

February 2020

# Vitality

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

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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

**OPC Rochester:** Leticia Rd, Rochester, 48307

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



**On the cover:** Utica resident Linda Pawlowski was one of several seniors who gathered at the Shelby Township Senior Center recently for "Cookies and Coloring," a free class open to members of the center.

PHOTO BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUP

## VITALITY

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**CONTACT US**  
**Customer service/circulation:**  
586-731-1809

**ADVERTISING**  
**Advertising:** 586-716-8100

**STAFF**  
**Publisher, Michigan Region:**  
Greg Mazanec,  
mipublisher@medianewsgroup.com

**Vice president of news:**  
Don Wyatt, 248-285-9652,  
dwyatt@medianewsgroup.com

**Custom Content Editor:**  
Jenny Sherman, 248-284-7046  
jsherman@medianewsgroup.com

**Calendar announcements:**  
Joe Gray, 248-284-1481  
jgray@medianewsgroup.com

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## MONEY &amp; SECURITY

# What to know about the new FHA condo rules

Back in 2010 the government implemented burdensome and costly requirements for condominium projects to be eligible for FHA mortgages on individual units. Let's be honest, the government overreached. This resulted in hardly any condominium projects being qualified for FHA financing (less than 7% of condominium projects are currently approved) which not only included purchases and refinancing, but it also knocked out seniors from getting reverse mortgages so they could age in place. Fortunately, this mess was corrected towards the end of 2019. Below are some of the highlights.

Comprehensive policy revisions include ability to approve individual units in non-approved condo projects. FHA's new rule: Introduces a new single-unit approval process to make it easier for individual condominium units to be eligible for FHA-insured financing; Extends the recertification requirement for approved condominium projects from two to three years; with an additional six-month grace period after the certification end date to submit re-certification materials. Giving each condominium property an additional 12 months of approval plus a six-month grace period for submitting re-certification materials will reduce costly and time-consuming efforts condominium associations face to maintain FHA approval. In addition, condominium associations will continue to be able to submit an updated recertification package rather than the full certification package each time. The vast majority (84%) of FHA-insured condo buyers have never owned a home before. While there are more than 150,000 condominium projects in the U.S., currently only 6.5% are approved to participate in FHA's mortgage programs. As a result of FHA's new policy, it is estimated that 20,000 to 60,000 condominium units could become eligible for FHA-insured financing annually. As of Oct. 15, 2019, FHA started to insure mortgages for selected condominium units in projects that are not currently approved. An individual unit may be eligible for Single-Unit Approval (Spot Approval) under the following conditions: there is at least five units; a limited concentration of FHA-insured units (The cur-



**Steve Meyers**  
Columnist

rent maximum FHA insurance concentration is no more than 50% of units. Under the final rule, HUD has the ability to establish a different FHA concentration level by mortgagee letter between 25 and 75%, to allow for a quicker response to changes in the real estate market.); at least 50% owner-occupancy (Under the final rule, HUD has the ability to establish a different owner-occupancy level by mortgagee letter between 30 and 75%, which allows for much more flexibility in responding to changing market needs.); and a maximum of 35% commercial space. Currently, a single investor in an FHA approved property can own up to 10% of individual units in condominium properties with more than 20 units. For properties with less than 20 units, a single investor may own no more than one unit. For single unit approval, a single investor may own no more than 10% of the units in properties with 20 or more units, and no more than one unit in a property with less than 20 units. Please be aware that HUD can change the guidelines at any time as they see fit. As always, it's important to have a licensed professional to guide you through these matters.

▪ **Market Update:** December market update for Macomb County and Oakland County's housing market is as follows. In Macomb County prices were up by more than 6% and Oakland County prices were up by more than 1% for the month. Residential home/condo on market inventory was down again. Macomb County's on market inventory was down by almost 3% and Oakland County's on market inventory was down by almost 6%. Average days on market have remained steady; Macomb County average days on market was 40 days and Oakland County average days on market was 41 days. Typically, the days on market are higher this time of year. Closed sales in Macomb County were up by almost 1% and closed sales in Oakland County were up by more than 1%. Low inventory is still an issue. (All comparisons are month to month, year to year.)

*Steve Meyers is a Realtor at RE/MAX Metropolitan in Shelby Twp. and is a member of the RE/MAX Hall of Fame. Contact him with questions at 586-997-5480 or at Steve@AnswersToRealEstateQuestions.com You can also visit his website: AnswersToRealEstateQuestions.com.*

## 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: What is the maximum contribution to an IRA for 2019?

**Q**: When is the due date for filing my 2019 personal tax return?

**A**: The due date is Wednesday, April 15, 2020. As long as you have the postmark, April 15, your tax return is considered on-time. Taxpayers needing an extension have until October 15 to file their 2019 tax returns. Regardless of the extension, any tax liability must be paid by April 15.

**Q**: What are the new rules in the recent legislation called the SECURE Act?

**A**: Effective 1/1/2020, the required minimum distributions (RMDs) start at age 72. If you were 70½ in 2019, the old rules will apply but anybody that is younger can wait till age 72. New inherited IRAs and 401(k)s are required to be disbursed within 10 years and cannot be converted to stretch IRAs. If you have W-2 income, you can contrib-



**Richard Rysiewski**

ute to your IRA past the age of 70½.

**Q**: What is the standard deduction for 2019?

**A**: For married couples it is \$24,400 plus \$1,300 for each spouse age 65 or over, for single filers it is \$12,200 plus \$1,650 if age 65 or over and for head of households it is \$18,350 plus \$1,650 if age 65 or older.

**Q**: What is the 2019 threshold for medical expenses?

**A**: Any medical expense above 10% of your AGI (adjusted gross income) is deductible on schedule A. If schedule A is less than your standard deduction then you will use the standard deduction.

**Q**: What is the full retirement age (FRA) for Social Security benefits?

**A**: FRA is the age when you are entitled to receive 100% of your Social Security benefits. The FRA used to be 65, but in 1983, Congress passed a law

to increase it based on your birthday. For those born between 1943 and 1954, it is 66. And if born in 1955 through 1960 it will be prorated to 67. Anyone born in 1960 or after has a FRA of 67. For example, if you were born in 1957 then your FRA is 66 plus 6 months. Claiming benefits before your FRA will permanently lower your monthly payments. Spousal and survivor benefits are also reduced if you claim them before reaching your FRA.

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

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

**Q**: My parents set up a 529 plan for my children's college education. Can my parents fund the tuition for elementary or secondary school from the 529 plan?

**A**: Yes, grades 1 through 12 and even kindergarten can be funded from a

529 plan. The only restriction is a maximum of \$10,000 in tuition per child, per year.

**Q**: Are there any exceptions to the 10 year mandatory distribution rule for inherited IRAs and 401(k)s under the SECURE Act?

**A**: There are five exceptions: a surviving spouse, the chronically ill, the disabled, a minor child, or any person less than 10 years younger than the decedent. These exceptions are called eligible designated beneficiaries (EDBs). When an EDB dies, the beneficiary will be subject to the SECURE Act 10 year rule. When an EDB minor child reaches the age of majority then the 10 year rule will apply.

*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

# The 4-Day Workweek: Has its time come?

By **Richard Eisenberg**

*Next Avenue*

The drumbeat for a four-day workweek is getting louder.

Microsoft Japan tried it and says productivity rose by 40% and electricity costs fell by 23%. Finland's new prime minister, Sanna Marin, says her country might want to experiment with a four-day workweek. And in his new book, *The 4 Day Week*, Andrew Barnes (founder of the New Zealand financial services firm Perpetual Guardian) writes about how letting his employees work this way made them happier and the company more profitable.

So, is it time for more businesses, government agencies and nonprofits to let their workers do their jobs four days a week, rather than five?

## The 4-Day Workweek and People 50+

The idea may sound compelling, especially to people in their 50s and 60s who'd like to have a weekday off to use for such things as taking a parent to doctor's appointments; spending time with a grandchild; volunteering at a local nonprofit or having more time to pursue a passion.

I spoke to Barnes, who made a compelling case. "I think the four-day workweek really suits older workers," he said. "The time I'd likely want to give something back to society or my community is likely when I'm older and I've made my money and paid for my house."

But flex work and HR experts I also talked to say the four-day workweek has its challenges — for employers, customers and clients and employees.

"I don't think one-size-fits-all time-based solutions are the answer," said Cali Williams Yost, a flexwork expert and founder of the Flex + Strategy Group in Madison, N.J. "It's not just when, but it's how and where people are working."



PHOTO COURTESY OF ADOBE STOCK

Employers offering four-day workweeks do so in very different ways.

## Prompting a 'Broader Conversation'

But, Yost added, she hopes talk about four-day workweeks "prompts a broader conversation" about the way we work.

Liz Supinski, director of research and product for SHRM (the Society for Human Resource Management), told me that while her HR trade group's surveys haven't shown a huge uptick in four-day workweeks, "we do anecdotally see more organizations interested in having the conversation to understand how it works."

Barnes thinks we're at an inflection point, though he concedes Europe, Australia and New Zealand are ahead of America in offering four-day workweeks. "Hundreds of companies in the UK are moving to a four-day week or are already doing it, including large organizations," he said.

Truth is, employers offering four-day workweeks do so in very different ways. Sometimes, everyone gets off the same day each week. Sometimes, workers have to put in 10-hour days during their four weekdays on the job, though what's known as a "compressed workweek."

Sometimes — as in the eight-week experiment at 240-person Perpetual Guardian which has since become permanent — individual employees choose which day they'll be off (with approval

from their manager and coordination with their team). They can also change which day that will be from week to week. The staffers get paid the same as if they worked five days and receive all their benefits.

Compressed workweeks are offered by one-third of organizations and four-day workweeks of 32 hours or less are offered by 15% (up from 12% in 2018), according to SHRM. "While four-day workweeks are still relatively uncommon, organizations that have implemented them report no decreases to productivity or revenue as a result," said SHRM's June 2019 Leave and Flexible Working report.

## How Perpetual Guardian Tested a 4-Day Workweek

Barnes explained the genesis of his firm's four-day workweek: "I had read an article by an economist about surveys in the UK and Canada showing that employees were productive between one-and-a-half and two-and-a-half hours a day and I thought, 'Why is that? And is it happening in my company?'"

So, Barnes wondered, what would happen if he offered his staff a day off each week. "Would they change their behaviors, so productivity wouldn't fall?" he asked himself. "I said, 'Why don't we try?'"

The results after the experiment ended: Employees, in general, reported much better work-life balance, job satisfaction and health as well as less job stress. Less time spent in meetings, too. For Perpetual Guardian, revenue and profitability have risen 6% and 12.5% respectively; job performance, team creativity and staff retention increased, too. The offices never closed down; they just had fewer people working there.

Retention of employees in today's tight labor market is the top reason employers provide flexible work alternatives including four-day workweeks, Supinski said. "Retention is the number one priority for employers," she noted. And, she added, "generally speaking, workflex variations are one of the least expensive ways to make employees happier."

The fast-casual restaurant chain Shake Shack recently expanded its four-day work week test to a third of its outlets, after finding it helpful for retraining and recruiting managers.

## The Pushback Against 4-Day Workweeks

The main reasons employers don't offer flexible working conditions, Supinski said, is they think it costs too much or it will be hard to supervise employees.

In truth, four-day workweek tests have had some bumps. At Perpetual Guardian, for instance, some staffers reported feeling more stress and pressure to get their work done in a shorter timeframe. And some — especially some managers — found themselves needing to work longer hours during the four days.

And it bombed for one team that hadn't thought through how they'd serve their customers when its staffers were off.

"It was a new business we'd bought and not imbued with the same culture," said Barnes. "So their customer service standard declined. But everybody else at the company understood we had to maintain our service standards

and be sure our customer-facing staff was there every day."

That kind of customer non-service is one reason a four-day workweek doesn't work well for some types of businesses, Yost said.

"You have to have serious logistics in place and be able to respond to customers and compete," she noted. "You can't just have everybody not there on Fridays. The client may need something on Friday. The supplier may need to get back to you that day."

Customer-facing retail and hospitality jobs aren't well suited to four-day workweeks and other flexible workhour arrangements, said Supinski. "People expect the doors to be open all the time and to be able to go to the restaurant whenever they want," she said. "It's not that flexible initiatives can't be done; it gets more complex."

## How to Try to Get a 4-Day Workweek

If you'd like a four-day workweek and your employer doesn't offer it, but you think your manager might consider letting you try it, Yost offers this advice: "You can't just say, 'I want to work four days a week.' Instead, she said, really think through what tasks you would give up and what that would look like in action.

In other words: make a convincing case that working this way wouldn't be bad for your employer and might even be helpful. Her book, *Work + Life*, offers more specifics.

A four-day workweek "is not an issue people should be afraid of raising with their boss," said Barnes. "The research is pretty clear — companies get productivity improvements and see fewer sick days. If you go to your boss making an economic argument, not just a work-life balance argument, any sensible businessman or woman should be receptive."

After all, LinkedIn's 2020 Global Talent Trends survey just noted: "As we enter the 2020s, empathy will reshape the way employers hire and retain talent."

## HEALTH &amp; FITNESS

# Local expert to offer free seminars next month on caregiving survival

Jill Gafner Livingston, BSBM, CDP, CADDT, has something powerful to share with caregivers.

Having been her husband's sole caregiver when they were in their 30s raising two young boys, she has a perspective shaped by lots of hard knocks.

Bob, a radio personality in Houston, fell ill with lung cancer and then a brain tumor. The radiation treatments he underwent were blamed when he developed early-onset dementia. He was 35.

For the next two decades, Jill, now 61, was the primary caregiver for Bob and their children. The challenges with family, doctors, and work left her exhausted, depressed, broke and isolated.

In 2005, in the midst of the turmoil, Jill began to speak publicly



**Jill Gafner Livingston**

about staying sane as a caregiver. A year later, she wrote a book because nobody, it seemed, was talking about supporting caregivers. Bob passed away in 2012, 21 years after his diagnosis. He beat the odds by 20 years and 11 ½ months.

Jill, a St. Clair Shores resident, will offer practical advice and inspiration at a free 2½-hour seminar in Novi on March 20 that is sponsored by the Area Agency on Aging 1-B (AAA 1-B). She'll offer the same seminar at other metro Detroit locations in March and beyond.

AAA 1-B caught up with Jill to talk about her work.

**Q**: What will you cover in "Caregiving Survival, Plus Caregiving for a Loved One with Dementia?"

**A**: There are two primary focuses: Caring for myself as a caregiver and caring for my loved one who has demen-

tia. The seminar will offer tips to survive this extremely stressful time.

We talk about the right to be social, to go to the doctor, etc., the risks of caregiving, recognizing burnout, things to do with a loved one to help with communication and routines, the benefits of a care plan and addressing repetitive behaviors.

When they leave, caregivers have tools to allow them to take care of themselves and their loved one or patient or whomever.

**Q**: Is caring for someone with Alzheimer's or other dementias uniquely challenging?

**A**: Yes! Statistics show that severe depression is more common for caregivers that are caring for someone with dementia. Most caregivers, in fact, die before their patients because of stress, and stress is more intense when you're caring for some-

one with dementia. The amount of guilt the majority of caregivers have, it locks them in. You're held hostage in this painful circle of life.

**Q**: What do caregivers tell you is their biggest challenge?

**A**: The guilt.

**Q**: Why did you write "Personal Positioning for the Caregiver?"

**A**: It was acknowledging the need for caregiver support. When Bob got sick, 'caregiver' wasn't even a word. If I used the word, people would be confused; they thought I meant 'caretaker.' It was hard to find support when even the word itself wasn't regularly used. You didn't have a network or support systems. Even the Internet was somewhat new.

When I published it and real-

ized how many people were asking for it, I thought it was something I should make bigger. Fifteen years later, Caregiving Survival is still the number one class in Michigan. There were 15 million caregivers back then. There are 65 million today. The message doesn't get old.

"Caregiving Survival Plus Caring for a Loved One with Dementia" will be held from 9 -11:30 a.m. Friday, March 20, at the Novi Civic Center, 45175 Ten Mile. There is no charge, but registration is requested by calling 833-262-2200 or emailing [welfareprograms@aaalb.org](mailto:welfareprograms@aaalb.org).

Area Agency on Aging 1-B will sponsor other Caregiving Survival seminars by Gafner Livingston, along with its Powerful Tools for Caregivers workshops. For a full schedule, visit [aaalb.org/caregiver-resources/classes-for-family-caregivers/](http://aaalb.org/caregiver-resources/classes-for-family-caregivers/).

*Story courtesy of the Area Agency on Aging 1-B*

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## CAREER &amp; EDUCATION

# 6 questions to ask if you want to work in retirement

By Nancy Collamer

Next Avenue

The percentage of people who work in retirement has been steadily rising for years. And by 2026, the Bureau of Labor Statistics estimates, a whopping 30% of people age 65 to 74 will

be in the labor force, up markedly from just 18% in 1996.

Several factors are driving the trend. Longer life spans, insufficient retirement savings and high levels of debt have many Americans worried about running out of money later

in life. But even among those who can afford to quit the labor force, there's growing interest in part-time work in retirement. According to a 2019 Harris poll for TD Ameritrade, almost 40% of Americans ages 40 and older plan to continue working in retire-

ment, even if there's no financial need.

If you're one of them, it's wise to do some advance planning before you start looking for part-time work in retirement. Here are six questions, and six related tips, to help clarify your next steps



PHOTO COURTESY OF ADOBE STOCK

By 2026, the Bureau of Labor Statistics estimates, a whopping 30% of people age 65 to 74 will be in the labor force, up markedly from just 18% in 1996.

a phased retirement option to your boss, download The Phazer, a free proposal-planning tool developed by RespectfulExits.org, an advocacy group for older workers.

**1** . Does your employer offer a phased retirement program? Gradually reducing the number of hours you work at your current job can be a nice way to help you ease into retirement, try out a new role as a mentor and continue earning income. While formal phased retirement programs open to all staffers are still rare, your employer might be open to considering your request.

TIP: If you'd like to pitch

**2** . What are your income goals? If maximizing income is your main reason for working longer, it's typically best to look for work that is somehow connected to your



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**TIP:** Earning a certification to prove your abilities can be a relatively inexpensive way to boost your earning power and improve your marketability. Industry groups are a terrific resource for learning about training options, either within your field or in a new one that interests you.

**3** . Beyond earning an income, why do you want to work in retirement? Some retirees who’ve stopped working are surprised how much they miss the community, routine and sense of purpose they had found in their jobs. So, understanding the “why” behind your desire to keep working will shed light on which post-retirement opportunities to pursue —and which to ignore.

**TIP:** Make a list of three to five reasons why you want to work part-time in retirement. Then, consider what those motivators suggest about your best options moving forward.

For example, if deepening your community ties is important, a job at a museum or theater might prove satisfying. Or, if you’re looking for intellectual challenge, a consulting, teaching or research role might be a better fit.

**4** . What’s on your “chuck-it” list? You’ve undoubtedly heard of a bucket list, but have you ever written a chuck-it list? That’s one highlighting the parts of work you’ll be happy to leave behind. Some examples: the long commute, office politics and unrealistic goals. By identifying what you don’t want, you’ll get a better feel for what you do want.

**TIP:** Make a list of your top three-to-five non-negotiable work factors. Tired of sitting in a car for two hours each day? A virtual gig or a part-time job with a local firm might be best. Fed up with sitting in

a drab office all day? Perhaps it’s best to find work that lets you be outdoors, such as a tour guide or landscape gardener.

**5** . What type of job flexibility do you seek in semi-retirement? Flexible work takes many different forms, so it’s helpful to get clear on your lifestyle goals before initiating a search. That way, you’ll know a good fit when you see one.

**TIP:** Here are three questions to ponder:

- Are you willing to stick to a preset schedule? Most part-time jobs require you to report to work at specific hours every week. That could prove challenging if you want more time for grandkids, hobbies or travel and don’t want to be locked into a rigid schedule.

- Do you want summers or holiday weeks off? If so, you might want to consider working for a school or college offering that type of schedule.

- Do you need to be home to help take care of a loved one? A work-from-home job might be your best option.

**6** . What is your appetite for risk? Lots of retirees dream of starting their own businesses. But if you plan to open one, you might need to tap into your savings or take out a loan to get started. As an older worker, that can prove problematic, since there’s a limited time to recoup your investment (or make up your losses).

**TIP:** Take advantage of free and low-cost coaching and webinars offered by organizations like the Small Business Administration and SCORE.org (free mentorship for startups). These can prove invaluable in helping you assess and mitigate the financial risks of entrepreneurship.

*Nancy Collamer, M.S., is a semi-retirement coach, speaker and author of *Second-Act Careers: 50+ Ways to Profit From Your Passions During Semi-Retirement*.*



PHOTO COURTESY OF METRO CREATIVE CONNECTION

It’s wise to do some advance planning before you start looking for part-time work in retirement.

## Next Issue of Vitality



will be on

**THURSDAY**  
**March 12, 2020**

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**HEALTH & FITNESS**

## MDHHS invites public input on aging for new state plan

The Michigan Commission on Services to the Aging and the Aging & Adult Services Agency are inviting the public to join community conversations throughout the state to discuss the needs of older adult residents.

Every three years the Aging & Adult Services Agency, which is part of the Michigan Department of Health and Human Services, develops a state plan and seeks input regarding the needs and gaps in programs and services. The feedback is used to ensure priorities are on track with its support of the health and well-being of Michigan's older adult population.

The goal is to complete the new state plan by July 1.

The State Plan on Aging serves as a blueprint that outlines the coordination and advocacy activities undertaken to meet the needs of older adults, including integrating health and social services delivery systems.

"Michigan is one of the most rapidly aging states in the country," said Dr. Alexis Travis, senior deputy director of Aging & Adult Services Agency. "By 2025, the



Photos courtesy of Metro Creative Connection

Anyone with interest or insight into the needs of older adults is invited to attend.

number of Michiganders age 65 and over will outnumber those under the age of 18. As people are living longer, we must be strategic, collaborative and innovative in our work. That means we need the opportunity to hear from the public about the realities of aging in Michigan and hope to have great participation in these community conversations."

Dona Wishart, chair of the Commission on Services to the Aging, said public input is vital. "Whether you

are an older adult, a caregiver, or someone working with older adults in a volunteer or professional capacity, we urge you to participate in these community conversations. Your feedback is imperative to ensuring the new state plan addresses the critical needs of older adults in our state."

Community conversations will take place in 16 locations across the state, with a conversation being held locally from 12:30 to 2 p.m. Feb. 25 at the Troy Community Center, 3179 Livernois.

Anyone with interest or insight into the needs of older adults is invited to attend. Space is limited and organizers require RSVPs for planning purposes. Please RSVP to Kelly Cooper at 517-284-0182 or [cooperk6@michigan.gov](mailto:cooperk6@michigan.gov).

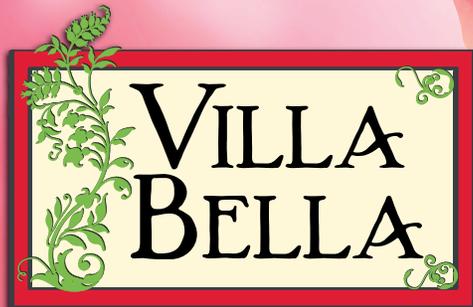
For the full list of events scheduled or for more information about the current state plan, visit the Aging & Adult Services Agency website at [michigan.gov/osa/](http://michigan.gov/osa/).



The feedback is used to ensure priorities are on track with its support of the health and well-being of Michigan's older adult population.

*Story courtesy of Michigan Department of Health & Human Services*

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## TECHNOLOGY

# Does our blood hold the secrets of our longevity?

Researchers find its plasma, cells and proteins have much to tell

By **Steven N. Austad**

*Next Avenue*

*(Editor's note: This article is part of an editorial partnership between Next Avenue and The American Federation for Aging Research (AFAR), a national nonprofit whose mission is to support and advance healthy aging through biomedical research.)*

Are you as old as you feel, as old as you look or as old as your birth certificate says? The best answer may be “none of the above.”

Actually, you may be as biologically old as your blood says you are.

For many years, aging researchers have sought markers of biological age, or biomarkers — simple signals that reveal the expected length of your future health. The expected length of future health, after all, is the key biological difference between younger and older people.

Some people have called such markers “biological clocks.” I don’t know about you, but I don’t typically calculate my age by thinking of clocks. I think of calendars. So, I prefer to call these hypothetical signals “biological calendars.”

The importance of these calendars is that they potentially allow researchers to quickly see whether a new drug, diet or other treatment that purports to slow, or even possibly reverse, aging is actually doing so.

Biological calendars of aging can also provide rapid feedback on how a lifestyle change, such as in diet or

exercise habits, is affecting your biological age. This insight can motivate people to stick with that change.

## Researching Blood for Aging Clues

Now, as a biological calendar, blood is a devilishly complex stew. Like a stew, it is liquid with lumps in it. We call the liquid plasma; the lumps, cells. Physicians for the past century have been using chemical analysis of plasma and counts of the various blood cell types to diagnose diseases. But we are now entering a brave new world of blood analysis.

Plasma contains not just the dozen or two chemicals that standard laboratory tests measure; it contains a constantly changing mixture of vitamins, nutrients, waste products, hormones and thousands of different proteins.

A hint that plasma might hold secrets about aging has come from research in which the plasma from young mice (or humans!) was found to rejuvenate the function of muscles, brain, heart and other organs of old mice. Dracula, it turns out, may have been onto something.

Recent advances in chemical analysis allow us to measure thousands of plasma chemicals at once, and advances in machine learning are helping make sense of that torrent of information. Plasma proteins may turn out to be just the type of biological calendar we are seeking.

I say this because a recent study of about 3,000 plasma proteins found that a specific combination of 373 of these proteins could accurately tell the age of the person from whom it was drawn. The study was conducted by AFAR Scientific

Director Dr. Nir Barzilai with AFAR grantees David Gate of Stanford University and Dr. Sofiya Milman and Dr. Joe Verghese, both from the Albert Einstein College of Medicine in New York.

On top of that, people who were judged by their proteins to be younger than their real age scored better on a panel of physical and mental tests. We don’t know yet how well these proteins might predict future health or life, but those studies will soon follow.

## More Details Found in Blood Cells

Blood cells, in addition to plasma, might have an even more promising aging tale to tell.

Your white blood cells (but not your red cells) contain your DNA, which provides the instruction manual for pretty much everything that goes on in your body. A few years ago, it was hoped that telomeres — those protective DNA caps at the ends of your chromosomes — from white blood cells might be a useful biological calendar. But telomeres as predictors of future health have not held up to scientific scrutiny.

However, we may have just been looking at the wrong part of our DNA.

Although we tend to think of DNA as little more than a long-coded sequence of DNA “letters,” there is a bit more to it. In particular, there are a number of small chemical tags that attach to DNA at specific sites to help turn off, or turn on, genes.

In recent years, combinations of particular tags called “DNA methylation” have, like plasma proteins, been shown to be good predictors of age and health in people and animals. These tags have even been shown to predict time to death and



PHOTOS COURTESY OF METRO CREATIVE CONNECTION

Blood cells, in addition to plasma, might have an even more promising aging tale to tell.

the development of later life diseases in people.

Perhaps even more exciting, a small, very preliminary study of 10 middle-aged men taking a hormone cocktail designed to stimulate the immune system showed a one-and-a-half-year regression in their DNA methylation calendar.

Let’s not get too excited about this result yet. It is easy to overinterpret such very preliminary results, as some of the media have done. We have no idea at present what a small backward trend in DNA methylation age means, and this study has more than a few limitations. But it is without



doubt provocative.

Stay tuned. Analysis of blood cells and blood

plasma may hold secrets of aging that we are just beginning to discover.

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## SOCIAL &amp; WELL-BEING

# Stay safe on the roads this winter with these driving safety tips

**By Joey Yashinsky**

*For MediaNews Group*

There are a lot of things to appreciate about wintertime in the state of Michigan: skiing on a gorgeous snow-covered mountain, sipping hot cocoa by a warm fireplace or just appreciating the natural beauty of our four distinct seasons.

However, getting in the car and navigating the roads is anything but a walk in the park. November and December bring slush, black ice and dangerous conditions that don't fully leave our company until Opening Day for the Tigers rolls around.

It is especially important that older drivers remain focused and prepared in these challenging road conditions.

"While seniors are less likely to drive while emotional — which is a major factor in crashes with younger drivers — they are more likely to have slowed reaction times or be on medications which might affect their driving," said Brandon Hewitt, attorney and chief operating officer for Michigan Auto Law. "Rates of crashes for all drivers increases in the winter months, and that includes seniors."

There are certain measures older adults can take to better equip their automobiles and ensure a safer winter season on the roads. Hewitt recommends semi-annual tune-ups, with one coming in October or November, just before the nasty weather touches down. He also points out that winter tires can improve traction and braking distance by as much as 40%.

"The winter tires might be an investment, but one that could save your life,"

Hewitt said.

Some of the most critical winter driving tips might seem elementary, but they are not lacking in importance.

"Slow down and no speeding," Hewitt said. "As the Michigan Office of Highway Safety Planning has repeatedly emphasized, most winter crashes are caused by drivers traveling too fast for current conditions."

Seniors aren't immune to today's biggest safety issue on the roads — distracted driving.

"We can see from crash rates that seniors are just as susceptible to the increasing dangers of driving while distracted as anyone else."

Affording a wide berth between your car and the one in front is a must. Hewitt points out, "You never know when you might need to make a sudden stop and what your tires might do in that situation. Always give extra space between cars."

Not all of the key winter driving tips involve actual behind-the-wheel strategy. Sometimes it's just as important to take precautions and make the proper plans before embarking on that day's journey.

"Tell family and/or friends where you're going and when you plan to return," Hewitt said. "Also be careful about taking medications right before driving, especially if they cause drowsiness."

"And try to sort out travel directions before you hit the road. That way, you've figured things out at home or in the driveway instead of having to shift your eyes from the road to a GPS or navigation system while driving."

Being flexible about plans, in the case of extreme



PHOTOS COURTESY OF METRO CREATIVE CONNECTION

It is especially important that older drivers remain focused and prepared in challenging road conditions.

weather, is also something to adhere to. A doctor's appointment or game of cards can always be rescheduled and is never worth the risk of a potential incident on the road. Hewitt also suggests avoiding driving during nighttime hours (if possible) and calling for help if conditions turn out to be more dangerous than previously anticipated. Friends, family or even the police are all good options to possibly save you from a serious accident.

A proper emergency kit is an extra step definitely worth taking. Jumper cables, a small shovel, blankets and first aid supplies could all come in handy if dealing with a sudden dead battery or a similar issue where the car unexpectedly loses power or heat.



Winter tires can improve traction and braking distance by as much as 40%, according to Brandon Hewitt, attorney and chief operating officer for Michigan Auto Law.

In today's go-go world where there never seems to be enough time in the day, it can be a natural ten-

dency to want to hurry or rush things along. However, when it comes to driving a car, especially during

the unpredictable Michigan winter, following these tips will help you reach your destination safely.

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## CAREER &amp; EDUCATION

# What to know before renting out your home on Airbnb

## 8 lessons from someone who has been an Airbnb host

By Jess Stonefield

Next Avenue

You may be tempted to rent out part, or all, of your home on Airbnb to bring in extra income or to enjoy the company of guests. I've done it since April 2019, after buying a one-bedroom homesteader cabin I named "Heaven House" on five acres near Joshua Tree National Park, in California. And I'm here to tell you: being an Airbnb host isn't as easy as it sounds.

Here are eight lessons I learned — often the hard way — in managing my short-term rental, which is about 2 ½ hours away from my actual Los Angeles home.

### Lesson No. 1: Be prepared before you start posting for rentals

I assumed it would take time to start getting Airbnb bookings, especially because I launched my efforts in the summer, when temperatures in the desert top 110 degrees. Little did I know I'd be hit with a weekend booking, followed by a 30-day stay, immediately after posting my listing.

While this was great news financially, it left little time for me to experience the house as a guest would, including detecting any quirky issues with the well water and air conditioning systems.

In retrospect, it would have been wiser if I'd known the ins and outs of my house a bit more before listing it for rent online.

### Lesson No. 2: Research local home-rental regulations and Airbnb's rules

Laws governing home shares vary widely around the country. In Los Angeles, it's illegal to rent a home as an Airbnb unless it's your primary residence, and even then, not for more than 120 days per year. In New York City, the laws are even stricter: hosts can only rent out a portion of their home, and must be present during the guests' stay. In Las Vegas, the laws are just as tricky. There, short-term rentals have been limited to licensed owner-occupied hosts since December 2018, and no licenses have been issued since.

And rules about short-term rentals are constantly changing. Airbnb is expected to be under increasingly tougher regulatory scrutiny. (Click here for a short list of regulations — and fines for noncompli-

ance — in major U.S. cities.)

Airbnb has its own rules that can make hosting a challenge, too. For instance, you must have hosted 10 stays averaging 4.8 out of 5 stars over one year to achieve "Super Host" status — a title that affords higher rankings in guest searches and, ultimately, more bookings.

And Airbnb can revoke Super Host status if you cancel more than one in 100 scheduled stays. While the company grants exceptions for extenuating circumstances, a scheduling error could cost you.

What's more: in my experience, because Airbnb is largely app-based, company support staffers can be difficult to reach by phone when you need them. It took days for one of my guests to change a reservation-in-progress, even with both of us reaching out to Airbnb.

### Lesson No. 3: You'll need help if you don't live in the property you'll rent out

Hiring a company to remotely manage your Airbnb can be expensive. In general, such a firm charges 12% to 40% of your earnings (not your profits). At Heaven House, the cost of a cleaning crew alone is \$85 a visit.

Soon after I began listing the place, I learned I'd also need a full network of 24/7 plumbers, electricians, AC unit specialists, and the like to deal with the litany of calls about things like broken shower knobs and subpar air conditioning.

Create your network of pros ahead of time to avoid potential fire drills and stress.

### Lesson No. 4: Accept that what can go wrong, will go wrong

Guests may run out of water. The AC might go out. Rats could enter. All of those have happened with my property. Yet, I was able to achieve 5-star reviews in spite of these issues 100% of the time. Still: I've had many stressful, sometimes expensive, moments. Count on it.

### Lesson No. 5: Do the math

Short-term rentals let you charge more per night than renting your home long-term. But they also have a lot more overhead, because people expect to have certain amenities while on vacation: 24/7 AC; long, hot showers; cable TV; high-speed internet; bottled water and professional cleaning services.



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Short-term rentals let you charge more per night than renting your home long-term. But they also have a lot more overhead, because people expect to have certain amenities while on vacation.

Factor these items into your investment when doing the math to get a solid idea of whether it will pay for you to rent your home short-term.

I've spent thousands to furnish the home and install art. And I've subsidized much of the cleaning fee, which was higher than average, due to the remote location of my property. At best, I've broke even at month's end.

### Lesson 6: Don't be desperate

When I first posted Heaven House for rent, I was frantic about losing money on my investment. So, I did desperate things. I set no minimum nights per stay; I allowed for flexible cancellations; I permitted any number of guests to stay at no extra charge and I ignored my gut when it told me guests would be partying.

Don't do what I did. Instead, take advantage of Airbnb's host controls by setting stricter cancellation policies; up-charging for additional guests, making guests pay for extensive water or electric use, and requiring a deposit for potential damages.

### Lesson No. 7: Don't overemphasize the little things

Since I called my property "Heaven House," I put a huge effort into compiling spiritual books, artwork and yard art to make it a spiritual haven. Did most people care? Probably not. More than likely, they just wanted the AC and Wi-Fi to work while catching some nice mountain views.

Long story short: Don't get too hung up on making the place "your own." When you rent it out, it isn't yours — it's theirs. So, focus on the things that will help them enjoy staying there.

### Lesson No. 8: Accept that you can never make everyone happy

Heaven House is paradise to me, but some guests have still found reason to complain. It was too hot, there were too many bugs in the desert, there was a spider in the drawer. To me, those were little things, but none of them are up for debate when someone is a guest in your home.

Since you'll never make everyone happy, get used to it.

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## SOCIAL &amp; WELL-BEING

## Finding calm through

## COLOR



PHOTOS BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUP

Laura Chidsey and Beverly Aust enjoy coloring at a recent session of “Cookies and Coloring” at the Shelby Township Senior Center.

**By Debra Kaszubski**  
For MediaNews Group

Linda Pawlowski, 66, of Utica, is a nurse who understands the many health benefits of keeping your mind active, your hands busy and your friends close as you age.

Pawlowski was one of several seniors enjoying a calming, creative and simple activity recently at the newly-renovated Shelby Township Senior Center called “Cookies and Color-

ing.” The free class is open to members of the center, and includes coloring pages, colored pencils and sugary treats.

“It is good for your mind to find a creative outlet like this,” Pawlowski said. “I love coloring angels especially and I think I’m getting good at it.”

Coloring is simple and creative. Those who color make art, they choose the colors, add effects and elements. Focusing on a piece of art, even for a short

amount of time, is meditative. “This is very calming and when I get into it all my worries melt away,” said Laura Chidsey of Shelby Township. “Before I know it an hour has gone by.”

Not only does coloring reduce stress and anxiety, it also helps improve motor skills and vision. Coloring betters focus as well, but not so much that it creates stress.

Although you can color anywhere, coloring with other people offers added



Joyce Dier said coloring is relaxing and that there’s no pressure. “It’s the most fun thing to do and you get a cookie,” she said.

benefits for seniors in particular. “This gets me out of the house and I get to spend time with all of these wonderful people,” said Joyce Deier of Shelby Township.

The adult coloring craze, which started about five years ago, may not be as strong as it was a few years ago, however, many adults still regularly participate in coloring sessions at community centers, libraries, and book stores. Stores such as

Barnes & Noble stock displays of books filled with coloring pages for adults, and Amazon sells a wide assortment online. There’s even some titles featuring profanity, for a truly adult experience. A few of the more popular titles on Amazon include:

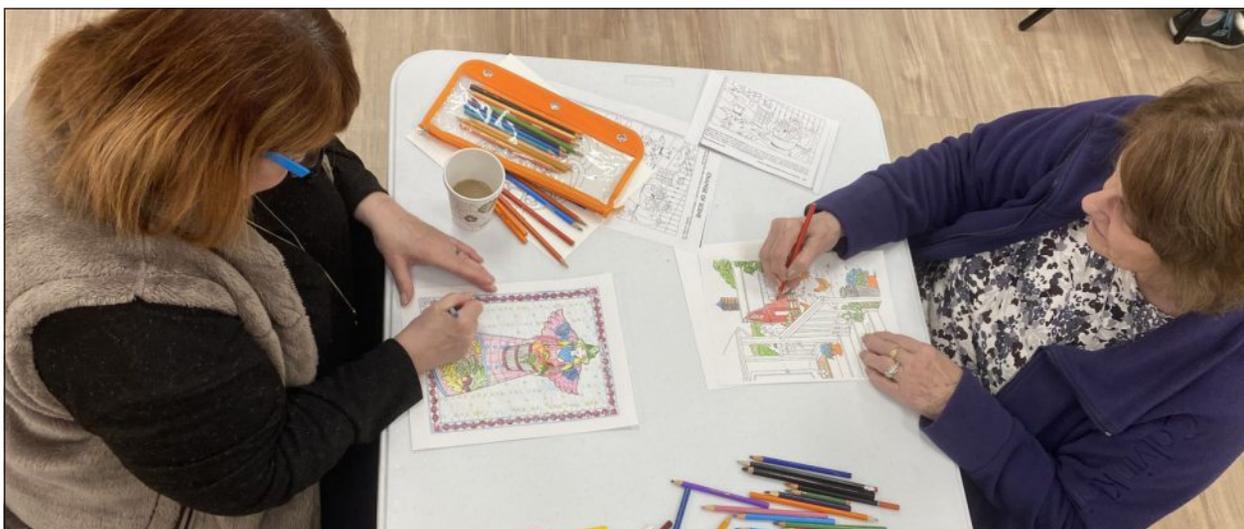
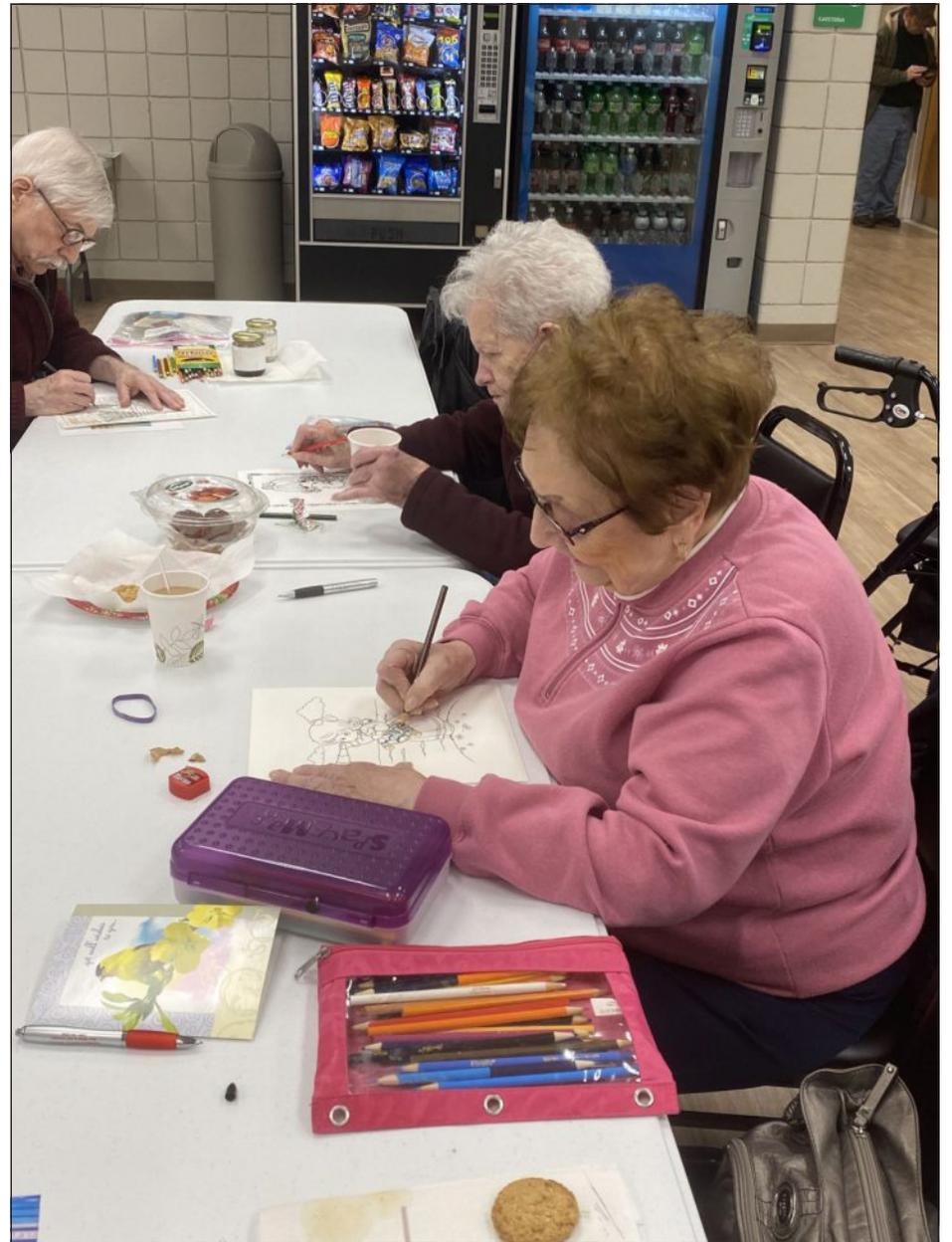
- “Adult Coloring Book: Stress Relieving Animal Designs”

- “Lost Ocean: An Inky Adventure and Coloring Book”

- “100 Animals: An Adult Coloring Book with Lions, Elephants, Owls, Horses, Dogs, Cats”

- “Swear Word Coloring Book: Hilarious Swear Word Coloring Book for Fun and Stress Relief”

Cookies and Coloring takes place every Thursday at 10 a.m. at the Shelby Township Senior Center. Although coloring is free, you must be a member of the center to participate. Call 586-739-7540.



**Top left:** Jeanne Hagan colors pictures that she ultimately gives away as gifts to her family.

**Top right:** Elise Dickty, Veronica McAlley and Douglas Kann find coloring in adult coloring books a relaxing way to de-stress.

**Left:** Linda Pawlowski and Joyce Deier colored landscapes and angels.

PHOTOS BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUP

## HEALTH &amp; FITNESS

# New survey spotlights older adults' struggle in opioid epidemic

By **George Lorenzo**

*Next Avenue*

Opioid abuse has risen dramatically over the past 20 years and a recent survey from the National Council on Aging (NCOA) paints an alarming picture of how older adults are affected.

The survey garnered responses from more than 200 diverse community-based organizations in their aging network from 40 states and Puerto Rico. The organizations serve people 60 and older. Results showed that over the past two years, seven in 10 organizations in the study are spending more time dealing with opioid-related issues affecting older adults or their caregivers. One in 5 said they've increased their efforts by more than 25% to help their older clients and caregivers deal with opioid-related issues.

Some of the ways these non-profits said they are helping is through assessments to identify problems, referrals to treatment programs, individual and group counseling and partnering with other community groups to tackle the problem.

Two primary trends came to the forefront:

- More older adults are becoming overly burdened by being forced to take on the responsibility of raising their grandchildren due to an increased number of their parents having opioid misuse and abuse problems.

- Doctor-prescribed opioids and refills given to older adults for pain management have been increasingly causing unnecessary dependency problems, due to over-prescribing and a lack of information and education concerning the repercussions of taking opioids.

Both trends have unintended financial and health-related consequences.

"It's clearly a health issue for those older adults who are dealing with the crisis themselves because they may be addicted to opioids," said Anna Maria Chávez, NCOA's executive vice president and chief growth officer. "But the

other side of the story is the fact that, just like many communities across the country, older adults are being financially impacted because they are having to take on a situation [child care of their grandkids] that they were unprepared to manage."

More than 100 of the organizations NCOA surveyed "indicated that up to 10% of their older adult clients are the primary caregivers for their grandchildren, many as a result of opioid addiction of their clients' adult children or other family members."

## Financial Insecurity Exacerbates the Problem

Older adult poverty and low fixed-income issues exacerbate this problem. "Half of older adults living alone and 23% of older adults living in two-elder households lack the financial resources required to pay for basic needs," noted a November 2019 research report by the Gerontology Institute at the University of Massachusetts Boston.

Many older adults are financially dependent on their Social Security benefits alone to survive — 21% of older beneficiaries who are married couples and about 45% of ones who are unmarried rely on Social Security for 90% or more of their income, according to the Social Security Administration.

"It's a financial security issue, it's a mental health issue, it could potentially be an employment issue because more and more older adults are having to work past 65 to make ends meet," Chávez says. "These are individuals living on Social Security who are one fall away from draining their financial resources. Now they are struggling with how to pay for childcare."

## Too Many Doctor-Prescribed Cases

Regarding overprescribing issues and challenges, "nearly one-third of individuals participating in Medicare Part D (prescription drug benefit) in a given year re-



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Opioid abuse has risen dramatically over the past 20 years and a recent survey from the National Council on Aging (NCOA) paints an alarming picture of how older adults are affected.

ceived at least one prescription for an opioid," says Mary W. Carter, director of the gerontology program at Towson University in Towson, Md.

Opioid-related patient visits among adults 65 and older more than doubled between 2006 and 2014, according to a March 2019 report Carter authored on the increasing rates of opioid misuse among older adults. The report used data from the Healthcare Cost and Utilization Nationwide Emergency Department Sample, which contains nearly one-fifth of all emergency department (ED) visits in the country.

"The steep increase in opioid misuse observed among older adult ED visits underscores the critical need for additional research to better understand the national scope and impact of opioid misuse on older adults, as well as to better inform policy responses to meet the needs of this particular age group," Carter wrote.

## Shift in Opioid Drug Formularies Backfired

How did we get to this point? Carter says there was a shift in doctor-prescribed opioids that occurred in the 1990s. At the time, short-acting opioids were becoming problematic, so pharmaceutical companies changed opioid formularies to be time-released and longer-acting.

The thinking was that substituting the intense high that patients experienced from the short-acting opioids with time-released longer-acting alternatives would significantly curb the likelihood of patients becoming dependent. Pharmaceuticals heavily promoted this unsubstantiated claim, and many within the medical community bought into it, Carter says.

Consequently, the number of opioid prescriptions for pain relief, which is most common among older adults, increased dramatically.

"At any given time, 30% of the population is experiencing chronic pain, which means they've been in pain and they've had that pain for more than three months. For older adults the number is closer to 40% or 50%," writes neuroscientist Daniel J. Levitin in his recently published book *Successful Aging*.

"So, we really came to rely on these drugs," Carter says. "There is a subset of older adults who never intentionally misused these prescriptions, but because of the nature of the drugs and the prescribing behaviors over time, they likely had difficulty lowering the dosages when they came to a point where they wanted to do so."

The end result is more addiction, which Carter calls "a real tragedy." She adds that as the medical profession came to this

realization and now attempts to undo and progressively regulate the over-prescribing opioid problem that it and the pharmaceutical companies created, "those individuals with chronic, unrelenting pain are now, ironically, in a place where it is difficult to find relief for their symptoms."

## Alternatives to Opioid Medications

The NCOA survey offered non-medication and alternative approaches to overreliance on opioids sourced from the Centers for Disease Control and Prevention guidelines for treating chronic pain without opioids, and the National Center for Complementary and Alternative Health's website on chronic pain. Here are three recommendations in NCOA's survey:

- Exercise: It reduces pain, improves well-being and benefits physical functioning.

- Cognitive behavioral therapy: It addresses the psychology of pain, focusing on issues related to fear, avoidance, distress and anxiety. It also offers relaxation techniques, coping strategies, support groups, counseling and self-help programs.

- Complementary or alternative approaches: These include acupuncture, yoga, relaxation techniques, Tai Chi, massage and osteopathic or spinal manipulation. In addition, hypnosis may be mildly effective for some people and mindfulness meditation has been associated with small improvements in pain symptoms. Listening to music can also help.

"We need to start a conversation to increase the health literacy of older adults," Chávez says. When they visit with their doctors to discuss pain management, "the automatic reaction is prescription drugs. Perhaps they should ask some additional questions of their health care provider about alternatives to manage chronic pain."

*George Lorenzo is an independent writer and publisher from Ann Arbor, Mich.. He writes about aging at OldAnima.*

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## SOCIAL &amp; WELL-BEING

# Finding love after 50

Local matchmaker has some tips



PHOTO COURTESY OF METRO CREATIVE CONNECTION

A professional matchmaker can help take the legwork out of the dating experience for older adults.

**By Joey Yashinsky**  
For MediaNews Group

Certain tasks might feel a bit daunting as we find ourselves getting older.

Maybe the golf ball doesn't travel quite as far on that tee shot.

Maybe the volume level on the television needs to get bumped up a few notches.

With Valentine's Day approaching, the thought of dating or meeting someone new might also seem overwhelming as we cross to the other side of 50. But it doesn't

need to be.

Sandra Hattan is vice president of It's Just Lunch, a personalized matchmaking service that makes things a whole lot easier for single professionals to find that special someone. She suggests a carefree attitude and to always enjoy the

process along the way.

"Don't put any added pressure on yourself by setting dating timelines," Hattan said. "Go into your journey with an open heart and mind. Ease your stress by just focusing on getting to know your date and enjoying that time to-

gether as opposed to assessing if someone is 'the one.'

"Most clients in their 50's or older have a lot more in common with one another than they might realize. Our clients that have the most success are the ones who have fun with the journey and are

able to just be their authentic selves.”

The difference between It's Just Lunch and other similar sites is the personal touch that they provide. As opposed to many offerings that feel like a giant pool of potential mates seemingly impossible to ever wade through, this streamlines the whole process.

“We are not actually a ‘dating site,’ which in and of itself makes us different,” Hattan said. “We are professional matchmakers that take the legwork out of the dating experience for professional singles.”

With so many of today's interactions taking place via text or online chat, this service ensures actual in-person meetings, hopefully leading to a better, more authentic outcome.

“A big differentiator for us is that we guarantee our clients will go out on a date, and it will actually be face-to-face,” Hattan said. “We also offer ongoing feedback and coaching to ensure our clients are set up for success.”

No stone is left unturned in their quest to make a date painless and easy.

“We will even call and make the restaurant reservation for our client,” Hattan said.

That personal touch. It is what's missing in so many of today's day-to-

day conversations. Try calling a cable company or a store with just one simple question. There's a good chance you'll have to jump through a dozen prompts before something other than a robot responds on the other end.

“Our clients love that they get to work with their own matchmaker, that we care about their feedback,” Hattan said. “All they have to do is show up at the restaurant after deciding to meet someone that we have carefully selected for them.”

Between work and family and other interests, forming a new relationship might feel like too much work, especially for an older adult. But Hattan emphasizes that just putting yourself out there and not remaining stagnant is the key to possibly starting something new and exciting.

“It can be really easy to put your own personal happiness on the back burner. But the only mistake you can make is not taking any action at all.”

So whether it's letting a friend set you up or using the hard-working folks at It's Just Lunch, or just sitting down at a coffee shop with an open mind and a friendly smile, it's never too late in life to connect.

That special person could be just around the corner.



PHOTO COURTESY OF IT'S JUST LUNCH

Finding love after 50 isn't always easy, but it's best to have a carefree attitude when approaching dating and not put too much pressure on yourself.

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## MONEY &amp; SECURITY

# 2020 Travel Tips: Smart ways to save money and time

By **Richard Eisenberg**

*Next Avenue*

You may be thinking about making your 2020 vacation plans right about now. Before you do, however, read below what I heard from four experts at last week's New York Times Travel Show. During their sessions, they shared savvy advice on how to save money and time when you travel this year; how to travel more sustainably and the best places to go on vacation.

## How to Save on Airfare, Hotels, Tours and Currency

Getting the best deals on flights and lodging is getting harder; blame it on AI.

As Julie Weed just wrote in *The New York Times*, travel providers are increasingly using artificial intelligence software (known as hyperdynamic pricing) to change their prices at dizzying rates. Her story noted research from the airfare prediction app Hopper showing the average price of a domestic flight now changes 17 times in two days.

So, what's a traveler to do?

Pauline Frommer, co-president of Frommer Media and editorial director of Frommer's Guidebooks, said at the Times Show that Frommer's recent study of the best airfare search engines, aggregators and booking engines turned up a new winner for 2020: the aggregator Skiplagged.com.

"It consistently found the lowest fares," she said. But, Frommer added, "it does so normally, and in a way I don't approve of."

The Skiplagged method Frommer eschews: hidden-city airfares, sometimes called skiplagging. That's the gambit where you, say, plan to fly from New York City to Milwaukee but plan to save money by taking a flight to Chicago with a stop in Milwaukee and hopping off. Some airlines have taken action against skiplagging fliers. To use Skiplagged and get airfare deals the way Frommer prefers, "you need to uncheck the Hidden City option," she said.



**Pauline Frommer**

Matt Kepnes, aka "Nomadic Matt," had three other online recommendations to search for flight deals: Momondo.com, Google Flights and Scott's Cheap Flights. "Scott's sends an email about flights from my local airport every day," said Kepnes, who's based in Austin. "A few years ago, I went to South Africa for \$600 roundtrip."

The travel gurus disagreed about whether there was a best time to book flights for the lowest fares. But Frommer offered this tip: "Don't book too far in advance — four, five or six months before you'll fly. If you do, the airlines know they've got you." And that means they'll charge you more than you need to pay.

For the lowest hotel rates, another Frommer study came up with another new winner. "Last time, we said Booking.com was the top hotel site," Frommer said. "But no longer. This time, HotelsCombined.com found the best prices most consistently." And if you find a cheaper rate after you've booked with a site listed there, HotelsCombined — an aggregator — will refund the difference.

Frommer also recommended Kayak.com and Booking.com for hotel deals. (Kepnes is a Booking.com fan, too, and suggests HotelTonight if you're looking for a last-minute room. He used Hotel-



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Pauline Frommer, co-president of Frommer Media and editorial director of Frommer's Guidebooks, said at the Times Show that Frommer's recent study of the best airfare search engines, aggregators and booking engines turned up a new winner for 2020: the aggregator Skiplagged.com.

Tonight for his New York Travel Show visit, got a Courtyard room for \$100 a night "and it was not a dump," he added.)

But "you may want to book your hotel directly with the hotel," she added. "Major hotel chains have made a promise that if you book directly through their loyalty programs, they will match and undercut any rate out there. And it's a promise they are keeping."

If you're considering staying at

a home rental, Frommer advised checking out Airbnb, Homeaway, Flipkey or Vrbo (it stands for Vacation Rentals by Owners) — with a caveat. "The deals aren't as good as they used to be because of the fees they are charging," she said. "I was looking for a place in Zanzibar and the cleaning fee doubled the cost of the night. This is happening more and more."

Kepnes is a fan of hostels to save money on lodging.

"My mother thinks I'm crazy to stay in one," says the 38-year-old travel expert. "When people went backpacking around the world in the '70s, hostels were dirty, smelly cheap places to stay. Nowadays, they are really nice. Some have private bathrooms and bars and restaurants."

What's more, Kepnes said, you get to meet interesting people staying at the hostel and get smart, local tips from the employees. "The hostel staff is focused on budget travelers, so they tend to know what's going on that's cheaper or free in the city and where to eat that someone working at the W hotel might not know," said Kepnes.

To find free opportunities when visiting a city, Kepnes said, "search 'free things to do in x' and you will definitely find them. He's especially keen on free walking tours to get the lay of the land and ask questions of local guides. "Most major cities have them," he added.

Check, too, to see if museums or galleries offer free visits during dates and times, said Kepnes.

If you'll need to exchange dollars for local currency when traveling abroad, Angel Castellanos, aka The Travel Ambassador, and Kepnes urged avoiding airport foreign-currency cash machines.

"They pay terrible exchange rates or charge high fees," Castellanos said. "And the worst place to get cash is at an airport currency counter." Instead, he advised, "if you desperately need local cash, go to Customs and get on the other side of Security to find the proper bank-owned machines."

Travel insurance? Frommer recommended always buying it for big-ticket travel like a safari or a cruise, but not for just a hotel room or a flight. Frommer's favors purchasing a policy through an insurance market site like Squaremouth.com or Insuremytrip.com or Travelinsurance.com.

"Never buy travel insurance from your travel provider," Frommer said. "If they go out of business, you've lost your insurance, too."

Kepnes noted that although

high-end credit cards offer customers travel insurance, “that only covers what you purchased on their cards and they don’t have high coverage limits.”

### How to Save Time When You Travel

Castellanos had a few wise words about saving time when you travel, too. “I think of travel as an exercise in time management,” he said.

When traveling abroad, Castellanos advised, get the U.S. Customs’ Mobile Passport app. “You answer the five [inspection] questions you’re supposed to answer when you’re returning to the U.S. and then you get a QR code [a barcode] on your phone,” said Castellanos. “When I touch down, I immediately make a beeline for the Mobile Passport line. Typically, I find no people in it.”

You can use Mobile Passport at 27 U.S. airports and

cruise ports. The app is free but there’s also a \$14.99/year paid version — Mobile Passport Plus — that stores your passport information into the app.

Castellanos also recommends saving time by buying a city sightseeing pass to bypass lines at museums and other local attractions. “Go to the tourist information office or ask your hotel for a sightseeing pass,” he said. “Some of the passes bundle sites to save you some cash. But more importantly, they can save you some time.”

You might also buy The Sightseeing Pass for one of 16 cities around the world, including Washington, D.C., San Francisco and London.

### How to Travel More Sustainably

Traveling sustainably was a big topic at this year’s New York Times Travel Show. That’s not surprising, given the growing “flight shaming” movement leading more



PHOTO COURTESY OF RICHARD EISENBERG

### Seth Kugel

travelers to find ways to offset their carbon footprint on vacation.

Seth Kugel, the former Frugal Traveler columnist for the Times and author of *Rediscovering Travel: A Guide to the Globally Curious*, gave an entire lecture on how to be a sustainable traveler.

Kugel’s definition of sustainable travel: causing a positive, or the least possible negative impact, on the earth and on a local destination’s physical environment, society, culture and economy.

Flying is the least sustainable way to travel, since

planes burn so much fuel, especially reaching altitude and descending. That’s why Kugel advised against taking short flights. Instead, he said, hop on a bus. “Sometimes, buses these days are pretty comfortable,” Kugel added. (During Frommer’s talk, she noted that the Kayak travel search engine can now tell you when you can take a train or a bus instead of a plane, to lessen your carbon footprint.)

Kugel also urged fliers to pack lighter. “If you put less luggage on a plane, that means the airlines save on fuel and you’ll save on baggage fees,” he said.

Before renting a car for a trip, Kugel said, call in advance the agency where you’ll pick up the car to specifically reserve a compact or subcompact.

### Where to Go on Vacation in 2020

Finally, if you’re looking for ideas about where

to travel in 2020, Frommer had a few recommendations here and abroad — some will likely surprise you. They came from her contributors’ Frommer’s “Best Places to Go in 2020” list:

The Bahamas “We chose this because a lot of people wrongly think the Bahamas is not open for business” due to Hurricane Dorian in 2019, said Frommer. While Dorian was perhaps the worst hurricane in history, only 30% of the 700 Bahamas islands were hit, Frommer said. “This is a nation that really depends on tourism and prices are plummeting there.” (Abacos and Grand Bahama still need time to rebuild, Frommer’s reports.)

Emilia-Romagna Italy Never heard of it? If you’re a foodie, you may want to make plans for a visit to Italy’s breadbasket, north of Florence. “Everybody wants to eat well and see where food is produced and you cannot go to a better place

for it than Emilia-Romagna, Italy,” said Frommer. The area — which includes Bologna, Parma and Modena — is known for salumi, cheeses, handmade pastas, meat sauces and balsamic vinegar. There’s even a pork museum.

The Poles “Sadly, this is a climate change-related suggestion,” said Frommer. Warming oceans have made some itineraries to Antarctica and the Arctic possible. “You want to see this part of the world before it changes forever,” Frommer added. “It’s very expensive, but we think it’s worth it.” Cruises to Antarctica can cost \$6,000 to \$25,000, excluding airfare, the Frommer’s site notes.

Indiana “America’s newest national park is the Indiana Dunes National Park, off one of the Great Lakes,” said Frommer. “And Indianapolis is a cool city that’s having its two-hundredth anniversary this year. It has fabulous museums.”



Douglas G. Paulk, D.O. • James H McQuiston, D.O.  
Michael J D’Almeida, D.O. • Roy E. Hanks II, D.O.  
Corie L. Seelbach, D.O.

*Welcome*  
**Dr. Corie L. Seelbach!**



We are very excited to announce that Corie L. Seelbach, D.O. has joined Northeast Surgical Group. Dr. Seelbach received her medical degree from Michigan State University and is a huge Spartan fan. She completed her residency in general surgery at Henry Ford Macomb Hospital, and had an additional year of fellowship training through Loyola University Medical Center in Chicago. Dr. Seelbach has a special interest in robotic and acute care surgery, and uses her surgical skills to achieve the best possible outcome. Her dedication to her patients and respect for the human spirit makes her a great addition to Northeast Surgical Group.

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## Calendar of activities, events and trips

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

### FEBRUARY

**Feb.:** The 2020 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 this year. One batting cage is available to renew those softball skills. League play starts in early May with the 9inning games starting at 10 a.m. Monday and Wednesday mornings, with a schedule that includes 25 regular season games. The Three Division League games are played at Mae Stecker Park (24 Mile Rd east of Van Dyke) and Ford Field (23 Mile Rd west of Van Dyke). Call Now...the League Managers' Meeting is in early February. For more information call Pat at 586-604-5028 or Oz at 586-978-1284.

**Feb. 12:** A Medicare/Medicaid Seminar is set for Thursday, Feb. 13, from 1 – 2 p.m., at the Chesterfield Township Library. Presented by Advise Insurance Company, this seminar is good for people aging into Medicare, who have durable power of attorney for Medicare, and/or on full disability. Learn about common terms and changes to Medicare. 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)

**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. For further information, or to register, call L'Anse Creuse at 586-783-6330. Register at <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. 16:** Hawaiian Theme Card Party. Sponsored by: Daughters of Isabella Queen of the Skies, Circle 683 on Sunday, Feb. 16, from 12:30–3:30 p.m. at St Thecla Activity Center, 20762 So. Nunneley, Clinton Township. Lunch, dessert, door, raffle, & table prizes. Donation \$8. Tickets available at the door. For more information, call 586-791-6177 or 586-791-9012.

**Feb. 18:** Are you an aspiring novelist? Just love to write? Then attend the program "Write Here", set for Tuesday, Feb. 18, 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. 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).

**Feb. 20:** The nonfiction book discussion group "Real Reads" will meet on Thursday, Feb. 20, from 6:30 – 7:45 p.m., at the Chesterfield Township Library. The group will discuss the book "Palaces for the People: How Social Infrastructure Can Help Fight Inequality, Polarization, and the Decline of Civic Life" by Eric Klinenberg. This book was chosen for The One Book One Community reading program. The discussion group always welcomes new people to join the meeting. Preregistration is not required. Copies of the book are available 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).

**Feb. 20:** Do you have a new phone or device that you cannot figure out? Visit the Chesterfield Township Library on "Techie Tuesday", Feb. 18, 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).

**Feb. 21:** Murder Mystery Night at the Roseville Public Library, 29777 Gratiot Avenue, Roseville on Friday, Feb. 21 at 5:30 p.m. For Teens and Adults – Registration begins Jan. 31. It's the 1920's and you've been invited to the biggest party of the year. The dancing and dinner were going great until the sudden death of the host. Could it have been the result of a family quarrel? Did one of the guests find an opportunity

to rid themselves of a rival? Would the staff have taken a chance to get revenge on their employer? Join us in this interactive Murder Mystery where you will get to try to solve the mystery while mixing and mingling with others. This event is for teens and adults. Dressing in 1920's fashion is encouraged but not needed. For more information, call 586-445-5407.

**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 Saganing 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 3:** Day trip to Firekeepers Casino on Tuesday, March 3. Boarding at 8:30 a.m., leaving at 9 a.m. from 41761 Garfield Clinton Twp. Departing casino at 5 p.m. Package includes \$20 free-play, \$5 food. Cost is \$42. Text or call leave message Holly Kengel at 586-630-6204 or email [hollykengel@yahoo.com](mailto:hollykengel@yahoo.com).

**Mar. 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 a 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 5:** Booked for the Evening at the Roseville Public Library, 29777 Gratiot Avenue, Roseville, Thursday, March 5 at 6:30 p.m. "Little Women" by Louisa May Alcott. Love reading and good conversation? Come join our book discussion group each month for a lively and friendly talk about titles covering a diverse range of topics and genres. For more information, call 586-445-5407.

**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. Receive \$20 om casino Money, food. Seafood buffet. \$45 per person. Call Connie at 586-770-5899.

**March 12:** Glittering Places of Detroit Concert at the Roseville Public Library, 29777 Gratiot Avenue, Roseville on Thursday, March 12 at 6:30 p.m. No registration required Come hear a unique show performed by Pam Jaslove telling the story of Jazz and Detroit's key role in its development. Listen to songs, stories, and a slide show featuring the 1920's Jazz Age. For more information, call 586-445-5407.

**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

Century in a poor Russian village. The plot of this heart-warming play centers 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. For further information, or to register, call L'Anse Creuse at 586-783-6330. Register by going to <http://commed.lc-ps.org>

lc-ps.org

**March 19:** Starting a Business, A half-day event for entrepreneurs, new business owners and innovators at the Roseville Public Library, 29777 Gratiot Avenue, Roseville on Thursday, March 19, 9:30 to noon. For Adults – Register by phone 586-254-3551 or online [www.SBDCMichigan.org/Training](http://www.SBDCMichigan.org/Training) and choose topic Starting a Business.

**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. Trips departs at 9:30 a.m.,

returns at about 2:45 p.m. Cost is \$52. For further information, or to register, call L'Anse Creuse at 586-783-6330. 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.

**March 24:** The Grand Canyon of Pennsylvania. This 4 Day/3 Night trip doesn't take place until May 19-22, but final payment is due on or before March 24. The Grand Canyon of Pennsylvania experienced aboard a horse-drawn covered wagon similar to those used in the 1800's. A tour guide will relay the history of the canyon as we travel to an overlook that will provide us with a magnificent view of this 800-foot glacially

carved canyon. A guided bus tour of the mansions of Williamsport's historic Millionaires Row. Dinner at the Peter Herdic House. Trip also includes a guided bus tour of historic Lewisburg, a sightseeing cruise on the Susquehanna River, visits to the Mifflinburg Buggy Museum and the 1889 Annunciation Church, three nights lodging, three breakfasts, two other dinners, luggage handling, tax & meal gratuities, and motorcoach transportation. Cost is \$668 per person/double occupancy. Call L'Anse Creuse Community Education at 586-783-6330 for further information or to register. A \$100.00 deposit is due at registration. Register at <http://commed.lc-ps.org>

**March 24:** The Grand Canyon of Pennsylvania. This 4 Day/3 Night trip doesn't take place until May 19-22, but final payment is due on or before March 24. On this trip we'll experience the Northeast's great

natural wonder—The Grand Canyon of Pennsylvania—while aboard a horse-drawn covered wagon similar to those used in the 1800's. A tour guide will relay the history of the canyon as we travel to an overlook that will provide us with a magnificent view of this 800-foot glacially carved canyon. Another highlight will be a guided bus tour of the mansions of Williamsport's historic Millionaires Row, where the town's 19th Century lumber barons lived. We will go inside one of the mansions for a guided tour—the Rowley House & Museum. One evening we will have dinner at another one of these mansions—the Peter Herdic House. Trip also includes a guided bus tour of historic Lewisburg, a sightseeing cruise on the Susquehanna River, visits to the Mifflinburg Buggy Museum and the 1889 Annunciation Church, three nights lodging, three breakfasts, two other dinners, luggage

handling, tax & meal gratuities, and motorcoach transportation. Cost is \$668 per person/double occupancy. This trip is being offered by the L'Anse Creuse Community Education Program. Trip departs from the John Armstrong Performing Arts Center, (JAPAC), 24600 F. V. Pankow Blvd., Clinton Twp. MI, at 8:15 a.m. on Tuesday, May 19. A \$100 deposit is due at time of registration. Register at <http://commed.lc-ps.org>

**March 28:** Springtime Chocolate Sampler at the Roseville Public Library, 29777 Gratiot Avenue, Roseville on Saturday, March 28 at 2 p.m. For Adults and Teens - \$3 non-refundable materials fee due at registration. Registration begins March 7 at the Checkout Desk. Make delectable chocolates to share with your family, friends or keep for yourself! Learn special candy making secrets and experience decorating these

CALENDAR » PAGE 29



NEW  
SPRING  
DATES!

## CONVENTION AND COIN SHOW

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Fri & Sat 10am - 6pm & Sunday 10am - 3pm

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**586-781-9109****Charity Game Tickets Sold**  
Proceeds to assist our Veterans  
and our Community

Lic. # A-21230

**MORNING  
BINGO  
Mondays**

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

**AMERICAN LEGION SAL 326****North Gratiot Hall**47650 Gratiot (east side)  
(Just North of 21 Mile Road)Full concession counter  
586-598-4960Proceeds to assist our Veterans  
Progressive and Life Changing Super Pots  
Electronics & charity game tickets sold  
Lic. #A-21969**Life Center Bingo**Linked Progressive, Computer and Paper Packages.  
Charity Game Tickets Sold**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**  
Starts 6:30pm Lic #A-21636

Proceeds to assist individuals with disabilities.

**North Gratiot Bingo Hall**  
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# Calendar

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experience decorating these chocolate treasures for your own springtime sampler. For more information, call 586-445-5407.

**March 29:** Day trip to Saganing & Soaring Eagle. Game time at both casinos. Receive up to \$60 in casino money, food. \$49 per person. Call Connie at 586-770-5899.

## APRIL

**April 8:** Turkeyville & Firekeeper's. Spend the day at Turkeyville with lunch & show of Grandma's Secret Diary. Inspiring & funny. A stop at Firekeeper's afterward. Receive at least \$25 casino money. Later departure & later return for this trip. \$95. Call 586-770-5899.

**April 19:** Day trip to Firekeepers Casino. Receive at

least \$25 casino money, food. Only \$35 per person. Call 586-770-5899.

**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.

**April 26-28:** Little River Resort. Two-night stay at beautiful Little River Hotel & Casino. Stops at Soaring & Saganing Eagle. A side trip on the second day (TBD). Receive up to \$115 casino

money, food. Indoor pool. & 195 per person. Call 586-770-5899

**April 28:** Day trip to Soaring Eagle on Tuesday, April 28. Boarding at 7 a.m., leaving at 7:30 a.m. from 41761 Garfield Clinton Twp. Departing casino at 4 p.m. Package includes \$20 freeplay, \$5 food. Cost is \$42. Text or call leave message Holly Kengel at 586-630-6204 or email hollykengel@yahoo.com.

## 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.

**May 26:** Day trip to Gun Lake Casino Tuesday, May 26. Boarding at 8:30 a.m. leaving at 9 a.m. from 41761 Garfield, Clinton Twp. Departing casino at 4 p.m. Package includes \$10 freeplay, \$5 food cpn. Cost is \$45. Text or call leave message Holly Kengel at 586-630-6204 or email

hollykengel@yahoo.com.

## 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, 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.

▪ **Zumba Gold:** from 10:30-11:30 a.m. every Monday and Wednesday at the

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# Poetry Corner

## I HAD. HE WAS.

They are such small words  
just three letters each.  
But the first time you speak them,  
the effect is knee buckling.

I had. He was.  
We had. She was.  
I had a mother, brother, sister.  
We had a father, daughter, son.  
So final, so life changing, so heart-breaking.

It takes awhile to get used to;  
time for it to really settle in.  
Time to realize what you had.  
Time to realize what was.

I had. He was.  
We had. She was.  
I had a mother, brother, sister.  
We had a father, daughter, son.

Remembering will keep them closer.  
Speaking of them often keeps them near.

He was always...  
She had this way...  
That reminds me of when...

Just remembering will bring a smile.  
Just remembering may bring a tear.  
But just remember...  
...always.

By Karen Cooper  
Chesterfield, MI

## ASK

I want to be God's precious jewel,  
so shiny and brand new –  
Reflecting love and light from Him  
in everything I do.

I want to be a shining star  
and set the sky aglow –  
To sparkle and to guide the way  
of travelers below.

I want to be a rainbow bright  
and touch so many souls –  
To color them with love and hope  
so they will reach their goals.

I want to be a gentle lamb,  
like Jesus Christ, who came  
to offer us His life of love  
so we would do the same.

I want to be these things, and more!  
but cannot do one task  
'til Jesus rules this human heart,  
so my job is to ask!

By Lynne Brinich (deceased)  
Sent in by Joan Brinich (twin sister)  
St. Clair Shores, MI

## JEOPARDY

Because my little mind works too slow  
I could never be on this game show  
God gives gifts to one and all  
But speedy thinking is not my call.

That's okay ... I know all that I need to know  
Jesus loves me, this I know  
To possess a mind of a child is OK with me  
I know that I will spend eternity with thee.

I'm amazed with people that seem quite smart  
However, I know that Jesus lives in my heart  
If I am not a smarty pants, I really don't care  
I know about Jesus, and the cross He did bare.

So, don't look for me on Jeopardy  
All that I need to know come from Thee  
I may not be smart in  
the categories of this world  
But I will be by Jesus' side,  
in the heavenly world.

By Roger Miller  
Auburn Hills, MI

Do you have a creative side that you would like to share with your community readers? We are looking for original, unpublished poetry. This will be your time to shine in our Poetry Corner. Please keep poems to 300 words or less and print clearly. Next Issue will be March 12, 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

## LIFE AFTER 90

Today I bring you a poem or a SONG  
I'll try not to make it too LONG

Most of our days are filled with aches or with PAIN  
There's days when no one's around to hear us COMPLAIN

Some days are happy and some days are SAD  
Some days are good and some days are BAD

Some days are filled with laughter or days filled with TEARS  
Other days are filled with tension as well as with FEARS

There's days we meet people who are boring or FUNNY  
Then there's days we have rain or days that are SUNNY

Some people we meet are good or some people are BAD  
It's always good to know when you have been HAD

Be careful of people who have too much CHARM  
They are the ones that can do you great HARM

Most of our mail consists mostly of BILLS  
That is why Doctors seem to give us more PILLS

Many of our days appear dark and we look for a bright LIGHT  
But as days go by the light is further out of SIGHT

The wisdom and knowledge we retain over all the YEARS  
Will all be lost with all our losses and all our TEARS

The day will come soon when we will no longer ROAM  
For our Father will return all of us HOME

The fact remains we can't always correct things in life that  
are WRONG  
That is my purpose for this poem or this SONG

**By Frank Sinacola**  
**Benzonia, MI**  
**(94 Year Old Senior Reflections)**

## RETIRED

While being retired you do  
what you want  
But don't hurry--be nonchalant  
Tomorrow's just another day  
Yes every day's a holiday

While waiting for Social Security to  
arrive in the mail

Which always arrives without fail  
I just kick back and watch the world  
go by

Until it's time for beddy-by

Tomorrow I'll pick up the pace  
And maybe clean up my place  
Unless of course I am too busy  
But my kids might ask--is he

**By Clifford Miller**  
**Sterling Heights, MI**

## DAWN

One fall October day  
A little bundle of joy came our way  
At the age of 5 she started school  
To learn and live by the golden rule  
And as the days and happy years flew  
Our little pigeon-toed girl just grew  
and grew

To fame as a high school dance team  
Rockette  
She danced and danced with gusto  
you bet

Then off to modeling school to be  
a professional model you wait and see  
Next off to a business school named  
Dorsey

Then working in Public Relations  
with glee  
All these things with love we've viewed  
Until this 21st birthday brewed  
So Dawn we want you to know  
Thru all these years we loved you so  
And as you proceed down the  
road of life

Keep future goals always in sight  
You will always be rewarded with  
A happy life!

**By Raymond Konupek**  
**Former New Baltimore, MI**

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



# Time for Adventure

WITH

## STEP ON BUS TOURS

- **February 21** – Polish & Proud Downriver **\$68 pp**
- **February 27** – Firekeepers Casino **\$35 pp**
- **Mar 13** – Dance Theatre of Harlem - Performance & Italian lunch **\$115**
- **Mar 15** – St. Paddy's Day - Parade & More **\$75 pp**
- **April 15** – Vera Bradley **\$85 pp ALMOST FULL!**
- **April 17** – Bingo Mania **\$45 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**
- **May 15** – Clare Quilt Auction **\$68 pp**
- **May 19** – Mystery Trip **\$75 pp**
- **June 4** – Bay City/Pinconning On the Water **\$85 pp**
- **June 7** – River Cruise of French Detroit **\$75**. MUST REGISTER BY 3/31 ONLY.
- **June 8-12** – Mackinac Island & Sault Ste Marie **\$585 pp**
- **June 9** – Blues Brothers @ Bavarian Inn **\$99**
- **June 22** – Fireworks Galore, Detroit **\$159 pp (15 seats remaining)**
- **June 27** – Hot Air Balloons **\$75 pp**
- **June 30** – Wineries & Hills of Ohio **\$90 pp**
- **July 8** – Garden Walk & Art Show **\$75 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**

Call for Details **STEP ON BUS TOURS**  
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## Calendar

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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.

▪ **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, offers fine arts classes such as Chinese brush painting, watercolor painting, draw-



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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 18-22, \$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, Windsor - June 22 - \$113.** Dinner, drinks, reserve seat.

**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, \$335.** 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.**

# • SERVICE Directory

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If you're a Senior still living in a 2-story home perhaps now is the time to move into a ranch home or condo.

As a real estate agent who specializes in the Senior market, far too often I see Seniors who wait until they need a knee replacement or have another illness to realize they need a ranch home. Call me today to make your move to where you will need to live tomorrow.

**Steve Meyers 586-997-5480**

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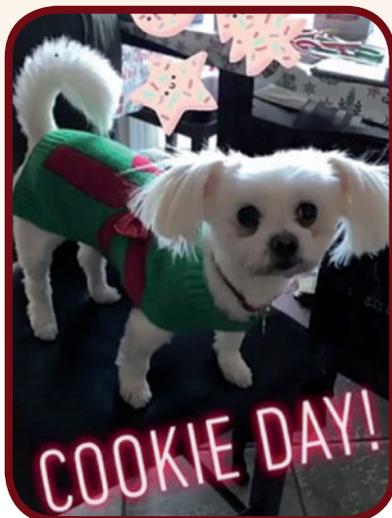
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Erika Emke's  
Family of  
Chesterfield, MI



# JR CHEFS

## Jack & Sawyer Linville

Proud Grandparents are:  
John & Rachel Linville of Eastpointe, MI



# Calendar

FROM PAGE 32

ing, clay jewelry, or pottery

wheel hand building. Days and times vary. For more information, visit [opcsenior-center.org](http://opcsenior-center.org) and click "about us" and then the "newsletter" tab.

▪ **Club 55:** meets from 9 a.m. to noon every Tuesday at Classic Lanes, 2145 Avon Industrial Drive in Rochester Hills. The cost is \$5 per person for three

games and shoes. Guests receive complimentary coffee and cookies. For more information, call 248-852-9100.

▪ **Widowed men and**

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

at UNO Restaurant in the same complex. To RSVP and find out movie selection and time, call 248-917-3733 or email [angelway11@comcast.net](mailto:angelway11@comcast.net).



## Go With **GEORGE** TRAVEL & TOURS



13915 HEATHERWOOD CT., STERLING HEIGHTS, MI 48313

**BAY MILLS CASINO**  
WITH STOPS TO  
**ST IGNACE AND SAULT STE 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**

MARCH 15, 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**

MARCH 10, 2020  
APRIL 14, 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

**WAIT LIST ONLY!**  
**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.

**LITTLE RIVER WITH STOPS TO SOARING EAGLE**  
MAY 31-JUNE 2, 2020  
AUGUST 9-10-11, 2020

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

Includes 2 nights at the Little River Hotel and Casino- \$40.00 Freeplay and \$10.00 food from Soaring Eagle- Play \$20.00 get \$20.00 each day from Little River (\$60.00 total) \$10.00 in food. That's a total of \$100.00 in freeplay and \$20.00 in food!!!!

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

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For free brochures for other trips around the world call Big Daddy Tours

## Smokey Mountain Grandeur!

• **WAIT LIST ONLY!**  
 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 Stamped! 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**



**SOARING EAGLE CASINO & SHIPSEWANA FLEA MARKET**  
 Sunday-Monday, April 5-6, 2020

Your Trip Includes:

- Gaming at Soaring Eagle Casino
- \$30 Slot Play from Casino
- \$20 Dining Card from Casino
- Admission to Flea Market
- Deluxe Overnight Stay
- Breakfast at Krzysiak's
- \$10 Play at Saganing Eagles Stop
- Luxury Bus Travel!

**\$232 Single**      **\$189 Double**



## Pennsylvania Adventure

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"
- 2 Nights / Beautiful Fulton Steamboat Inn, PA
- 1 Dinner, 1 Lunch / Miller's Smorgasboard
- 2 Full Breakfasts
- 3 Hour Guided Tour Amish Country, Homes, Farms, School & Fun Shopping!
- 1 Night Luxury Stay / Hotel Hershey, Dinner Upon Arrival & Breakfast Included
- Visit to Hershey Gardens, Hershey Chocolate Factory & Hershey Museum

**\$1,079 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
  - Boat Cruise / Tour upon the "African Queen"
  - Railway Tour upon the "Nature Boy"
  - Live Animal Shows
  - Live Bird Shows
  - Bring Passport/Enhanced License

**\$149 Adult**      **\$119 Child 3-12yrs**



## Opryland Resort & Shows

December 6-9, 2020

YOUR TRIP INCLUDES:

- 3 Nights at Gaylord Opryland Resort Nashville, TN
- General Jackson Showboat Lunch Cruise & Show
- Christmas Dinner & Show (The Oakridge Boys)
- 3 Full Breakfasts at Opryland's Cascade Restaurant
- Ticket to "Opry" at the Ryman Auditorium
- Ticket to Opryland's Famous "ICE" presentation & Treasures Art Show
- Admission to Delta River Flatboat Ride Inside Gaylord Opryland
- Free Time Downtown Nashville
- Luxury Bus Travel w/Video Entertainment



Single (Traditional) **\$1,230**      Double (Traditional) **\$929**

## Mackinac Island Excursion!

October 12 – 15, 2020



TRIP INCLUDES:

- 3 Nights at the Historic Grand Hotel
- Dancing to Grand Hotel Orchestra, Feature Movies & Nightly Demitasse
- 3 Full Breakfasts, 5-Course Dinners Nightly
- Champagne Reception
- Breakfast at Krzysiak's Restaurant
- Tea & Cookies Each Afternoon
- Round-Trip Ferry Boat & Horse-Drawn Taxi Rides
- Guided Carriage Tour of Mackinac Island
- Luxury Bus Travel w/Entertainment
- Planned Tournaments/Games/Activities Daily w/Prizes

Single **\$1,209**      Double **\$915**

## Church Basement Ladies

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
  - Buffet Dinner of Roast Turkey, Dressing, Potatoes, Gravy, Rolls, Vegetables, Soup, Salad & More!
  - 3 Choices of Dessert
  - Broadway-Style Performance

**\$89 pp**

## FIREKEEPERS CASINO - BATTLE CREEK



Weds, April 1, 2020  
 Tues, May 5, 2020 Cinco De Mayo  
 Tues, June 2, 2020 & Weds, July 22, 2020  
 Weds, August 19, 2020

Your Trip Includes:

- Your Trip Includes:
- \$20 Free Play from Casino
- \$5 towards Dining, Slot Play or Gift Shop from Casino
- Luxury Bus Travel

Hurry & book your trip.  
 The \$25 from Casino offsets the \$35 cost for the trip! **\$35 pp**

## Zehnder's Spring Special

Red Hat Ladies Day

Tuesday, April 28, 2020

Your Trip Includes:

- Famous Frankenmuth Plated Chicken Dinner
- Entertainment Provided by The New Odyssey Guy
- Special Dessert, Table Favor & Glass of Wine w/Meal
- Shopping Downtown Frankenmuth
- Luxury Bus Travel

**\$89 pp**



## Detroit Then & Now

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
  - Gaming Time Greektown Casino
  - \$20 Play from Casino

**\$79 pp**

**586-781-6330**      **Toll Free 1-888-523-3327**