019 and look for ways to increase savings and eliminate

excessive spending," Serra said. "If debt is a problem, commit to paying it off as quickly as possible, particularly credit cards with high interest rates. Nothing will derail a retirement plan faster than poor spending habits and debt, so make a pledge to save more in 2020."

The beginning of a new year offers fresh hope and the chance to correct any missteps from the prior 12 months.

Saving for retirement might seem overwhelming or stressful at times, but by planning carefully and making sound decisions, your financial future will look instantly brighter.



PHOTO COURTESY OF PHILLIP SERRA

Phillip Serra is a wealth management advisor for Bank of America Merrill Lynch in Farmington Hills.

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## TECHNOLOGY

# Study finds ridesharing services improve older adults' lives

By Sherri Snelling

Next Avenue

Connie Torres, 76, has always been gregarious and social, but getting around to visit friends and family after retiring from her job in retail banking a few years ago had become more challenging. Her daughter, Nancy, who works full-time, moved into Torres' Los Angeles suburban home to help care for her mother, who has an autoimmune disease.

Torres considers what her daughter has done a blessing. And because she has had to curtail her driving due to health issues, she doesn't want to burden Nancy with providing rides to social activities.

"My daughter is a godsend, often taking me to doctor appointments. But asking her to take me to the mall to go shopping or to lunch with friends when she has work was just too much," Torres says. And while her daughter was willing to help her mom out when she could, trying to coordinate more than the necessary medical and special-event rides around her busy schedule was challenging.

According to AARP, family caregivers provide 83% of the transportation needs to older adults every year, which equates to 1.4 billion trips.

## Participants Used Rides for Social Activities

It is one of the reasons Torres was delighted to participate in a study conducted by the University of Southern California (USC) through a grant from the AARP Foundation offering free rides through the ridesharing service, Lyft.

"I'd never used a smartphone app to book a ride, but I thought, why not try this? It could be fun," she says. (She also talked about her participation in the study in this video.)

The study provided 90 days of free Lyft rides to 150 patients over age 60 from Keck Medicine of USC in Los Angeles, where 25% of patients live more than 90 minutes



PHOTO COURTESY OF METRO CREATIVE CONNECTION

According to AARP, family caregivers provide 83% of the transportation needs to older adults every year, which equates to 1.4 billion trips.

away.

One part of the study was to ensure patients made it to their medical appointment follow-up visits, since national statistics show 4.5 million patients miss these crucial doctor visits each year. The second part was to assess the impact of unlimited social transportation access based on a growing health concern for older adults: social isolation and loneliness.

"Aging patients with chronic disease often face medical and economic insecurities, but our study was the first to show offering no-cost access to not just medical appointments, but social activities, can actually improve self-reported health and well-being," says Dr. Leslie Saxon, who led the USC study.

The results revealed one-third of the rides were used for medical appointments. But the majority of them were for fitness activity, social visits with friends and family and other leisure outings that improved the participants' perceived quality-of-life by 92%.

By 2025, drivers age 65 and older will represent one in four drivers on the road. However, a Rand Corp. study found 20% of older adults, especially with chronic illnesses, do not drive and one-third face driving restrictions — some self-imposed, due to health conditions

like declining eyesight, arthritis, mobility issues and medication side effects.

The absence of transportation is a key factor in the growing problem of social isolation for older adults. The AARP Public Policy Institute reported that a lack of social contacts among older adults is associated with an estimated \$6.7 billion in additional federal spending annually, according to an analysis of Medicare spending data.

## Older Adults Embraced a Rideshare App With a Little Tutoring

The key to the USC study was the up-front training and education older adults received on the Lyft app. While both the smartphone app and a landline concierge were options, 86% of the participants used the app.

Torres had never used a rideshare app before her involvement in the study, but took to the on-demand service easily after the initial training.

"I still use the app for both my doctor appointments and to stay connected to family and friends," she says. "I've even recruited my friends and my cousin — who lives forty-five minutes away — to try it so we can get together more often. I like the freedom,

but it does come with a cost, so I probably don't use it as much as I was during the study with the free rides."

Says Lisa Marsh Ryerson, president of the AARP Foundation, which provided USC the \$1 million study grant with support from UnitedHealthcare: "From our perspective, the investment in up-front education and training for riders that was built into the study design was crucial. Since the majority of the study participants used the app — and we had some riders who were in their 90s learn the app instead of using the landline phone option — we have myth-busted the perception that older adults are opposed to new technology. In fact, the study showed the opposite is true, if education is built-in."

She sees the study broadening the dialogue for public and private partnerships to seek solutions that offer affordable, available and convenient options for older adults to stay independent and socially engaged.

Ryerson believes this trend is the key to improving individual and community health. To that end, the AARP Foundation is engaging its members, communities and others in driver safety programs and initiatives that combat older adult isolation, such as Connect2Affect.

When it comes to technology, adoption and usage are two different things. A 2019 Pew Research Center study found 53% of people over 65 own a smartphone — an increase of 11% since 2017, and almost triple the number since 2013.

However, while AARP reports that almost three in 10 Americans over 50 have used a rideshare app, a majority of older adults say privacy and safety mean they aren't likely to be trying it out in the near future.

"What surprised me the most about the study findings were the participants who started out calling to schedule rides migrated to the app because it was faster and easier," says Megan Callahan, Lyft's vice president of healthcare. "This validates what many stud-

ies have found: that older adults are motivated to break down barriers to improve their health, and once educated, technology is no longer a barrier."

## Medicare May Help With Cost Challenges in 2020

While 80% of the USC study participants said they would continue using the rideshare service post-study, like Torres, many find the cost can be a barrier.

One solution could be changes the Centers for Medicare and Medicaid Services (CMS) announced that would expand covered benefits for non-medical emergency transportation in 2020 Medicare Advantage plans, which offer benefits not covered by traditional Medicare. According to the Kaiser Family Foundation, Medicare Advantage plan members (more than 20 million people) make up one-third of Medicare beneficiaries.

One reason for the change is that CMS wants to offer more flexibility to health plans that support beneficiaries who are managing chronic illness, acknowledging that non-skilled medical care is part of this equation.

While Lyft rides were free to participants in the USC study, the average cost per participant was \$21, and monthly ride costs totaled \$500 per rider.

Paratransit options are less expensive, but patients pay in the time they take and the inconvenience.

"Using the paratransit service just doesn't work for me," says Torres. "Not only does it take hours to get to and from the doctor visit, but I can't afford to sit next to someone who might be coughing or have other germs that can worsen my already weakened immune system."

*Sherri Snelling is a gerontologist, consultant and national speaker specializing in caregiver wellness. She is CEO and founder of Caregiving Club and author of "A Cast of Caregivers — Celebrity Stories to Help You Prepare to Care." @sherrisnelling*

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## SOCIAL &amp; WELL-BEING

# Winter reading picks to intrigue and inspire

Booksellers from across the country also offer holiday gift suggestions

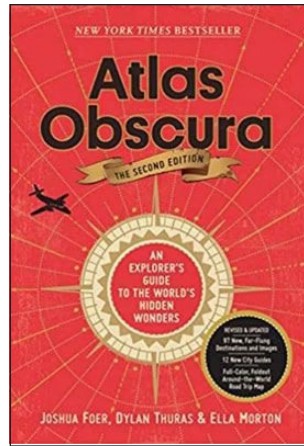
A book. That's the answer, whether the question is what makes a great holiday gift or what will see you through a chilly winter weekend. Or maybe the answer is plural: Books.

"In winter, I jump into bigger books like Richard Powers' *The Overstory*, says Kristen Sandstrom, manager at Apostle Islands Booksellers in Bayfield, Wisc. "In summer, Bayfield is a busy, tourism-based town, but in winter, it's quiet and sleepy, with a lot of snow and ice, so we're heading into the cozying-up reading season."

## Cozy Up With Novels, Essays or Science Fiction

One of four independent booksellers asked by Next Avenue for recommendations about their favorites from 2019, Sandstrom endorses *The Weight of a Piano* by Chris Candor, which came out in January. "It's about two young women, a story of self-discovery, written in poetic prose with a stunning and appropriate ending. It's both contemporary and historical fiction, and it just came out in paperback," she says.

Sandstrom also recommends Cilka's *Journey* by Heather Morris, the author of *The Tattooist of Auschwitz*. Another World War II recounting, this one also based on a true story, the new book is "a challenging read, beautifully done, that makes you wonder what you would do to survive and makes you question right and wrong."

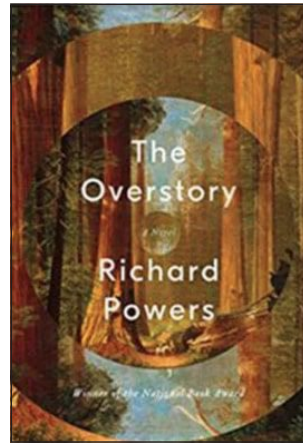


For anyone with a connection with the natural world, Sandstrom suggests *Erosion: Essays on Undoing*, a new book by Terry Tempest Williams. "This collection of short essays is about her fight for the environment, but it's much more," Sandstrom says. "The book shows us how our personal pains coincide with everything happening in the natural world. It's a powerful book."

Rebecca George, co-owner of Volumes Bookcafe in Chicago, is most excited about Jeff VanderMeer's new novel, *Dead Astronauts*, about "a blue fox and time and space, with a mad man wondering through it," she says. "VanderMeer is a powerful writer, and he thinks unlike anyone else."

For gift giving, George notes that the second volume of *Atlas Obscura: An Explorer's Guide to the World's Hidden Wonders* is now available. "Get it early," she cautions. "Everybody ran out of the first edition very quickly." The book is by Joshua Foer, Ella Morton and Dylan Thurais.

Another idea is the new book, *The History of Philosophy* by British philosopher A.C. Grayling, "a well-



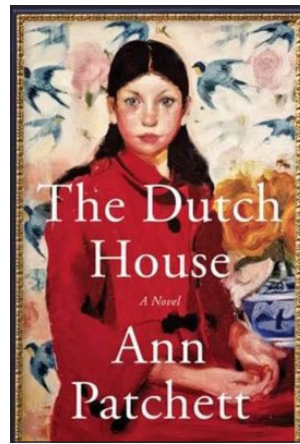
written book that simplifies philosophy," George says.

## A New Memoir Described as 'Incredibly Important'

Ann Patchett's recent *The Dutch House: A Novel* also made a positive impression on George. The house, she says, functions almost as a character, one that has a dramatic effect on two siblings. In the *Dream House: A Memoir* by Carmen Maria Machado also is on George's list of worthy new reads. Machado's previous book, *Her Body and Other Parties*, was a finalist for the National Book Award two years ago.

Robert Sindelar, managing partner of Third Place Books in Seattle, also recommends Machado's latest book, calling it "a gorgeous memoir that feels incredibly important." And he is a fan of Kevin Wilson's new novel *Nothing to See Here*, touted in *The New York Times Book Review* as "wholly original" and which Sindelar describes as "genuinely humorous."

Everyone Sindelar works with was eager to read Erin Morgenstern's *The Starless Sea*, published in Novem-

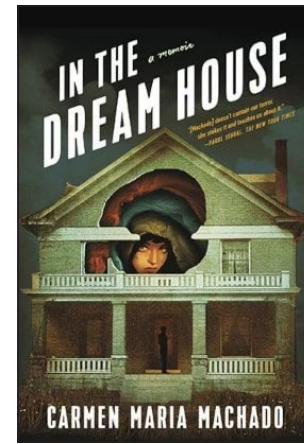


ber. "The author of *The Night Circus*, Morgenstern blurs the line between fiction and fantasy," Sindelar says. "Also, in January, look for *Run Me to Earth* by Paul Yoon. It's a novel, the story of three kids orphaned during the civil war in Laos in the '60s, and their lives afterward. It's short, but so dense that it feels like an epic."

Sindelar also endorses Kira Jane Buxton's *Hollow Kingdom*, a post-apocalyptic zombie story published in August that's told from the point of view of a domesticated crow. "The crow starts working with other animals to determine what their existence will be like now that humans can't be counted on," he says. "It's an environmental message, and also funny — and it's a favorite in Seattle."

## A Field Guide for Bird Lovers Who Like to Laugh

Bird lovers may also appreciate *The Field Guide to Dumb Birds of North America* by Matt Kracht, released back in April. "We've had the book on our front table, and it's fun to watch customers giggle as they page through it," says



Alex George (no relation to Rebecca George), owner of Skylark Bookshop in Columbia, Mo.

George also recommends *Felon*, Reginald Dwayne Betts' third book of poetry. At 16, Betts was arrested for taking part in an armed carjacking, incarcerated for eight years and then went to law school at Yale.

"Now he is an award-winning poet, and this new book reveals thoughtful and raw insights into the post-incarceration experience," George says. "It feels like essential reading."

Fans of *Call Me By Your Name* will want to read the new sequel, *Find Me* by André Aciman. George also likes the recent novel *The Topeka School* by Ben Lerner, a family drama set in the Midwest. "Lerner is a poet, incredibly smart, and his intelligence bursts off every page of this novel," George says. "When I finished it, I felt much smarter."

## A Children's Book for All of Us

Got grandkids ages 5 to 7? Andrea Beaty's new picture book, with illustrator David Roberts, is *Sofia Val-*



PHOTOS COURTESY OF NEXT AVENUE  
Robert Sindelar, managing partner of Third Place Books in Seattle.

dez, *Future Prez*. "Beaty's books, which are STEM-related, empower female characters that don't conform to the usual gender stereotypes," George says. "Her books are lessons in having your voice heard, and that feels more relevant than ever."

*The Forever Sky*, written by Thomas Peacock and illustrated by Annette S. Lee, is suggested for the same age group. But Sandstrom, at Apostle Islands Booksellers, wants to encourage wider readership. "This is the one book I tell everyone about," she says.

"It's about a boy who loses his grandmother. He misses her, and from his family he learns the Ojibwe philosophy that the Northern Lights are the spirits of relatives who have passed on. It's a book that offers a place of solace that's not religious based, a book with a purpose — and the illustrations are breathtaking."

Story courtesy of Next Avenue

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## SOCIAL &amp; WELL-BEING

# How to lend a helping hand in your community this holiday season

By **Joey Yashinsky**  
For *MediaNews Group*

The holidays are often times for reflection. We appreciate the blessings in our lives and take stock of all that we have.

It is also a time for giving back and helping those less fortunate.

In and around Metro Detroit, there are a number of wonderful opportunities to do just that this holiday season.

Gleaners Community Food Bank has their My Neighborhood Mobile Grocery Program, a pop-up market that operates out of 17 different senior citizen complexes. The goal is to give those seniors an authentic grocery shopping experience while removing the major barrier of transportation, especially in the wintertime.

“We need folks to come in and set up, help seniors place their orders, bag the groceries,” said Denise Leduc, director of community engagement for Gleaners. “There are a wide variety of locations and it’s just a two-hour commitment, pretty short and sweet — Monday through Friday with shifts beginning at 8:30 a.m.”

There are opportunities to participate in My Neighborhood Mobile Grocery in Center Line, Madison Heights, Royal Oak, among many others. Signing up is a stress-free process.

“Our website is really user-friendly,” Leduc said. “Just navigate to the volunteer section and then it will list all the opportunities. You can just click right into our system and it will show you dates and times that have openings, and you can register right then and there.”

The program is meaningful for seniors who might be struggling to afford good,



PHOTO COURTESY OF GLEANERS COMMUNITY FOOD BANK

Volunteers are needed to come and help set up the mobile food pantry, help seniors place their orders and bag groceries, among other duties.

healthy food.

“If a senior has \$20 worth of food stamp benefits and they can only get to a corner store, a can of corn might be \$2.95,” Leduc said. “We come and are able to bring a can of no-salt corn for 65 cents or a fresh ear of corn, so that same \$20 gets stretched tremendously.”

“The seniors are so appreciative and when you go to volunteer, it just opens your eyes and you feel terrific knowing you made a difference in the lives of folks that might be having a hard time.”

Like so many charitable organizations, Gleaners is helped immeasurably by the contributions of its volunteers.

“It is absolutely critical,” Leduc said. “We could never, ever move 43 million pounds of food in a year without our volunteers. We

had over 55,000 volunteer shifts last year and could not have done it without them. Because people volunteer, people get to eat.”

Another organization always looking for volunteers both during the holidays and throughout the year is Forgotten Harvest, a nonprofit food rescue that collects and then delivers quality food that otherwise would go to waste.

“We’ve got many volunteer opportunities at our Oak Park office,” said Chris Ivey, director of marketing and communications for Forgotten Harvest. “We can accommodate about 30 to 40 volunteers per opportunity, and there are morning and afternoon windows. Our food usually comes in large amounts, so our volunteers help by breaking that down into family-size portions.”

There are volunteer opportunities in Oak Park six days a week, Monday through Saturday. The morning shift begins at 9 a.m. and the second begins at 1 p.m.

Like with Gleaners, signing up for a Forgotten Harvest opportunity is simple and easy.

“You can go to our website, click on the ‘Volunteer’ tab at the top, and that will bring you right to the online registration tool,” Ivey said. “You create a profile and see what opportunities are available and when the soonest possibility would be.”

Forgotten Harvest rescued and delivered over 46 million pounds of food last year, aided by a staggering 15,939 volunteers.

“They are really the lifeblood of our operation,” Ivey said. “The volunteer



PHOTO COURTESY OF GLEANERS COMMUNITY FOOD BANK

Like so many charitable organizations, Gleaners is helped immeasurably by the contributions of its volunteers.



PHOTO COURTESY OF FORGOTTEN HARVEST

Both Gleaners and Forgotten Harvest do tremendous work throughout the year in helping to feed those in need.

effort is so crucial. Otherwise it would have to be all staff and we could not afford that.”

If it appears initially that certain shifts might be filling up and space is limited, Ivey assures that an opportunity is always there.

“There are so many ways for people to get involved. If they want to help, we can always find a way.”

Both Gleaners and Forgotten Harvest do tremendous work throughout the year in helping to feed those in need. Those efforts are made possible because of the generosity and caring from volunteers.

Make this holiday season (and the coming year) memorable by lending a hand.

It is appreciated more than you know.





PHOTOS COURTESY OF FORGOTTEN HARVEST

There are many ways to get involved in your community this holiday season.



Gleaners Community Food Bank offers the My Neighborhood Mobile Grocery Program, a pop-up market that operates out of 17 different senior citizen complexes.

**Both Gleaners and Forgotten Harvest do tremendous work throughout the year in helping to feed those in need. Those efforts are made possible because of the generosity and caring from volunteers.**

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## SOCIAL &amp; WELL-BEING

# CRAZY FOR CHRISTMAS

## West Bloomfield senior displays dozens of Christmas trees and thousands of ornaments

By **Debra Kaszubski**  
For *MediaNews Group*

Ron Storing has around 12,000 ornaments, two dozen Christmas trees, 80 nutcrackers and over 100 Santa figurines. He displays almost all of this mighty holiday collection every year in his 2,000-square-foot West Bloomfield home. "I'm one of those people who is a freak on Christmas," he said. "There's no other way about it."

The love of all things Christmas began when Storing was a child. He read the Charles Dickens' story "A Christmas Carol" and was hooked by the spirit of the holiday, he said. "I think of Christmas as a celebration of humanity because it represents everything that is good about mankind," he added.

Storing, 69, started collecting ornaments when he was 7 years old and never stopped. His first ornament, a wood monkey, sits perched atop his living room Christmas tree every year. But what's even more remarkable is that Storing remembers where each of his 12,000 ornaments came from. He's quick to share stories about ornaments he bought while traveling or visiting garage sales. If the ornament was a gift, he recalls who gave it to him and when.

"I got three ornaments from my aunt in 1955 at the old Hudson's store in Detroit. They're Italian glass, one is an angel, the other is a seal with a ball on its nose and there's a Santa. Every time I look at those I think of Aunt Jean out at the grand old Hudson's store," he said.

About 75% of his ornaments are displayed every year on a variety of Christmas trees that Storing has throughout his home. While some of the trees are ta-



PHOTOS BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUP

Storing decorated his dining room chandelier with garland, ribbon, lights and ornaments.

bletop size, the majority are medium to full-size trees. Storing meticulously decorates each one of them, making sure that the tree lights are turned off when he's working. "I can see better that way," he said. He relies on room lighting because it's easier to find blank spots.

There's a Christmas tree in every nook of the home, including full-size trees in the living room, bedroom, sunporch, dining room and den. There's a number of tabletop and smaller trees all throughout the home, including the kitchen and bathroom. Each tree has a theme as well. There's one decorated in all glass ornaments, another featuring all Santa décor, a tree with a toy theme and yet another with an elf and candy cane theme. "This year I decided to do a peacock theme in the kitchen," he said. "It's all greens and blues and peacock feathers and stuff like that."

Along with the trees, Storing displays countless Christmas knickknacks and similar decorations such as nativity sets, cookie jars, stockings, music boxes, wreaths, garland, nutcrackers, Russian smokers (incense-burning Santa figurines), and more.

It takes Storing about three weeks to decorate his home for the holidays. He starts planning themes in the summer, maps out what tree will go where in the home, and then begins staging. "I stage everything in the basement according to what room," he said.

Each year Storing hosts a holiday party for family, friends and former coworkers (he retired in 2013 from New Horizon's Rehabilitation in Auburn Hills) in his home. Along with decorating, he cooks an elaborate gourmet meal from scratch, and makes hand-painted clay ornaments as take-home gifts. It takes Storing and



Ron Storing, 69, of West Bloomfield, with one of his full-size Christmas trees. This one is decorated with glass Santa figures and is one of his favorites.

husband Jim months to prepare for the event. There are usually 60-80 people in his home for the party, making it standing room only every year. He has hosted the party annually for more than 20 years.

"I like having the party because we get to see our friends and the house all decorated," Storing said. "It's a way for us to give back to our friends otherwise we'd never see them again."

When the holidays are over,

Storing tidily packs up his trees and other decorations and puts them away until next year. In January, he starts ornaments for the December party. In the spring, he tends to his garden. He does not decorate for other holidays.

"I go back to a 'Christmas Carol.' When the novelette ends, it said Scrooge always kept Christmas and he kept it well. I do that because it's a tradition and I like to keep that alive for my family and friends," he said.



PHOTOS BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUP

The tree in the kitchen hangs above the table and features a different theme every year. This year, it has a peacock theme. Storing made a number of the ornaments on the tree.



**Above:** The living room tree is decorated with collection of different ornaments including those from the movies "The Wizard of Oz" and "A Christmas Story."

**Left:** Ron Storing's collection of "The Twelve Days of Christmas" ornament hangs in his dining room. Storing made this set of clay ornaments. It is an example of the ornaments he gives away to his holiday party guests every year.



Here is another one of Storing's full-size trees. This one is located inside a sunporch that's off the kitchen.



Even the bathroom is decorated for the holidays.

## HEALTH &amp; FITNESS

# 100-Year-old Royal Oak woman won't slow down

By Dean Potter

For MediaNews Group

If I live to be 100 years old I want to be just like Helen Brandes. Nothing seems to stop her. Brandes was born on a farm in Southfield, and had a modest upbringing. She worked at the Daily Tribune for more than 30 years. She says she worked at “the counter” where she took payments for local ads. She retired from the paper and then went to work at Penny’s in Oakland Mall for another 10 years. Seven years ago, she fell and broke her right hip. Due to the fall she went through surgery and then physical therapy. Unlike many others who overcome an injury and then stop their workouts once they have healed, Brandes continued vigorous activity through Beaumont Hospital’s “Optimal Aging Health” program for seniors.

For the past seven years she would catch a senior bus at her home and head to the Beaumont Health and Wellness Center located on Coolidge Highway in Royal Oak to work out. The centurion makes the trip three days a week. After her warm-up routine she would then do different exercises or “stations” throughout the

gym. Her workout consisted of seated marching with 2-pound ankle weights, and then front, side and back leg lifts with weights. She would also work on sets of “chair stands” where she had to stand up, walk 8-10 feet and return to the chair. Cindy Haskin-Popp, clinical exercise physiologist who works closely with Brandes says her determination and spirit are “Something else.”

“She works hard and has never given up,” said Haskin-Popp.

Because Brandes is a fall risk Beaumont staff would have her practice walking over yoga bricks. This entailed weight shifts to her supporting leg and then lifting her opposite foot high enough to clear the bricks.

Haskin-Popp pointed out that this is an example of tailoring the workout program to an individual.

“A risk for falling is not lifting the foot high enough because older adults tend to have poor dorsiflexor strength and so they trip from clipping objects they are trying to step over,” she said.

Her workouts also include recumbent bike riding and aerobic workouts on a NuStep machine which require moving her arms and legs.



PHOTOS BY DEAN POTTER — FOR MEDIANEWS GROUP

Helen Brandes, 100, of Royal Oak, works out at the Beaumont Health and Wellness Center three days a week.

Brandes credits her longevity to remaining active.

“I feel good when I work out,” she said. “It gives me a sense of purpose.”

Her 63-year old daughter Dorothy agrees. “My mom has lost a lot of her friends and she doesn’t watch television, so her work outs keep her busy. Being of Hungarian descent, Helen

BRANDES » PAGE 22



After her warm-up routine, Helen Brandes — pictured here with her daughter Dorothy and Clinical Exercise Physiologist Cindy Haskin-Popp — completes different exercises or “stations” throughout the gym.



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PHOTO COURTESY OF DOROTHY BRANDES

When Helen Brandes turned 100, the staff at the Beaumont Health and Wellness Center in Royal Oak through a party for her.

## Brandes

FROM PAGE 20

added that her morning coffee, daily sweet roll and occasional serving of stuffed cabbage keep her going.

“In addition to our program helping preserve and improving strength it is also a great social connection for participants,” said Haskin-Popp. “Many of the seniors in our program have lost friends, and/or a spouse. So coming to a workout gives them a chance to interact with people and helps fight possible depression do to lack of activity and the loss of a loved one.”

Brandes’ late husband, Maynard Brandes — who fought in both Korea and World War II — died in 1995. The Beaumont staff has also created a community-type feeling at the Wellness center. Many of the participants are greeted by their first name when they enter the building. The friendly atmosphere certainly carries over into



PHOTO BY DEAN POTTER — FOR MEDIANEWS GROUP

Clinical Exercise Physiologist Cindy Haskin-Popp tailors Helen’s workouts to her individual needs, such as dorsiflexor strength.

the workout rooms. In fact, Haskin-Popp and her staff and other participants helped Brandes celebrate her 100th birthday with a cake when she showed up to work out on her birthday on Nov. 7.

Megan Bowdon, manager, Preventative Cardiology and Rehabilitation explained the Optimal Aging Health program has been absorbed into Beaumont’s Cardiac Fitness Program. It is a program for individuals who have chronic medical conditions like diabetes or

heart disease, but the program is available regardless of whether you have been diagnosed with cardiovascular disease. The program’s gym hours are Monday-Friday 6:30 a.m.-11:30 a.m. and 3:30-6 p.m. The program is supervised by trained cardiac nurse clinicians and exercise physiologists. There is a one-time enrollment fee of \$140. The monthly membership fee is \$78 per month.

To learn more about the program call (248) 655-5750.



After breaking her hip seven years ago and a reconstructive surgery that followed, 100-year-old Helen Brandes began physical therapy to help heal her body and never slowed down.

PHOTO BY DEAN POTTER — FOR MEDIANEWS GROUP

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## HEALTH &amp; FITNESS

# Family caregivers honored at Caregiver Champions Contest

By Jenny Sherman

MediaNews Group

The Area Agency on Aging I-B last month honored six local family caregivers — one from each county the agency serves — for their fabulous efforts in caring for their loved ones as well as their success in practicing self-care as well.

Any good caregiver knows that you cannot care for others if your own needs are not being met. Without practicing self-care, it can be extremely difficult to meet the needs of others and ensure your loved ones age with grace and dignity.

“We had the contest because we feel strongly that it’s important to recognize and appreciate family caregivers,” said AAA I-B president and CEO Michael Karson in a news release. “Family caregivers give so much of themselves. They are doing everything from running errands to feeding and dressing their loved one to making sure a loved one with dementia stays safe. It can be a 24/7 commitment that’s both physically and emotionally taxing. This was our chance to stop and say thank you—not only to our winners—but to everyone out there who is caring for an aging or ill loved one—whether that’s a parent, spouse, sibling or friend.”

AAA I-B representatives pored over more than 75 nominations to the Caregiver Contest. The winners were honored at a luncheon held Nov. 16 at the Troy Marriott, with each of the six winners taking home \$500. The event featured a keynote speech from Chuck Gaidica (formerly of WDIV), an appearance by Tati Amare of Live in the D (also WDIV), a “pamper garden” offering massages, chair yoga, live music, resource



PHOTOS COURTESY OF AAA I-B

Among this year’s winners was 51-year-old Sterling Heights resident Kimberly Mercier, who has cared for several members of her family.

vendors and more.

Among this year’s winners was 51-year-old Sterling Heights resident Kimberly Mercier. Mercier cared for her father-in-law for two years, using private duty care and a life alert system so that he could stay in his home. After his death, she took over the sole care of her father Paul, who moved in with her and her family after he was discharged from the hospital. She makes meals and shops, helps with showering, schedules medical appointments and coordinates his care. When her mother Ann Marie had a health crisis, Mercier became her caregiver, too, although her mom does not

live with her. Mercier also has a younger son who has medical needs, as well. She uses home care services and family support to help her.

“I don’t think anyone ever yearns to do the difficult task of caregiving for an aging adult,” Mercier said. “But I do know that everyone deserves to be loved, respected and treated with dignity. That is the true meaning of caregiving to me.”

Mercier works part-time as an oncology social worker at Webber Cancer Center at Ascension Macomb-Oakland Hospital, Warren Campus, and also volunteers as an advisory board member and



Another local winner this year was 72-year-old Rochester Hills resident Kanu Mehta, who has cared for his wife, Sumi, full time since she was diagnosed with Alzheimer’s in 2013 at 59-years-old.

medical director of Maggie’s Wigs 4 Kids of Michigan. She practices self-care by taking time to relax and visiting her friends in Lansing to watch Spartan basketball.

“It’s amazing how much that improves my mental health,” she said.

Another local winner this year was 72-year-old Rochester Hills resident Kanu Mehta. Mehta is a retired Chrysler executive who cares for his wife, Sumi, full time. Sumi is 65 and once worked as a travel agent. She was diagnosed with Alzheimer’s in 2013, when she was 59.

Mehta and his wife have been married for more than

four decades. They have two grown children who live in Los Angeles. After Sumi’s diagnosis, Mehta learned as much as he could about Alzheimer’s. It helped him to reach a level of acceptance of his beloved wife’s condition.

“As Sumi is changing, it becomes incumbent upon me to change my perspective, as well,” he said. “I began to differentiate that when Sumi is extremely difficult, it is not her but the disease. When she is smiling, it is her true self and not the disease ... Changes in Sumi have precipitated changes in me. Sumi gives purpose to my life.”

As an engineer by train-

**“Family caregivers give so much of themselves. ... This was our chance to stop and say thank you—not only to our winners—but to everyone out there who is caring for an aging or ill loved one—whether that’s a parent, spouse, sibling or friend.”**

Michael Karson, AAA I-B president and CEO

ing, Mehta creates solutions around the house to make sure Sumi is safe. He also helps Sumi stay fit by walking with her four miles each day. He calls himself Sumi’s “care partner.”

Mehta takes the time to care for himself by participating in support groups and classes for Alzheimer’s caregivers. Additionally, he takes art classes, and finds that writing a blog that details his life with Sumi, “My Journey with Sumi,” is therapeutic as well.

The other four winners of the inaugural contest included:

- Livingston County: Maureen S. Borener-Walker, 69, of Howell

- Monroe County: Juanita Gunn, RN, of Ida. She is 76.

- St. Clair County: Christopher Knowlton, 51, of Fort Gratiot

- Washtenaw County: Dianne Kobylarz Singer, MPH, 58, of Dexter

For more information about the contest or AAA I-B, visit [aaa1b.org](http://aaa1b.org).





PHOTOS COURTESY OF AAA 1-B

There was also a “Make and Take” art table at the awards luncheon held Nov. 16 at the Troy Marriott.



AAA 1-B representatives pored over more than 75 nominations to the Caregiver Contest.



2019 Caregiver Champions Maureen Borener-Walker (left), Dianne Kobylarz Singer, Christopher Knowlton, Kanu Mehta, Kimberly Mercier and Juanita Gunn.



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## CALENDAR OF ACTIVITIES, EVENTS AND TRIPS

To submit information for the calendar, email [jgray@medianewsgroup.com](mailto:jgray@medianewsgroup.com).

### December

**Dec. 12-31:** The Shelby Township Senior Softball League is recruiting players of all skill levels (Minimum 55 years of age) for the 2020 Season. We are seeking pickle ballers, tennis, basketball and volleyball players, skaters, runners, and regulars at local gyms and fitness centers and all of those who want to have some healthy fun in 2020. The League play starts in early May with the 9inning games starting at 10 a.m. Monday and Wednesday mornings, with a schedule includes 25 regular season games. The games are played at Mae Stecker Park (24 Mile Rd east of Van Dyke) and Ford Field (23 Mile Rd west of Van Dyke) For more information contact Pat at 586-604-5028 or Oz at 586-978-1284.

**Dec. 12:** Booked for the Evening, "A Gentleman in Moscow" by Amor Towles at the Roseville Public Library, 29777 Gratiot Avenue, Roseville at 6:30 p.m. Join us for a lively discussion of the novel "A Gentleman in Moscow" by Amor Towles. You are welcome to join us even if you haven't read the book. For more information, visit [rosevillelibrary.org](http://rosevillelibrary.org) or call 586-445-5407.

**Dec. 12:** "Slow Flow Yoga" is set for Thursday, Dec. 12, from 6:30-7:30 p.m., at the Chesterfield Township Library. The program is appropriate for all experience levels. Please bring a mat to class, if possible. Each participant is required to complete a liability waiver. Preregistration is required. The library is located at 50560 Patricia Street. Call 586-598-4900, or go to [www.chelibrary.org](http://www.chelibrary.org).

**Dec. 12:** Get an expanded look at the "how" of creating an investment strategy as well as the investment

components that form your financial picture on Thursday, Dec. 12 at 6:30 p.m. at the Mount Clemens Public Library. This program will be presented by local financial adviser William Potthoff. Registration is not required. The library is located at 150 Cass Ave. Call 586-469-6200 or go to [www.mtclib.org](http://www.mtclib.org).

**Dec. 14:** Attend the Chesterfield Township Library's Holiday Open House on Saturday, Dec. 14, from 11 a.m.-1 p.m. This event is open to all ages. Visit with Santa, make a holiday craft, enjoy cookies and cocoa, and listen to beautiful live music performed by the Heritage String Quartet. Parents are asked to bring their cameras to preserve this magical memory. Preregistration is requested, but not required. The library is located at 50560 Patricia Street. Call 586-598-4900, or go to [www.chelibrary.org](http://www.chelibrary.org).

**Dec. 14:** The Swing Shift Orchestra, an 18-member big band, will play a Christmas concert full of swinging carols & jazzy holiday tunes at the Mount Clemens Public Library on Saturday, Dec. 14 from 2 to 3 p.m. Registration is not required. The library is located at 150 Cass Ave. Call 586-469-6200 or go to [www.mtclib.org](http://www.mtclib.org).

**Dec. 14:** 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, Dec. 13, from 10 a.m. - 4 p.m., and Saturday, Dec. 14, 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](http://www.chelibrary.org).

**Dec 15:** Daytrip to Firekeepers. Receive \$25 free play. Cost is \$35. Only \$35. Call Connie at 586-770-5899.

**Dec. 17:** Do you have a new phone or device that you cannot figure out? Visit

the Chesterfield Township Library on "Techie Tuesday", Dec. 17, from 11 a.m. - 1 p.m., and the library will assist you. Learn how to download eBooks on your phone, work with your tablets, use Microsoft Office and Word, Internet basics, computer basics, social media, email, and more. Bring your questions. Preregistration is not required, just drop by. The library is located at 50560 Patricia Street. Call 586-598-4900, or go to [www.chelibrary.org](http://www.chelibrary.org).

**Dec. 17:** Are you an aspiring novelist? Just love to write? Then attend the program "Write Here", set for Tuesday, Dec. 17, from 6 - 7:30 p.m., at the Chesterfield Township Library. The program offers a safe, supportive space where participants can practice and share their work. Writers of fiction, memoir, creative nonfiction, and other genres are welcome. The group meets the third Tuesday of every month. This month will be a free write session. Bring your work in progress. Participants are also asked to bring their own pencil, computer, quill, or any other writing materials they want. Preregistration is not required, just drop by. The library is located at 50560 Patricia Street. Call 586-598-4900, or go to [www.chelibrary.org](http://www.chelibrary.org).

**Dec. 19:** Have your gifts for the holiday season but still need to wrap? Bring your gifts over to the Mount Clemens Public Library and cross gift wrapping off your to-do list! We will provide wrapping paper and supplies - just drop in anytime between 10 a.m. and 8 p.m. on Thursday, Dec. 19. Registration is not required. The library is located at 150 Cass Ave. Call 586-469-6200 or go to [www.mtclib.org](http://www.mtclib.org).

**Dec. 19:** The nonfiction book discussion group "Real Reads" will meet on Thursday, Dec. 19, from 6:30 - 7:45 p.m., at the Ches-

terfield Township Library. The group will discuss the book "The Last Castle: The Epic Story of Love, Loss, and American Royalty in the Nation's Largest Home" by Denise Kiernan. 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](http://www.chelibrary.org).

**Dec. 19:** Crafts with Quilling - Register, at the Roseville Public Library, 29777 Gratiot Avenue, Roseville at 5:30 p.m. For Teens & Adults. Learn how to decorate holiday cards and ornaments with quilling which uses strips of paper that are rolled to create decorative designs. For more information, visit [rosevillelibrary.org](http://rosevillelibrary.org) or call 586-445-5407.

**Dec. 20:** Experience Detroit's favorite holiday musical tradition with your family and friends and thrill to the spectacle of the season. Stuart Chafetz leads a sparkling celebration with carols and classics that sells out year after year - and yes, Virginia, there will be a Santa Claus. After the performance, we will head to the historic Whitney for a wonderful lunch. Trip sponsored by the War Memorial, 32 Lake Shore Drive, Grosse Pointe Farms. \$105 per person (includes bus transportation, performance and lunch). Arrive for check-in no later than 9:30 a.m. Return to The War Memorial by 4 p.m. For more information, 313-881-7511. [www.warmemorial.org](http://www.warmemorial.org)

### January

**Jan. 5:** Day Trip To Firekeeper's. Spend the day at Beautiful Firekeeper's. Receive at least \$25. Casino money, food. \$35. Per person. Call Connie at 586-

770-5899.

**Jan. 9:** Booked for the Evening, "The Snow Child" by Eowyn Ivey on Thursday, Jan. 9 at 6:30 p.m. at the Roseville Public Library, 29777 Gratiot Avenue. Join us for a lively discussion of the novel "The Snow Child" by Eowyn Ivey. You are welcome to join us even if you haven't read the book. For more information, call 586-445-5407.

**Jan 12:** Day trip to Saganing and Soaring Eagle Casinos. Receive up to \$60 in casino money, food. \$49 per person. Call Connie at 586-770-5899.

**Jan. 20:** MLK Day of Service - Plarn Making Drop-in Community Service at the Roseville Public Library, 29777 Gratiot Avenue on Monday, Jan. 20 from 10 a.m. to 7 p.m. The library will host a day of community service to benefit the local organization, "Macomb Feeding the Need." Drop in anytime between 10am and 7pm for as little or as long as you can to help make "plarn" (plastic yarn) from grocery bags that the organizations uses to make sleeping mats for the homeless. All ages welcome, no experience necessary. For more information, call 586-445-5407.

**Jan. 21-22:** Turtle Creek Casino with stops at Soaring Eagle Casino. Package includes \$80 slot credit and \$15 food. Buy 1 get 1 free buffet Tuesday at Soaring Eagle. New pick up location. 41761 Garfield, Clinton Twp., (Greek Pantheon) Canal/ Garfield shopping center. \$149 pp double occupancy. Email text or call Holly Kengel 586-630-6204 or [hollykengel@yahoo.com](mailto:hollykengel@yahoo.com). Must bring driver's license for package.

**Jan. 23:** Adult Trivia Night - Register, at the Roseville Public Library, 29777 Gratiot Avenue on Thursday, Jan. 23 at 6 p.m. For Adults. 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 register each member for your group of 4. Don't have a group? We'll place you in one. Register by phone 586-445-5407 beginning Jan. 9.

**Jan. 26:** "Forever Plaid"—a "Heavenly" Musical—at Stagecrafters and brunch at La Dolce Vita Sunday, Jan. 26. First on today's agenda is Brunch at La Dolce Vita. Afterwards, we're off to Stagecrafters to see "Forever Plaid", a fun-filled musical that includes a number of nostalgic songs from the 1950's including "Three Coins in the Fountain", "Moments to Remember", "No, Not Much", "Sixteen Tons", "Perfidia", "Shangri-La", and "Love is a Many-Splendored Thing". Here's the plot: four high school chums—Sparky, Smudge, Jinx, and Frankie—love to sing in harmony and dream of hitting the big time someday. While on their way to their first big gig, dressed in their plaid tuxedos, they're broadsided by a school bus. All four are killed instantly. Miraculously, the four chums get to return from the afterlife for one final chance at musical glory. You will choose your brunch entrée on the day of the trip. Choices will include breakfast platter, eggs sardou, french toast, salmon hash, omelet of the day, fruit crepes, fettuccine florentine, or steak & eggs. All will include beverage and fruit plate. Depart at 10:45 a.m., return about 5 p.m. Cost is \$79. Call L'Anse Creuse Community Education at 586-783-6330 for further information or to register.

**Jan. 29-30:** 1 night stay at beautiful Little River Resort & Casino. Stops at Saganing & Soaring Eagle Casinos. Receive \$ 75casino money, food. Full breakfast buffet for seniors cost only \$5. Indoor pool. \$159 per person. Call Connie at 586-770-5899.

## February

**Feb. 11-13:** Mountaineer W, Virginia. 2 night stay at beautiful Mountaineer Hotel & Casino, Stops at Hollywood Toledo & Meadows Casinos. Receive at least \$105 casino money, food, indoor pool. Only \$195 per person. Call Connie at 586-770-5899.

**Feb. 14:** Come with us to enjoy a lovely Valentine's Day Tea at Tonia's Victorian Rose in Downtown Rochester. Tea will include scones, finger sandwiches, fresh fruit, sweets, and, of course, tea. After tea, there will be a little time (approximately 30 minutes) to visit a couple of Downtown Rochester's shops. Before heading home, there will be a MYSTERY STOP where everyone will receive a treat to take home. PLEASE NOTE: Because of the size of the Victorian Rose, this trip is limited to 23 participants so sign up soon if you

want to go. Depart at 10:30 a.m., return about 2:45 p.m. Cost is \$64.00. For further information, or to register, call L'Anse Creuse at 586-783-6330. You may also register by going to <http://commed.lc-ps.org>

**Feb. 16:** Day Trip To Firekeeper's. Spend the day at beautiful Firekeeper's. Receive at least \$25. Casino money, food. \$35 per person. Call Connie at 586-770-5899.

**Feb. 22-March 1:** Orlando & Cocoa Beach, Florida. Join Travel with Nance for \$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 breakfasts, 6 dinners. Call 313-535-2921.

**Feb. 23:** Day trip to Sagaming and Soaring Eagle Casinos. Receive up to \$60 in casino money, food. \$49

per person. Call Connie at 586-770-5899.

**Feb. 28:** Detroit Symphony Orchestra Coffee Concert—"From Broadway To Hollywood"—at Orchestra Hall. Musicals such as "West Side Story", "Chicago", "The Sound of Music", and "Les Miserables" all became hits both on Broadway and in Hollywood. Join us today and enjoy the music that has thrilled audiences of the stage and screen, including beloved songs like "My Favorite Things", "I Dreamed a Dream" and "All That Jazz". Seating is mid-balcony. Complimentary coffee and donuts will be available prior to the concert. After the concert, we're off to the Traffic Jam for lunch. Make entrée selection at time of reservation: Pot Roast, Fish and Chips, Vegetarian Lasagna, Chicken Pot Pie, or TJ's Famous Burger. All include Beverage and TJ's Famous Chocolate Chip Cookie for dessert. Trip departs at 9:15

a.m., returns at about 3:15 p.m. Cost is \$79.00. For further information, or to register, call L'Anse Creuse at 586-783-6330. You also may register by going to <http://commed.lc-ps.org>

## March

**March 4:** Musical—"Working"—at Meadow Brook Theatre. Based on Stud Terkels's best-selling book of interviews with American workers, "Working" paints a vivid portrait of the men and women that the world so often takes for granted: the schoolteacher, the waitress, the millworker, the mason and the housewife, just to name a few. Nominated for six Tony Awards, this classic musical has been updated for a modern age. Prior to the performance we'll do lunch at Alfocchino Restaurant. Make entrée selection at time of reservation. Choices are Meat and Cheese Ravioli smothered with meat sauce

and baked with 4 cheeses, Salmon Filet served with vegetables in a lemon wine sauce on a bed of linguini noodles, Chicken Picatta served with a side of pasta, Baked Tilapia served rice pilaf. All include Beverage and Dessert. On the day of the trip, you will have choice of a salad or minestrone soup. Trip departs at 11:15 a.m., returns at about 5:15 p.m. Cost is \$71.00. For further information, or to register, call L'Anse Creuse at 586-783-6330. You also may register by going to <http://commed.lc-ps.org>

**March 7-15:** MHL presents a trip to New Orleans. Nine days and eight nights, four consecutive nights in the New Orleans area with a trip to Madame Tussaud's wax museum in Nashville, Tennessee. Guided tour of New Orleans, visit the National War World War II museum and visit the Destrehan, Plantation which is listed on the national register of

historic places. There will be daily demonstrations, browse through authentic buildings, etc., go to Mardi Gras World, go on a cruise Riverboat cruise on the Mississippi River Wind on the Mississippi River. \$934 for single occupancy. For more information, call Mary Ann at 586-530-6936.

**March 8:** Day trip to Gun Lake. Spend the day at Gun Lake, Wayland, MI. Receive \$20 casino money, food. Seafood buffet. \$45 per person. Call Connie at 586-770-5899.

**March 15:** "Fiddler On The Roof" at the Fisher Theatre. Rich with musical hits we all know and love, including "Tradition", "Sunrise, Sunset", "If I Were a Rich Man", "Matchmaker, Matchmaker" and "To Life (L'Chaim)", "Fiddler on the Roof" takes place at the turn of the 20th Century in a poor Russian village. The plot of this heart-warming play centers

CALENDAR » PAGE 31



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# *Pet* BRAG PAGE

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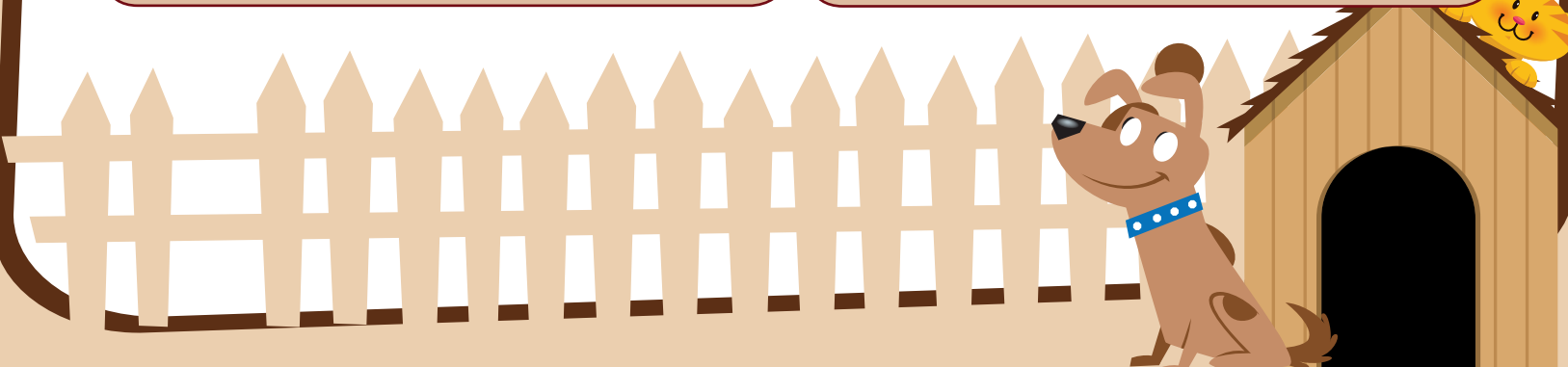


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# Vitality

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

Vitality publishes every month, and is specially written and produced for older adults 55 and over. Monthly features include • Health Care • Travel • Fitness • Community Resources • Entertainment • Investing & Financial Planning • Senior Discounts and much more.

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## MORNING BINGO

Tuesday & Thursday  
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4659**

8311 Wilson Dr.  
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2 Blocks N. of 24 Mile & Van Dyke  
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## MORNING BINGO Mondays

Open 10:00 a.m. - Starts 11:15 a.m.

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North Gratiot Hall

47650 Gratiot (east side)  
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Full concession counter  
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**Thursdays: Doors Open - 4:30pm  
Starts 6:30pm Lic. #A-22591**

**Fridays: Doors Open at 11:30am  
Starts 12:30pm Lic #A-21848**

**Sundays: Doors Open - 4:30pm  
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Proceeds to assist individuals with disabilities.

North Gratiot Bingo Hall  
47650 Gratiot (east side, just north of 21 mile rd)  
586-598-4960

**TO ADVERTISE IN THIS DIRECTORY  
CALL 586-273-6186**

# Calendar

## FROM PAGE 27

around Tevye, a poor dairyman and the father of five daughters, and his attempts to maintain his Jewish religious and cultural traditions as outside influences encroach upon his family's life. Tevye must cope with his three oldest, strong-willed daughters, who wish to marry for love, as well as the Tsar's edict that evicts the Jews from the village. Seating for this performance is in the Mezzanine. Prior to the performance, we'll enjoy a family-style dinner at Villa Restaurant. Dinner will include Salad, Pasta, Roasted Chicken, Veal Parmesan, Oven Roasted Potatoes, Green Beans, Beverage, and Vanilla Ice Cream for dessert. Trip departs at 4:30 p.m., returns at about 10:30 p.m. Cost is \$118.00. For further information, or to register,

call L'Anse Creuse at 586-783-6330. You also may register by going to <http://commed.lc-ps.org>

**March 19:** Do you like mystery trips? Are you a history buff? Does the World War II era interest you? If you answered yes to one or more of these questions, then we think you will enjoy today's trip. First, we'll take part in an interactive presentation on two figures from the World War II era. Afterwards, we'll enjoy an Irish-themed lunch, followed by a question-and-answer session. Today's the first day of spring, a good day to do something different. Join us! Trips departs at 9:30 a.m., returns at about 2:45 p.m. Cost is \$52.00. For further information, or to register, call L'Anse Creuse at 586-783-6330. You also may register by going to <http://commed.lc-ps.org>

**March 22-24:** Four Winds Getaway. 2 night stay at beautiful Holiday Inn, New

Buffalo. Stops at Firekeeper's & Blue Chip Casinos. Receive \$135 casino money, food. Receive breakfast each morning. indoor pool. \$195 per person. Call Connie at 586-770-5899.

## April

**April 19-25:** Savannah, St. Simons & Jekyll Islands, GA and Beaufort, SC – April 19-25. Join Travel with Nance for \$789. 4 nites Savannah area & 1 enroute each way. Guided Trolley Tour of Savannah plus Hop-On/Hop-Off Privileges. See Parris Island, SC & Beaufort. Tour St. Simons Island, tram tour of Jekyll Island. 6 brkfs/4 dinners. Call 313-535-2921.

**April 26:** Belle Isle & Detroit Institute of Arts Travel with Nance for \$52. Narrated tour of Isle. Visit Dossin Great Lakes Museum, Conservatory Aquarium. Visit DIA with \$10 gift Card towards lunch at CafeDIA. Call 313-535-2921.

## May

**May 1-5:** Join Travel with Nance for \$635. 4 nites DC area, 2 days guided tours of DC including the WWII Memorial, Capitol Hill, Monuments, Smithsonian, the New Museum of the Bible & 1 evening tour. Mount Vernon Estate and Gardens. Tram tour of Arlington National Cemetery. 4 breakfasts & 4 dinners. Call 313-535-2921.

**May 4-8:** Lancaster Show Trip & the Dutch Country. Admission to the "Queen Esther" show at Sight & Sound Millennium Theatre. Admission to the "Britain's Best" show at the American Music Theatre. Admission to the Amish Experience & Jacob's Choice at the F/X Theatre. Guided tour of Philadelphia. Guide tour of Lancaster. Visit Kitchen Kettle Village. Visit Park City Center. Departure from Good Shepherd Evangelical Lutheran Church, 31100 23 Mile Road, Chesterfield at 8 a.m. Cost is \$589 per-person double

occupancy. Add \$149 for single occupancy. For more information and reservations, call Gail Karns at 586-949-7043.

## June

**June 25-July 1:** MHL presents a trip to New York City. Seven nights, six days for only \$825 per person double occupancy. A tour of Manhattan, Central Park, Rockefeller Center Center, Times Square, the 911 Museum and Memorial and so much more. A visit to the Statue of Liberty on Liberty Island and onto to Ellis Island. A dinner party with live entertainment on one of our evenings in New York City. For more information regarding this trip or any other trips. call Mary Ann at 586-530-6936.

## Monthly events

**Confident Communicators Club:** Meets monthly for people that need self improvement skills in public speaking and confidence with

leading people confidently, in any clubs, schools, travel, families, churches and it is a free non profit club the first three visits. The group meets at Washington townships senior center 57900 Van Dyke upstairs level on the 1st, 2nd and 3rd Wednesday of each month from 8-9:30 a.m.

**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.

CALENDAR » PAGE 32

We're giving you a chance to show off those special family members. Be a part of our photo page in Vitality. It's easy! Just fill out the form below and mail it to us along with your photo. Photos will not be returned. We must receive photos by December 31, 2019 to be included in our January issue.



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

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- **Dec. 13** – Holiday Lights **\$70 pp**
- **Dec. 17** – Holiday Belles at the Ford House **\$80 pp**
- **Dec. 23** – Festive Churches **\$75 pp**
- **Dec. 31** – Firekeepers day trip back at 5:30 pm **\$35 pp**

### LOOKING FORWARD TO 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. Extended deadline - January 20.
- **February 21** – Polish & Proud Downriver **\$68 pp**
- **Mar 13** – Dance Theatre of Harlem - Performance & Italian lunch **\$115**
- **April 15** – Vera Bradley **\$85 pp**
- **April 21** – Kiss Me I'm Russian **\$68**
- **April 30 - May 3** - Parade of Nations Beach Front **\$940 pp**
- **May 5** – Cinco de Mayo **\$70**
- **May 7** – Tulip Festival **\$90**
- **May 11 - 16** - Ark Encounter & Surprises in Cincinnati **\$665 pp**
- **June 4** - Bay City/Pinconning On the Water **\$85 pp**
- **June 8-12** - Mackinac Island & Sault Ste Marie **\$585 pp**
- **July 23 - 26, 2020** – Buffalo Gardens, Museums **\$659 pp**
- **Aug 10 - 18** - Colorado Garden of the Gods **\$975 pp**
- **October 2 - 11, 2020** – Pharaohs of Egypt – Round trip air transportation from Detroit and internal Egyptian flights. **\$3,499 double occupancy**
- **Mar 4-12, 2021** - Vietnam from Detroit **\$2,799 pp**

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email: [steponbustours@gmail.com](mailto:steponbustours@gmail.com)

## Calendar

FROM PAGE 31

■ **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 & Convention Center, 6015 E. 10 Mile Road in Warren, just east of Mound. Doors open at 5 p.m., and programs start at 6 p.m. Dues are \$10 per year, and members receive the following: free refreshments, coffee, soft drinks, juices, and snacks; music by a disc jockey and dancing; and information from guest speakers. Featured speakers throughout the year include officials from federal, state, county, and city governments; doctors of all specialties, from internal medicine and gerontologists to cancer specialists; elder law attorneys; and fraud

prevention speakers. For more information, call 586-268-9452, 586-264-5657, or 586-755-6112.

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

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

■ **Euchre parties:** Disabled American Veterans 129 and Operation Yellow Ribbon

hold euchre parties from 4 to 6 p.m. on the second Sundays and 7 to 9 p.m. on the fourth Thursdays of every month at 47326 Dequindre Road in Shelby Township. The cost is \$7 (plus quarters for euchre). Refreshments will be available. Reservations are needed one day in advance. Call 248-425-2722 or 248-953-4901 to register or for more information.

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

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

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

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

■ **Fine art classes:** The Older Persons Commission, 650 Leticia in Rochester,



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### 2020 Motorcoach Tours

**Savannah, St. Simons & Jekyll Islands, GA and Beaufort, SC – April 19-25, \$789.** 4 nites Savannah area & 1 enroute each way. Guided trolley tour of Savannah + Hop-On/Hop-Off Privileges. Parris I Parris Island, SC & Beaufort. Tour St. Simons Island, tram tour of Jekyll Island and 10 meals.

**Belle Isle & Detroit Institute of Arts – April 26, \$52.** Narrated Island tour, visit Dossin Great Lakes Museum, Conservatory, Aquarium. Visit DIA with \$10 Gift Card towards lunch at CafeDIA.

**Washington, DC – May 1-5, \$635.** 4 nites DC area. Mount Vernon Estate, tram ride of Arlington National Cemetery, new Museum of the Bible. Two guided tours of Washington including Memorials, monuments, Smithsonian, etc. 4 brkfs & 4 dinners.

**Cornwell, Turkeyville Dinner Theatre & Marshall – May 13, \$85.** "Right Bed Wrong Husband". Comedy, matinee with turkey buffet lunch. Gift Shop & Bakery. Narrated Tour of Marshall, see the Honolulu House, National Inn, Governor's Mansion & Capitol Hill School House (drive-bys).

**Niagara Falls & Toronto, Canada – May 18, \$520.** 4 nites in Niagara Falls area. Guided tour Of Niagara Falls & Toronto. Journey to the Falls on a 'Hornblower Niagara Cruise'. Visit Niagara-On-The-Lake, Queen Victoria Park Casa Loma and Fallsview Casino. 4 breakfasts & 4 dinners.

**Atlantic City, New York & Philadelphia– June 6-12, \$745.** 3 nites Atlantic City Casino Hotel, 1 nite New York City area & 2 nites enroute. Guided Tours of New York City and Philadelphia. Visit to Liberty Bell & Independence Hall. Atlantic City Casino Bonus. 6 breakfasts & 3 dinners.

**62nd Annual Detroit Ford Fireworks – June 22 – \$TBA.** In Windsor, dinner, drinks, private seating.

**Cornwell, Turkeyville Dinner Theatre & Marshall – Aug 19, \$85.** "Honky Tonk Angels". Musical, matinee with turkey buffet lunch. Gift Shop & Bakery. Narrated Tour of Marshall.

**63rd Annual Labor Day Bridge Walk – Sept 5-7, \$TBA.** 2 nites in St. Ignace in the U.P. Round-trip Ferry to Mackinac Island, 2 breakfasts, shopping time in Mackinaw City. Bridge Walk optional.

**Uncle John's Cider Mill, Sept 19, \$68.** 39th Annual Arts & Crafts Fair, Live Music and a free glass of cider and a donut. Buffet Lunch at Historic Coral Gables Restaurant in Lansing.

**Mt. Rushmore, Sept 12-20, \$949.** 4 nites in South Dakota, 2 nites enroute each way. See Mount Rushmore Memorial, Badlands, Custer State Park, Crazy Horse Memorial, Deadwood, Journey Museum, High Plains Western Museum, Corn Palace & Wall Drug. 8 breakfasts & 6 dinners.

**Cape Cod-Boston-Salem-Gloucester, MA, Oct 4-10, \$979.** 4 nites Commodore In on Cape Cod. Dune Buggy tour of Provincetown area. Cape Cod National Seashore, Tour Salem & House of Seven Gables. Tour Plymouth, see Plymouth Rock. Lobstering Cruise. Tour Boston, Faneuil Hall and Quincy Market, Beacon Hill, 'Cheers Bar'. Tour Hyannis, JFK Memorial, St. Francis Xavier Church & Daniel Webster Inn Mansion (private dinner here). Niagara Falls & Niagara-on-the-Lake. 8 meals.

**COMING: New York City, Sept 24-30, \$829. Vermont, Oct 19-24, \$765. Branson, Nov 9-14, \$679.**

**Cornwell, Turkeyville Dinner Theatre & Marshall – Nov 18, \$85 for "Christmas is for the Birds", comedy, musical matinee with turkey buffet lunch. Narrated Marshall tour. Detroit Churches, Dec 4.**



offers fine arts classes such as Chinese brush painting, watercolor painting, drawing, clay jewelry, or pottery wheel hand building. Days and times vary. For more information,

visit [opcseniorcenter.org](http://opcseniorcenter.org) and click "about us" and then the "newsletter" tab.

▪ **Club 55:** meets from 9 a.m. to noon every Tuesday at Classic Lanes, 2145 Avon

Industrial Drive in Rochester Hills. The cost is \$5 per person for three games and shoes. Guests receive complimentary coffee and cookies. For more information, call

248-852-9100.

▪ **All widowed:** are invited to meet on the third Wednesday of each month for dinner at area restaurants at 5 p.m. Order from the menu, separate

checks. RSVP and find out location by calling 248-840-0063.

▪ **Widowed men and women:** are invited every third Thursday from 6 to 9 p.m. at

St. Isidore Church, 18201 23 Mile Road, for cards, games, and friendship. Bring a small snack to share and your own beverage. For more information, call 586-991-7374.



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MARIE KEWADIN CASINOS  
JUNE 28-29-30, 2020

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

Includes 2 nights at the Bay Mills Casino, \$60.00 in freeplay, \$20.00 in food, FREE DRINKS WHILE PLAYING, stops to St Ignace and Sault Ste Marie Casinos, Juice and sweet rolls served on bus.

**SUNDAY! FUNDAY!  
FIREKEEPERS  
DAY TRIP**

JANUARY 19, 2020  
FEBRUARY 2, 2020

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

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

**SENIOR TUESDAYS!!!  
FIREKEEPERS  
DAY TRIP**

JAN 7, 2020  
FEB 11, 2020

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

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  
MARCH 29-30, 2020

**\$149<sup>00</sup>**  
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

**ODAWA CASINO  
WITH STOPS TO  
SOARING EAGLE  
CASINO AND  
TURTLECREEK  
CASINO**  
APRIL 19-20-21, 2020

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

Includes 2 nights at the Odawa Hotel (hotel is not attached to casino but they have an on demand shuttle) 2 continental breakfasts, \$105.00 in freeplay and \$20.00 in food. ( You can earn up to \$20.00 more each day at Odawa Casino with points earned!!!)

**TURTLE CREEK  
CASINO**  
WITH STOPS TO  
SOARING EAGLE  
CASINO AND  
ODAWA CASINO  
MAY 17-18-19, 2020

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

Includes 2 nights at the Turtle Creek Casino and Hotel, \$100.00 in freeplay and \$16.00 in food. Earn up to \$20.00 more each day with points earned.

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

# Poetry Corner

## *X-Mas Eve Chaos*

Stealthy we trim the tree.  
 Children's eyes are naught to see.  
 Lightly placing beads and bangles.  
 Careful, lest they jingle, jangle.  
 Quickly now, see how it looks  
 Oh beautiful! In spite of hooks.  
 Presents wrapped with special care.  
 Place lovingly, here and there.  
 Now catch your breath, we're finally done.  
 We'll get to bed before the sun.  
 Barely bedded with half closed eye.  
 Faintly we hear the childish cry.  
 Santa's been here, did he leave me some blocks?  
 Sleepily we smile, contemplating the hoax.

By Mildred Siedzik of Clinton Twp, MI



## *Packed Up*

As we pack up Christmas for another year  
 The house takes on a new atmosphere  
 The bright lights and the tinsel are gone  
 And everything's packed up where it belongs  
 The true meaning of Christmas is not packed up though  
 For we've got more neighbors that really should know  
 Yes even though your tree is now down  
 Jesus still needs to be proclaimed all around town  
 It's possible that some people in Church on Christmas Eve  
 Still refuse to firmly believe  
 That Jesus born on that lonely night  
 Has come to earth with power and might  
 So let's celebrate Christmas all year long  
 And display our faith where it belongs  
 Our Lord Jesus has come to earth  
 As the Bible says --- in a virgin birth

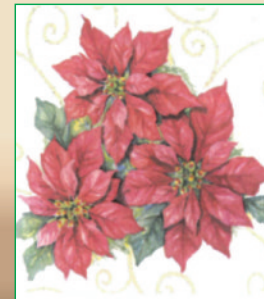
By Clifford Miller of Sterling Heights, MI



## *Christmas Season*

Beautiful time of the year  
 People doing their shopping  
 With joy and laughter  
 Full of good cheer.  
 Children better be good  
 With eyes so bright  
 Santa will be bringing presents  
 Sometime soon, maybe tonight  
 What a wonderful world  
 It would be  
 If we all could get along  
 Because in reality  
 We're more alike  
 Margie and I  
 And all my competitors  
 Like to wish our readers  
 A very Merry Christmas  
 And a Happy New Year.

By John Cameron of Shelby Twp, MI



Do you have a creative side that you would like to share with your community readers? We are looking for original, unpublished poetry. This will be your time to shine in our Poetry Corner. Please keep poems to 300 words or less and print clearly. Next Issue will be January 9, 2020.

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

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

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

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

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

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

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

# Poetry Corner

## *This Retiring Age*

This retiring age is quite eclectic,  
Sometime mundane, often electric  
A new era of adventure beckons,  
A tidal wave of choices I reckon;  
When one arises in the morn,  
A new day of possibilities is born;  
Let your mind conjure up  
The day's events to which  
you will utter "yup."

Whether being with the grannies,  
playing a game;  
Or seeking a long lost friend by name,  
Or photographing nature's best,  
Or putting your physical endurance  
to the test,  
Or traveling from a book,  
Or to a real live place where you  
are a guest,  
Or volunteering at a mission or  
helping a needy friend;  
All these choices add up to self-  
satisfaction in the end.

Yet the story of this retiring age,  
Goes from page to ever-changing page;  
With the colors of the rainbow  
strewn before one's mind;  
And endless hours of timeless dreaming,  
About what pathways we take to fulfill  
Our place in the world of mankind

So whether our choices are mundane  
or electric,  
Depends on our needs and  
wishes to be eclectic,  
Let the sparks fly into this new age of life,  
With a conviction and desire to cease  
our endless strife;  
To prove we are better, bigger, more  
ego-driven  
And powerful in this life.

Be grounded, simplify, enjoy the events  
of the day;  
Try to meander like a small child,  
Gaining in limb and mind and stature.  
Be one with who you are;  
And the mundane and electric  
Will certainly be eclectic;  
And your retiring years will be  
better by far.

By Bob Jones of Washington Twp

Volunteer Opportunities



Visit Online: [www.ivcinfo.org](http://www.ivcinfo.org)

## *Forever My Friend*

As I looked into those same eyes  
I fell in love with 11 years ago,  
I was making a decision that was  
breaking my heart.  
It was definitely a decision  
I did not want to make.

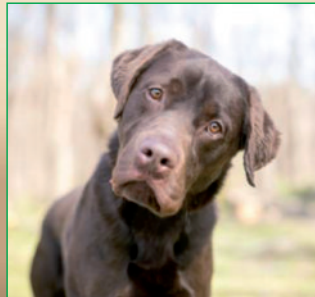
11 years ago, Murphy's eyes  
were a beautiful blue.  
Now, my Chocolate Lab's eyes  
were a "puppy dog" brown.  
He was my 110 pound lap dog.  
No matter how big he was,  
he would always be my "lap dog".

Throughout all the ups and downs,  
Murphy was there for me.

The good and bad,  
he was a true Friend.  
He would tilt his head when I  
would talk to him....and believe  
me, we had many conversations.  
Do I know if he understood me?  
I like to think he did.

I know his devotion showed  
every day of his life.  
A dog is part of your family.  
So now, as I looked into his tired eyes,  
I knew it would be selfish if  
I prolonged his suffering.  
I knew my Friend would do  
anything for me and I needed  
to do this for him now.  
I will miss his  
nose prints on the windows and doors.  
I will miss his paw prints I had  
complained about for years.  
But, I do not miss the memories.  
The memories will be with me always

By Michele Schaff of Clinton Twp, MI



## *Random Thoughts*

They creep in unexpectedly,  
randomly flooding your mind with memories.  
Tinsel hanging on a tree with big colored lights  
reflecting a rainbow of hues everywhere.  
Being the one to lose a game. Arguing with your siblings.

Making paper flowers for the school homecoming.  
That first kiss and your first broken heart.

The prom, your wedding,  
that first place you called your own.

The birth of a child or grandchild  
or the death of one you loved dearly.

Vacations, illness, holiday dinners with family;  
all the things that are life.

These things all happened for a reason;  
maybe a reason you couldn't see at the time.

Without them being a part of the fabric of your soul  
you would not be who you are today.

If you'd taken that other road, the one you think of now & then,  
you would certainly not be the same you you are today.

Different children or no children;  
possibly no grandchildren.

A totally different life.

A totally different you.

Be thankful for all the random thoughts  
that remind you how you came to be you.

The you that is loved and the you that is cherished  
probably more than you know.

By Karen Cooper of Chesterfield, MI



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

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 Weds, April 1, 2020  
 Tues, May 5, 2020 Cinco De Mayo  
 Tues, June 2, 2020 & Weds, July 22, 2020

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- Special Dessert, Table Favor & Glass of Wine w/Meal
- Shopping Downtown Frankenmuth
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**Saturday, June 20, 2020**

Looking to have a great day in Detroit? Explore the latest & greatest & sightsee throughout Downtown, New Center, Midtown, Mexican Town, Belle Isle & The Riverfront.

**Trip Includes:**  
 Fun & Knowledgeable Guided Tour & Transportation Lunch at Detroit Yacht Club  
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**Monday-Friday, May 25-29, 2020**



Lancaster, Gettysburg, Hershey, Shanksville, Clark PA  
 Special Patriotic & Memorable Visits

**Trip Includes:**

- 3 Hour, Fully Escorted Tour of Gettysburg
- Sight & Sound Theater Presentation of "Esther"
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- 1 Dinner, 1 Lunch / Miller's Smorgasboard
- 2 Full Breakfasts
- 3 Hour Guided Tour Amish Country, Homes, Farms, School & Fun Shopping!
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**\$1079 Single      \$929 Double**

**African Lion Safari**

**Thursday, June 25, 2020**  
 Cambridge, Ontario, Canada

Drive through large game reserves in the comfort of the Safari Tour Bus and see over 1,000 animals & birds roaming freely. Featuring Lions, Tigers, Baboons, Zebras, Giraffes, Rhinos, Bison & More!

**Your Trip Includes:**

- All You Can Eat at Mombasa Market Restaurant
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- Live Animal Shows
- Live Bird Shows
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- 14 Nights of Luxurious Beach-View Accommodations
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**Single \$4,399 pp    Double \$2,699 pp**  
**Price Varies with Room Choice.**  
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**Thursday, September 24, 2020**




A celebration of the church basement & the women who work there. Church Basement Ladies is a musical comedy featuring four distinct characters & their relationships as they organize the food & solve the problems of a rural Minnesota church about to undergo changes. FUNNY!

**Your Trip Includes:**

- Luxury Motorcoach Travel w/Video Entertainment
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- 3 Choices of Dessert
- Broadway-Style Performance

**\$89 pp**

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**Sunday-Thursday, Sept 13-17, 2020**

**Your Trip Includes:**

- 4 Nights at Beautiful NEW Black Fox Lodge, Pigeon Forge TN
- Dinner & Exciting Show "Pirates Voyage"
- The Smokey Mountain Opry Theatre Show
- Welcome Dinner at Black Fox Lodge
- Admission to World Renowned Titanic Museum
- 3 Full Buffet Breakfasts at Black Fox Lodge
- Dinner & Show at Dixie Stampede! Live Horses
- Round Trip Luxury Bus Travel & All Luggage Transfers
- Loads of Laughs & Memories Forever!



**\$979 Single    \$729 Double**

**Niagara Falls Escape**

**Monday-Wednesday, October 6-8, 2020**

**Your Trip Includes:**

- 2 Night Stay / 4 Star Hilton Fallsview Hotel
- 2 Full Deluxe Breakfasts / Hilton
- Round Trip Luxury Bus Transportation Fully Escorted
- Niagara's Best Location & Next Door to Fallsview Casino
- \$25 Pre-Loaded Seneca Niagara Casino & Resort
- Exciting Boat Ride / The Maid of the Mist
- Shopping & Free Time in Niagara Falls
- Visit Niagara on the Lake

**\$539 Single    \$389 Double**

**Amish Country of Ohio**

**Weds-Fri, September 2-4, 2020**

**Your Trip Includes:**

- 2 Nights Carlisle Inn Sugarcreek
- Private Tour & Dinner at Warther Museum
- Light Lunch & Wine Tasting at Swiss Heritage Winery
- Countryside Tour w/Step-On Guide & Fun Stops Share the Amish way of life, visit Behalt Hershberger animal farm, Shop at Lettman's Hardware, Amish & Mennonite Heritage Center, Henri Cheese Haus & Bakery, Flea Markets & More!
- Dinner & Show at The Ohio Star Theatre
- Delicious Meat at Amish Home
- Roundtrip Deluxe Transportation & Luggage Handling

**\$579 Single    \$449 Double**

**Cherry Festival Celebration**

**Tuesday - Thursday, July 7-9, 2020**  
 Petoskey, Manistee & Traverse City, MI

**Trip Includes:**

- CASINO BONUS! \$55 pp Slot Play, Plus \$5 Food
- 1 Night Stay / The Odawa Casino Resort, Petoskey
- 1 Night Stay Little Rivers Casino Hotel in Manistee
- Time Spent at Cherry Festival Activities
- Breakfast at Krzysiak's Restaurant
- Breakfast at Odawa Hotel
- Lunch & Tour of Castle Farms, Charlevoix
- Cherry Pie for All Passengers from Big Daddy Tours
- Round Trip Transportation

**\$519 Single    \$379 Double**



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**Sunday-Monday, April 5-6, 2020**

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- Deluxe Overnight Stay
- Breakfast at Krysia's
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**\$232 Single    \$189 Double**



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