

September 2020

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# Vitality

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GRACE, PURPOSE AND WELL-BEING

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## HEALTH & FITNESS

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**On the cover:** WWII First Lieutenant Aleda Lutz flew 196 missions evacuating over 3,500 wounded and holds the record for most flight hours.

PHOTO COURTESY OF THE MICHIGAN WWII LEGACY MEMORIAL

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## SENIOR LIVING

### MACOMB COUNTY

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

**Chesterfield Library:** 50560 Patri-  
cia, 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 Hid-  
den Pine, Fraser, 48026

**Tucker Senior Center 26980 Bal-  
lard, 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 Ste-  
phens, 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, Roch-  
ester, 48307

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



## Brian J. Kurtz

AIP FINANCIAL SERVICES, INC.  
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*Radio Show Host Since 2001*

*Published Author of "Getting The Most Out of Your Savings Bonds"  
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## CAREER &amp; EDUCATION

# Older adults turn to virtual side jobs as a way to earn extra cash during COVID-19

By Debra Kaszubski  
For MediaNews Group

As layoffs, furloughs and money worries escalate due to the coronavirus pandemic, many metro Detroiters are hungry for side gigs. And while some search for online jobs, many other workers, on the other hand, were forced into virtual employment due to the virus and the state's stay-at-home orders.

You may wonder if a work-from-home hustle is for you. Below are some of the more popular jobs you may be able to take on during the pandemic and perhaps even after.

## 1. Online Instructor for Older Adults

Online classes for adults are proliferating, with platforms hiring instructors to teach everything from life skills to yoga to cooking classes. There are many opportunities for those with the right skill set, including fitness instructors.

Shonece Leonard of Washington Township teaches virtual Zumba Gold, Zumba Toning and Zumba Kids classes. She



PHOTO COURTESY SHONECE LEONARD

Shonece Leonard, 50, of Washington Township, teaches virtual Zumba classes

was thrust into virtual teaching once the pandemic started and admits teaching an exercise class online was a challenge in the beginning.

"The transition took a lot of patience for the students for the students and I, as this was the first time many of us had used Zoom," she said.

Leonard, 50, bought a new laptop, and since Zoom has a monthly fee, there were some start-up costs

for her, however, she said the flexibility of teaching online has been worth it. "I am truly grateful that I offered classes virtually, and I have a lot of new students who have joined since the pandemic," she said.

Likewise, Lisa Chavis of Rochester Hills is a fitness instructor who transitioned to virtual teaching. She offers a variety of online fitness classes for members of the Rochester Older Persons Commission and ad-



PHOTO COURTESY LISA CHAVIS

Lisa Chavis of Rochester Hills teaches a variety of virtual fitness classes for members of the Rochester Older Persons Commission.

mits she had to think outside of the box in order to lead her established classes.

Creativity is key to this succeeding in this role, especially due to the limited availability of popular exercise equipment. "I use items that have household substitution; for instance, filling a water bottle with sand instead of using hand weights," she said. "I call out modifications and remind them of form."

Both Leonard and Chavis will carry on with virtual teaching once the pandemic subsides. "I want to continue to reach out to those who would rather be home for various reasons," Chavis said.

## 2. Customer Service

"It's the hottest job on our site right now," says Brie Reynolds, career development manager at FlexJobs, a website that pairs

adults over age 50 with online employment. "As businesses continue to operate primarily online, companies need more virtual customer service agents."

These agents work by phone, email and online chat to resolve customer concerns and questions. Most jobs require a minimum of a high school degree, six months of customer service- or related experience and strong communication skills.

## 3. Translator

Companies and organizations worldwide need assistance translating, editing and proofreading documents for their multicultural customer base. So, if you're fluent in more than one language, you might be able to earn \$25 to \$40-plus an hour as a translator. Translators with relevant industry expertise

and hard-to-find language skills (such as Swahili) generally command the highest hourly rates. Find postings for translator jobs on sites like FlexJobs or Indeed.com.

## 4. Virtual Assistant

Those with strong administrative or business-writing skills may want to consider virtual assisting. Virtual assistants (VAs) work from home and provide administrative support to businesses and entrepreneurs. Responsibilities can include data entry, correspondence, social media management and event planning. Some VAs manage one client, while others take on several.

## 5. Online Tutor

At a time when millions of parents have been struggling to homeschool their children, it's no surprise that there's been a strong demand for talented tutors. Find tutoring opportunities by visiting websites such as Tutor.com or Indeed. While some sites require that you be a credentialed teacher or experienced tutor, others allow anyone to apply.

For example, you don't need formal teaching credentials to tutor at Outschool.com, a site that features creative classes for children with titles like Harry Potter: Astronomy, Astrology and Greek Mythology and Play the Stock Market Investing Game. The site looks for passionate instructors who offer classes based on their experience and interests.

Next Avenue contributed to this report.

# Next Issue of Vitality



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## MONEY &amp; SECURITY

# Looking for recession-proof stocks? Find the outperformers

By Chris Davis

NerdWallet

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Financial planners and advisors have a reliable playbook during periods of market volatility and recessions. But you'd be hard-pressed to find a financial expert who claims there's a completely recession-proof stock out there.

"I think there are stocks that tend to do better in a recession and certain sectors that tend to do better," says Robert M. Wyrick Jr., managing member and chief investment officer of Post Oak Private Wealth Advisors in Houston, Texas. "But I don't know if I would call any of them 'recession-proof.'"

A better strategy for buying stocks may be to examine the characteristics of stocks that tend to perform better than others during a recession, and use this information to build a portfolio that's ready for anything — recessions and all.

## Historically recession-resistant sectors

The stock market comprises 11 sectors, each made up of businesses that operate in similar industries. Xerox, Apple and Microsoft, for example, are all in the technology sector, while Boeing, General Electric and Caterpillar are all in the industrials sector.

"Usually if a stock is acting in a resilient manner during a recession, then it's going to be part of a

larger group of stocks that have similar characteristics," says David McInnis, a certified financial planner and co-founder of East Paces Group in Atlanta.

One way to use this sector segmentation to your advantage is to tactically align your portfolio to include exchange-traded funds and index funds that track sectors that have historically outperformed during down periods, so you're ready for anything the market brings.

So what sectors might those be? Historically, consumer staples, health care and utilities. Below, we take a deeper dive into each, and look at which specific stocks have performed well so far in 2020. These companies are ranked within their respective sector by year-to-date returns, and the list includes only large-cap S&P 500 companies.

## Consumer staples

During recessions, consumers tend to pull back spending on discretionary or luxury purchases, but they'll continue purchasing items they may need every day — think food, beverages, household and personal products, tobacco and similar items. The companies that supply these products are in the consumer staples sector. The best-performing consumer staples stocks so far this year are:

- The Clorox Co.
- General Mills Inc.
- The Kroger Co.
- Monster Beverage Corp.
- Colgate-Palmolive Co.

## Health care

Health care stocks tend to be safer during recessions for the same reason as consumer staples: The services and products they offer are always in demand. This sector includes companies in the biotech,



ASSOCIATED PRESS FILE PHOTO

Marble sculptures occupy the pediment above the New York Stock Exchange signage.

pharmaceutical and health care equipment industries, as well as health care providers and services. Year-to-date, the best-performing health care stocks are:

- DexCom Inc.
- Regeneron Pharmaceuticals Inc.
- Vertex Pharmaceuticals Inc.
- Eli Lilly and Co.
- Idexx Laboratories Inc.

## Utilities

Demand for utilities services can generally be expected to hold even during recessions. These stocks include companies that ensure delivery of electricity, water and gas as well as independent power and renewable electricity providers. These are the top-performing utilities stocks so far in 2020:

- American Water Works Company Inc.
- NextEra Energy Inc.
- Dominion Energy Inc.
- Xcel Energy Inc.
- Eversource Energy

Stock performance current as of June 19, 2020.

## Technology stocks: The new consumer staple?

Consumer staples have long been regarded as an obvious investment choice during recessions. But during the pandemic-driven volatility, new players emerged: technology stocks. During this particular recession, tech has become almost as indispensable as toilet paper.

The reason, Wyrick says, is that the tech companies that were supplying the infrastructure and hardware that enabled the extraordinary growth of the previous bull market are still providing that infrastructure, even during the downturn. Moreover, when companies inevitably cut costs during a recession, there's one expenditure that's likely to remain far from the chopping block: efficiency improvements.

"The one area I don't think they can cut costs is the need to create more efficiency," Wyrick says. "Corporate earnings have been incredible, and the profit these companies have been able to generate — even in downturns — is all technology related. And I don't see that changing in a recession."

But tech spending isn't limited to the corporate world. Consumer spending on technology also ticked up during the five weeks leading up to April 4 compared to the same period in 2019, according to market research company The NPD Group. Sales of USB cameras were up 226%, monitor sales were up 113% and docking station sales were up 86%, even as the U.S. unemployment rate experienced its largest over-the-month increase since 1975.

While household names like Apple and Microsoft may be some of the most popular tech stocks, there

are plenty more that have maintained momentum in 2020. Below are the five best-performing technology stocks year-to-date:

- Nvidia Corp.
- PayPal Holdings Inc.
- ServiceNow Inc.
- Synopsys Inc.
- Cadence Design Systems Inc.

## Creating a diversified portfolio

While many entrenched beliefs about investing in a recession have recently been reinforced, advisors stress that this is by no means a normal recession, and there's a chance it won't play by normal rules.

Still, a well-diversified portfolio is one of the best ways to ensure you're prepared for whatever turns the market takes. That means including some of the sectors mentioned above, but it also means making sure your portfolio is broadly diversified across industries.

"You generally want to think about investing in longer time periods than pre- and post-recession," says McInnis.

The sectors that tend to outperform during a recession (like consumer staples and health care) may not see the rate of growth other sectors (like financials and industrials) could experience during the recovery phase. Too much focus on the latter, though, and you could be overly exposed to sudden market drops, as was seen in early 2020.

Protecting your investments against downturns, while still maximizing gains, requires a thoughtfully constructed portfolio that's ready for anything, whether it's a traditional recession or something as unpredictable as a global pandemic.



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## HEALTH



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# How assistive devices can help adults adapt to changes as they age

**By Jane Peterson**  
For MediaNews Group

It's no secret that growing older presents specific health and safety challenges. Matters like balance, mobility and medical emergencies become amplified as people age, especially if they live alone or away from close friends and family members.

The good news is that there are assistive devices and technologies that can make a huge difference for older Americans and provide peace of mind for their loved ones. Assistive devices are a large category that include everything from hearing aids and grab bars to wheelchair lifts and barrier-free showers.

The first step is identifying challenges and getting connected to the right people who can help. Sean Harrington with Aging in My Place Mobility Services in Waterford, said organizations like The Area Agency on Aging 1-B, Veterans Affairs offices and local senior centers can help families find the right resources and companies in their community to address their needs.

“Working with the right people to get things done makes sense,” he said.

Ignoring or hiding issues doesn't do any good and may be detrimental to health or quality of life. The goal is to make the home as safe as possible by incorporating devices thought-

fully as needed. This is best achieved, said Harrington, when decisions are made as soon as possible and not while in crisis mode.

Among the top concerns of seniors and their families is falling. Someone who falls and is unable to summon help can lie in the bathtub or bottom of the stairs for hours or even days in excruciating pain before they are discovered. According to Guardian Medical Monitoring, 82 percent of falls occur when an individual is alone in the home.

Because of a fear of falling, some seniors may even avoid certain areas in their home, like a basement or upper level, because they are afraid of falling down stairs.





Installing grab bars throughout the home is an easy modification that can go a long way, said Harrington, especially in areas that can be particularly tricky to navigate, such as the bathroom, bedroom and doorways.

Other simple actions Harrington suggested include:

- Removing rugs
  - Decluttering spaces
  - Installing brighter lighting
  - Painting stair noses a different color to provide a visual clue where the step ends
- Before making larger, more costly modifications, consider future plans.

If planning to move in the next year or two, you probably don't want to invest in permanent modifications that you can't take with you to your new home, such as widening hallways and installing a barrier-free shower. However, these could make sense if you plan to stay in the home for years to come.

Devices like medical alert pendants and Personal Emergency Response Systems (PERS) can provide an extra layer of protection for older adults as well as those of any age with chronic medical conditions like diabetes or seizures where they

may be prone to passing out, said Cathleen Bray, account executive with Guardian Medical Monitoring in Southfield. These are devices connected to a call center where professionals can notify emergency responders or family members that assistance is needed immediately.

Features on these devices have advanced in recent years. Depending on the type of device selected, help can be summoned not only by the push of a button on a pendant, but also with a voice-activated alert or even without saying word thanks to auto fall detection that registers

a distinct change in velocity.

Many assistive devices, such as wheelchair lifts and ramps, are not only helpful to the person in need, but also their caregiver, said Harrington.

Monitored medication dispensers, added Bray, can notify caregivers when doses are missed. These devices are typically filled by caregivers every week or month depending on dosage frequency. They provide an audible alert when it is time to take the medication and will continue to prompt the user until the medications are taken.

It's important to stay as pos-

itive as possible about any changes you make, said Harrington, and not perceive them as a negative. Scooters, for example, are a good tool that make it easier to get and about, visit friends, go shopping, see the doctor and enjoy recreation venues like movie theaters and parks.

Today's medical monitoring systems also provide assistance when you're in your yard or away from home, said Bray. In the past, PERS required a landline to operate. That's no longer the case as units can now work using cellular and GPS technology.

## ATTENTION ORGANIZATIONS GROUPS & CLUBS

Send in your information for meetings, seminars, events and press releases for our monthly calendar. Our next edition will run Thursday, October 8, 2020.

**Deadline is September 30, 2020**

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and at my departing.*



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## MONEY & SECURITY

# Answers to real estate questions



**Steve Meyers**  
Columnist

**Q** : We sold our house and need to be out by the end of the month. The problem is that our new construction condo is not going to be ready. The buyers of our house cannot extend our occupancy time. Our new condo won't be ready for another 45 days. What can we do? We don't want to move our things twice and really cannot afford professional movers to move our stuff temporarily to a storage/rental place and then to the new place. Any ideas?

**A** : A good option would be to use a POD (Portable On Demand Storage System). These are large storage containers that you can walk right into and they come in different sizes, and are delivered to your home by a truck. The container is left there as long as you need to load it up with all your belongings, then locked and picked back up and stored safely in a warehouse until you need it delivered to your new condo. What's nice is that you only have to step up a few inches from the ground to get inside, unlike a moving truck and they are very reasonably priced. There are a couple of companies that I am aware of in the area. This is a good alternative to a double move. Now all you have to do is arrange a temporary living place; family, motel etc...

**Q** : We accepted an offer on our home and had the inspection done. As part of the inspection the inspector did a test for radon gas. The reading came back at 6.7 pCi/l. The Buyers requested for us to install a radon mitigation system. Is this normal for the Seller to do and how much will it cost us?

**A** : Yes, it is normal for a Buyer to request a Seller to install a radon mitigation system. First a little education. According to the EPA; Radon is a naturally occurring radioactive gas released in rock, soil and water that can build up to dangerous levels inside any home; this means new and old homes, well-sealed and drafty homes, and homes with or without a basement. Radon gas is odorless and invisible and the only way to know if your home has a radon problem is to test for it. Breathing radon can increase your risk of lung cancer. Radon is the number one cause of lung cancer among people who do not smoke. It is the second leading cause of lung cancer

for people who do. EPA estimates that radon causes more than 20,000 deaths from lung cancer each year in the U.S. If you smoke and your home has a high radon level, your risk of lung cancer can increase even more.

Homes with high levels of radon have been found in every state. In fact, radon levels can vary greatly from home to home—even levels next door can be very different.

Radon is measured in picocuries per liter of air (pCi/L), a measurement of radioactivity. In the United States, the average indoor radon level is about 1.3 pCi/L. The average outdoor level is about 0.4 pCi/L. The U.S. Surgeon General and EPA recommend fixing homes with radon levels at or above 4.0 pCi/L. EPA also recommends that people think about fixing their homes for radon levels between 2.0 pCi/L and 4.0 pCi/L.

Testing your house for radon is easy. If your house has a radon problem, it can be fixed. The average base price for a system installed is about \$850.00. The price can vary depending on the size, age and radon levels of the property. If you decide not to do it and the Buyer backs out remember that you are obligated to make the change on the Sellers Disclosure Statement that the property does have known radon gas. The next Buyer who sees that on the Disclosure is going to want it mitigated too so why even try kicking that can down the road?

■ July Market Update: In Macomb County prices were up by more than 11% and Oakland County prices were up by more than 7% for the month. Residential home/condo on market inventory was down again. Macomb's on market inventory was down by almost 41% and Oakland's on market inventory was down by more than 33%. Average days on market are still dropping coming out of the COVID lockdown. Macomb average days on market was 34 days and Oakland average days on market was 33 days. Closed sales in Macomb were up by almost 3% and closed sales in Oakland were up by more than 6%. Low inventory continues to be an issue. (All comparisons are month to month, year to year.)

*Steve Meyers is a Real Estate Agent/Realtor at RE/MAX Metropolitan located in Shelby Twp., Michigan and is a member of the RE/MAX Hall of Fame. He can be contacted with questions at 586-997-5480 (voicemail) or email him at [Steve@AnswersToRealEstateQuestions.com](mailto:Steve@AnswersToRealEstateQuestions.com) Visit his website: [www.AnswersToRealEstateQuestions.com](http://www.AnswersToRealEstateQuestions.com)*



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## MONEY &amp; SECURITY

# Digital banking for seniors is safe and secure

## Phone apps also make things easier

By Barb Pert Templeton  
For MediaNews Group

Many seniors aren't comfortable completing banking tasks or paying bills online but when COVID-19 hit closing most financial institutions to in-person traffic, lots of people were forced to give it a try.

Statistics note that 70 percent of seniors over the age of 65 are now online utilizing computer technology while 85 percent have cellphones, so the leap to digital banking wasn't far off. Yet it still can be scary to put the checkbook and face to face trips to the bank aside in favor of digital de-

vices.

Nick Nauta, CFP, CLU, with Shotwell, Rutter, Bauer Financial Planners, said the best first step to digital banking is to sign up for online banking through the individual's financial institution. He said most financial institutions have robust online banking systems and many even have an option to pay third parties electronically.

"So, if you wanted to send money to your granddaughter, you could do it through email and online banking without having to know their bank information," Nauta said. "The benefit of online banking through your financial institution is that they have built-in security that is very strong. They also have safeguards

and cover fraud and other errors, which are the main reason why seniors shy away from online transactions."

Nauta said in fact, many of his clients don't use online banking for fear of having their information out there on the internet.

"Unfortunately, all of your data is already on the internet. It's not a matter of if your information will be compromised, it's when," Nauta said. "We always recommend getting a credit monitoring program such as LifeLock."

Beyond online banking mobile applications (apps) can be another convenient way to handle your finances, including sending and receiving funds via your cell phone. Apps made for mo-

bile devices can be downloaded from "app stores" and are accessed through an icon on your phone's desktop. Popular ones include iTunes, Snapchat and Facebook but there are also plenty that serve the purpose for finances too.

Nauta said these are likely the most popular apps and both have been around for some time and offer some solid security features:

▪ **Venmo:** A free app that makes it easy to send money to someone else using your mobile device. You can send payments to split rent, restaurant tabs, cab fares and more. You have to link the app to your bank account and the recipient of the funds you're sending must have a Venmo account too.

▪ **PayPal:** An online financial service that allows you to pay for items using a secure internet account. Just add your bank account, credit card or debit card details and whenever you pay using PayPal, you can choose which of your cards or accounts it pays with.

As with any app, Nauta said the best thing you can do is create a strong password and set up two-factor authentication and get a password manager, such as Lastpass or Dashlane.

"Your password manager will randomize and store passwords for you, so you don't have to remember or, worse, write down passwords for websites," Nauta said.

Other financial apps of interest:

▪ **Mint:** A free, simple personal finance program that's web-based and it takes only a few seconds to add new accounts. Very helpful for things like budgeting, creating goals, and aggregating all your financial accounts in one place.

▪ **Honeydue:** A free app that lets couples keep track of their financial matters, from bank accounts to loans and investments. There's a bill-pay reminder and a chat function so you can ask your partner exactly what they had for lunch that cost \$20.

▪ **Everydollar:** A free app that creates budgets, tracks spending and help you save money every single month.

Barb Pert Templeton  
is a freelance reporter.

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## MONEY &amp; SECURITY

# How much can you earn while working after Social Security begins?

**Q** . If I continue to work after I start receiving Social Security benefits, how much can I earn before my benefits are penalized in 2020?



**Richard Rysiewski**  
Columnist

**A** . If you are under full retirement age (FRA) and you start collecting Social Security, \$1 in benefits will be deducted for each \$2 you earn above \$18,240 in 2020. In the year of your FRA, \$1 in benefits will be deducted for each \$3 you earn above \$48,600 until the month you reach your FRA. After your FRA there are no benefit reductions. Any lost benefits are not permanently lost, they will be annuitized and your monthly benefit will increase in January following the year after you reach your FRA.

**Q** . Is there a special rule for Social Security benefits in the first year if I am under FRA and still continue to work?

**A** . Yes, it is the first year rule. Starting with the month that you qualify for Social Security benefits, you can earn up to \$1,520 per month for the remainder of the year without penalty. If you exceed the monthly maximum then you are penalized \$1 in benefits for every \$2 above the monthly maximum of \$1,520.

**Q** . I filed my tax return on 4/10 and have not received my refund yet. Will I receive interest on my refund and is the interest taxable?

**A** . Any refund not paid by 4/15/2020 will earn 5% interest compounded daily through 6/30/2020 and then 3%

after that date. The interest income will be taxable for the 2020 tax year. Even if you filed on 7/15 you will earn interest on your refund.

**Q** . I am 64 years old and started collecting Social Security benefits 3 months ago. My neighbor mentioned that if I wait till my FRA, my benefits would be significantly higher. Can I stop my Social Security benefits and restart later at my FRA?

**A** . You can stop your benefits at anytime and restart them later. In the first 12 months you can file form SSA-521 to withdraw your original application. You will be treated as if you never filed for Social Security benefits, but you have to pay back the benefits received.

**Q** . My uncle told me about a Michigan Statutory Will. What is it and how do I get a copy?

**A** . The Michigan legislators have created a fill-in-the-blanks Will that is free. It is available at most libraries, from your congressman or the Michigan internet site. The Michigan Statutory Will is flexible and will handle most cases. You can also request a Durable Power of Attorney for Health Care that empowers another person to make medical decisions for yourself.

**Q** . For the tax year 2020, I will take the standard deduction and will not use schedule A. Can I take a deduction for charitable contributions in 2020?

**A** . Yes, you can take a charitable deduction up to a maximum of \$300 on form 1040. To minimize your taxes, take the larger of the standard deduction and itemized deductions.

**Q** . In 2020, did the age change for taking your RMD (required minimum distribution)?

**A** . Yes, the RMD is age 72 for taxpayers born after 6/30/1949. In 2020, due to the coronavirus, RMDs are not required.

*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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## HEALTH &amp; FITNESS

# Enjoy seasonal produce year round thanks to food preservation methods

**By Jane Peterson**  
For MediaNews Group

Most experienced gardeners know that once September rolls around, they will likely have an abundance of fresh produce like zucchini, tomatoes, peppers, squash and more. Besides sharing some of the bounty with friends and family and leaving anon-

ymous donations in the break room at work, various methods of food preservation can help keep your veggies fresh and ready-to-eat year round.

Popular techniques include canning, freezing, dehydrating, pickling and making jam. While these are all good ways to protect freshness for later consumption, some methods require more skill

than others.

That's because errors in processing could lead to a wide range of results, everything from damaged produce that is no longer tasty all the way up to botulism, a deadly type of food poisoning caused by improperly sterilizing preserved foods.

Freezing is generally safe and easy, said Robin Danto, extension

educator with Oakland County MSU Extension. Most fruits and veggies freeze well, she said, with the exception of a few items like onions and garlic where the odor will take over your freezer. Water-based veggies like celery and cucumbers also do not freeze well.

Freezing most vegetables is a simple process, said Danto. They can be blanched by briefly dip-

ping them in boiling water and then plunging into cold water to stop the cooking process before being labeled and packaged in freezer containers or bags. What blanching does, she said, is kill off the enzymes produced by the plant that may lead to loss of flavor, texture or color. One of the few exceptions, she said, is green peppers, which can be frozen raw.





To freeze summer fruits like strawberries and blueberries, just rinse (not soak) and freeze individually on a parchment paper-lined cookie sheet. Once frozen, they can be transferred to freezer bags. Freezing on the cookie sheet avoids the berries being frozen together in clumps. This way you can remove what you need and return the rest to freezer storage.

To save even more time, cut off the green tops and process them for the recipe you plan to use them for. With smoothies, for example, they can be frozen whole or halved, while for shortcake you may want to slice or crush them first.

Canning takes more time and technique as you must be knowledgeable about the process and use the proper equipment for either high-acid or low-acid canning to avoid the deadly botulism toxin which can't be detected through taste or smell.

"You have to follow an approved recipe and you have to follow the rules," said Danto.

A good resource to learn more about canning and other food preservation methods like pickled products, sweet spreads and syrups, freezing and drying, is *So Easy to Preserve* by the University of Georgia Extension, she said.

For more visual or hands-on learning, consider taking a class in your community.

Dehydrating is a good option for many fruits when you use a food dehydrator, said Danto.

Whatever method you prefer, but especially with canning, make sure you have the following, said Danto:

- A clean kitchen, including an empty sink to wash your hands and produce before processing
- Time. Canning in particular can be a lengthy process and once you get started, you can't stop until it is complete
- Storage space. Free up space in your freezer or in a cool, dark place
- Proper equipment
- A well-organized plan

Before preserving foods, Danto also recommends sorting through fruits and vegetables to remove damaged pieces and make sure it is a good quality with no bug holes, soft spots or bruised areas.

If you don't have a garden and still want access to fresh produce year round, Danto said to visit a farmers market.

"Farmers markets are great," she said. "It's local produce as fresh as you can get."



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## SOCIAL &amp; WELL-BEING

# WWII Legacy Memorial honors Michigan soldiers

## Video series for 75th anniversary of end of WWII

By Barb Pert Templeton  
For MediaNews Group

It was going to be a huge celebration.

The formal unveiling of, "Mail Call" a life-size bronze statue depicting a soldier in his foxhole reading mail from home, was the first in a series of sculptures planned for The Michigan WWII Legacy Memorial in Royal Oak.

Instead, COVID-19 and the pandemic it wrought prompted the cancellation of the event recognizing the 75th Commemoration of the End of World War II.

Still, Legacy Memorial supporters were determined to share some of the history of soldiers from Michigan who served in WWII and posted a special video series that highlights Michigan's role in the march to victory.

One such story shared was of Aleda Lutz, from Freeland Michigan, who enlisted in the Army Nurse Core and then volunteered to become a flight nurse in the Airforce's 802nd Air Medical Evacuation Squadron.

The post meant using unmarked cargo planes to deliver ammunition and supplies to the battle front while picking up the critically wounded.

As a first lieutenant Lutz flew 196 missions evacuating over 3,500 wounded and holds the record for most flight hours.

Sadly, in Nov. 1944 Lutz's illustrious career came to an end when a plane she was on transporting the wounded crashed in inclement weather near Italy. As the first known military



PHOTO COURTESY OF THE MICHIGAN WWII LEGACY MEMORIAL

Aleda Lutz, from Freeland, Michigan, was a flight nurse in WWII and is the second most decorated women in U.S. military history.

woman to die in a combat zone in WWII, Lutz is the second most decorated women in U.S. military history.

The Saginaw Veterans Hospital was dedicated and renamed The Aleda E. Lutz Department of Veteran Affairs Medical Center.

Sharing these stories and the important role Michigan played in WWII is the cornerstone of the Michigan WWII Legacy Memorial. A grassroots group of volunteers have spent the

last eight years on a plan to create a place to honor, remember and reflect on what has been called, "The Great-est Generation."

"We are just a regular group of folks but this project is certainly something I feel passionate about," Judy Maten, a Legacy Memorial board member said.

### Michigan's pivotal role in the war effort

A non-profit group, The Michigan WWII Legacy



PHOTO COURTESY OF WAITE FAMILY

Harold Waite was drafted into the U.S. Army at the age of 18 in 1945.

Memorial, began in 2007 as Honor Flight Michigan which provided one-day all expense paid trips to Washington, DC so WWII Veterans could see their memorial.

After taking 1,400 soldiers on the journey the waiting list was exhausted so a decision was made to create a memorial in Michigan.

"We decided instead of taking the veterans there we'd bring the memorial home," Maten said.

As the project developed the group made plans to establish a large park in Royal Oak, captured FORD UAW as a major sponsor and were formally recognized by both the state of Michigan and the city of Royal Oak.

Memorial Park is located at 13 Mile Road and Woodward Avenue and while much of the project remains in the creation stage, Maten said there's a method to their madness.

They don't want to keep tearing up the park every

time a section is finished, instead they will complete everything and then put it all in place for the public to enjoy.

Maten said the park will be a great space with a lot of elements bringing the story of WWII to life for the community. A "Walk of Honor" will include thousands of brick pavers, each one purchased in memory of a soldier, along with a, 'Wall of Stars' that will honor over 15,458 Michigan lives lost during WWII.

Artist Larry Halbert will create seven life size sculptures representing Home Front and War Front images.

The park will also have A Colonnade of 13 Pillars, six of which will represent Michigan's contribution to the war effort, and a large interactive map of Michigan will also be put in place.

"I think it's safe to say that without Michigan we would have a hard time winning the war, our manufacturing here really put us over," Maten said. "And this is not just meant to be about the past but rather something to inspire people and teach our kids to carry on and continue that spirit of togetherness in the future for generations going forward."

To view more videos and to learn more about the project visit [michiganww2memorial.org](http://michiganww2memorial.org).

### This soldier served with pride

When John Waite recently stopped at a Cracker Barrel Restaurant for lunch with his father, the reaction from other diners is something he won't soon forget. As he stood outside waiting for a table with his dad, 93-year-old Harold Waite, people kept coming up and



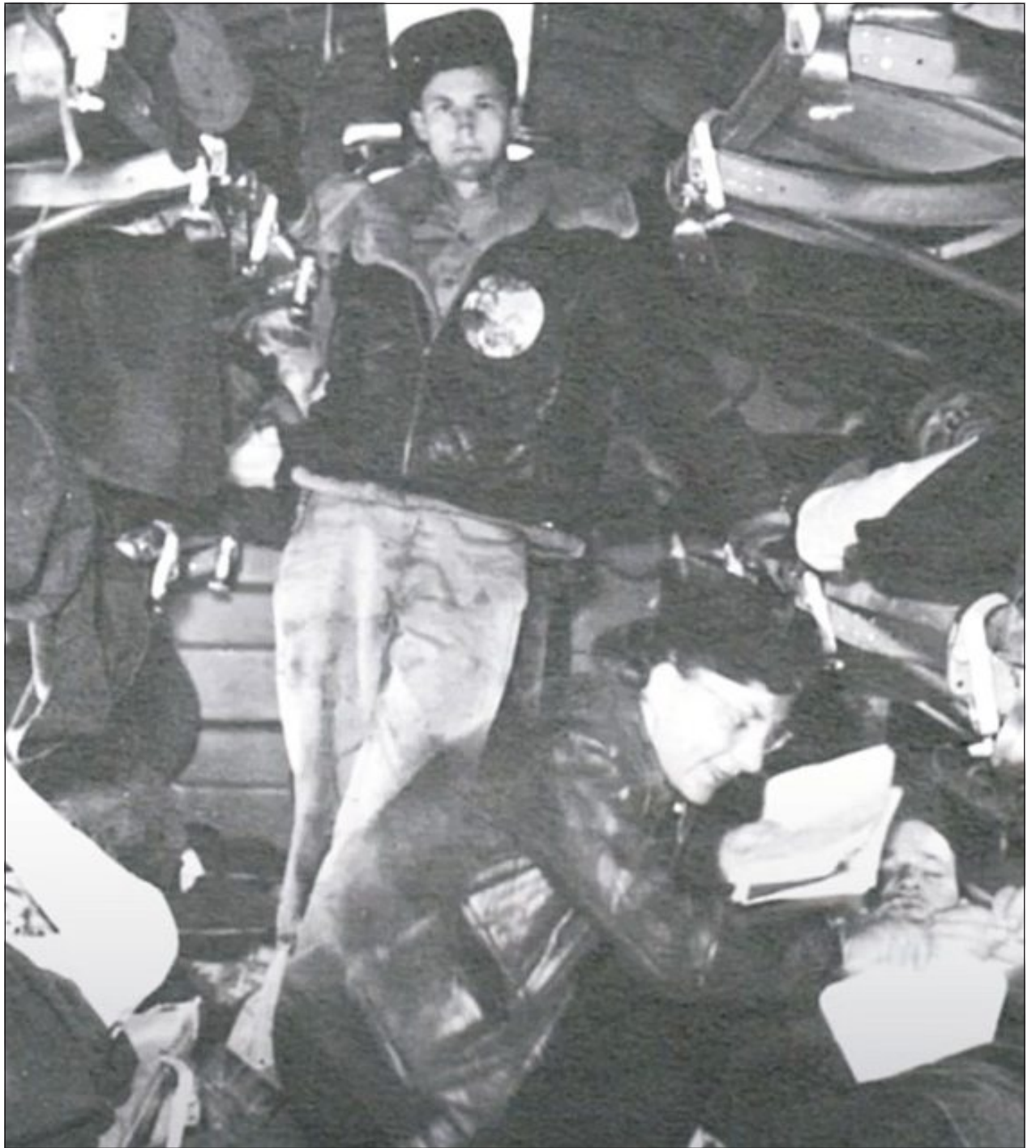
**Maten said the park will be a great space with a lot of elements bringing the story of WWII to life for the community. A “Walk of Honor” will include thousands of brick pavers, each one purchased in memory of a soldier, along with a, ‘Wall of Stars’ that will honor over 15,458 Michigan lives lost during WWII. Artist Larry Halbert will create seven life size sculptures representing Home Front and War Front images. The park will also have A Colonnade of 13 Pillars, six of which will represent Michigan’s contribution to the war effort.**



**Above:** Artist Larry Halbert’s “Mail Call” a life-size bronze statue depicting a soldier in his foxhole reading mail from home, is the first in a series of sculptures planned for The Michigan WWII Legacy Memorial in Royal Oak.

**Right:** WWII First Lieutenant Aleda Lutz flew 196 missions evacuating over 3,500 wounded and holds the record for most flight hours.

PHOTOS COURTESY OF THE MICHIGAN WWII LEGACY MEMORIAL



thanking him for his service and offering their congratulations.

“He was wearing his veteran hat and it was really something because he’s very proud that he served in the military,” John Waite said. “So many people wanted to talk to him and they even bought our lunch.”

It was an appropriate reaction for an aging soldier

who was drafted into the U.S. Army at the age of 18 and served in World War II. Harold Waite, who belongs to America Legion Merrick-Potter Post 566 in Memphis, was born in Vermont and went to Georgia basic training.

After completing his training, he flew to California and boarded a ship heading overseas when the Japanese delegation for-

mally surrendered bringing the war to an end.

“I was all set to go and they dropped the bomb and the war was over,” Harold Waite said. “I still went overseas and was stationed at a base in Vienna, Austria for a year doing guard duty.”

The experience didn’t dim this soldier’s desire to serve his country. When he left the Army, he reen-

listed in the U.S. Airforce and served another two decades in the military.

As his family grew his wife Lucille and five children moved to bases across the U.S. with him. In 1967 Waite was a flight engineer on President Lyndon B. Johnson’s Jetstar Aircraft, which was the U.S. presidential plane at the time. The aircraft was painted sky blue and white with

the words United State of America in black letters on its side.

In 2010 the aircraft was recovered from a scrap yard and taken to the Lyndon B. Johnson National Historical Park in Texas.

After a military retirement in 1969, Waite moved to Michigan and eventually started his own business, Blue Water Lift Truck.

He also did some farm-

ing collecting 340 acres of land across northern Macomb County. Today, he’s still very sharp and keeps busy working on his farm or helping his son’s who took over his business.

*Barb Pert Templeton is a freelance reporter. She can be contacted at [barbperttempleton.reporter@yahoo.com](mailto:barbperttempleton.reporter@yahoo.com).*

## MONEY &amp; SECURITY

# Be aware of the many coronavirus scams

The COVID-19 pandemic has provided plenty of opportunities for scam artists to prey on vulnerable seniors who are more isolated than ever. There are offers of home test kits, fake tests, bogus cures – all geared toward stealing your personal information and your money.

Here are a few of the scams federal agencies are tracking:

**Stimulus payments:** The IRS is warning about scammers trying to get their hands on your personal identifying information by providing false information about stimulus checks (the official term is “economic impact payment”). You might be asked by email, text or call for your bank account information so the

check can be deposited, for example.

Don’t.

The IRS will deposit your payment directly into the bank account you listed on your tax return from 2018 or 2019.

Social Security beneficiaries and railroad retirees will receive economic impact payments in the same way they receive their monthly benefits.

Scammers might also offer to get your economic impact payment to you faster. Don’t fall for that, either.

**COVID-19 tests:** Medicare beneficiaries are reporting phone calls – and even people at the door – offering fake COVID tests – and asking for Medicare and Social Security numbers.

## COVID-19 tests: Medicare beneficiaries are reporting phone calls – and even people at the door – offering fake COVID tests – and asking for Medicare and Social Security numbers.

These are not legitimate offers.

“Medicare will never call you unless they are returning your call. Testing is free, and they already have your Medicare number, says Shari Smith, manager of the Medicare Medicaid Assistance Program for the Area Agency on Aging I-B. “Hang up the phone on any suspected scammers, or have a script next to your phone to remind you to tell people

‘I don’t give out personal information over the phone.’ And don’t open your door to people you don’t know.”

The Federal Communications Commission warns about clicking on links in text or email messages that are peddling COVID home testing kits that detect infection or antibodies – even if their source seems legitimate (for example, the U.S. Department of Health and Human Services).

**Contact tracing:** Contact tracing is the process of identifying people who have come in contact with someone who has tested positive for COVID-19 and instructing them to quarantine and monitor their symptoms. A state’s health department will typically send a text message to a person to let them know they’ll get a call from a specific phone number.

That caller will not ask for personal information like a bank account, credit card or Medicare or Social Security numbers. A scammer will. Hang up.

Scammers will also send text messages that ask you to click a link. Don’t.

To learn how to recognize a spam text, go to [www.consumer.ftc.gov/articles/how-recognize-and-report-spam-text-messages](http://www.consumer.ftc.gov/articles/how-recognize-and-report-spam-text-messages).

articles/how-recognize-and-report-spam-text-messages.

## Tips for Avoiding COVID-19 Scams

Never share your personal or financial information via email, text messages, or over the phone.

If you click on a link in a text that also looks official, scammers may get access to personal information on your device. **DO NOT CLICK ANY LINKS IN A TEXT MESSAGE.**

Be cautious if you’re being pressured to share any information or make a payment immediately.

Scammers often spoof phone numbers to trick you into answering or responding. Remember that government agencies will never

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Never share your personal or financial information via email, text messages, or over the phone.

call you to ask for personal information or money.

Always check on a charity (for example, by calling or looking at its actual website) before donating. If you think you've been a victim of a coronavirus scam, contact law enforcement immediately.

To learn more about these scams and how to report them, go to <https://www.fcc.gov/COVID-scams>.

The Area Agency on Aging 1-B's Medicare Medicaid

Assistance Program can help you report Medicare scams involving personal information. Call 800-803-7174.

In addition, AARP is also keeping track of these scams: <https://www.aarp.org/money/scams-fraud/info-2020/coronavirus.html>.

This article is courtesy of the Area Agency on Aging 1-B, a nonprofit responsible for serving more than 700,000 people 60 and older in Livingston, Ma-

comb, Monroe, Oakland, St. Clair and Washtenaw counties. By providing community-based services from meals to in-home care, the Area Agency on Aging 1-B enables older adults and adults with disabilities to maintain their health and independence in their homes. More information is available by calling the AAA 1-B Information and Assistance Telephone line at (800) 852-7795 or visiting [www.aaa1b.org](http://www.aaa1b.org).



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## HEALTH &amp; FITNESS

# Expert offers Medicare advice in time for Open Enrollment

**By Debra Kaszubski**

*For MediaNews Group*

Medicare Open Enrollment is Oct. 15 - Dec. 7, so this is an especially good time to get wise about Medicare. That's true whether you're 65 and about to enroll for the first time; you're a current Medicare beneficiary and want to make smart decisions about the future; you're in your late 50s or early 60s and need to begin learning how Medicare works or you want to help your parents make the best decisions for their Medicare coverage.

Vitality asked Shari Smith, Area Agency on Aging 1-B Medicare Medicaid Assistance program manager, what people need to keep in mind about Medicare.

The AAA 1-B is a non-profit that helps southeast Michigan seniors and their families in Livingston, Macomb, Monroe, Oakland, St. Clair and Washtenaw counties. Its Medicare Medicaid Assistance Program (MMAP) is part of a national program that provides free and unbiased guidance on Medicare and Medicaid during the Open Enrollment period and beyond.

**Q: There are lots of different kinds of Medicare. How do people know what's right for them?**

Smith: Part A covers hospitalization; while Part B covers doctor's visits, tests, outpatient procedures and preventative care.

Part A and Part B together are known as "Original Medicare" and are provided and administered directly by Medicare, Smith said.

Beneficiaries can choose to stick with Original Medi-



SUBMITTED PHOTO

Shari Smith, Area Agency on Aging 1-B Medicare Medicaid Assistance program manager

care; or enroll in a Medicare Advantage Plan (also known as Part C), which may package these Part A and Part B benefits with extras like vision, dental and prescription coverage. Medicare Advantage plans are run by Medicare-approved private insurance companies and are typically structured like HMOs or PPOs, which means they may have restrictions on which doctors you can see or require referrals to specialists or prior approval for procedures. There are many Medicare Advantage plans to choose from. Whether Original Medicare or an Advantage Plan is right for you—and which Advantage Plan is right for you—is going to depend on your personal situation and how you like to manage your healthcare benefits and costs. Remember, if you're choosing to stick with Original Medicare, you will also need to select a Medicare Part D Plan for prescription coverage. You can also choose to add a Medicare Supplement (also called Medigap) Plan. These plans are run by private insurance companies and can help cover some of the out-of-pocket costs for Original Medicare.

**Q: What does Medicare cover?**

Smith: Medicare covers most doctor's visits, diagnostic tests, care received in the hospital, and hospice care. It also covers prescribed durable medical equipment (like wheelchairs, blood sugar monitors and testing strips, bedside commodes or hospital beds) and many preventative services and screenings (vaccinations, hearing and balance exams, glaucoma tests, obesity screenings and counseling, mental health care, smoking cessation counseling, prostate cancer screenings, mammograms, and so much more). Medicare also covers a yearly wellness exam and a comprehensive, "Welcome to Medicare" visit during your first year. Original Medicare does not cover most dental care, cosmetic surgery, eye examinations related to prescribing glasses or long-term care services, including non-skilled personal care assistance.

Medicare Part A may provide some coverage for short-term, rehabilitative care received in a nursing home, but long-term, custodial care in a nursing home is not covered.

The "Medicare & You" book mailed annually to every Medicare recipient provides detailed information on covered services and is a great reference. Keep in mind that Medicare Advantage plans may provide some additional coverage, but you'll need to check with your plan about specific benefits.

**Q: How do I pay for Medicare?**

Smith: There is no premium for Part A coverage as long as you've worked

and paid into the Social Security system for 10 years. Most people pay a standard, \$134 premium for Part B.

This amount may change slightly in 2019. Any changes for the upcoming year will be announced by CMS on October 1. Some people with higher incomes may pay slightly more for their Part B coverage, and there are programs to help people with lower incomes afford their premiums. Your Part B Premium can be deducted directly from your Social Security check. There may be an additional premium for any Medicare Advantage Plan you choose. Medicare Advantage premiums are paid directly to the company offering the plan.

**Q: Do I need to sign up separately for a Medicare Part D Plan if I already have Medicare?**

Smith: If you have a Medicare Advantage Plan, prescription benefits are likely already included in your plan and you will not need to enroll separately. If you've opted to stick with Original Medicare, you'll need to select a Part D plan as this is the only way you'll get prescription coverage. Medicare Part D plans are offered by private, Medicare-approved companies. Plans differ as to premiums, deductibles and drug formularies, and you'll need to compare plans carefully to make sure you're choosing the best plan for you. There are over 20 plans to choose from here in Michigan.

It's also important to make sure you sign up for prescription coverage when you first enroll in Medicare as you will incur a significant penalty if you decide to add a Part D Plan after your initial enrollment period.

**Q: When is Open Enrollment?**

Smith: Open Enrollment runs from Oct. 15 through Dec. 7 every year. It is the one time of year that you can make changes to your Part D Plan. During Open Enrollment, you can also switch from Original Medicare to an Advantage Plan, or switch from one Medicare Advantage Plan to another. Changes will take effect January 1, 2019.

**Q: If someone is already enrolled in Medicare, do they need to do anything during Open Enrollment?**

Smith: If you currently have a Part D or Medicare Advantage Plan, your plan will send an Annual Notice of Change in September that lists any changes for 2019.

If you are happy with your current plan, you don't need to do anything, but it is highly recommended that you do a "Benefits Checkup" during Open Enrollment every year. Plans do change and new plans are always being added. Even a small change in a plan's drug prices or changes to the drugs included in the plan's prescription formulary can impact price, so it's worth taking a fresh look. Even changes in the drugs you're taking can have an impact. You can use the Medicare Plan Finder Tool on Medicare.gov to see and compare available plans. A counselor from the Area Agency on Aging 1-B's MMAP can also help you review and compare plans.

**Q: What kinds of things can impact costs with Medicare?**

Smith: Costs that Medi-

care beneficiaries might encounter include premiums, deductibles and co-pays. There are many factors that can impact costs, including changes in drug prices, going to a physician that does not take Medicare Assignment, taking brand name drugs versus generic drugs and, of course, individual health conditions. Taking the time during Open Enrollment to take a good look at your plan options can be a good first step. If you have a Medicare Advantage Plan, taking the time to become familiar with how your plan works is also critical as some plans charge more for seeing out-of-network doctors or require referrals before seeing specialists.

**Q: Between deductibles, co-pays and co-insurance, it can get expensive. Are there any programs to help people with costs?**

Smith: Two programs are offered directly through Medicare. The Medicare Savings Program can help with Part B premiums, deductibles and co-pays; while the "Extra Help" Program can help with Medicare Part D Prescription Plan costs. Both programs have financial eligibility requirements based on income and assets. A counselor from the MMAP can help you see if you qualify and even help you enroll.

The Michigan Health Endowment Fund also offers a subsidy that helps with Medigap premiums. It's available to those with an annual household income of \$26,730 or less or \$36,045 or less for a couple. Additionally, many pharmaceutical companies offer programs to assist with

ADVICE » PAGE 24



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## Advice

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the high cost of prescription drugs. There are also several programs, such as needymed.org, goodrx.com and Michiganrxcard.com that may help lower drug costs.

### Q: Why are new Medicare cards being issued? Is there anything people should know about the new cards?

Smith: New Medicare Cards began to make their appearance earlier this year. These new cards were created to help protect your identity. Social Security numbers have been removed from the card and replaced with a Unique Medicare Number.

The most important things to know about these new cards are:

Medicare will mail them directly to you. You do not need to do anything to get your card

Not everyone will receive the cards at the same time. If your neighbor received their card and you did not, there is no reason to worry. All cards should be mailed out and received by the end of April 2019

The old cards are good until December 2019

### Q: For people who are just turning 65 this year, what do they need to know? Are there any deadlines or potential pitfalls they should look out for?

Smith: People have a seven-month period to enroll in Medicare (this period includes the three months before you turn 65, the month of your birth, and the three months after). If you don't enroll during that time period, you may face financial penalties when you do enroll in the form of

higher premiums.

For people already receiving Social Security or Railroad Retirement benefits, enrollment is automatic and they won't need to do anything. Your card should arrive in the mail three months before your 65th birthday. If you're not already receiving Social Security benefits, you'll need to sign up through the Social Security Administration. You can sign up online at [www.ssa.gov](http://www.ssa.gov), call the Social Security Administration at 800-772-1213 or visit your local Social Security Office.

During this initial enrollment period, you can make choices regarding Medicare Advantage plans or choose to purchase a Medigap (Supplemental) Plan. While you can add or drop a Medigap Plan at any time, it's important to note that a guaranteed right of issue is only available during your initial Medigap Open Enrollment Period, which is the six-month period that begins the first day of the month in which you are 65 and enrolled in Part B. After this, plans can consider your medical history and may refuse to issue a plan or charge you a higher premium.

### Q: What if the person is still working or getting coverage through a retiree plan? Do they need Medicare?

Smith: Part A is generally free, so most people sign up for it even if they are covered by an employee plan, a spouse's employee plan or have coverage under a retirement plan. If you are working, the size of your employer will have an impact on whether you can delay Part B enrollment without penalty. If your employer has less than 20 employees, you should sign up for both Part A and Part B when first eligible. You can keep your work coverage. Medicare will pay



PHOTO COURTESY OF METRO CREATIVE CONNECTION

With Medicare enrollment coming, it is important to have as much information as possible to make the appropriate choices for your health coverage.

first for claims in this case. If your employer has more than 20 employees, you will need to work closely with your company's benefits coordinator to make sure the coverage offered by your employer is considered creditable coverage as defined by the IRS in order to avoid late-enrollment penalties. Once your employer coverage ends, you have eight months to sign up for Part B without incurring the premium penalty. If you have coverage through a retiree plan, check with your plan administrator to verify whether you should sign up for Part B or Part D coverage and how that coverage will work with your plan.

### Q: What are some common mistakes that people make when enrolling in Medicare or choosing a Medicare plan?

Smith: The most com-

mon mistakes people make when enrolling for Medicare or choosing a Medicare plan include:

- Not enrolling in Part A, Part B and Part D during their initial enrollment period and ending up with penalties
- Not signing up for a Medigap plan during initial Medigap Open Enrollment Period
- Choosing a plan based on the recommendation of friends or family without carefully researching based on their own health needs
- Not getting a "benefits check-up" every year to make sure they are still enrolled in the best plan for them.

### Q: How do you find out what Medicare covers if you're being hospitalized or having a medical procedure?

Smith: "Medicare & You" is a book sent to every Medi-

care beneficiary annually. It provides a lot of detail as to what Medicare covers.

Exact charges for any visit or procedure can't be determined until after the procedure as costs will vary depending on the specific procedure and any additional medicines/treatments that may be needed.

When hospitalized, it is important to verify whether you are being truly admitted to the hospital or being kept in the hospital under observation.

It can make a big difference in your costs as you will be charged under your Part B if you are under observation and your Part A if you are admitted.

This can make a difference in deductibles and copays. You can be in the hospital for up to three days and still be considered an out-patient under observation.

If you're not sure whether you are admitted or under

observation, ask the hospital staff.

They are required to supply you with a Medicare Outpatient Observation Notice (MOON) explaining your status.

### Q: Who can people talk to if they need help with Medicare?

Smith: Local MMAP counselors are available by phone throughout Open Enrollment and the program will also hold free assistance day events at community venues across the six counties the program serves. To talk to a MMAP counselor or schedule an appointment time at an AAA I-B MMAP Open Enrollment event, call 1-800-803-7174.

The Medicare.gov website is also a good source of information, and you can contact Medicare directly at 1-800-Medicare (800-633-4227).



# Calendar

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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 Geniti'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 Whitening 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 Frankenmuth 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>

## APRIL

**April 12-17, 2021:** This is a wonderful trip SHOW to Nashville, Tennessee. We will see two great shows, The Grand Ole Opry and the Nightlife Dinner Theater. We will enjoy 5 nights lodging three consecutive in Nashville, a guided tour of Nashville and the Belle Meade plantation, admission to country music Hall of Fame, a ride on the Delta Flatboats, etc. The trip is \$709 per person with double occupancy and it includes 8 meals: 5 breakfasts and 3 dinners. The trip is expected to sell out. For questions or to make a reservation, call Mary Ann at 586-530-6936.

## 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

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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 • 53239 Settimo Crt, Chesterfield, MI 48047  
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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 September 30, 2020 to be included in our October issue.



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

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

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Attn: Dawn Emke  
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Chesterfield, MI 48047

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# Pet Brag

## Page



**JACK**

Proud Member of the DeMoss Family  
From Sterling Heights, MI



**WINSTON**

Proud Member of the Ruppel Family  
From Macomb Twp, MI



**CLEO**

Proud Member of the Lamberstone Family  
From Oxford, MI





PHOTO COURTESY OF METRO CREATIVE CONNECTION

Due to COVID-19, check with the organizers of an event before attending. To have an event placed in the calendar, email Joe Gray at [jgray@medianewsgroup.com](mailto:jgray@medianewsgroup.com)

## Calendar

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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

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

■ **The Warren/Center Line Senior Connection:** invites adults ages 55 and older to join Macomb County's vibrant senior group. The group meets on the second Monday of the month at DeCarlo's Banquet & Convention Center, 6015 E. 10 Mile Road in Warren, just east of Mound. Doors open at 5 p.m., and programs start at 6 p.m. Dues are \$10 per year, and members receive the following: free refreshments, coffee, soft drinks, juices, and snacks; music by a disc jockey and dancing; and information from guest speakers. Featured speakers throughout the year include officials from federal, state, county, and city governments; doctors of all specialties, from internal medicine and gerontologists to cancer specialists; elder law attorneys; and fraud prevention speakers. For more information, call 586-268-9452, 586-264-5657, or 586-755-6112.

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

■ **Volunteers needed:** Volunteers are needed to

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

■ **Euchre parties:** Disabled American Veterans 129 and Operation Yellow Ribbon hold euchre parties from 4 to 6 p.m. on the second Sundays and 7 to 9 p.m. on the fourth Thursdays of every month at 47326 Dequindre Road in Shelby Township. The cost is \$7 (plus quarters for euchre). Refreshments will be available. Reservations are needed one day in advance. Call 248-425-2722 or 248-953-4901 to register or for more information.

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

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

■ **Cards and games:** Widowed men and women of all ages are welcome to meet for cards and games from 6 to 9 p.m. on the first Thursday of each month at Sts. John and Paul Catholic Church, 7777 28 Mile Road, in Washington Township and on the third

Thursday of each month at St. Isidore Church, 18201 23 Mile Road, in Macomb. Cards and games will be provided. Bring a small snack to share and your own beverage. For more information, call 586-781-5781 or 586-991-7374.

■ **Bridge:** The Older Persons Commission, 650 Letica 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 Letica 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 [opcseniorcenter.org](http://opcseniorcenter.org) and click "about us" and then the "newsletter" tab.

■ **Club 55:** meets from 9 a.m. to noon every Tuesday at Classic Lanes, 2145 Avon Industrial Drive in Rochester Hills. The cost is \$5 per person for three games and shoes. Guests receive complimentary coffee and cookies. For more information, call 248-852-9100.

■ **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).

■ **All widowed:** are invited to meet on the third Wednesday of each

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*The tours listed here are still 'on the books' as of 8/13/20 and we hope to meet our minimum quota on each program. We also hope to rebook all cancelled tours from 2020 again for 2021.*

*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*

**Branson, Nov 9-14, \$679.** 3 nites Branson & 1 each way. 7 live shows, a cruise & 8 meals.

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

## 2021 Trips

**Savannah Georgia, April 18-24, 2021, \$789**

**Washington, April 30-May 4, 2021, \$635**

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# Poetry PAGE

## AN IDLE FANTASY

I dreamt about this special place  
In which there lived a tiny race  
On the surface of the moon  
The dipper was their lofty spoon  
In case the sun would yield a burn  
The stars were lamps to light the way  
Among the clouds they'd swoop and sway  
They lived in harmony and bliss  
The angels would blow them a kiss  
Until one day when I awoke  
To find it all an idle joke  
A mortal had gone there you see  
And he destroyed this dream for me.

**By Mildred Siedzik  
of Clinton Township, MI**

## THE TIGER

The tiger in the jungle  
Middle of the night  
Stalking his prey  
What a beautiful sight.

His eyes so alert  
Patience for the kill  
This will take time  
A stomach to fill.

God has given us  
These animals to enjoy  
Certainly not be  
Hunted or destroyed.

To lose them  
Would be a crime  
What man has done  
No friend of mine.

**By John Cameron  
of Shelby Township, MI**

## ODE TO UNITY

When I look around, what do I see  
I see a lot of others, looking back at me.

It doesn't matter how big or how small  
Or the color of your skin, that doesn't matter at all.

What matters to me, and it should to each of you  
Is how we treat one another and this is so true.

Treat each other with respect, kindness and love  
For after all we were created from the  
Man Up Above.

It seems times are changing for the better  
Which makes me happy you see because  
we are walking  
All together – Not apart – But in Unity.

**By Cheryl Bray,  
of Clinton Township, 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 and letters of appreciation to 300 words or less and print clearly. Next issue will be October 8, 2020.

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

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

MAIL TO: Vitality Poetry  
And Letters of Appreciation  
Dawn Emke  
53239 Settimo Crt  
Chesterfield, MI 48047

**NEW  
ADDRESS**

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

## LIFE ON THE FARM

When I was young I lived on a farm,  
The winters were cold and the summers were warm.

I walked ½ a mile to catch the bus for school,  
Where I learned the tree R's and the golden rule.

When 3pm rolled around it was time to go home,  
It was back on the bus heading back to the farm.

Toys were few so we made our won fun,  
Running and playing in the afternoon sun.

There were trees to climb and fields to explore,  
A creek to play in and so much more.

There also were chores that had to be done,  
It wasn't all play as this was a farm.

I'll never forget my life on the farm,  
But I'm a city girl now with kids of my own.

**By Shirley Kolosick  
of Sterling Heights, MI**

## FALL

Russet and yellow, golden and brown  
The Autumn leaves are coming down  
The trees will be bare and winter will come  
Gone are the days of warm summer sun.

Hats and gloves will keep us warm  
Boots and scarves will be part of the norm  
Shoveling snow and scraping ice  
Remembering the summer, oh wasn't it nice?

Drinking hot chocolate and trying to stay warm  
Out of the cold, way from the storm  
Looking forward to cuddle up nights  
And anxiously waiting for the holiday lights.

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

## A LITTLE MORE LOVIN' WE DID FIND

A little more lovin',  
and you shall see how we'll find some ecstasy.

Free in your arms I will be,  
as free as a boy with girl you see.

A little more lovin',  
and you shall see,  
how our worlds really can be,  
filled with love eternally.

A little more lovin',  
and you shall see.  
Our souls will unite in heaven's embrace,  
to share forever each other's grace.

A little more lovin',  
we did find.  
And life's journey together we will climb.

Our sacred life,  
a world without end,  
Ever lovers, ever friends.

**By Bob Jones  
of Washington, Township, MI**



## Calendar

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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 Thursday 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 Center, 2975 E. Maple (15 Mile) at Dequindre in Troy. A DJ will provide music. Guests can perform the waltz, fox trot, swing and



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Due to COVID-19, check with the organizers of an event before attending. To have an event placed in the calendar, email Joe Gray at [jgray@medianewsgroup.com](mailto:jgray@medianewsgroup.com)

Latin dances and more. from 3 to 4 p.m., and open to 7 p.m. For more information, call 248-778-6261.

# Vitality

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

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