

October 2020

Vitality

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

READY, AIM, FIRE

Athletes compete in
reimagined Michigan
Senior Olympics

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prepare for November
election

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Grandparents get
creative to stay
connected with
grandkids

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Hear What Former Guests Say About Their WellBridge EPIC Experience



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HEALTH & FITNESS

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On the cover: Barbara Schettler-Jehl traveled from San Diego to participate in the Michigan Senior Olympics archery event, which took place Sept. 26 at the Detroit Sportsman Congress in Shelby Township.

PHOTO BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUP

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Sterling Heights, MI
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SENIOR LIVING

MACOMB COUNTY

Centerline Towers: 803310 Mile, Centerline, 48015

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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

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Henry Ford Medical: 3500 15 Mile Rd/ Ryan Rd, Sterling Heights 48310

Andreas Rest: 12/Bunert, Warren 48088

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OAKLAND COUNTY

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OPC Rochester: Leticia Rd, Rochester, 48307

Troy Senior Center: 3179 Livernois, Troy, 48084



Brian J. Kurtz

AIP FINANCIAL SERVICES, INC.
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MONEY & SECURITY

Ask the Financial Doctor: What is the best way to contact an IRS agent?

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 communication or a scam?



Richard Rysiewski
Columnist

A : The email is a scam. The IRS does not initiate taxpayer communications through email and won't send a message about your tax account. If you receive an email 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. These scammers try to trick you into revealing personal and financial information. The scammers can then use that information - like your Social Security number, bank account or credit card numbers - to commit identity theft or steal your money.

The address of the official IRS website is 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 : My uncle has not filed a tax return for four years and has ignored several IRS letters. What can I do to help him?

A : You can help your uncle to fill out the tax returns or ask your uncle to appoint somebody as his power-of-attorney. If your uncle is not cooperating then a family member should contact the IRS and explain the situation. The tax returns for the previous four years need to be filed, otherwise the IRS will place a lien on your uncle's assets and assess penalties and interest charges.

Q : What is the best way to contact an IRS agent?

A : Call 800-829-1040 early in the morning

between 7:00 and 9:00 on Wednesday or Thursday. Expect an average wait of 25 minutes. The first automated question is selecting your language, next choose option 2 for personal income tax, next press 1, next press the appropriate number "for all other questions". When the automated system asks you for your Social Security number do not enter anything. After two prompts you will go to another menu, press 2 and press 4, the system should then transfer you to an agent.

Q : My dad is having several problems with the IRS and is unable to resolve the issues. What can he do?

A : Your dad should contact the Taxpayer Advocate Service, an independent organization within the Internal Revenue Service, created to resolve issues and treat all taxpayers fairly, call 877-777-4778. The internet site, taxpayeradvocate.irs.gov,

can help you with common tax issues and situations.

Q : Somebody stole my Social Security number and filed a 1040 income tax return before I did. I was expecting a \$4,800 refund. On average, how long will it take to resolve?

A : The IRS routinely tells taxpayers that their claims will be resolved within 180 days but dependent on the complexity it could take as long as a year. If you become a victim of income tax identity theft you should send the IRS a paper tax return with an attached form 14039 Identity Theft Affidavit plus a police report. Your case will then be assigned to an IRS employee to assist you with clearing your name and getting your refund. As a victim of identity theft, you also are eligible to receive an Identity Protection Personal Identification Number (IP PIN) to use for future income tax returns.

Q : What are spousal benefits from Social Security?

A : If your spouse is collecting Social Security benefits then you are entitled to receive a maximum of 50% of that benefit. If you apply before full retirement age (FRA) then your spousal benefit will be less. The maximum spousal benefit is at FRA, so there is no reason to wait and claim after your FRA.

Q : I received an IRS letter claiming that I owe \$3,140 plus an interest charge of \$112. I do not have enough money to pay the IRS. What should I do?

A : Carefully, read the letter to determine if the facts are accurate. If they are then pay as much as you can by the due date and the IRS will work out a payment plan for the balance. If the facts are inaccurate then send a copy of the letter together with an explanation and documentation to the IRS. The IRS should answer within 90 days. Alternately, you can call the IRS to discuss the letter, expect a wait time of 25 minutes or more.

Q : I qualify for a Health Savings Account (HSA) and I will be 65 this year. Can I still contribute the maximum annual amount to my HSA?

A : As long as you have not enrolled in Medicare Part A or B you may contribute to your HSA. Once you enroll in Medicare you may no longer contribute to your HSA. For most individuals this means when you turn age 65. For example, if you turn 65 on August 21, you are ineligible for an HSA as of August 1. Your maximum contribution for that year would be 7/12 (you were eligible during the first seven months of the year) times the applicable federal limit plus any catch-up amount.

Q : What is the catch-up contribution for a Health Savings Account (HSA) for 2020?

A : Eligible individuals who are over age 55 but under age 65 are allowed to make an additional catch-up contribution to their HSAs. The catch-up contribution for 2020 is \$1,000.

Q : Can both spouses make a catch-up contribution for a HSA?

A : Yes, but the catch-up amount cannot be combined and put into one HSA; each spouse must have a separate HSA and put the catch-up amount into his/her own respective HSA.

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.

Next Issue of Vitality



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SOCIAL & WELL-BEING

5 ways older voters can prepare for the November election

By Jenny Sherman

By Jenny Sherman jsherman@medianews-group.com @jl_sherm on Twitter

Voting for a major election can be stressful for some, especially for older or disabled voters without a voting plan in place. The ongoing COVID-19 pandemic has further amplified stress and confusion related to the upcoming presidential election, which is why it's more important than ever to have the most up-to-date information on how to cast your ballot, whether in-person or by mail.

Here are five things older adults should do ahead of the Nov. 3 election:

1 . Know the important deadlines and rules for your state. There are many websites where you can search for state-by-state voting guidelines and deadlines, such as vote.org or nonprofitvote.org.

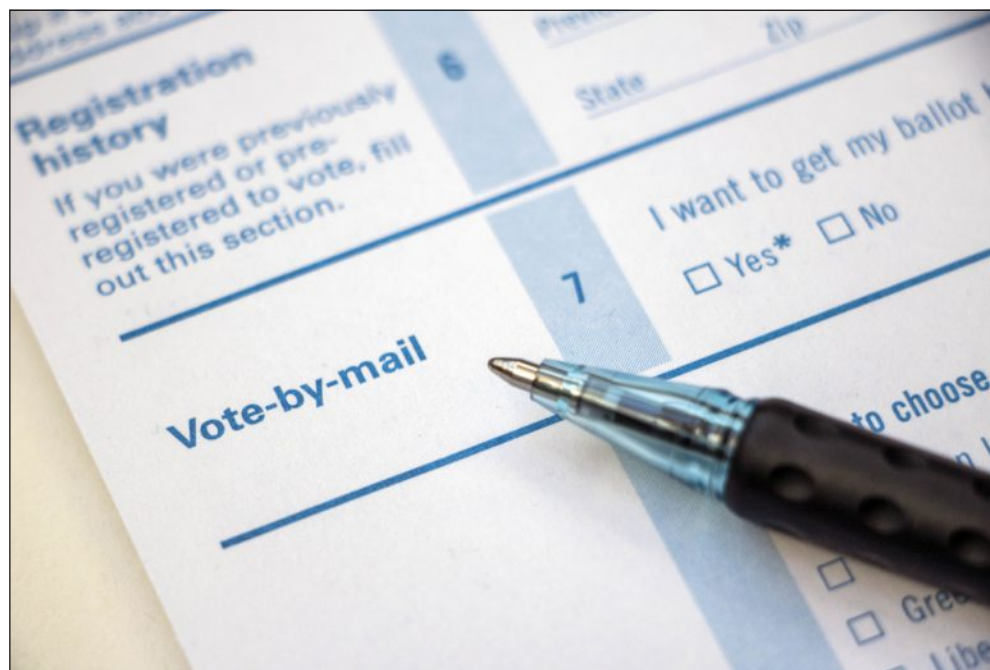
2 . Make a plan to vote by sharing with friends and family how,

when and where you plan to cast your ballot. Having a voting plan helps you feel more prepared.

3 . Vote from home. Mailing in your ballot or voting absentee is an easy, stress-free option for many older voters or those physically unable to cast their ballot in-person. Many are taking advantage of this option to avoid potential risk of exposure to COVID-19.

4 . Confirm your polling place. Make sure you know where your polling place is located ahead of time, if planning to vote in-person, and for those who don't drive, be sure to arrange transportation to and from your polling place ahead of time.

5 . View a sample ballot. Utilize a "ballot look up" tool like vote411.org so you can read up on candidates and issues on the ballot in your area.



Many people are electing to vote by mail in this year's general election, to avoid potential risk of exposure to COVID-19.

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The ongoing COVID-19 pandemic has further amplified stress and confusion related to the upcoming presidential election, which is why it's more important than ever to have the most up-to-date information on how to cast your ballot, whether in-person or by mail.

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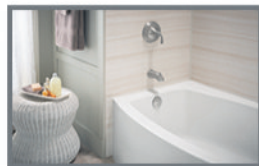
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SOCIAL & WELL-BEING



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Even if the death wasn't the result of COVID-19, not having familiar rituals to lean on can disrupt the healing process.

Tips for managing feelings of grief, loss during pandemic

By Jane Peterson
For MediaNews Group

Losing a loved one is always difficult, but the COVID-19 health crisis has enhanced many struggles. In addition to processing their personal grief, mourners have had to cope with making alternative funeral arrangements due to limits on the number of people that can gather, being physically isolated during a time when they need comfort through human touch and being subjected to constant news coverage about illness and death rates that can bring up painful memories.

“During the pandemic, we are often unable to be

physically present when our loved one is hospitalized or dies and, as a result, our grief is deepened and impacted in a variety of ways. We may find ourselves overcome with feelings of regret, anger, frustration, which can further complicate our grief experience,” said Micky Golden Moore, Ph.D., M.S.H.P., staff chaplain at St. Joseph Mercy Oakland, in an email.

Constant reminders of COVID-19 stats through news coverage and social media may elicit two different responses, she added. For some, these daily news reports may bring deeper distress and grief. For others, they provide a sense

of community and kinship when the bereaved listen and view the experiences of others who have lost a loved one to the COVID-19 virus.

Even if the death wasn't the result of COVID-19, not having familiar rituals to lean on can disrupt the healing process. However, Golden Moore said although social distancing requirements limit the number of mourners that can gather in one space, there are no restraints in the expression of grief.

“In fact, we are seeing a greater awareness and sensitivity toward the emotional needs of the bereaved, in the midst of social distancing,” she said.

“At St. Joseph Mercy Oakland, our spiritual care team has integrated the use of tele-ministry, or telephone outreach, to connect with and support grieving families.”

If you're dealing with the recent loss of a loved one, here are some general tips about dealing with grief, courtesy of Golden Moore:

- Remember that grief doesn't come with an expiration date
- Some might be comforted by familiar sights, sounds and places that remind them of their loved one. Others prefer to avoid these reminders that once brought so much joy
- Grief may be imagined as a wild, uncharted terrain. It's messy, complicated and uniquely yours
- There isn't a set timetable for your journey toward healing

“The deep pain of our loss may be accompanied by unreconciled hurt, disappointment, resentment, anger, guilt or regret. This is part of our ‘grief work,’ and what makes confronting our grief especially challenging. It's why many people might choose to avoid it,” she said.

There are many practical ways to provide grief support for friends and family members, said Golden Moore:

- Show up and drop off a meal
- Mow their lawn
- Shop for their groceries
- Send cards through the mail
- Telephone them
- Listen to them

Tips for coping with a COVID-19 loss

Being physically isolated from the very individuals that might bring comfort during a time of loss, added to the fact that familiar rituals cannot often be accommodated can heighten distress and further complicate the grieving process, said Golden Moore.

She offered these ways that people can take care of themselves as they cope with the loss of a loved one to COVID-19:



During the pandemic, we are often unable to be physically present when our loved one is hospitalized or dies and, as a result, our grief is deepened and impacted in a variety of ways, said Micky Golden Moore, Ph.D., M.S.H.P., staff chaplain at St. Joseph Mercy Oakland.

- Avoid emotional isolation. Though social distancing safety measures must be adhered to, there are other ways to be the recipients of emotional and spiritual care
- Allow yourself to receive the emotional support in new and different ways:
 - Accept incoming phone calls
 - Post a tribute of your loved one on social media
 - FaceTime with loved ones
 - If weather permits, meet outside in a yard, front porch, in the driveway, at a park, masked and socially distant



PHOTOS COURTESY OF METRO CREATIVE CONNECTION

There are many practical ways to provide grief support for friends and family members during the pandemic.

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, November 12, 2020.

Deadline is November 4, 2020

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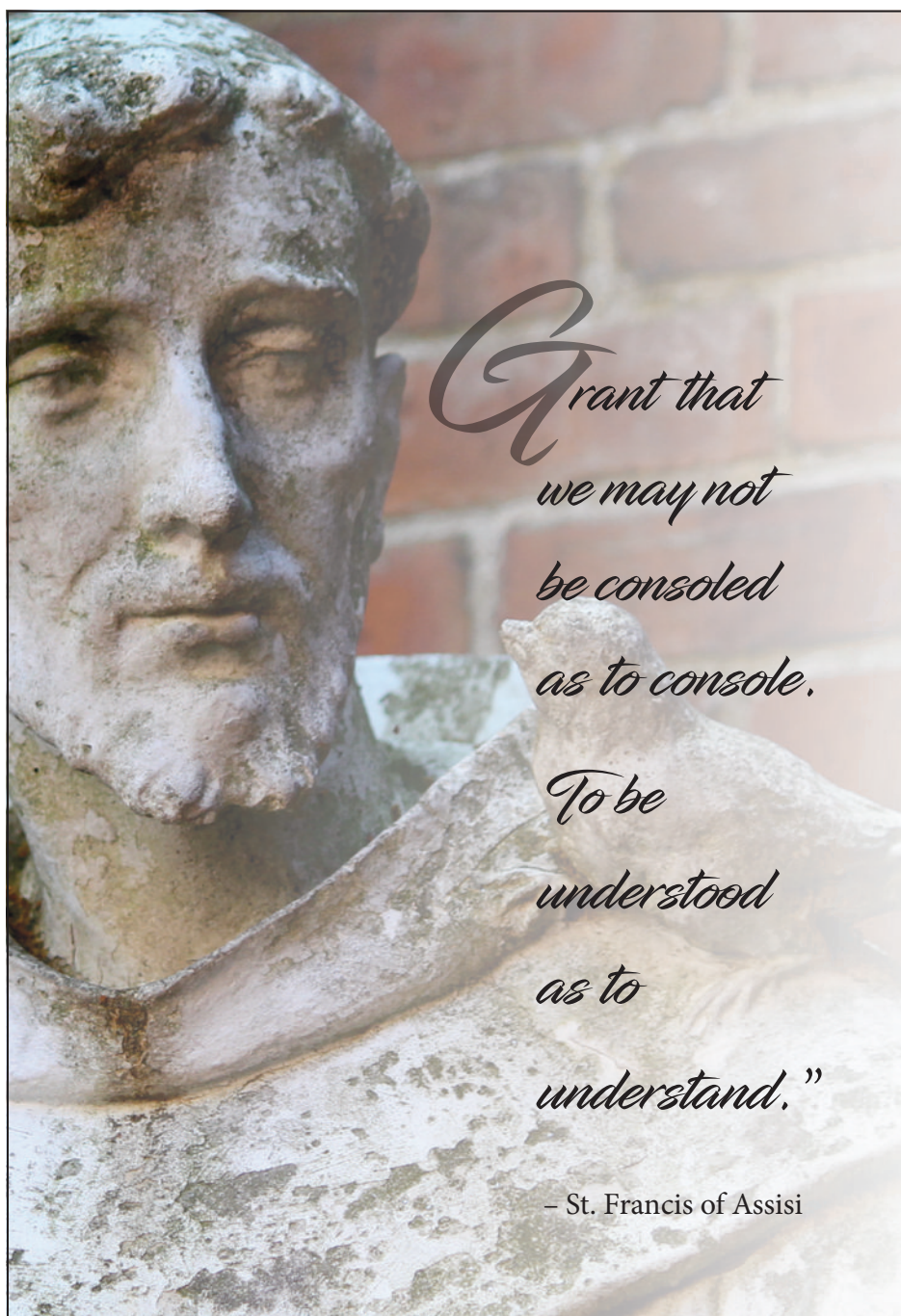
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MONEY & SECURITY

What is 'cost approach' and other real estate questions answered

Q : We are in the process of buying a used home. The last time my wife and I bought a home 30 plus years ago we were provided a copy of a survey from the mortgage company. For this home purchase we were told that they no longer do surveys. Is that correct?



Steve Meyers
Columnist

A : Yes, that's correct. Mortgage companies stopped requiring mortgage surveys many years ago. It's very rare to see one at a closing today. As a Buyer, you do have the option to ask for a survey to be done at your own expense or if you want a title policy issued without standard exceptions that also would be done at your own expense. With that said, in today's market with the shortage of inventory, adding an additional contingency to the offer unless it's deemed necessary can put you at a disadvantage if you're competing against other offers.

Q : We are in the process of buying another home. We received a copy of the appraisal and noticed that besides the appraised value of the home there is also a value under cost approach that's higher. What is cost approach?

A : I get asked this question often. Cost approach is rarely used in residential sales and often its presence in appraisals causes confusion. However, there are times when it's necessary. The cost approach is a method of appraising a property based on a depreciated reproduction or replacement cost of improvements plus the value of the lot (land). As an example, let's suppose you have a 25-year-old house that is unique and there are no others like it in a remote area for 15 miles. The appraiser calculates how much it would cost to build that house new today. Then subtracts off value for the physical deterioration, functional and economic obsolescence of your current home and then adds on the value of the lot (land) to make its cost value equal to your 25-year-old house. This is done because it was cheaper to build that house 25 years ago than today.

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

Market Update: August's market update for Macomb County and Oakland County's housing market is as follows. In Macomb County prices were up by more than 8% and Oakland County prices were up by almost 12% for the month. Residential home/condo on market inventory was down again. Macomb County's on market inventory was down by more than 44% and Oakland County's on market inventory was down by more than 37%. Average days on market are still dropping coming out of the COVID lockdown. Macomb County average days on market was 31 days and Oakland County average days on market was 31 days. Closed sales in Macomb County were up by more than 6% and closed sales in Oakland County were up by more than 4%. Low inventory continues to be an issue. (All comparisons are month to month, year to year.)

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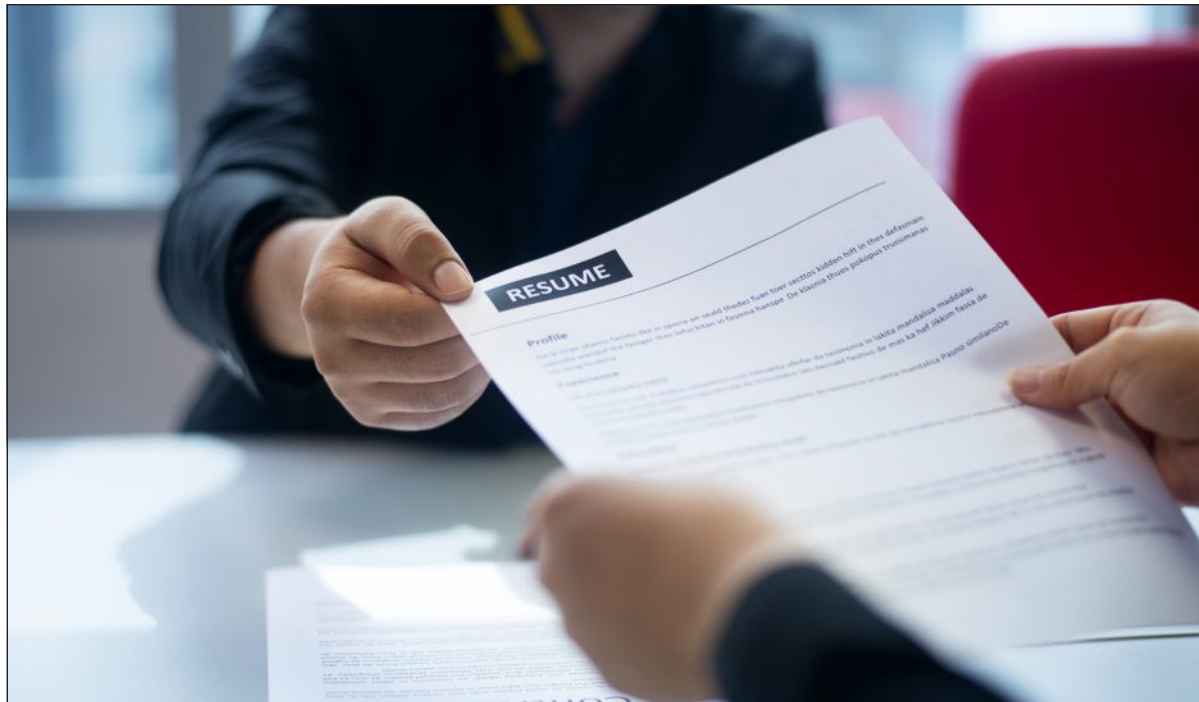


PHOTO COURTESY OF METRO CREATIVE CONNECTION

Resumes are another area that has changed. No longer just a listing of your education achievements, past employment and personal accomplishments, today's employers want to learn more about the specific skills you bring to the table.

What to expect if you're over 50 and looking for a job in today's market

By Jane Peterson
For MediaNews Group

Looking for a new job or entering the job market can be a daunting task whether you're a 21-year-old recent college graduate or 35-year-old professional in the prime of your career. When you're over 50 years old and possibly out of the job market for a number of years, finding new employment can be downright overwhelming.

Mature job seekers have

a lot to offer employers, but they have to be prepared to present their best foot forward. Some of the challenges they face, said Jordan Geml, head of communications for Michigan Works! in Macomb & St. Clair Counties, is a lack of social media presence, unfamiliarity with online networking opportunities like LinkedIn, managing employment compensation expectations and in some cases, age discrimination.

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Senior Citizens 62 years and older. Non-elderly (50-61 years of age) are eligible to apply. The rent is based on 30% of annual adjusted income. All utilities are included, except telephone & cable.



“Unfortunately, even though it’s illegal, it still does happen and employers/job seekers might not even recognize it when it does,” he said via email.

However, perhaps the biggest hurdle for mature job seekers is technology. Computer skills and knowledge of how to automate and maintain processes that were once done manually is critical. The good news is that there are several online resources that are free and provide tutorials for popular websites, applications and programs such as Word, Excel, social media and others, said Geml.

“There are also a number of continuing education classes at local community colleges that offer classes in current software and the ability to earn a certification for a fee,” he said.

It’s a good idea to update your computer skills and learn more about online tools. Many job seekers find that networking helps them in their job search, but more and more, this process has moved online. In addition, initial and sometimes full interview processes are being conducted through the use of online platforms such as Zoom, Skype and Microsoft Teams, said Geml.

When looking for a job, understand that employers have more and faster access to job seekers than ever before, he said. According to Geml, competition for well-paying, full time jobs with benefits is higher than ever. Use resources such as online job postings, groups and websites to your advantage.

Realize that employers also often check social media accounts of applicants and job seekers that don’t have these accounts may be overlooked. However, this also means that you can do just as much research on an employer now as they do on you. Internet search, online reviews and salary information are all easily available where they didn’t used to be before.

Resumes are another area that has changed. No longer just a listing of your education achievements, past employment and personal accomplishments, today’s employers want to learn more about the specific skills you bring to the table. They are looking for talent and a good fit for their organization, so instead of simply

reading about your previous job responsibilities, they want to be inspired by the projects you’ve led, gain insight into the creative ideas you’ve generated and learn how your energy and enthusiasm positively impacted your colleagues and clients.

“Resumes are typically reviewed by software before they ever get to an actual person. Knowing how to format for this and use keywords is very important,” he said.

Michigan Works! offers free workshops for resume writing, interviewing and social media. These events cover topics such as how to configure a resume for today’s job market, why different resumes are needed for different types of jobs, how to keep your resume relevant and why you should have resumes in multiple formats for online submission as well as in person distribution. These workshops are currently held virtually due to the COVID-19 crisis.

Employers realize that mature job seekers have many skills to offer and that they likely bring a rich work and life history with them. Geml said to be ready to comfortably account for your time between jobs.

“It’s understood that job loss and raising a family are major life challenges but employers still like to hear about what else you did during that time,” he said.

This is the perfect place to share your volunteer efforts, for example. Other tips provided by Geml include:

- Practice your online interview skills. Eye contact, facial expressions and attire all make sense. Set up a professional environment, making sure it’s as quiet and interruption free as possible. A good webcam with a decent internet connection can also impact the impression you make

- Apply for jobs even if they aren’t exactly what you’re looking for. There’s no such thing as bad interview practice or experience, especially if you haven’t interviewed for a new job in a while

- Learn about social media privacy settings and maintain an appropriate public online presence, saving the rest for private posts. Employers and the public can see what you comment on news sites and local groups. It’s pretty simple, if you wouldn’t say it to an



PHOTO COURTESY OF METRO CREATIVE CONNECTION

When you’re over 50 years old and possibly out of the job market for a number of years, finding new employment can be downright overwhelming.

employer in an interview don’t say it publicly online

“Don’t give up! If you start to feel frustrated, you’re not alone. There’s a lot of free help to be found and people working for non-profits organizations like Michigan Works! that are dedicated to helping the community find work and new career opportunities,” he said.

If you need further assistance, reach out to your local Michigan Works! office. Aside from regular services that are universally helpful to all job seekers, Michigan Works! in Macomb & St. Clair Counties offers a Senior Community Service Employment Program (SCSEP). This is a community service and work-based job program for older adults which provide training for low-income, unemployed seniors age 55 and older. SCSEP participants gain

work experience in a variety of community service activities at nonprofit and public facilities. Participants train for 19 hours a week, during which time they are paid minimum wage. This training serves as a bridge to unsubsidized employment opportunities. For qualification requirements and more information, contact your local Michigan Works! office.

Participate in a virtual job fair

Virtual job fairs have become more popular in recent years for a number of reasons, but at the top of the list is that in today’s fast-paced environment, these virtual events allow for greater streamlining of the process. The point of a job fair is to connect job seekers with potential employers and

a virtual version makes it possible for employers to conduct several mini interviews quickly and for job seekers to make the connections they need without spending a lot of time walking around and waiting in line.

Michigan Works! in Macomb & St. Clair Counties is hosting a virtual job fair from 9 a.m.-noon and 1-4 p.m. Oct. 9. It’s completely free for job seekers to attend and offers the opportunity for them to meet more than 40 employers looking to fill over 300 job openings.

Registration is required to attend both sessions. Job seekers should be appropriately dressed, have a professional digital resume ready to share and be prepared for remote interviews.

For registration details, a list of participating employers and other details, visit msc-mw.org/vjf.

Q&A

Medicare Open Enrollment goes virtual

Medicare Open Enrollment is approaching, which means you may want to sign up for an unbiased review of your Medicare Part D (prescription drug) plan to see if it still works for your health care needs and your wallet.

The Area Agency on Aging 1-B's Medicare Medicaid Assistance Program (MMAP) counselors will be available from Oct. 15 to Dec. 7 to offer free, unbiased assistance in reviewing your plan. Open Enrollment is the only time during the year when Medicare Part D beneficiaries may switch plans.

For health and safety reasons, counseling will be done by phone or Zoom, a secure video meeting platform that you can access

with your smartphone, tablet, or personal computer.

MMAP counselors will offer help to current Medicare beneficiaries who want to make sure they are making the best decision about prescription drug coverage.

Counseling hours are between 9:30 a.m. and 4:30 p.m. weekdays. Appointments are being scheduled now by calling 800-803-7174.

Vitality asked Shari Smith, MMAP program manager, about Open Enrollment this year.

Q: What is Open Enrollment?

A: It is the one time of year that you can make changes to your Part D Plan. Changes will take

effect January 1, 2021.

From October 15 to December 7, MMAP will offer free assistance, either by phone or by Zoom, for Medicare beneficiaries in the six counties we serve (Livingston, Macomb, Monroe, Oakland, Washtenaw, St. Clair). A counselor from the Area Agency on Aging 1-B's MMAP can help you review and compare plans, and enroll in a new one if it works better for you.

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

A: If you currently have Part D (the Medicare prescription drug plan), your plan will send an An-

nual Notice of Change in September that lists any changes for 2021.

If you are happy with your current plans, you don't need to do anything, but it is highly recommended that you do a "Benefits Checkup" during Open Enrollment every year. 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.

Q: What kinds of things can impact Medicare Part D coverage?

A: There are many factors that can impact costs, including changes in drug prices, taking brand-

name drugs versus generic drugs, a change in the plan's formulary, or changes in the drugs you are taking over the past year. Taking the time during Open Enrollment to take a look at your plan options can be a good first step.

Q: Do I need to make an appointment for an Open Enrollment review?

A: Yes. Beginning September 1, you can call 1-800-803-7174 to schedule a session with a MMAP counselor by phone or by Zoom. We are also available year-round to offer free, unbiased counseling and help people understand and access their

benefits.

Because we're doing these sessions virtually, we want to give people more time to get comfortable before they begin. So, we're scheduling them for an hour and a half each.

This content was provided by Area Agency on Aging 1-B, a nonprofit 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 all year.

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The Area Agency on Aging 1-B's Medicare Medicaid Assistance Program (MMAP) counselors will be available from Oct. 15 to Dec. 7 to offer free, unbiased assistance in reviewing your plan.



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TECHNOLOGY

Grandparents get creative, take safety precautions to stay connected with grandkids

By Stacy Gittleman
For MediaNews Group

With cooler weather upon us and fewer opportunities for outdoor visits, local grandparents are finding unique ways to stay connected with their children and grandchildren. Some are getting creative with virtual visits and social-distancing guidelines while others take various precautions in order to safely visit in person without social distancing.

No matter how you choose to spend time with your grandchildren, there are many ways to make the most of your time together.

Health experts have cautioned that those 60 and over or those with pre-existing conditions have a higher risk of contracting COVID-19. Still, many grandparents trust the health and social distancing habits of their children and grandchildren enough that the benefits of spending quality time with family outweigh the risks.

West Bloomfield resident Judith Trepeck, 70, works part-time for the Michigan Association of CPAs. She is glad, for now, to have in-person visits with her 5-year-old grandson Ethan a few times a week while mom and dad work from home or spend time alone in the evenings.

“At the beginning (of the pandemic) he would tell me on the phone: ‘It feels like everyone is closing their doors.’ He’d ask, ‘We are family, so why are we not all together?’” Trepeck recalled. “I felt bad because I could not come over and help. Now, I’ve been coming over and am happy to spend time with my grandson, who has such a big imagination.”

By mid-April, Trepeck stopped by on the weekends for a distanced driveway or backyard visit. Donned in gloves and a mask, she enjoyed these reunions with her family as Ethan would sing her a song.

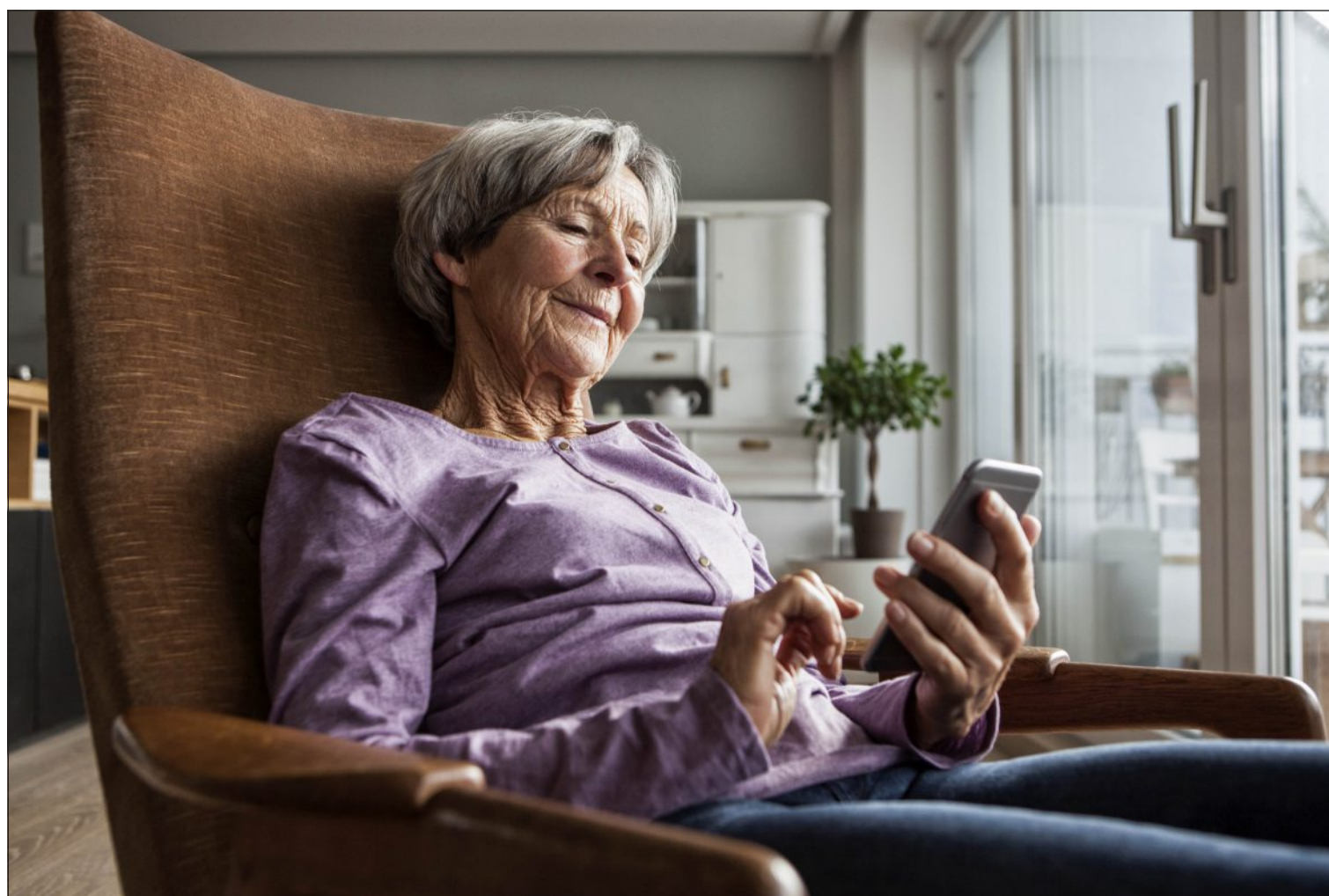


PHOTO COURTESY OF METRO CREATIVE CONNECTION

There are many ways to stay connected with your grandchildren now that cooler weather is upon us.

“Ethan loves Broadway,” Trepeck said. “Each week, I’d come over and he’d perform for me a new song he learned.”

As the weather warmed, she visited for a Mother’s Day brunch in the garage. When both parents and she felt enough time had gone by and both parties were not socializing with anyone else, it was agreed that visits and sleepovers at grandma’s could resume. Still, they are all keeping their social circles as small as possible.

“My grandson has not played

with any of his friends, I have only seen one or two friends outside from a distance, and (my daughter and her family) have not done much socializing either. My children and my grandson, they are my social life. They are the only people I see.”

Pontiac residents Juanita Summers, 71, a real estate agent, and her husband Leonard, 75, a retired substitute teacher for the Bloomfield Hills School District, welcome their teen granddaughters on a regular basis. Summers

said they are blessed to have no chronic health problems at their age and feel confident that their granddaughters and daughter are spending enough time in self-quarantine, about two weeks - before their visits.

“We have had them visit for two or three days at a time,” Summers said. “We are lucky our grandchildren live nearby. When they come over, we cook, we do their hair and we enjoy our company by playing games and doing art projects.”

Summers said she and her husband have not been socializing outside of seeing their grandchildren. Plus, they practice strict hand washing rules that they have always had long before the pandemic.

“We’ve seen one or two friends from a distance, had offers from others to come by and visit but we’ve turned down their offers for now,” Summers said. “We’d rather keep our social circle limited to our granddaughters. And we know if they have seen other

friends, they wait two weeks before their next visit. If there came a time when we at all thought having them come over. If we saw it as any threat at all to our health, we'd have to forgo our visits."

Over the summer, Farmington Hills resident Mickey Levin, 72, and his wife Beryl enjoyed visits outside with their 4-year-old grandson Joshua and 6-year-old granddaughter Alex out on their decks or on the lawn having fun under the sprinkler. Now that the weather is getting cooler, physical distancing has not kept them from doing fun activities with their grandchildren. They take advantage of a mobile app called Caribu – a FaceTime-like app that allows for interactive book reading, coloring, games and other activities.

"Caribu is a no-brainer of an app that was easy for both us and my grandchildren to pick up," said Levin. "The digital books are so interactive that my grandchildren can turn the pages. Or we play games like tic-tac-toe or we color. During those first few weeks of not seeing each other, this app was a lifesaver for connecting with our grandchildren."

Other fun activities grandparents could try with their grandchildren while adhering to social distancing guidelines include:

- Meeting at a public place. Just because summer is over doesn't mean you have to hibernate until warm weather re-

turns. Bundle up with your grandchildren and take advantage of local parks, trails, or socially-distanced community events to avoid cabin fever.

- Cooking over video chat. Many grandchildren have fond memories of cooking or baking with their grandparents. Whether making a pizza from scratch or whipping up a batch of grandma's famous chocolate chip cookies, cooking over video chat is a recipe for fun and lots of laughs no matter what age your grandchildren are.

- Sending care packages/snail mail. In addition to connecting through text messages or video chatting, it can be fun to switch up modes of communication and send your grandchildren an unexpected care package or letter. Young kids especially love receiving mail with their name on it.

- Virtual game night or craft night. There are many great board games, online games, puzzles or arts and crafts projects that translate well over video chat. Or, connect through digital applications like BookChat, Caribu, Keepy, Readeo and more.

- Watching TV "together." Get in your coziest pajamas, make some popcorn and watch a movie or TV show with your grandkids over video chat via the many streaming services available such as Hulu, Netflix or through Amazon Prime.



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Just because summer is over doesn't mean you have to hibernate until warm weather returns. Bundle up with your grandchildren and take advantage of local parks, trails, or socially-distanced community events to avoid cabin fever.

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HEALTH & FITNESS

THE GAMES GO ON

Athletes from across state, country compete in reimagined Michigan Senior Olympics

By Debra Kaszubski
For MediaNews Group

Despite the COVID-19 pandemic, athletes from Michigan and other states met this August, September and early October to compete in the reimagined Michigan Senior Olympics summer games.

In a typical year, the MSO would host more than 25 events, but due to safety requirements, archery, Cornhole, cycling, disc golf, basketball skills challenge, golf, and Pickleball were the only in-person games. Some games were held virtually, including the 5K and 10K runs, powerlifting, track and field, Racewalk, Powerwalk, triathlon, swimming and cycling road races.

“The athletes always inspire me. This year the virtual games are what inspired me the most,” said MSO Executive Director Becky Ridky. “It was so fun to see the results and photos being sent in from athletes who have been training all summer. Many of them completed these events by themselves, which shows a lot of dedication.”

The MSO promotes living a healthy lifestyle by organizing state games, sports competitions, and health, fitness, and wellness programs for active individuals over age 50. The events take place at various locations in Oakland and Macomb counties.

Although she noticed a reduction in the number of participants, Ridky said athletes ventured from all over Michigan and even

the United States to participate. Neighboring states canceled their events due to the pandemic, which prompted participants from other areas to take part in the Michigan games. Barbara Schettler-Jehl traveled from San Diego. “It was worth it to come all the way here to compete,” she said. “Archery is an individual sport that you play as a way to better yourself, and I wanted to be able to compete this year.”

Also, the games served as a qualifier for the 2021 National Senior Games in Fort Lauderdale, which motivated some athletes to travel to Michigan. Although, the National Senior Games Association has allowed a one-time adjustment to its qualification process. Those who qualified in 2018 or 2016 will automatically advance, regardless of whether or not they participated in 2020.

The MSO surveyed athletes in each sport to gauge their interest in participating in the games. They looked at each sport/event on a case-by-case basis to determine which games would go on and which would be postponed until next year. All games took place outside to allow for social distancing. In addition, Oakland County supplied the MSO with reopening items for the games, including personal protection equipment, touchless thermometers, and disinfecting supplies. “We hope things are back to normal next year, and we hope all of our athletes are healthy and well,” Ridky said.



Roy Riger (above) of Jackson aims for the target. Archery was among the few Michigan Senior Olympics events held in-person this year.

PHOTOS BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUP



The archery games lasted several hours and included shooting from various distances.



Fenton resident Yrs Geiger (left) and Brighton resident Tom Booth tally their scores after completing a round.

PHOTOS BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUP

Grosse Pointe Woods resident David Lamparski competed in his first Michigan Senior Olympics this year.

HEALTH & FITNESS

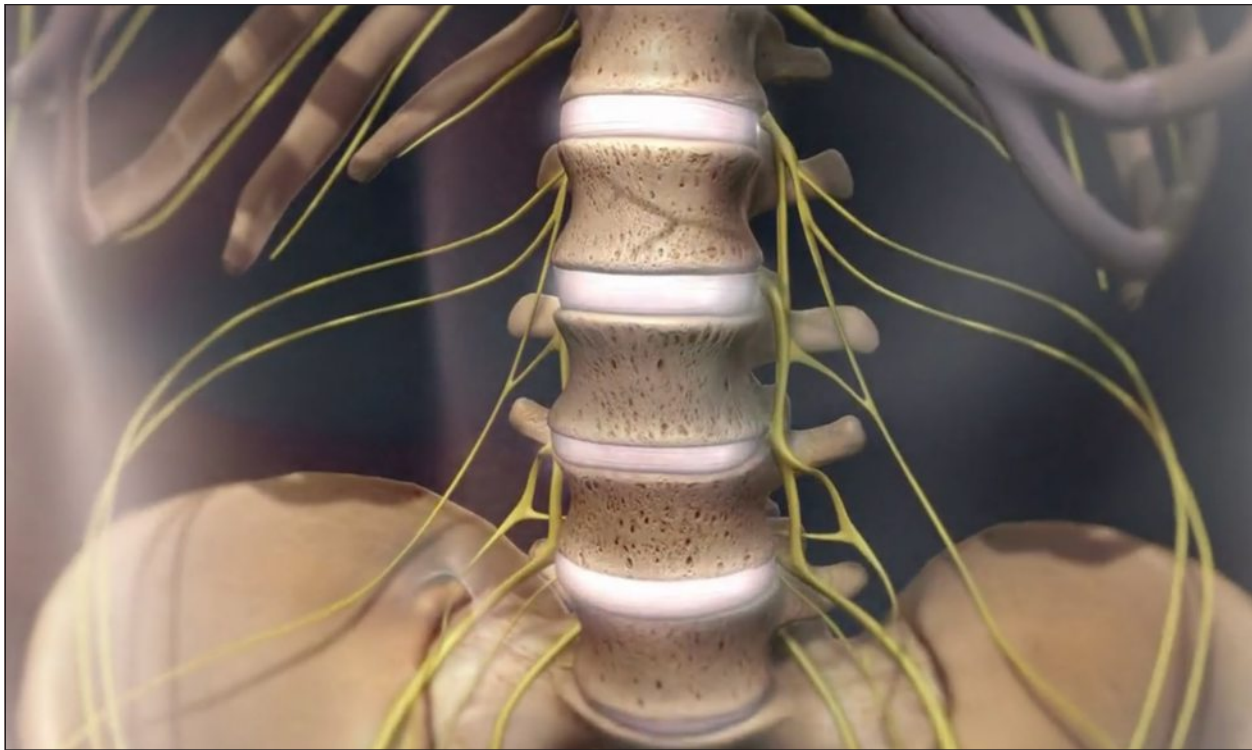


PHOTO COURTESY OF DR. JAY JAGANNATHAN

There are a variety of causes for back pain, but one of the most common is lumbar degenerative disk disease (DDD).

Diagnosing and treating lower back pain, Lumbar Degenerative Disk Disease

Dr. Jay Jagannathan

For MediaNews Group

Lower back pain is one of the most common reasons why patients visit their primary care providers. In recent years, it is also a major cause of disability and missed days of work.

There are a variety of causes for back pain, but one of the most common is lumbar degenerative disk disease (DDD). Today's column focuses on causes and management of lumbar DDD.

What is lumbar disk degeneration?

The lumbar spine is composed of five vertebrae and

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individual disks. The lumbar vertebrae are large compared to the neck and thoracic spine, and provide the majority of the load-bearing ability for the body.

In spite of this, it still provides significant mobility in terms of forward/backward movement, side-to-side movements and swiveling with the pelvis. Compared to the relatively rigid lumbar vertebrae, the disks contain fluid and provide the ability of the spine to absorb shock and to aid in movement (along with the facet joints).

In degenerative disk disease, the fluid content of the disk is disrupted, resulting in inflammation and (at times) instability. Often, disk degeneration starts from initial disruption and progresses, often as a result of lifestyle factors (such as tobacco consumption or weight gain).

Symptoms

The symptoms of lumbar disk degeneration can vary significantly. In minor cases, patients may have back pain exacerbations that are self-limiting and resolve on their own. In other cases, more severe back pain and tenderness may develop. In cases where the disk bulges into the spinal canal, the nerves may get compressed, resulting in numbness, tingling and in severe cases weakness.

Diagnosis

The initial diagnosis of lumbar disk degeneration is based on the clinical location of the pain and the symptoms. Often, this diagnosis is made by a primary care physician.

A physical examination is usually important to evaluate muscle strength, tone, and for associated symptoms such as weight loss, urinary or bowel incontinence — which could suggest more serious pathologies. When the symptoms remain for a period of time, imaging studies such as X-rays or MRI (the gold standard for diagnosing degenerative disk disease) may be required.

Non-surgical Management of DDD

Initial management of DDD is usually without surgery. This includes physical therapy, which may focus on flexibility and range of motion. Building core muscle strength may also be beneficial. Lifestyle changes such as smoking cessation, weight loss and adjusting work activities are also recommended. In many cases, therapy and lifestyle changes can provide patients with substantial pain relief.

When these don't work, interventional pain management referral may be required. Image-guided injections of steroids are done around the spine or into the joints of the spine to see if this provides pain relief. The idea behind these injections is to reduce inflammation and



PHOTO COURTESY OF DR. JAY JAGANNATHAN

Dr. Jay Jagannathan

possibly help with pain control. Steroid injections may be repeated in different parts of the spine over the course of time, to identify which areas are triggers for pain.

Surgical Management of DDD

Surgical management of DDD is usually reserved for three primary cases:

- Severe pain which has been refractory to non-surgical management treatments, including therapy and steroid injections
- Presence of neurologic deficit such as weakness, or severe pain along the distribution of a nerve
- The presence of abnormal movement in the spine caused by damage to the disk

Surgical options for management of DDD range from open surgery to minimally invasive approaches. Endoscopic spine surgery is a more recent advancement, which allows nerve decompression with less tissue disruption and often-times less post-operative pain.

It is important to realize that there is a range of surgical options and the treatments can be tailored to a patient's specific needs and goals.

The patient and surgeon can work as partners in providing the optimal treatment to suit their goals after surgery.

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.

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SOCIAL & WELL-BEING

The scramble to find poll workers

By Kevyn Burger

Next Avenue

Bill Currey has thoroughly enjoyed his 45-year career in real estate, with one notable exception.

Now semi-retired, the 75-year-old resident of Charleston, W. Va., is still required to take annual continuing education classes to maintain his license.

"I know it's important, but I hate it," admitted Currey.

So earlier this summer, Currey jumped at the chance to forgo taking a mandatory day-long course by becoming a poll worker for West Virginia's June 9 primary election instead.

Currey and his son Matt, 50, who has taken over much of the day-to-day operations of the family real estate business, underwent a short training, then spent Primary Day at a polling place.

"It was a positive experience for both of us. We killed two birds with one stone," said Matt.

In the face of a desperate shortage of poll workers due to the pandemic, the West Virginia Real Estate Commission made a deal to allow the state's agents and brokers to earn their continuing education credits by helping aid their fellow citizens in casting their ballots.

"We had a much larger response than we expected. We saw it as a great way for our profession to give back to the community," said Jerry Forren, executive director of the West Virginia Real Estate Commission. "Our licensees stepped up to fill the need. A lot of our poll workers here in West Virginia are older and afraid to be out now because of COVID."



Bill and Matt Currey

PHOTO COURTESY OF BILL CURREY

Safety Concerns for Some Former Poll Workers

Across the nation, states are scrambling to come up with novel ways to entice new poll workers to take the place of the aging work force that has long been on the job on Election Day. Some employers are pitching in, too. The Power the Polls initiative to recruit low-risk poll workers has teamed up with more than 70 companies to find poll workers this year. And employers such as Microsoft, Levi Strauss and Salesforce

are encouraging their employees to be poll workers, sometimes providing paid time off to do so.

Citizens who undergo a short training course and then staff polling places at places like the nation's fire halls and schools are typically paid a modest stipend for their time, with the amount varying from state to state. Historically, it is older people who have both the time and the inclination to take on this vital civic chore.

Their devoted service might have been taken for

granted in the past. But this year, its value has become clear.

According to the U.S. Election Assistance Commission, in 2018, 58% of the country's poll workers were 61 or older; a quarter of them were north of 70.

That's the age group linked to a higher risk for health complications related to the coronavirus. As a result, many of these dedicated older workers will likely break longstanding Election Day streaks and stay home in November.

"We've directed our

county boards of elections to survey their longtime poll workers to get an honest assessment, to ask: 'Can we count on you? Even if there's a spike in your county or a resurgence of the virus, will you work?' We need to find out," said Frank LaRose, Ohio's Secretary of State.

Ohio will rely on 35,000 workers to staff its 4,000 polling locations on Election Day. As Ohio's chief elections officer, LaRose's office has put together a 48-point plan aimed at keeping workers and vot-

ers safe; it includes guidelines about masking, PPE (Personal Protective Equipment) and social distancing that LaRose hopes might reassure veteran workers.

"Anecdotally, we hear many of them are conflicted. They badly want to do this; it's something they look forward to. But if they have health conditions or are immunocompromised, they have to think very carefully. They may have a child or grandchild who is talking them out of working," LaRose said.

LaRose's office brainstormed ideas to recruit new workers. It's now targeting high school students and veterans, and offering Ohio attorneys and accountants the opportunity to work in place of taking their required continuing education credits.

"I've convinced my little brother, who's a college student, and my mother, who is sixty-two, to be poll workers for the first time," LaRose said. "We hope some of our longtime workers will help us meet the demand. Last year, our office honored a woman in Cincinnati; in fifty-five years she never missed a single election. Think about that. Women have had the vote for a hundred years and she's been a poll worker for more than half that time."

Helping at the Polls: Worth the Risk

Kate Havelin laughingly calls the look that she and her husband Leo Timmons are sporting as "shaggy." Since the pandemic lockdown began in March, the risk-averse retired couple has ventured out of their Minneapolis apartment just for walks and fresh air, not even for haircuts.

But they both put in long days as election judges on August 11, Minnesota's Primary Election Day, and are determined to do the same on November 3.

"We've been working elections for twenty years. We don't say it's our civic duty, we like to call it our civic opportunity," said Havelin. "It's our chance to be part of our democracy. And this year, helping people cast their ballots safely is really critical."

The couple was impressed with the precautions in place for the Minnesota primary. Rules prohibit married couples from working at the same polling place, but the library where Havelin worked and the church where Timmons was assigned employed various techniques, including plexiglass barriers, multiple bottles of hand sanitizer and voting booths set up with distance in mind.

Even as elections officials stress the efficiency and potential safety of early and absentee voting, Havelin anticipates a large number

of voters will be determined to vote in person on Election Day.

"Some people feel best about walking into their polling place in their neighborhood. I want to do my part to make sure we are staffed; this really matters," she said. "We will do it even if it is a risk."

This summer, in the lead-up to November, voting proponents in Secretary of States' offices and elections bureaus in states with spring and summer primary elections have used their outreach efforts to snag poll workers who might be willing to work again on Election Day.

In West Virginia, Bill Currey valued his experience on primary day. But he won't push his luck.

"I admired the poll workers I spent the day with. They make the wheels turn. I felt patriotic about helping voters push that button and mark that ballot. How many times do we get a chance to do something that helps our country?" he said. "But at my age, as a former smoker, I'm a walk-



Kate Havelin and Leo Timmins

PHOTO COURTESY OF KATE HAVELIN

ing target. I dodged the bullet one time. It's not smart for me to do it again."



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Some employers are encouraging their employees to be poll workers, sometimes providing paid time off to do so.

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MONEY & SECURITY

How to spend less in retirement

By **Richard Eisenberg**

For *Next Avenue*

A huge concern for people as they approach retirement and when they're in retirement is: How can I ensure I don't outlive my money? One way to try to avoid that unsettling prospect is to figure out ways to spend less in retirement so the money you do have lasts longer.

Doing so can be a big help. As William Gale, director of the Retirement Security Project at the Brookings Institution, recently said in a Brookings webinar, many of us will spend one-quarter to one-third of our lives in retirement.

The new episode of the "Friends Talk Money" podcast for people 50+ that I co-host with Terry Savage and Pam Krueger offered suggestions, with help from Steve Vernon, a research scholar at the Stanford Center on Longevity and author of the excellent new book, "Don't Go Broke in Retirement." (You can hear the podcast wherever you get podcasts.)

The 'Magic Formula' for Retirement Income Security

Vernon said he recommends using the "magic formula" for retirement income security: $I > E$. That means making sure that your retirement income (I) exceeds your expenses (E).

To figure that out, Krueger (co-host of Money-Track on public television and founder of the financial adviser vetting service Wealthramp.com) said, you need to do a cash-flow analysis rather than just "point and shoot and



PHOTO COURTESY OF METRO CREATIVE CONNECTION

It's important to use the "magic formula" for retirement income security: $I > E$. That means making sure that your retirement income (I) exceeds your expenses (E).

guess." This means knowing what your cash flow in retirement really looks like (or is likely to look like) month in, month out.

Savage, Krueger, Vernon and I talked about two possible ways to spend less in retirement: the "buy fewer lattes" idea and what Savage calls "The Big Cut."

The Latte Factor

You've probably heard

the advice to buy fewer lattes at Starbucks and the money you save will ultimately pour much more into your retirement savings.

It was popularized by David Bach, author of "Smart Women Finish Rich" and co-author of "The Latte Factor: Why You Don't Have to Be Rich to Live Rich." He claimed, in 1999, that by not spending \$5 a day at Starbucks

for 40 years and saving that outlay instead, a woman would have more than \$2 million sitting in her account by the time she was 65.

Then, the latte factor notion was debunked by the sharp personal finance writer Helaine Olen, who did her own math. She noted that Bach assumed the savings would earn 11% a year and didn't factor in taxes on the savings

fund.

Vernon, too, isn't a big fan of spending less in retirement through small, regular expense-snipping.

"People say: 'OK, I'll eat out less and I'm not going to buy coffee at Starbucks, I might cut the cable.' And I say: 'Well that's good, I'm not criticizing you. But if you have a big gap [between your retirement income and your expenses], that's just not going to

close the gap,'" he said.

Maybe junking the java won't add up to millions of newfound savings, but Savage (a nationally syndicated personal finance columnist and author of "The Savage Truth on Money") said she thinks it can still be helpful.

"I call that the nickel/dime approach. And it makes you feel better. And it's a reasonable thing to do," Savage said. "But

I agree with Steve that that's not going to get you where you want to go."

Krueger also urged pre-retirees and retirees to look at ways to reduce small, consistent expenses, such as utility bills.

"I did an energy audit at my house and I didn't expect anything. I was so surprised. A few hundred dollars a year here, a few hundred dollars a year there, I think those things do add up," she said.

The Big Cut

The Big Cut idea, by contrast, means looking at your largest expenses and seeing which ones you can either eliminate or reduce. The big five: housing, cars, health care, insurance and income taxes.

"It involves things like: How long should we stay in this home? With the property taxes rising, with the sense that there's going to have to be a new furnace because we replaced it ten years ago and it's probably got a fifteen-year life. All those kinds of things," said Savage.

Relocating and downsizing can not only reduce what you spend each month to put a roof over your head. It can shrink or possibly end your property tax bills and lower your home maintenance costs.

Savage said the biggest Big Cut you can make is in income taxes. "By moving to a state that doesn't have an income tax," she said, like Florida or Tennessee, rather than living in a high-income-tax state like New York or California.

Krueger suggested thinking seriously about ditching your second car in retirement, and possibly cars altogether. "You know, so many people have two cars because they've always had two cars. And they don't even think about that," she said.

I noted that doing this



PHOTO COURTESY OF METRO CREATIVE CONNECTION

For many people, their largest expenses are housing, cars, health care, insurance and income taxes.

— if you'll have good public transportation or access to car services like Uber and Lyft — can eliminate car-loan payments as well as the cost of parking, gasoline, tolls, maintenance and repairs and car insurance.

Social Security Bridge Payments

Vernon also recommended a clever spending-reduction strategy he calls "setting up a Social Security bridge payment." It's a two-step process.

Step One is delaying claiming Social Security past your Full Retirement Age (now 66 to 67, depending on when you were born) until as late as 70, since Social Security increases benefits by about 8% a year for each year you do. This way, you'll have more retirement income coming and won't need to cut spending as much.

Step Two, Vernon said, is the bridge payment part. "What you do is you pay yourself from your savings what Social Security would have paid you when you retired. And that enables you to delay your Social Security benefit, pay yourself from your savings what Social Security would have."

Vernon said he has conducted analyses that showed that a Social Security bridge payment is the best way you can use your savings to generate additional retirement income.

"I think that's a spectacular idea," said Savage. "Especially because Social Security benefits will be adjusted upward every year for inflation."

Richard Eisenberg is the Senior Web Editor of the Money & Security and Work & Purpose channels of Next Avenue and Managing Editor for NextAvenue.org.



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HEALTH & FITNESS

How to save money on prescription medications

By **Brandy Bauer**

National Council on Aging

The average person with Medicare spends over \$600 on prescriptions each year. If you have multiple chronic conditions, chances are you're paying even more. Affording your medications can be expensive, but there are programs that can help you save money.

Get help from the government

If you or a loved one has Medicare, the first benefit to consider is Part D Extra Help. This program from Social Security and Medicare helps save money on Part D drug plan premiums and co-payments at the pharmacy. To get Extra Help, you must have low income and resources. Learn more from Social Security.

Don't qualify for Extra Help? Your state may also have savings programs. Currently, 20 states offer a State Prescription Assistance Program (SPAP) to people who meet certain age, disability, chronic condition, and/or income requirements. SPAPs may help pay your premiums, deductibles, or medication co-payments.

Explore your drug plan options

Sometimes you can save money on medications by shopping around for different Medicare coverage. From October 15 to December 7 each year is the Medicare Annual Enrollment Period, which allows people with Medicare to join, switch, or leave Medicare Advantage and Part D plans.

Here are three ways you can find out what coverage may suit

your needs:

- The Medicare Plan Finder is the official tool of Medicare.gov to shop for drug and health plans.
- Use NCOA's free educational tool, My Medicare Matters, to learn about Medicare costs, take an assessment of your needs, and get personalized advice on next steps.
- Contact your State Health Insurance Assistance Program (SHIP). SHIPs are federally funded to provide unbiased, one-on-one assistance to people with Medicare and their families. Find your local SHIP at shiptacenter.org or by calling 877-839-2675.

Learn about drug manufacturer discounts

You've probably seen commercials for medications on TV that end with, "If you have trouble affording your medication, Drug

Company may be able to help." That assistance comes from Patient Assistance Programs (PAPs), which are run by drug manufacturers to offer free or discounted brand-name medications to consumers. PAPs may be especially helpful to those who lack insurance coverage or have significant medication costs.

Most of the major manufacturers offer PAPs and related resources for people who take their medications. For example, Pfizer's RxPathways program connects people to insurance support, copay assistance, and medicines for free or at a savings. Other PAPs are offered by Novo Nordisk, AstraZeneca, GlaxoSmithKline, and several foundations that provide disease-specific assistance, such as for people with diabetes. (Note: Some of these programs may have limitations for people with other Medicare drug coverage.)

Discover drug charity programs

Several national charity programs exist that can help people with Medicare afford their medications. Many of these specifically focus on assisting people with chronic conditions and rare diseases. Get a list of programs and links to their eligibility criteria.

Find help all in one place

NCOA's free, confidential tool BenefitsCheckUp.org can help you screen for all of the major PAPs, SPAPs, and Part D Extra Help. BenefitsCheckUp.org also can identify other programs that may allow you to free up money in your budget—from taxes to food to home utilities and more.

Story courtesy of the National Council on Aging

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Attn: Dawn Emke
53239 Settimo Crt
Chesterfield, MI 48047

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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 beginning in September. 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.

New groups forming in the Chesterfield area:

Widowers and Widows On With Life. Duplicate, Party and Rubber Bridge. Euchre, Pinochle and Hand & Foot. To be placed on the Contact List call Jackie 586-646 5636 after Aug. 1.

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 & Kottling, 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



PHOTO COURTESY OF METRO CREATIVE CONNECTION

To submit a senior event, email jgray@medianewsgroup.com.

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

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

Calendar

FROM PAGE 27

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://communityeducation.com>.

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 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.

▪ **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



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The tours listed here are still 'on the books' as of 10/5/20 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

Detroit Churches, Dec 4, \$60.

Lunch/tour Trinity Lutheran + 3 more churches,
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2021 Trips

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

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

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Poetry PAGE

MY FIRST JOB

Motor City Speedway
How could you forget
Jelling ice cream
On a stick

Roar of the crowd
That oily dirt track
One day I'll be
A race car driver
Or my name isn't Jack

To drive that race car
Like Iggy Katona
Was always my dream
For just a moment
Thought I heard all
Those pretty girls scream

For now
Put my dreams aside
Try to forget
I'm no race car driver
Get your ice cream
Here on a stick.

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

REGRESSION

Whatever happened to my face?

Lines of age I can't erase.

Daily losing all my hair.

Wigs to cover don't much care.

Lost two inches off my height,

Something is not going right.

But cradle cap and diapers too.

My next stop will be the zoo.

**By Mildred Siedzic
of Clinton Twp, MI**

FOREVER UNFOLDING

Forever unfolding in the light,
God come to us day and night,
Speaking words of comfort.
Keeping us forever in His sight.

Forever living, forever giving,
Letting life unfold within us.

Touching us with tenderness
Flourishing us with love.....
Beyond heaven above.
Unfolding forever like a dove.

Bringing purity forever pure,
Forever unfolding, forever more.

**By Alethea Monk Howard
of Sterling Heights, 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 November 12, 2020.

FIRST & LAST NAME: _____ PHONE NUMBER: _____

ADDRESS: _____

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

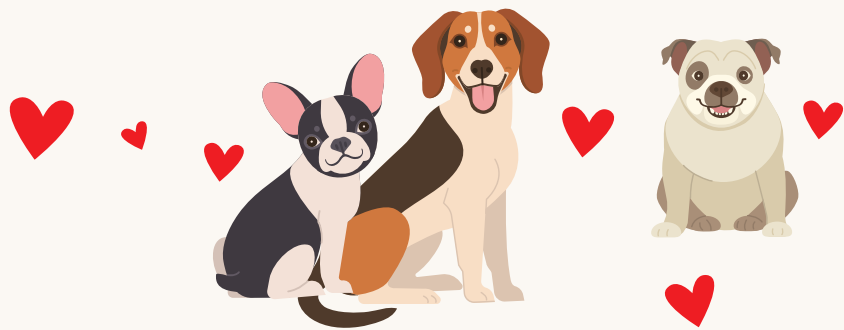
MAIL TO: Vitality Poetry
And Letters of Appreciation
Dawn Emke
53239 Settimo Crt
Chesterfield, MI 48047

**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.



PET BRAG PAGE



CLEO

Member of the Lambertson Family of Oxford, MI



COOPER

Member of the Ballard Family of Rochester Hills, MI

Grandparents BRAG PAGE

OWEN

Proud Grandparents are:
Steve & Nicki Pankewicz
of Sterling Heights, MI



Calendar

FROM PAGE 28

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.

▪ **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. 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



PHOTO COURTESY OF METRO CREATIVE CONNECTION

teams. Lunch afterward is optional, and checks will be separate. For more information, call 586-755-0597 or 586-254-8199.

▪ **Dance:** every Sunday af-

ternoon 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 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. Call 248-778-6261.



Vitality

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PURPOSE AND WELL-BEING

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