

June 2020

Vitality

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

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On the cover: Mary Seay, 73, poses for a photo with her father Walter Williams, 93, at his home in Atlanta.

ELIJAH NOUVELAGE FOR THE WASHINGTON POST

VITALITY

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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

MONEY & SECURITY

How to spot a rental scam and other real estate questions answered

Q: My niece sold her condo and asked me to look over her closing documents. I noticed that the mortgage payoff includes interest for the whole month while she's closing on the 7th of the month. I never got a good explanation from anyone as to why. Is this correct?



Steve Meyers
Columnist

A: Here's the scoop. Older FHA mortgages (which are a government backed loan), taken out on or before Jan. 20, 2015, charge interest for the whole month whether you close at the end of the month or the beginning of the month. If she has an FHA mortgage note that falls into this date time, then this is correct.

Important Real Estate News: There seems to be an uptick in rental fraud again. I've seen where houses are for sale or just came off the market and scammers are trying to rent the properties out. Previously the Federal Trade Commission (FTC) warned consumers about Rental Listing Scams on websites like Craigslist and Zillow and it's worth repeating.

As you consider issues like size, cost, and location of the rental, also consider this: that rental listing could be a scam. Scammers often advertise rentals that don't exist or aren't available to trick people into sending money before they find out the truth.

Scammers know that finding the right property or vacation rental can be hard work, and a seemingly good deal is hard to pass up. They've been known to game some vacation rental websites and bulletin boards. The take-away: when you're looking for a rental, it's caveat renter — renter beware. Some scammers hijack a real rental or real estate listing by changing the email address or other contact information, and placing the modified ad on another site. The altered ad may even use the name of the person who posted the original ad. In other cases, scammers have hijacked the email accounts of property owners on reputable vacation rental websites. Other rip-off artists

make up listings for places that aren't for rent or don't exist, and try to lure you in with the promise of low rent, or great amenities. Their goal is to get your money before you find out.

Being savvy when you're in search of a rental is well worth the effort. Here are some signs you may be dealing with a scam:

- They tell you to wire money. This is the surest sign of a scam. There's never a good reason to wire money to pay a security deposit, application fee, first month's rent, or vacation rental fee. That's true even if they send you a contract first. Wiring money is the same as sending cash — once you send it, you have no way to get it back.

- They want a security deposit or first month's rent before you've met or signed a lease. It's never a good idea to send money to someone you've never met in person for a property you haven't seen. If you can't visit an apartment or house yourself, ask someone you trust to go and confirm that it's for rent, and that it is what was advertised. In addition to setting up a meeting, do a search on the owner and listing. If you find the same ad listed under a different name, that's a clue it may be a scam.

- They say they're out of the country. But they have a plan to get the keys into your hands. It might involve a lawyer or an "agent" working on their behalf. Some scammers even create fake keys. Don't send money to them overseas. If you can't meet in person, see the property, or sign a lease before you pay, keep looking.

- How to Report Scams. If you find yourself the target of a rental scam, report it to your local law enforcement agency and to the FTC and or FBI. Contact the website where the ad was posted, too.

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

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MONEY & SECURITY

Are unemployment benefits considered taxable income?

Q: The due dates for filing taxes and paying estimated payments have changed because of the virus pandemic. What are the new due dates?



Richard Rysiewski
Columnist

A: The federal tax return as well as the MI tax return is due July 15, 2020. If you owe taxes, wait till the due date. If you are getting a refund, send your tax return as soon as possible. The first and second quarterly estimated taxes for the federal and MI are due on July 15. The third and fourth quarterly estimated taxes are

due Sept. 15, 2020 and Jan. 15, 2021.

Q: All of my friends and relatives have received their stimulus checks but I have not. What can I do to check the status?

A: Use the internet site, irs.gov, to check your status. The most common reason for not getting your stimulus check is the IRS does not have your banking information. You can enter your banking information to expedite the payment, otherwise you will receive your stimulus check by regular mail and that could take a couple of months. Additionally, you can call 800-919-9835.

Q: I have a \$21,000 loss in my 529 educational

plan. Are those losses deductible on my federal tax form?

A: Losses are deductible if you satisfy the strict rules. First, you have to cash in the 529 educational plan. Second, you have to use schedule A (itemized deductions) and make sure that the total is greater than your standard deduction. Third, you can only use losses in excess of 2% AGI (adjusted gross income).

Q: What are some advantages of HSAs (health savings accounts)?

A: The amount contributed receives a tax deduction, the earnings accumulate tax-free and the distributions are

tax-free if used for medical expenses. Employer HSA contributions and employee HSA contributions made through a Section 125 plan are exempt from FICA taxes.

Q: My dad is unemployed and received \$9,000 of unemployment compensation in 2020. Is the \$9,000 taxable income?

A: Yes, the \$9,000 is taxable income.

Q: I received an email from the IRS requesting personal information. The email has the IRS logo and is intimidating if I do not answer. Is this a valid email or a scam?

A: The email is a scam. The IRS does not initiate taxpayer communications through e-mail and won't send a message about your tax account. If you receive an e-mail from someone claiming to be the IRS or directing you to an IRS site, do not reply to the message and do not open any attachments. The goal of these scams is to trick you into revealing personal and financial information. The scammers can then use that information – like your Social Se-

curity number, bank account or credit card numbers – to commit identity theft or steal your money. The address of the official IRS website is <http://www.irs.gov>. Do not be confused or misled by sites claiming to be the IRS but ending in .com, .net, .org or other designations.

Q: I have been married three times. The first time was for 12 years, the second was 11 years, and the third was 4 years. I started collecting my Social Security at age 62. All three husbands are deceased. Could I apply for any of their Social Security benefits as a surviving spouse?

A: Yes, you can apply for survivor benefits and take the highest of the three. To qualify for survivor benefits from your recent marriage, you only needed to be married 9 months. In your previous 2 divorces you needed to be married at least 10 years. The survivor benefit will be greater than your current benefit. Contact the Social Security Administration and ask for guidance. If you are over your full retirement age (FRA), you would simply pick the highest of the three survi-

vor benefits and make that your permanent benefit. If you are under FRA, you could start with one survivor benefit (reduced) and switch to a higher survivor benefit when you reach FRA. Your current age is critical to determine the best strategy.

Q: Why is it important to review the beneficiaries on an IRA?

A: A proper beneficiary avoids family disputes, simplifies the settlement of the estate and postpones paying income taxes. A big mistake that people make is not reviewing the beneficiaries. I recommend that you review all IRAs for proper beneficiaries. If there is a life-event, a birth, death, marriage or divorce then the beneficiary form should be revised. In addition to the primary beneficiary, always name a contingent beneficiary.

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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Send in your information for meetings, seminars, events and press releases for our monthly calendar. Our next edition will run Thursday, July 9, 2020.

Deadline is July 1, 2020

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HEALTH & FITNESS

When to utilize telemedicine and how to prepare

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

Like every industry that has been affected in recent months by the novel coronavirus, the medical profession has had to adapt.

In-person visits are now reserved for more emergent matters, with regular check-ups or routine issues now handled via telemedicine. In simpler terms, it is a virtual doctor's appointment conducted over a video call on the phone or through a computer.

But as patients, it can be difficult to know how to prepare for such an appointment. With the nature of the coronavirus still unknown in terms of duration or possible recurrence, it's important as ever for older

adults to understand how these new interactions with physicians will be handled.

Here are five tips to better understand and prepare for your next telemedicine appointment:

1. Have a list of questions and concerns available and ready to be discussed. Time for a doctor is always at a premium, and there are generally another half-dozen appointments closely stacked up after yours is finished. "By doing a virtual visit, things are often more difficult to diagnose without the standard physical exam," said Dr. Richard Stober, an internal medicine physician in Farmington Hills. Focus on two or three main concerns to keep the visit tight



PHOTO COURTESY OF METRO CREATIVE CONNECTION

and on-topic.

2. Have your list of medications (with dosing) and medical history available if needed. If you are doing a virtual visit with an urgent care physician, that doctor might know nothing about your medications. A primary

care doctor will likely have that list in front of them already, but urgent care specialists that are being called upon frequently these last few months will not have that luxury. Have this information at the ready so the doctor can review any relevant history in order to make the best

diagnosis going forward.

3. Keep the phone/camera at a distance from your face. When using a camera phone app such as FaceTime, there is no need to talk directly into the phone. By doing so, you might offer the doctor an up-close view of the inside of your nose or ear. Rather, rest the phone on a book or table so that the doctor can see your face and hear your voice clearly.

4. If using a virtual urgent care platform, it is very important to follow up with your primary care doctor. "You should be following up with your internist to go over what symptoms were discussed and any treatment plan

laid out during the urgent care encounter," Dr. Stober said. "Your primary care doctor will likely not have that information relating to the virtual visit. Be prepared to discuss exactly what took place and anything that was prescribed so the primary care physician can review and alter management if needed."

5. If you are in need of paperwork for an employer or medical leave, an urgent care office is unlikely to complete this for you. Such tasks are typically performed by the office of your primary care provider. In order to potentially receive clearance to return to work, make sure you go through these proper channels.



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.

Important Covid-19 Update



From left to right, Dr. Hanks, Dr. Paulk, Dr. McQuiston, Dr. Seelbach, Dr. D'Almeida

During the pandemic we are continuing to see patients in a safe environment with some additional caution. Your health and safety remains our number one priority at NESG. While our staff always maintain sanitary exam rooms, we will continue to clean all surfaces prior to your visit. We will also continue to screen all patients prior to being seen. For your safety, we will maintain social distancing in our waiting room and we ask all patients to wear masks.

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HEALTH & FITNESS

Rochester OPC sponsors first Virtual 5K Run/Walk event throughout June

By Debra Kaszubski
For MediaNews Group

A pandemic isn't going to stop a group of dedicated fitness enthusiasts from raising money for a worthy cause.

The Rochester Older Persons Commission (OPC) is sponsoring its first-ever Virtual 5K Run/Walk for Meals on Wheels throughout the month of June. Although the virtual component of the 5K is new, the race itself is not; the OPC has hosted the event the first Saturday in June for more than 30 years.

Typically a large group of participants walk or run through various locations throughout Rochester, including the municipal park and along Letica Drive, where the OPC (closed since March 14) is located. More than 500 individuals normally participate in the event.

"The Run/Walk is one of our biggest fundraisers for Meals and Wheels and is a fan favorite with adults, children, multi-generational families participating along with teams from businesses like Par Pharmaceutical and staff members

from the City of Rochester," said Renee Cortright, Executive Director of the OPC.

Due to restrictions limiting large gatherings race organizers decided to offer a virtual event this year. "Here's how it works - the individuals choose how, where and when they'll run or walk the 5K either by themselves, or grab a friend or join with their family. They can complete it all at once or in stages," Cortright said.

Rochester resident Al Fisk, 63, is participating in the virtual run, his first, although he's run the Meals

on Wheels 5K for the past eight years, he said.

"I'll do my usual four-mile run from my front door to Borden Park and back," he said. "If I run around the block a bunch of times - half mile loop - I may quit early since I'm running past my house. I can't do that running out

to the park. I know the distance since I often use my car's odometer to map out new running routes.

"Obviously, I would prefer to be around friends enjoying the spirit of competition. I finished second in my age group last year. It is what it is," Fisk said.

Fisk, a Meals on Wheels

volunteer driver, said he understands the importance of this fundraiser in particular and that's one reason he's participating in the virtual event.

"Last year we raised \$34,000 for Meals on Wheels, this year we've raised over \$30,000. Most of the donations are from

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PHOTO COURTESY OF METRO CREATIVE CONNECTION

The OPC has hosted the event the first Saturday in June for more than 30 years. However, this is the first year the event is being held "virtually."



PHOTO COURTESY OF AL FISK

Rochester resident Al Fisk, 63, is participating in the Older Persons Commission virtual run to raise funds for the OPC's Meals on Wheels program.

individuals who aren't necessarily participating in the run but recognize the incredible difference that the Meals on Wheels program at OPC makes in the lives of seniors and their family members," Cortright said.

OPC Meals on Wheels provides seniors with nutritional support

to protect them against food insecurity and help them to continue to live independent lives.

For many seniors, Meals on Wheels is the first service that they seek for assistance to help them stay in their own homes and live independently, Cortright said.

However, without the meals and

wellness check provided by the volunteer delivering the meals, many seniors would be prematurely placed in assisted living or nursing homes due to their inability to shop for food or prepare their own meals. Many seniors face the threat of hunger due to limitations in their daily living ac-

tivities, such as difficulties, with walking, breathing, meal preparation, eating and memory. In addition, many seniors live alone and do not have family or neighbors to help shop for or prepare meals for them.

Individuals wishing to receive a T-shirt were asked to register for

the event by June 1 but the OPC continues to accept registrations and photos of participants running or walking for their Facebook page in support of Meals on Wheels. Send photos to cburtka@opcseniorcenter.org and the OPC will share on their social media accounts.

CAREER & EDUCATION

Handling health insurance matters after loss of job

By Jane Peterson
For MediaNews Group

The COVID-19 pandemic left many people without a job quite unexpectedly and as a result, they may have been faced with the Herculean task of trying to find health insurance coverage for their family at a time when uncertainty reigns, money is tight and time is of the essence.

Those are the ingredients for the perfect storm, but you can weather this bump in the road if you take a step back and carefully consider your choices before moving forward.

The first option facing many people may be COBRA. If your company has more than 20 employees, COBRA, which stands for the Consolidated Omni-

bus Budget Reconciliation Act, will likely be offered. COBRA isn't insurance itself, but a program that allows eligible employees and their dependents to extend their current benefits of health insurance coverage temporarily.

The pros of COBRA is that you are familiar with your benefits and can continue with your coverage, said Jan Sherman, insurance broker at The Benefits Edge, LLC in Farmington Hills. The downside is that you now have to pay all the costs for your coverage. When you were working, your employer likely paid a significant amount toward your health insurance as a benefit. As a former employee, if you choose COBRA, you will now bear that burden on

your own.

If you have extensive medical needs or expensive prescriptions, COBRA may be a good choice, said Sherman. However, he added that usually COBRA is not the right fit for many families. That's because it can be very expensive and provide some coverage that you don't need.

Another option is a short-term medical policy, said Sherman. These can provide gap coverage for a short period of time until you find new employment. These policies may cost one-third less than plans available on the health insurance marketplace, but they often exclude pre-existing conditions, he said.

The marketplace provides different levels of coverage. Since it is based

on income, some people are pleasantly surprised by the level of coverage they qualify for. An important point to consider with Marketplace coverage is that you should evaluate all options, said Sherman. Some people automatically gravitate toward gold coverage because they are comfortable with a specific level of benefits. However, he said when you look at the coverage itself, your needs might be met by a silver or bronze plan, especially if you expect to need it only until you find new employment.

This is why it may be helpful to consider the services of an insurance broker. These are professional advisors who look out for your best interests and can assist you with assess-

ing your risk, determining proper coverage protection levels and recommending products that are best suited to manage your family's needs. They are familiar with all types of health insurance plans and can walk you through the benefits and drawbacks of each so you can make an informed decision.

Never do finances come into play more than when you are choosing health insurance coverage after a job loss. Most of the time, decisions do come down to a matter of dollars and cents, but you always have to be comfortable with your level of coverage, said Sherman.

Dental insurance, for example, is nice coverage to have, but may not be the best choice during a tem-

porary job loss. The reality is most dental procedures won't cause extreme financial hardship if you have to pay out of pocket, he said. The goal of insurance is to insure risks you can't absorb.

On the other hand, some people like the reassurance that comes with having that kind of coverage and will want it even if it stretches their budget a bit. It all comes down to your personal comfort level.

The key, said Sherman, is to take a realistic look at the coverage you need, not just what you are used to. Examine all your options and choose the plan that meets your needs and budget while providing you with a level of comfort that can help you sleep at night.

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MONEY & SECURITY

ADULT CHILDREN PAY THE PRICE FOR KEEPING AGING PARENTS AT HOME

By Christopher Rowland

The Washington Post

In the end, the decision to keep Walter Williams in his home hinged on an old Chevy pickup with a missing front grille.

Mary Seay listed her father's house for sale early last year, only to pull it off the market despite receiving what she said were decent offers, including one for \$110,000. It was a tough choice.

As part of the generation of adult children watching out for aging parents, Seay has struggled to balance Williams' independence against selling his largest asset - his house near downtown Atlanta - to pay for care in a more secure environment.

A key argument against selling came from her father himself: If he moved out of his house, with its dilapidated shed in the backyard, he asked his daughter, where would he keep the mowers and the pickup truck that were the backbone of his once-thriving landscaping business?

Never mind that Williams is 92 and only takes care of a couple of yards these days, including his own plot enclosed by a waist-high chain link fence. He was not ready to give up his yard equipment after decades of manual labor.

Seay, consulting with other relatives, eventually agreed that "Pop" would stay in his small home, where the walls in the comfy sitting room are covered with family photos.

"One of the major challenges I have with my father is he's very, very independent," Seay said. "I take care of all his business affairs, but sometimes when I offer advice to him, he's not very receptive of it. He feels like I'm trying to run his life."

These are the sort of fraught financial and emotional considerations facing adult children as they grapple with the increasing demand for support from their parents.

It's part of the squeeze on the



PHOTO BY ELIJAH NOUVELAGE FOR THE WASHINGTON POST

Mary Seay kisses her father, Walter Williams, goodbye at his home in Atlanta.

"sandwich generation," family members confronting the costly and time-consuming needs of managing care for their parents - while also facing their own set of stresses over children, grandchildren, as well as planning for their own retirement.

Seay is 73. This is what her retirement looks like: she gives her father rides to the doctor, helps keep track of his medications, visits with him for hours, worries about his food, worries about his blood sugar, worries about him falling.

Despite being a common phenomenon, there is no clear playbook, no formula for how to deal with aging parents who need help, experts said. Every family, every story is different. What value could someone outside Williams' family put on his wish to

keep his truck and lawn mowers?

"Those sandwich families are in a tough spot," said Joanne Lynn, an expert in eldercare and advanced illness at nonprofit health advisory firm Altarum and an aide to Rep. Tom Suozzi, D-N.Y., for aging issues. "More than three-quarters of the (elder) care in the country is given for free by family and friends. People lose income, they lose security, they often lose their careers."

Family members work as volunteer caregivers or in-home caregivers paid by Medicaid. Estimates of the financial toll on relatives range into the hundreds of thousands of dollars, including losses they sustain in their own retirement savings. Caregivers also have been found to lack health insurance and neglect their own health at higher-than-

average rates.

Long-term care insurance in the private market has become a rarity, because it's unaffordable for many people. State Medicaid programs pay for long-term care in nursing homes and in private homes, but only after nearly all of a beneficiary's assets have been depleted. Adult day care centers help families share the load by offering a cheaper alternative to costly in-home care.

Among the most wrenching decisions adult children face is moving a parent to an assisted-living apartment or nursing home and selling their home. Sale proceeds of the home must be "spent down," draining away the money, before Medicaid coverage takes effect. Meanwhile, many individuals have incomes or assets that are still too high to qualify for

Medicaid.

Navigating this maze requires an enormous effort by adult children.

"Basically, it's like a big jigsaw puzzle and you have to put all the pieces together," said Amy Goyer, an AARP family and caregiving expert and author of *Juggling Life, Work and Caregiving*. Goyer moved from Alexandria to Phoenix to help her parents cope with their decline, quitting her job and becoming a consultant. Her father had dementia and her mother suffered from a catastrophic fall. Her sister moved from Ohio to pitch in.

"The stress of worrying about it all - we need to address peace of mind with the caregiver," she said. "I had to adjust my views of success as a caregiver. I couldn't prevent every fall my mom had. I couldn't stop Alzheimer's disease."

As relatives seek to delay the reckoning, they often pitch in financially to help with bills. Atlanta and other communities across the country offer grants to rehabilitate homes to make them more habitable for elderly people, although demand far outstrips the supply of money and services. Atlanta Meals on Wheels, which provides frozen meals several times a week to elderly people in their homes, has a waiting list 500 families deep.

Williams' small, detached house with the screened-in porch is a short drive from the \$1.6 billion Mercedes Benz Stadium on the edge of downtown Atlanta, home of the NFL's Falcons. The neighborhood is predominantly African-American and lined by small, single-family homes.

Williams receives \$870 a month in Social Security payments, and out of that he makes payments on a \$39,000 mortgage on his house, insurance for his 2002 Buick LaSalle that he still drives to the grocery store and to Waffle House for breakfast, and his food and utility bills.

Seay owns her own home with its own set of costs, although she works part-time as a convention host to help make ends meet. Her daughter, Toya Seay Gant, who works for a defense contractor in Alabama, said she helps out with bills and other expenses for her grandfather as well as her mother.

During a recent visit by a Washington Post reporter, Williams, wearing a flannel shirt and khaki pants, stood over his small gas range and stirred scrambled eggs and cheese, tended to a bubbling pot of grits, and sliced up hunks of piping hot sausage. He said he woke up that morning with a sore knee and was hobbling a bit.

He turned off a TV in the cramped kitchen, limped out to the sitting room and cranked up the volume on a game show. Over the meal, Williams said he felt blessed to have family members who helped him out financially.

“I never worry about money,” Williams said.

Housing pressures are intense in the Atlanta region, and a few of the houses in the neighborhood around Williams’ have been fixed up and flipped. He has qualified for housing assistance that will pay to replace the floorboards in his kitchen, which were damaged by a leaky water heater.

Mary Seay, who raised three daughters, all of them college graduates, has spoken to her father about moving into a high-rise apartment building with subsidized rent, to no avail. Besides, she said, the finances would not work.

“He might live to be 100,” she said. “I looked at the cost over time, and he would run out of money paying rent.”

Seay also tried to find a storage unit or garage to rent where he could keep his truck and mowers, but they were all too expensive. So Williams stays in his house. A cousin has moved in with him and helps out, but the cousin has his own health problems, Seay said. The patchwork of support includes neighbors on his block.

“He’s like the mayor of the street,” said Seay. “Everybody loves him and everybody

watches out for him.”

Other families in Atlanta described similar circumstances as they work to keep the older generation in ownership of their homes as long as possible, for their quality of life and to preserve a crucial middle-class asset.

Angela Gresham helps her father take care of her grandmother, Doris Gresham, 95. They now manage her finances and household affairs, after a tricky transition.

“When we were first took over, everything was in disarray and things were all out of order,” Angela Gresham said. He grandmother has lived in the house for 60 years. She has Social Security and a pension from her late husband, who was a U.S. postal worker and served in the military.

But Doris has become increasingly forgetful. The family does not allow her to cook any longer. Angela goes to the house for visits at least three days a week, and often spends the night, but it’s not enough.

“Now we’re looking at possibly getting a sitter who comes in four or five hours, a few days a week,” she said.

Michelle North, who works in IT support on a night shift, is another member of the sandwich generation. She routinely visits her mother, Mary North, 85, after picking up her own grandchildren from school and before heading off to work.

Mary was a shampooist in the same beauty shop for 50 years, a job that gained her deep, lasting friendships in the community - but no pension. She survives on Social Security and help from her family.

Michelle North and her brother chip in to help with bills and drive her to the grocery store, Michelle said. Mary spends days baking and tending to her garden and loves the Atlanta home that she owns.

Her mother tries to resist help purchasing groceries, Michelle added.

“We take her to the store, and say, ‘Mama, you pick out what you want, what you need,’” she said. “You took care of us, you helped us when we were out of a job, or short on the light bill, now it’s our turn.”



PHOTOS BY ELIJAH NOUVELAGE FOR THE WASHINGTON POST

Mary Seay, 73, poses for a photo with her father Walter Williams, 93, at his home in Atlanta.



Walter Williams is seen as he leaves a gas station on Feb. 5, 2020, in Atlanta.

SOCIAL & WELL-BEING

What the 1960s can teach us about current protests



PAUL SANCYA — THE ASSOCIATED PRESS

Protesters march after a rally in Detroit on Wednesday, June 3, 2020, over the death of George Floyd, a black man who died after being restrained by Minneapolis police officers on May 25

PBS NewsHour interviews an expert on the history and effects of protests

By PBS NewsHour

Hari Sreenivasan: We know from history that both peaceful and violent demonstrations can change the political landscape. Omar Wasow is an assistant professor in the department of politics at Princeton University and studies the history and political effects of protest. Omar, you've been looking at the sixties as a period of social unrest, but also how that influenced opinion and you just recently published some of this. What have you learned?

Omar Wasow: I looked at both nonviolent and violent protests in the 1960s. And to be clear, this is looking at thousands of protests over about a dozen years.

And what I found was that protests are enormously powerful at generating press. And in addition, what the news covers predicts what changes in public opinion.

There was a massive wave in the early part of the 1960s of nonviolent protests that drove headlines about civil rights. In a later period in the 1960s, as we start to see more violent protest, we see more coverage of riots and

public opinion shifts. And the most important problem, people say, is issues of crime and riots.

Nonviolent Protests Vs. Violent Protests

Sreenivasan: So, is it about the framing or is it about the actual actions? Meaning if it's nonviolent protest that influence opinion in one direction do violent protests have opposite, maybe the opposite effect?

Wasow: So, framing matters enormously here. And I think both protest tactics and media coverage matter a lot. So, they're both important actors.

And protesters obviously have the ability to make choices about what kinds of tactics they employ, what kinds of strategies in terms of rhetoric, what kinds of things are done. For example, in the 1960s, we see really remarkable intention to create very dramatic images that would help to, in the language of the 1960s, shock the conscience of the nation.

The framing that the media does is really central here. So, whether we're sort of looking through the eyes of the

protesters or really through the eyes of the police matters a lot. And that kind of justice frame or a police-centric frame does a lot to shift public opinion.

And in the latter part of the 1960s, when we saw more violent protest arise, the frame really does shift from justice to this kind of focus on kind of disorder and riots. And that that shift in the media frame has a significant influence on public opinion.

The History of Protests and Elections

Sreenivasan: One of the questions that people have is, how will this play a role in November's election?

Wasow: What I see in the 1960s is that counties that were near nonviolent protests vote more in the kind of coalition that is aligned with black interests.

In 1964, the Civil Rights Act passes. The Democratic party becomes the party of black interests. And we see a shift where people are near nonviolent protests that are kind of liberalizing effect of nonviolent protests.

At the same time, what I also see is the counties that are



PHOTO BY WARREN K. LEFFLER FOR U.S. NEWS & WORLD REPORT, 1963 AUG. 28., VIA LIBRARY OF CONGRESS
An August 28, 1963, civil rights march in Washington, D.C.

close to violent protest vote more conservatively.

Sreenivasan: So when we see peaceful protests, we respond in a way that thinks about human rights and civil rights. But when we see violent protests or riots, we respond in a way that wants more law and order, is that roughly, am I summarizing it correctly?

Wasow: Yeah, I think that's a very good summary. And I think it's also really important to begin with the sort of people's sense of rage and grief and horror at what they saw in this imagery, in this footage of George Floyd's death.

That seeing a member of the state engage in violence against an unarmed citizen is enraging for a lot of people. And when our attention focuses on that act of state violence, there's a persuadable chunk of voters who sort of say, 'Oh, I care about that issue. That's something that's going to, you know, mobilize me.'

But as the conversation shifts to acts of protester-initiated violence, for those persuadable voters, the



PAUL SANCYA — THE ASSOCIATED PRESS

Stefan Perez raises his fist while addressing a rally in Detroit, Wednesday, June 3, 2020, over the death of George Floyd, a black man who was in police custody in Minneapolis.

story becomes more complicated. And protesters can move those. This is what I see in the 1960s.

Also, the kind of tactics protesters employ are a kind of rhetoric that is per-

suading voters who may be sympathetic both to George Floyd and potentially to concerns about disorder.

Story courtesy of PBS NewsHour via Next Avenue

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HEALTH & FITNESS

Orchard Lake man, 90, shares healthful lifestyle secrets



PHOTOS COURTESY OF HERB HANDELSMAN

Herb Handelsman opened the first Better Health store with his son Tedd in 1999, seizing an opportunity to share his passion for healthy living. Since then, the store has expanded and now there are 14 Better Health Market and Café stores across southeast Michigan and Lansing.

By Jane Peterson
For MediaNews Group

Herb Handelsman was introduced to nutrition and a healthy lifestyle as a teenager when he ran track and played football in high school. Little did he know at the time how much his interest in diet and exercise would impact his life.

At first, Handelsman's healthful lifestyle was a personal decision. He read books on health and nutrition and kept up with his daily routines as he worked in the dental supply business for 42 years and raised two sons and a daughter with his wife. When vitamin stores started popping up around the country, Handelsman seized the opportunity to share his passion, opening the first Better Health store with his son, Tedd in 1999. Since then, the store has expanded and now there are 14 Better Health Market and Café stores across southeast Michigan and Lansing.

He recognized that the need for vitamins, supplements and healthy living information was not just a passing trend. About 10 years ago, seeing the importance for a natural foods store, Better Health also added a variety of

health food products to its offerings, including organic produce, alternative sweeteners, grain-free and Paleo-friendly foods.

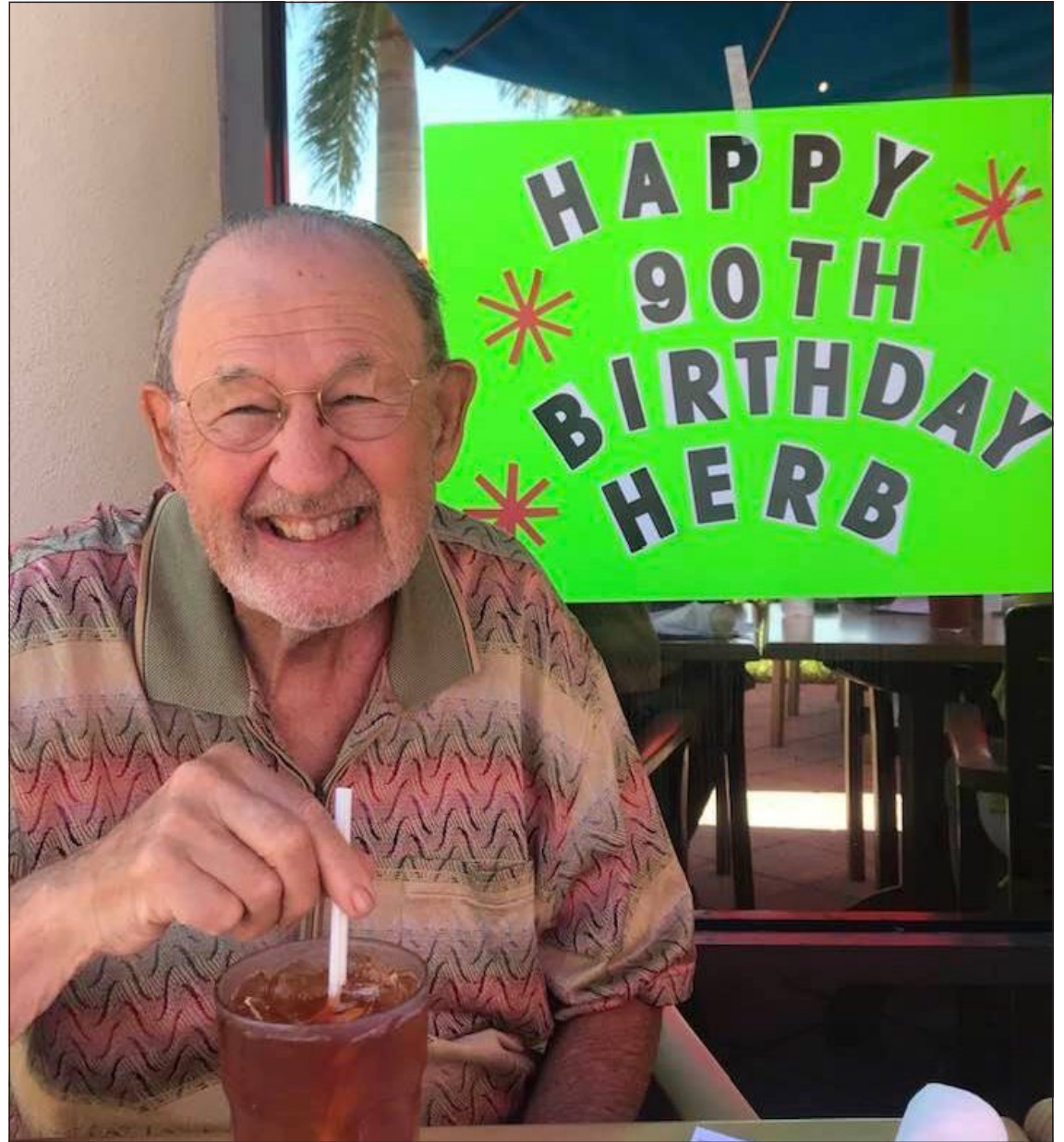
"A healthy lifestyle is key," said Handelsman. "When customers come in, they are already interested in good health or they want to learn more."

Eating healthy has been a way of life for Handelsman, who said he has never taken a prescription drug in his life. The active 90-year-old said he starts out every day with a smoothie that includes ingredients like fruit, vegetables, ginger, chia or flax seed, protein powder, kombucha, greens like kale, sprouts or wheat grass and coconut oil.

"It's loaded with nutrients. It's a good starting point every day," he said.

Lunch might be a sandwich made with lettuce instead of bread and dinner includes a vegetable and a meat. It is very important to purchase high-quality meat, like free range chicken, grain-fed beef or wild caught fish, he said.

Handelsman said books on health and nutrition by Adelle Davis, one of the country's best known early nutritionists, made a big impact on him as a young



Orchard Lake resident Herb Handelsman recently celebrated his 90th birthday. For him, eating healthy is a way of life.

man. Davis was the author of four bestselling books: "Let's Cook It Right," "Let's Have Healthy Children," "Let's Get Well" and "Let's Eat Right To Keep Fit." Other books that Handelsman has enjoyed throughout the years are "Food: What the Heck Should I Eat" by Mark Hyman, M.D. and "Wheat Belly Total Health" by William Davis, M.D.

Before COVID-19, Handelsman, who now splits his time between Michigan and Marco Island off southwest Florida, would give occasional seminars at the stores about different healthy living topics, but customers can always talk to the store's trained staff about ways to boost their healthy lifestyle.

Handelsman's other tips for

healthy living include:

- Drink the purest water possible
- Use only natural skin products to avoid chemical absorption
- Eat organic foods whenever possible
- Minimize foods with added sugar and grains to control weight and diabetes

CAREER & EDUCATION

Headed back to work? Here's what you might expect to see

By Jane Peterson
For MediaNews Group

During the COVID-19 crisis, many employees successfully made the transition to working remotely. For most, it was a huge adjustment, but after a few months they got their workstations arranged the way they liked, figured out how to use Zoom and had fallen into a comfortable at-home work routine.

As the "Safer at Home" executive order by Gov. Gretchen Whitmer allows more businesses to open up, employees are being called back to work. For many, it is a welcome call as they look forward to being able to see their colleagues face-to-face and work together as a team again.

"Employers are looking forward to bringing their employees back on site," said Wendy Black, vice president of business advocacy and member engagement for the Michigan Chamber of Commerce. "A lot can get lost through Zoom

and many people prefer to collaborate together in person."

However, work probably won't look or function the same as the day you left, at least for a little while. Many employers have gone through great care and considerable expense to put added safety precautions in place to protect the health of their employees and customers.

Here are some changes you might discover at your workplace:

- **Face masks.** Some businesses will require you to wear a face mask while on the job. If so, personal protection equipment may be provided by the company or you may prefer to bring your own supply.

- **Regular cleaning.** Be prepared to see cleaning and maintenance employees wiping down common surfaces like countertops, lunchroom tables and door handles more often. Depending on company policy, you may also want

to bring in your own container of cleaning wipes to periodically clean your workspace. Restrooms may also be closed more frequently for cleaning.

- **Social distancing.** You might walk in to find that your desk has been moved in order to be spaced a little further away from your nearest co-workers. Alternatively, you might be relocated to a cubicle if you weren't before or have a plastic barrier in front of your workspace. In addition, some employers are limiting the number of entrances and exits or designating certain doors as entrance only, for example, to minimize people passing each other on the way in and out.

- **Flexible schedules.** Despite being able to come to back to work, some employers will continue to allow employees to work at home for a while, especially if they have concerns about coming back to the work environment too soon. Some



PHOTO COURTESY OF METRO CREATIVE CONNECTION

employers are also splitting employees into two groups in order to spread out at work. For example, Group A comes in to work on Mondays and Wednesdays, working from home on Tuesdays, Thursdays and Fridays while Group B comes in on Tuesdays and Thursdays and works from home on Mondays, Wednesdays and Fridays.

- **Health screenings.** When you arrive at work, you may have to answer questions about possible ex-

posure to COVID-19, any symptoms you might be having and perhaps have your temperature checked.

- **Hand sanitizing stations.** Expect to see these throughout offices, stores, restaurants and churches. Remember, they don't do any good if you don't use them, though, so visit frequently to help prevent the spread of germs.

- **Space closures.** If businesses find it challenging to keep up with rigorous cleaning schedules, they might temporarily close common spaces like storage closets and dressing rooms or limit access to frequently touched items like printers, microwaves, refrigerators and water coolers.

Employers are mindful of employees concerns and feelings, said Black. If you have questions about how your workplace is handling additional safety measures, don't be afraid to ask about them before heading back in for your first day.

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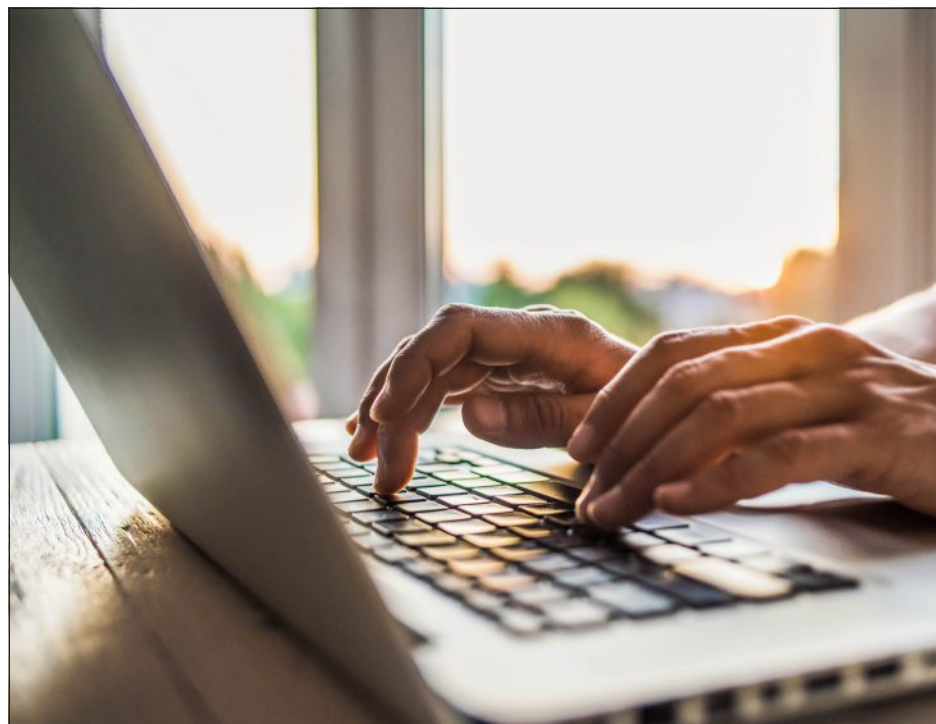


PHOTO COURTESY OF METRO CREATIVE CONNECTION

Resources like Zoom, FaceTime and virtual support groups can help those feeling disconnected and isolated during the COVID-19 outbreak.

Older adults feeling isolated can connect to others with virtual support groups

By Jane Peterson

For MediaNews Group

Being quarantined for a long period of time wasn't easy for many families, but it was especially challenging for many older adults who missed out on lunch dates with friends, visits with their grandchildren and social events like

bowling, golf and bingo. For some, even getting supplies at the grocery store was difficult and scary.

Although restrictions continue to be lifted as we emerge from the height of the COVID-19 crisis, many older adults, especially those with underlying health concerns like diabetes, heart disease and im-

munocompromised conditions, are planning to continue staying safe at home as much as they can.

While limiting possible exposure to a potentially deadly virus can bring peace of mind for some, for others, the choice might come with additional challenges, like concerns with

SUPPORT » PAGE 22



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SOCIAL & WELL-BEING

Holly resident offers virtual music therapy sessions for special needs adults



Holly resident Laura Beelby, 60, offers virtual music therapy sessions at New Horizons Rehabilitation Services in Auburn Hills.

PHOTO COURTESY OF LAURA BEELBY

By Debra Kaszubski
For MediaNews Group

Music therapy has been around for a long time — Hippocrates was known to have played music for his patients as early as 400 B.C. — but only recently became a recognized medical discipline with board certification. It is a helpful tool for therapists in treating mental health disease, developmental and learning disabilities, dementia, and acute and chronic pain.

Laura Beelby, 60, of Holly is a lifelong musician who is utilizing her talents as a way to help developmentally disabled adults who work at New Horizons Rehabilitation Services in Auburn Hills.

Through New Horizons, where Beelby works as Social Security Disability Benefits counselor, she offers new virtual music therapy sessions to small groups of people using Microsoft Teams.

Her 30-minute sessions are educational and entertaining.

“With my ‘Musical Soup’ session, I play guitar and engage participants to sing and follow along with songs that teach meal time manners, geography, and more,” Beelby said. “We also (play) many familiar songs such as, ‘You Are My Sunshine.’”

Beelby provided music therapy sessions for the Holly Schools special needs and Head Start programs for 10 years, she said.

She started playing piano when she was 8 years

old, and later switched to clarinet throughout all school.

Later in life she learned to play percussion, and she taught herself to play guitar when she was in her early 30s. “I wanted to sing and write songs and did not want to search for a guitarist,” she said.

It has been well documented that listening to music can improve our athletic performance or at least motivate people to exercise, but sound — whether in the form of pop songs, white noise, vibrations or just the rumbles of nature — can also have a deep, lasting impact on one’s physical and emotional well-being.

Music eases anxiety, elevates mood, provides relaxation, and spiritual support.

Music also offers cognitive and sensory support, waking up the brain and helping people be more alert and present.

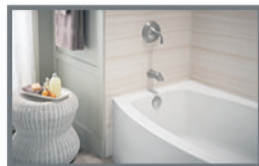
“Music therapy also provides avenues for communication that can be helpful to those who find it difficult to express themselves in words,” said Beelby, who utilizes American Sign Language in sessions.

She’s excited to offer the new program at New Horizons, she said. “We would like to expand the session by making homemade percussion instruments for a more impactful and meaningful experience,” she added. “In my 30 years of working in this field, I have most enjoyed developing quality educational and life-changing programs.”

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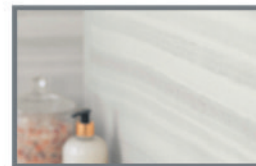
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Support

FROM PAGE 18

isolation, anxiety and depression.

“Be sure to reach out to your friends and family,” said Jim McGuire, director of Research, Policy Development & Advocacy for the Area Agency on Aging 1-B. “A simple phone call is a great way to stay in communication.”

Resources like Zoom, FaceTime and virtual support groups can also help those feeling disconnected and isolated. Technology, McGuire agreed, is the best way to stay in touch, but one in three older adults, he said, doesn’t have a smartphone with access to Internet. He said there needs to be a way to end the digital divide, particularly among senior citizens with limited incomes as cost is often a factor in access to technology.

Even so, a call that your family places on speaker so you can talk to everyone at once and hear their chatter may help. If you have Internet access with a desktop computer, laptop or tablet, you can download apps like Zoom and Skype for visual phone calls. Also, consider expanding communication with texts, emails and greeting cards.

Some local organizations are hosting virtual support groups to connect with older adults during this time. Here is a list of local and national virtual support groups and other resources, courtesy of the Area Agency on Aging 1-B:

Alzheimer’s Foundation of America: To register, call (866) 232-8484

Family interactions in the time of COVID-19: How to Resolve Conflicts and Stressors, support group every Friday from 3:30-4:30 p.m.

Hospice of Michigan: To register, email Karen Monts at kmonts@hom.org or call (313) 578-6326.



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Using technology to connect with family members while isolated at home can help combat feelings of anxiety, loneliness and depression.

▪ **Self Care: Coping with Fear, Isolation & Adversity**, every Thursday from 2-2:45 p.m.

Alzheimer’s Association: To register, call the helpline at (800) 272-3900.

▪ **Virtual and dial-in support groups available**

DNOM: Register at peer_support@dnom.org.

▪ **Real Talk** is an online peer support group available on Tuesdays from noon-1 p.m.

JFS-Washtenaw County:

For information and to RSVP contact Roberta Hirschon at (734) 769-0209, ext 374 or email robertah@jfsannarbor.org.

▪ **Caregiving Conversations** is an informal support group for anyone caring for a person age 60+.

▪ **ALS Association:** Several virtual support groups available including one for caregivers called Caregiver Burnout. Check days, times and group information online at webmi.alsa.org/site/

PageNavigator/MI_8_SupportGroups.html

▪ **Michigan Parkinson’s Foundation:** All scheduled activities and classes have moved online. Check the current activity schedule at parkinsonsmi.org/mpf-programs/exercise-andmovement-activities

JFS: Register online at jfsdetroit.org/find-help/covid19/supportgroups/.

▪ **Community-wide virtual support group** offered on Wednesdays at 1 p.m.

▪ **Well Connected:** Several virtual support groups and programs are available. Spring/Summer catalog is located online at covia.org/wpcontent/uploads/2020/04/Well-Connected-Spring-Summer-Catalog-2020.pdf

Family Eldercare: To register call (888) 500-6472 or email lcww@familyeldercare.org.

▪ **Lifetime Connections Without Walls** program has several virtual support

groups and activities

▪ **COVID-19 specific groups** are also available. COVID-19: Coping During This Difficult Time is available on Thursdays from 11:30 a.m.-12:30 p.m.

OLHSA: Call 248-209-2600 for assistance

▪ **Grandparents Raising Grandchildren** support group meetings are held virtually.

For additional resources, visit aaa1b.org/coronavirus or call (800) 852-2295.

HEALTH & FITNESS

Don't avoid emergency care for fear of COVID-19

Dr. Jay Jagannathan

Guest columnist

In medical emergencies, there is no time to be wasted.

That's especially true when it comes to victims of serious conditions like heart attacks and strokes, where damage only intensifies if not immediately treated.

In dealing with stroke, for example, "Time lost is brain function lost," so any time spent considering the pros and cons of visiting the ER causes more damage by the minute.

Michigan has faced the unique situation of being under a Stay Home order since March due to the dangerous COVID-19 pandemic. One unfortunate side effect of this order was that many individuals were less likely to seek treatment at their doctor's office or the ER, due to fears of COVID-19.

With all the news we have been hearing daily about COVID-19's impact and the lives lost, it's understandable that some people worried about going to a hospital or their doctor's office, where patients with the virus may have been. But now, as we move closer to reaching the final



PHOTO COURTESY OF DR. JAY JAGANNATHAN

Dr. Jay Jagannathan

stages of Gov. Whitmer's 6-stage plan for emerging from restrictions, it's critical that anyone facing serious health issues MUST abandon those fears and seek treatment immediately. Even at the worst of the pandemic, statistics show there was never a good reason to avoid an ER visit if you have symptoms of severe conditions like stroke or heart attack:

- Studies show the overall morbidity rate for COVID is roughly 1.3%.

- The overall morbidity rate for stroke victims is much higher, approximately 17%. Almost 800,000 Americans have a stroke each year; 140,000 of them do not survive.

- Strokes account for 5% of all U.S. deaths, and someone has a stroke every 40 seconds.

Stories are emerging of stroke-related situations that could have been handled differently by the medical community during the COVID outbreak.

- In the United States, someone has a heart attack every 40 seconds, and nearly 650,000 Americans die from heart disease each year (that's 1 in 4 deaths overall).

What are stroke symptoms?

Stroke victims may start to feel weak, and experience symptoms like intermittent numbness on one side of the body, double vision, dizziness, severe headache and speech changes. The mnemonic often taught to medical students about the signs of stroke is called "FAST", which stands for: Facial drooping, Arm weakness, Speech disturbance, Time. Not only is FAST a reminder of the common symptoms, but it also emphasizes the importance of timely treatment. In fact, in a study by the Cleveland Clinic it was found that favorable long-term outcomes were present in

nearly double the patients who underwent stroke treatment within an hour compared with patients who received treatment after the one-hour time-points.

Stories are emerging of stroke-related situations that could have been handled differently by the medical community during the COVID outbreak.

In a recent call shift, I encountered a patient who presented with stroke-like symptoms to an ER on a

Friday night. An MRI was not offered, due to fear of the machine spreading COVID. This patient's strength deteriorated over the weekend, and by Monday they lost function in their left arm. In this case, while concerns about spreading COVID via the MRI were legitimate, the stroke impacts could potentially be more damaging in the end.

For the past several months, as we've endured this pandemic, many people have been scared to leave their house, even for much-needed emergency medical treatment.

That never should have been the case, and the medical field should learn from this experience so we are better prepared when

the next pandemic-level situation comes.

Regardless of whether COVID-19 goes away or comes back in a "second wave" later this year, the reality is that severe health events like stroke and heart attack are much more likely to cause severe impacts on a person's health, and treatment of them should never be second-guessed due to the pandemic.

Dr. Jay Jagannathan is a board-certified neurosurgeon with offices throughout the state of Michigan, including in Troy. He is President of a multi-specialty neurosurgical group, Jagannathan Neurosurgery.

Happy 100th Centennial Birthday "Anthony Gismondi"



Love your Daughter!

COVID-19 has changed celebration plans so his family set-up on 6-10, a home driveway celebration with fire department, friends from Health Quest, local seniors..

He will be a 100 years- young centurion, this year on 6/10/2020 born in Mt. Pleasant, PA Family was looking forward to having a celebration at the local senior center with friends and family.

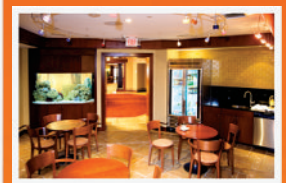
Like many seniors, as someone who lived thru the depression years and several recessions, he is having a hard time adjusting and believing that our strong county is going thru this again. He is a retired teacher with two master's degrees (biology, agriculture), taught veterans thru ROTC, author at age 89, master gardener, raised and sold his own food, fruit and vegetables on his acre ground, and was always around students and people. He is used to being socially active, engaged, so being away from people is difficult now. He did a variety of side jobs, activities in his life including: paperboy, altar boy, selling silverware, welding, building his

own home all with a handicap of one eye from an accident at 9 years old. He's the last living sibling of 8, and only male that got a college degree(s), from Penn State & University of Pittsburgh..He attributes his longevity to helping others learn while raising, eating home grown nutritious food and always working hard, keeping busy by exercising, relaxing by being outside or growing flowers or plants from seeds in his heated greenhouse, which was his passion. He was married to his wife for 59 years, who masterfully cooked all the food they raised while living in rural PA all of his life. He moved to Lake Orion, Michigan with his daughter and family 10 years ago, was appointed to the local senior center advisory board for 3 years. He's intrigued with the virtual world of Skyping, but misses and looks forward to his visits back to the Orion Center..

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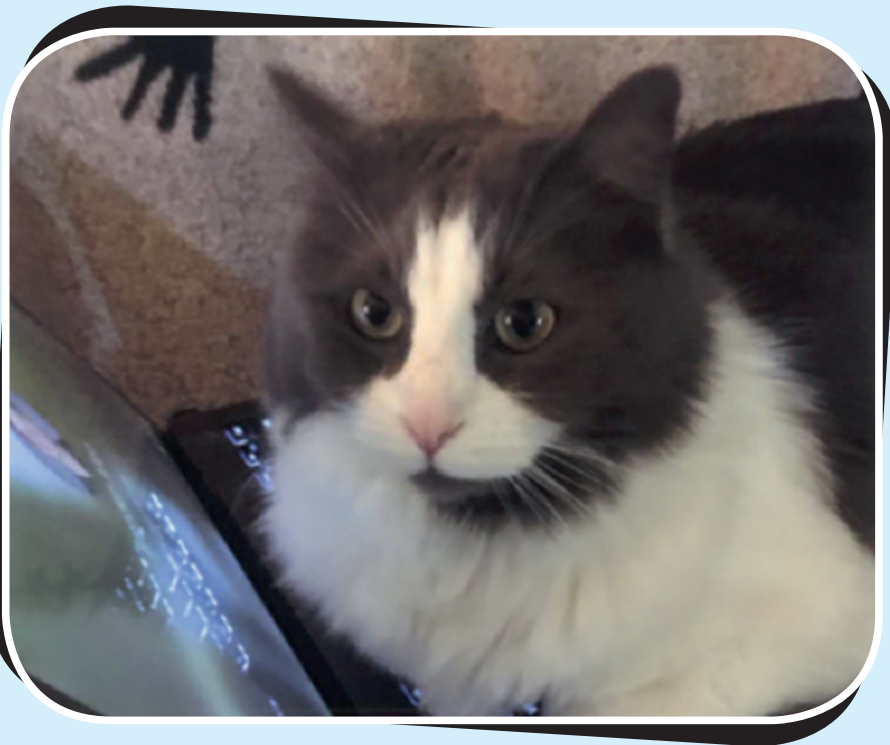
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CALENDAR OF ACTIVITIES, EVENTS AND TRIPS

Editor's Note: With the cancellations of community events due to COVID-19, The Vitality calendar listings will begin with events happening July 1. The ongoing monthly events will also be listed. Before attending an event, contact the organizers to find out if it has been cancelled.

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

JULY

July 23: The day begins with a visit to the Detroit Institute of Arts (DIA) to tour the DIA's special exhibit—"Van Gogh in America". The exhibit will feature approximately 65 of the artist's works from museums around the world. The word is that this will be an exhibit not to be missed. Everyone will be issued a hand-held listening device while touring the exhibit.

There should be some time to visit the gift shop after the tour. Next is lunch at the Rattlesnake Club, a favorite of our travelers. After lunch we'll head toward the beautiful Cullen Plaza & Pavilion to board the Diamond Queen for a narrated two-hour cruise on the sparkling blue waters of the Detroit River. Some of the sights we will see while cruising are the Detroit Yacht Club, Belle Isle Bridge, Detroit Boat Club, Dodge Fountain, Ambassador Bridge, Manoogian Mansion, Fort Wayne, and Peche Island. Make entrée choice at time of registration: Roasted Organic Chicken Breast or Pan Roasted Wild Alaskan King Salmon. Cost is \$84. This trip is being offered by L'Anse Creuse. Trip departs at 10 a.m.; returns at approximately 6:00 p.m. You may register in-person by going to the Community Education Office, 24076 F. V. Pankow Blvd., Clinton

Twp. MI 48036, or by going online <http://commed.lc-ps.org>

July 25-31: Montreal, Quebec City & Ottawa, Canada. Join Travel with Nance for \$829. 4 nites hotel in Montreal area, 1 in Ottawa area & 1 enroute on return. Guided tour of Montreal, Quebec City & Ottawa. Visit Notre Dame Basilica, Montreal's Underground City & Ottawa's Parliament Hill. Narrated cruise on the Saint Lawrence River. Admission to the Montreal Tower. 6 breakfast & 5 dinners. Call 313-535-2921.

AUGUST

Aug. 19: Cornwell's Turkeyville & Marshall – Aug 19. Join Travel with Nance for \$85. Live matinee, musical performance of 'Honky Tonk Angels' with turkey buffet lunch, time at gift shop, bakery, deli & fudge shop. Narrated Tour of Marshall:

drive-by Honolulu House, National Inn, Governor's Mansion & Capitol Hill School House. Call 313-535-2921.

SEPTEMBER

Sept. or Oct.: Originally scheduled for May 14, this trip has been rescheduled for a date in either September or October due to the coronavirus. The exact date has not yet been determined. However, it's a trip you won't want to miss. It's an opportunity to tour the Junior League of Detroit's (JLD) 2020 Designers' Show House. This year's Show House is the Bingley Fales House, located in Detroit's historic Indian Village. Designed and built in 1907 by Crittenden & Kotting, the 15,000 square-foot Bingley Fales House is the largest house in Indian Village, and sits on two acres of land with formal gardens,

a fountain, and a Pewabic tile-lined reflecting pool. This classic Georgian home boasts 10 bedrooms, five full baths, two half baths, and multiple fireplaces. The Bagley Fales House is recognized in "The American Institute of Architects Guide to Detroit Architecture." After the tour, we'll enjoy lunch (catered by Grosse Pointe's City Kitchen) in the JLD's Show House Café. After lunch there will be time to stroll the mansion's grounds and do some shopping in the JLD's new MarketPlace. Make entrée selection at time of registration: Maurice Salad, Blackened Salmon Caesar Wedge, Fattoush Salad, Grilled Veggie Wrap, Grilled Chicken Wrap or Turkey BLT Wrap. PLEASE NOTE: The Bingley Fales House is NOT handicapped accessible. This trip is being offered by L'Anse Creuse. Cost is \$77. Departure and return times

are yet to be determined. Currently, because of the coronavirus, L'Anse Creuse is not taking registrations for trips. Please check our website from time to time for updates. When trip registration resumes, you may register in-person by going to the Community Education Office, 24076 F. V. Pankow Blvd., Clinton Twp. MI 48036 or by going online <http://commed.lc-ps.org>

Sept. 28: join MHL on this wonderful trip to Nashville. We are leaving on a Thursday, Sept. 28 and we return on Saturday, Oct. 3. Our trip is five nights including three consecutive nights in the Nashville area. We will have eight breakfasts, three dinners, two great shows. We are going to visit the Grand Ole Opry Theater, Nashville Nightlife Dinner Theater, we're going to go on great guided tours of Nashville and Belle Meade Plantation, admission to Country Music

We're giving you a chance to show off those special family members. Be a part of our photo page in Vitality. It's easy! Just fill out the form below and mail it to us along with your photo. Photos will not be returned. We must receive photos by July 1, 2020 to be included in our July issue.



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19176 Hall Road, Suite 200
Clinton Twp, MI 48038**

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

PROUD GRANDPARENTS

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Be a part of our photo page in Vitality. It's easy! Just fill out the form below and mail it to us along with your favorite photo. Photos will not be returned. We must receive your photo before July 1, 2020 for our July 9, 2020 issue.

Name(s) Of Grandchildren: _____

Proud Grandparents are: _____

Address: _____

Phone: _____

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

**Mail to: Vitality, Grandparents Brag Page, Attn: Dawn • 19176 Hall Road Suite 200,
Clinton Township, MI 48038 • EMAIL FORM & PHOTO TO: demke@medianewsgroup.com**



Hall of Fame and the Grand Ole Opry Behind The Scenes Tour. We will also enjoy a ride on the Delta Flatboats inside the Opryland hotel. The price is only \$709 per person with double occupancy. If you would like more information or would like more details, call me Mary Ann, at 586-530-6936.

OCTOBER

Oct. 6: Fall Fling in Northville. Plans for this trip are tentative due to the coronavirus. However, if it does take place as scheduled, this trip should prove to be a fun day. First on the agenda is a visit to Parmenter's Cider Mill where we will enjoy some apple cider and a donut. Next, we're off to Genitti's Hole-in-the-Wall for their famous seven-course Italian lunch, served family-style. Lunch includes Italian wedding soup, antipasto salad, pasta, baked chicken, Italian steak with oven-roasted potatoes,

Italian sausage, and a cannoli for dessert. After lunch, we'll enjoy an interactive Murder Mystery entitled "Till Death Do Us Part—Las Vegas" in Genitti's theatre. Before heading home, there will be time to visit some of Downtown Northville's unique shops. Cost would be \$77. Departure time would be 9:30 a.m. Approximate return time would be 4 p.m. This trip is being offered by L'Anse Creuse. Currently, because of the coronavirus, L'Anse Creuse is not taking registrations for trips. Check our website for updates. When trip registrations resume, you may register in-person by going to the Community Education Office, 24076 F. V. Pankow Blvd., Clinton Twp. MI. 48036, or by going online <http://commed.lc-ps.org>. Oct. 21-Oct. 23: EXPLORE MICHIGAN! Due to the coronavirus, plans for this trip may change. However, if this trip does go as planned, it should prove to be a

delightful 3-day/2-night experience. We will travel to the Thunder Bay Resort, near Gaylord. Autumn color should be at its height at this time. Trip will include a charming horse-drawn carriage ride with elk viewing, a five-course gourmet dinner, and wine tasting of Northern Michigan wines. Trip also includes guided tours of the Great Lakes Heritage Center and Alden B. Dow's unique mid-20th Century Home & Studio (a National Historic Landmark), as well as a visit to Whiting Forest's Canopy Walk (the longest canopy walk in the nation). All venues are handicap accessible. Trip includes motorcoach transportation, 2 nights lodging, 2 breakfasts, 2 lunches, 2 dinners (one with live entertainment), luggage handling, taxes and meal gratuities. On the way home, we'll stop in Frankenthum for lunch (ON YOUR OWN) and some shopping. Plans are for the trip to depart at 8: a.m. on Oct. 21.

L'Anse Creuse is offering this trip. Cost is \$513 double occupancy; \$543.00 single occupancy; \$483 triple or quad occupancy. Currently, because of the coronavirus, L'Anse Creuse is not taking registrations for trips. Check our website for updates. When trip registrations resume, you may register in-person by going to the Community Education Office, 24076 F. V. Pankow Blvd., Clinton Twp. MI 48036, or by going online <http://commed.lc-ps.org>

MONTHLY EVENTS

■ **Weekly Euchre Tournament:** Every Thursday at New Baltimore Civic Club, 36551 Main St. (corner of Blackwell), New Baltimore. \$8 to play and quarters for each euchre. Sign in at 6:30 p.m., play starts at 7 p.m. Coffee, pop and snacks provided.

■ **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 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,

CALENDAR » PAGE 28

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MORNING BINGO

Tuesday & Thursday
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**Thursdays: Doors Open - 4:30pm
Starts 6:30pm Lic. #A-22591**

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

**Sundays: Doors Open - 4:30pm
Starts 6:30pm Lic #A-21636**

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Sept 10 - **Wineries and Hills of Ohio** – \$90
Sept 15 - **Million Dollar Homes Estate Sale** – \$45
Sept 19 - 27 - **Gardens of the Gods** \$975 DBL Occupancy
Sept 29 - **Indian Village Mansion** – \$78
October 2 - **Mystery Trip** – \$65
October 9 - **FOODIE TOUR** limit 35: \$48
Dec. 2 - **A BARRY "MERRY" CHRISTMAS-BARVARIAN INN** – \$70
December 31, 2020 - **Firekeepers** - Join us and get \$40 back in comps. Arrive Firekeepers 12:15/30/45 am **\$35pp**

Looking Ahead to 2021. Plan now.

April 1 - 10, 2021 - **Vietnam. Hanoi and Saigon.** Visit the **Cu Chi Tunnels**, a byzantine maze of underground passages, chambers, rooms and body traps during the War. Afternoon visit the **Reunification Palace, War Museum and Ben Thanh Market.** \$2,799 from Detroit roundtrip for meals, accommodations, flights, attractions. **\$2,799** ...Meals at airports not included.



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Calendar

FROM PAGE 27

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, drawing, clay jewelry, or pottery wheel hand building. Days and times vary. For more information, visit 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



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2020 Motorcoach Tours

You travelers are our top priority and your safety is our main concern. We know many of you are restless and are looking forward to traveling again soon. We are also looking forward to getting the tours ready to go and when it is safe to do so, we will be there for you.

The tours listed here are still 'on the books' as of 6/2/20 and we hope to meet our minimum quota on each program and have a great fall season. The COVID-19 pandemic has been a rough time for everyone. We hope you and your loved ones stay safe and healthy.

Bless you all, Nance

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

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, Fanuil 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. **Vermont, Oct 19-24, \$765.** 3 nites Vermont & 1 each way. Lake Champlain cruise, 8 meals.

Branson, Nov 9-14, \$679. 3 nites Branson & 1 each way. 7 live shows, a cruise & 8 meals. **Cornwell Turkeyville Dinner Theatre & Marshall -Nov 18, \$85.** Musical "Christmas is for the Birds", Turkey buffet lunch, narrated tour of Marshall. vv

Detroit Churches, Dec 4, \$60. Lunch/tour Trinity Lutheran + 3 more churches, Gift & Goodie Bag.

Calendar

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time, call 248-917-3733 or email angelway11@comcast.net.

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

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

▪ **Widowed men and women:** are invited to meet at 10 a.m. each third Tuesday at The Pancake Factory, 13693 23 Mile

Road, in Shelby Township. For more information, call 586-781-5781.

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

▪ **Widowed men and women:** are invited to meet for breakfast on the second and fourth Monday of every month at Sero's, 925 Gratiot Ave., in Marysville. For more information, call 810-334-6267.

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

▪ **Widowed men:** are invited to attend breakfast every first and third Thurs-

day monthly at 9 a.m. at Lukich Family Restaurant, 3900 Rochester Road in Troy. For more information, call 248-585-5402.

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

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

▪ **Dance:** every Sunday afternoon away at the American Polish Cultural



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Center, 2975 E. Maple (15 Mile) at Dequindre in Troy. A DJ will provide music. Guests can perform the

waltz, fox trot, swing and Latin dances and more. Dance lessons are available from 3 to 4 p.m., and open

dance will be held from 4 to 7 p.m. For more information, call 248-778-6261.



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Letter of Appreciation

My Hero

By Michaela Saunders

My hero is my grandpa. Ever since I was born, my grandpa has shown unconditional love towards me. He spoiled me rotten and always made sure I arrived to dance practice on time. Even when I was a bratty toddler and stuck my tongue out at him when I saw him, he would just laugh and chase me around to give me a hug. My grandpa's a very neat and orderly person, but he never seemed to mind when me and my brother would make a mess out of a lemonade stand or take all the pillows off all the couches in the house to make a fort.

The most important reason why my grandpa is my hero is because he took me in when I had nowhere else to go. He may have not agreed with me permanently moving out of my mother's (his daughter's) house but he respected my decision and let me make his house my new home. When I first moved in, I was at the lowest point I've ever been at in my life and he helped me every step of the way to getting my life together. My 70-something year old grandfather has been raising me for the last almost two years. For the first time in my life since I was about 7, I actually feel like I have a loving, stable home to go to everyday. For that I thank my grandpa and hero.

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 and letters of appreciation to 300 words or less and print clearly. Next Issue will be July 9, 2020.

FIRST & LAST NAME: _____ PHONE NUMBER: _____

ADDRESS: _____

CITY/STATE/ZIP: _____ NAME OF POEM: _____

MAIL TO: Vitality Poetry
And Letters of Appreciation
Dawn Emke
19176 Hall Rd, Suite 200
Clinton Twp, MI 48038

If you chose to submit your poem or letter of appreciation 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: order: demke@medianewsgroup.com

Thank you for your interest in sharing your creativity. We look forward to reading your poems and letters of appreciation.

Poetry Corner

Ooh-hoo & Cowboy Jack

By Sandra A. Studebaker
Fraser, MI

Ooh-hoo! She called out
as she entered their front door.
Like others, unlocked.

An "ooh-hoo" sufficed
when visiting a good friend
in 1936.

She and her "ooh-hoo"
became e'er synonymous
post 1936.

'Cause Ooh-hoo's visit
to friends in Detroit City
provided a plus.

Needed care for Jack,
his mom away, giving birth,
a baby sister.

When nap time came 'round
Jack, then five, firmly exclaimed
"Cowboys don't take naps!"

His arms akimbo.
Two pistols strapped on tightly.
Young Jack took a stance.

Not naughty! Ooh-hoo
saw humor, laughingly shared
'till her dying day.

Others shared it, too,
including Jack who later
enhanced the true tale.

Cowboys may not nap;
But *men* "golfers do, after
a round on the links."

And Ooh-hoo's daughter?
I had to share it once more
with Jack Thomas Nold.

Among his last words—
"Somebody's been talking to
Dorothy Studebaker."

Both in Heaven now.
Dorothy since 12/2000;
Jack 2020.

Special Days

By Patricia L. Klaich
Warren, MI

Don't go through life not thinking of having a special day
because each one to come can have a somewhat unique way.

When you wake up in the morning and wonder what to do
find a way to work some wonders the whole day through.

Many days you awake can be dull, dark and boring,
but find something to help you keep on exploring.

There's so much to look ahead for in everyday life
just bring it on, move forward with a steady stride.

Don't look back at what made you unhappy and sad
look ahead to what will make you much more happy and glad.

Start to make every day a special day to remember
because if you just think negative, it will make you surrender.



Being My Dad

By Karen Cooper
Chesterfield, MI

There was a time as a small child,
as most surely small children do,
that I did not see the plan
or know the job you were there to do.

I took for granted the home,
the food, the school and such,
and probably the fact
that you loved me very much.

I took for granted all these things,
as I'm sure is often the case,
but I see now that they were done
at the proper time, in the proper place.

These words have been long in coming,
actually taken many years.
But they need to be said so you know
that you helped me face my fears.

Through quietly living a life
of a man most straight and true,
you've taught me about honesty,
about loyalty and all the love that you
knew.

You risked your life for others,
which showed your compassion for
mankind.
You loved your wife completely
and showed how family fits in line.

These things you did without fanfare,
without much being given back.
Not for a lack of loving
but for proper words which I still lack.

Though years have gone by without
saying
the things truly in my heart,
it was your love - the way you raised me
that gave me the perfect start.

Thank you for your service,
your love and gentle care.
No words can tell of the gratitude
and the love that will always be there.

Summer Love



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