

December 2020

Vitality

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

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2021

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VITALITY

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On the cover: For the first time in nearly 50 years, older workers face higher unemployment than mid-career workers, according to The New School Retirement Equity Lab.

PHOTO COURTESY OF ADOBE

MACOMB COUNTY

Centerline Towers: 8033 10 Mile, Centerline, 48015

Chesterfield Library: 50560 Patricia, Chesterfield, 48047

Chesterfield Senior Center: 47275 Sugarbush, Chesterfield, 48047

Macomb Daily Building: 19176 Hall Road, Suite 200, Clinton Township, 48038

Macomb County Seniors: 21885 Dunham, Clinton Twp, 48036

Pine Ridge Assisted Living: 36333 Garfield, Clinton Twp, 48036

Clinton-Macomb Library: 35891 S. Gratiot, Clinton Twp, 48035

Clinton Twp Senior Center: 40730 Romeo Plank, Clinton Twp, 48038

Heritage Senior Place: 15430 18 Mile/ Hayes, Clinton Twp, 48038

Eastpointe City Rec: 16435 8 Mile, Eastpointe, 48021

Fraser Senior Center: 34935 Hidden Pine, Fraser, 48026

Tucker Senior Center 26980 Ballard, Harrison Twp, 48045

Macomb Senior Center: 19925 23 Mile, Macomb Twp, 48042

Mt Clemens Library: 150 Cass, Mt. Clemens, 48043

New Baltimore Library: 36480 Main, New Baltimore, 48047

Romeo Park and Rec: 361 Morton, Romeo, 48065

Roseville Senior Center: 18185 Sycamore, Roseville, 48066

Roseville Library: 29777 Gratiot/ Common, Roseville, 48066

Shelby Senior Center: 51670 Van Dyke, Shelby, 48316

Sunrise Assisted Living: 46471 Hayes, Shelby, 48315

Utica Senior Residence: 7650 Greeley, Shelby/Utica, 48317

St Clair Shores Library: 22500 11 Mile, St. Clair Shores, 48081

SCS Parks and Rec: 20000 Stephens, St. Clair Shores, 48080

Sterling Heights Senior Center: 40200 Utica, Sterling Heights, 48313

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

Andreas Rest: 12/ Bunert, Warren 48088

Warren City Hall: 29500 Van Dyke between 12 & 13, Warren, 48093

Warren Community Center: 5460 Arden, Warren, 48092

OAKLAND COUNTY

Auburn Hills Senior Center: 1827 N. Squirrel, Auburn Hills, 48326

Orion Center: 1335 Joslyn Road, Lake Orion, 48360

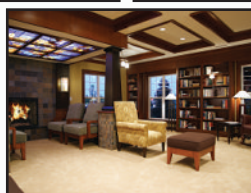
OPC Rochester: Letica Rd, Rochester, 48307

Troy Senior Center: 3179 Livernois, Troy, 48084

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MONEY & SECURITY

What to include in a 'Bill of Sale' and other real estate questions answered

Q: We are in the process of listing our house for sale. On the Seller's Disclosure Statement, it asks about History of Infestation. We have never had an issue in the 9 years we've lived here, but the previous owners did and disclosed it to us. Do we need to disclose it even though it didn't happen to us?



Steve Meyers
Columnist

A: In my professional opinion and based upon what attorneys have told me, yes you should. In the very first paragraph, second sentence of the State of Michigan Seller's Disclosure Statement it reads "This statement is a disclosure of the condition and information concerning the property, known by the Seller." You know it, so disclose it. I have seen Sellers in the past make a notation on the Seller's Disclosure Statement stating that the information for a particular item was from the previous owner. That lets the Buyer know it's not a current problem. As always, you should consult an attorney regarding legal matters.

Q: I accepted an offer on my house. The purchase agreement says that I'm supposed to provide the Buyer with a bill of sale for all personal property at closing. My friend says that things like my appliances that I'm leaving are considered personal property. Some of these items I purchased years ago and no longer have the receipts from when I pur-

chased them. Do I need them?

A: This question comes up once in a while. You do not need your original receipts from the purchase of those items. A Bill of Sale is a written (legal) instrument provided to pass title of personal property from a Seller to a Buyer. It is not the actual original purchase receipts of the merchandise. A typical Bill of Sale will read something like this; "For the sum of One Dollar (\$1.00) and other good and valuable considerations paid to the Seller by the Purchaser, the Seller warrants and conveys to the Purchaser all the Seller's rights, title and interests in the above-mentioned property." It can go on and mention items included such as; all built-in equipment, lighting fixtures, blinds, shades, window treatments, attached floor coverings, attached mirrors, garage door opener and transmitters, screens, storm doors, landscaping etc... and should include naming which appliances are included in the sale. The Bill of Sale usually also states what items are excluded from the sale. As always, you should consult an attorney regarding legal matters.

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

MARKET UPDATE

October's market update for Macomb County and Oakland County's housing market is as follows. In Macomb County prices were up by almost 14% and Oakland County prices were up by almost 14% as well for the month. Residential home/condo on market inventory was down again. Macomb County's on market inventory was down by 45% and Oakland County's on market inventory was down by almost 40%. Macomb County average days on market was 26 days and Oakland County average days on market was 32 days. Closed sales in Macomb County were up by almost 14% and closed sales in Oakland County were up by almost 22%. Low inventory continues to be an issue. Good properties are selling fast. (All comparisons are month to month, year to year.)



Brian J. Kurtz

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(June 2004)

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401k ROLLOVERS: This is one of my specialties. Rolling over a 401k into an IRA can provide you with more choices, including many that aren't available in your current plan. IRAs also tend to have more distribution options when they pass on to your kids. Call me to discuss your pension or 401k rollover at no charge!

LIFE INSURANCE: It's a good idea to have your old policies evaluated from time to time (even if they're "paid up") to see if they are still fitting your needs. I'll do an analysis for you at no cost and see if you're getting the best possible coverage available to you.

LTC COVERAGE: Should you buy long-term care insurance? Maybe... or maybe not. I can inform you of ALL the options available to set aside funds for your own care, and help you make an informed decision on which method is best for you.

ESTATE PLANNING: Our attorney will prepare your Trust, Powers of Attorney, Medical Powers of Attorney, Last Will and Testament and all other necessary documents for an extremely reasonable fee. And I'll personally make sure all your assets are properly titled!



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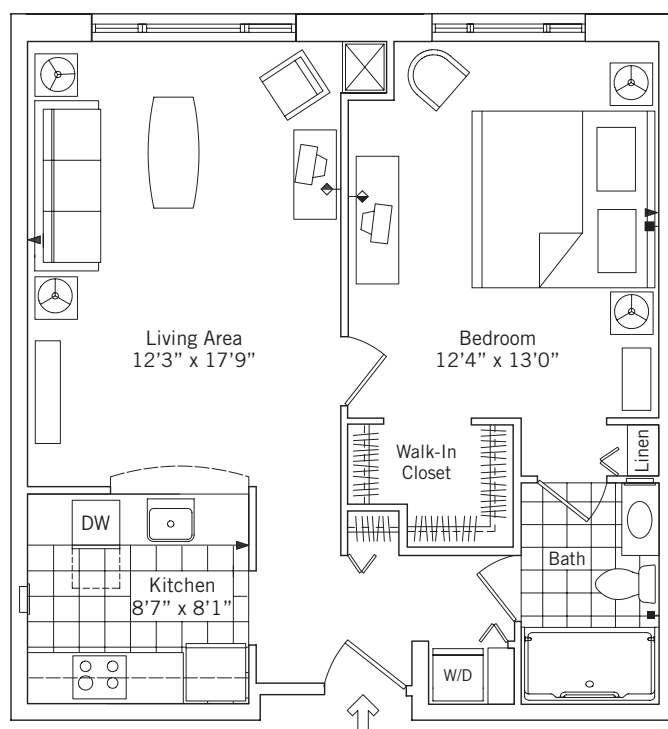
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HEALTH & FITNESS

Why COVID-19 could pose new medication risks

By Michele Cohen Marill

For Next Avenue

It's common for older adults to take multiple medications, whether they're for easing pain, lowering blood pressure or cholesterol or treating a chronic condition. Yet the COVID-19 pandemic has amplified concerns about polypharmacy – regularly taking five or more prescription drugs.

Some prescriptions have side effects, such as dizziness, that can be particularly dangerous for older people; others pose a risk of drug interactions. Adding supplements or over-the-counter products to prevent COVID-19, or drugs to treat it, can compound the risks.

A few months ago, pharmacist Nicole Brandt counseled a 74-year-old Maryland woman who had come to an outpatient clinic for a wellness checkup. Brandt is executive director of the Peter Lamy Center on Drug Therapy and Aging at the Univer-

sity of Maryland. Her patient had reason to be especially fearful of the pandemic: the woman had advanced kidney disease and was on dialysis. The woman mentioned that she had begun taking high-dose vitamin D because she heard it was protective against COVID-19.

But taking a seemingly benign supplement turned out to be risky, says Brandt. The woman was already taking vitamin D as part of her medication regimen for renal failure. A blood test showed her level was 100 nanograms per milliliter, double the highest level in the normal range. While some vitamin D is helpful, too much could be toxic.

"COVID really made us take a pause and ask, 'Are these medications needed during the pandemic – and after the pandemic?'" says Brandt, who worked with colleagues to create a guide to Optimizing Medication Management in the COVID-19 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, January 14, 2021.

Deadline is January 6, 2021

To be included in our next edition please Email to:

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Email: Joe Gray

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Some Meds May Carry COVID-19 Risks

As people age, they tend to receive medications for new health concerns without discontinuing drugs that are no longer needed, Brandt says.

For example, statins, which lower cholesterol, appear to provide less benefit for people over 75 in primary prevention of a heart attack or stroke. Benzodiazepines such as Xanax and Valium can increase the risk of falls and may lead to cognitive decline in older adults.

COVID-19 adds a new dimension to the balance of risks and benefits.

For example, using a nebulizer for breathing conditions could expose other people in the household or living facility to aerosols, and studies conducted before the pandemic associated inhaled corticosteroids with a higher risk of lung infection among older adults.

That's not a reason to stop taking medications which are

necessary and working well, but it is important to periodically review the frequency and combination of all medications (prescription and over-the-counter) with your health providers, says Brandt.

Taking many medicines may indicate that you have one or more medical conditions that raise the risk of contracting COVID-19.

Researchers in Scotland found that people taking four or more medications were more likely to become infected with the coronavirus. They analyzed information collected through the UK Biobank, a project that collects health information and blood samples on about a half-million people.

Of nearly 4,500 participants who were tested for COVID-19 infection, 1,324 were positive. The likelihood of infection rose with the number of reported medications; people taking seven to nine medications were almost twice as likely to test positive as those taking no medications.

"Certainly, as we age, we get more [medical] conditions," which means more medications, says co-author Frances Mair, professor and head of general practice at the University of Glasgow. And while studies show COVID-19 can have more severe health consequences for people with certain medical conditions, such as diabetes or heart disease, having multiple conditions compounds the risk, she says.

As the daily medication roster grows, so does the risk of drug interactions with potential COVID-19 treatments.

A high risk of drug interactions doesn't necessarily mean a treatment is off-limits, says Veronique Michaud, chief operating officer of the Precision Pharmacotherapy Research & Development Institute at Tabula Rasa HealthCare in Moorestown, N.J., which develops algorithms for medication risk management.

"It's a flag that close monitoring should be put in place,

or that a systematic review of the drug regimen needs to occur to prevent adverse drug events," she says.

'Do I Still Need to Take This Medicine?'

Deprescribing – the process of reducing the number of medicines someone takes – has gotten more attention in recent years. About a third of adults between age 60 and 79 take five or more prescription drugs, and as of 2015, about 16% of Americans 65 and older received prescription drugs that are considered inappropriate for older adults because of the risk of falls, cognitive impairment or other hazards.

Cutting back on medication can seem scary. After all, each one was prescribed for a reason.

"Our concern is that while people do have many medical conditions that these medicines are treating, they may not be getting a benefit from all of them," says Dr.

Amanda Mixon, a hospitalist at Vanderbilt University Medical Center who is helping conduct the Shed-MEDS study, which involves deprescribing among patients who are 50 or older and are being discharged from the hospital to a rehabilitation or skilled nursing facility.

Mixon and her colleagues discuss the medication regimens with patients to learn whether they are actually taking what has been prescribed, whether the medications have side effects and whether the patients' medical conditions are well-controlled. If the review raises questions about certain drugs, Mixon talks to the prescribing physician. No prescriptions are changed unless the patient agrees to the change and the physician signs off on it, she says.

The trial has just finished and results are still being reviewed, so it's not yet clear how much the research will reduce medication use. But it underscores how patients

can have a voice in prescription decisions.

"A patient can feel empowered to go to their doctors and ask, 'What is this medicine? What is it for? Am I going to benefit from this enough to continue taking it?'" says Mixon.

Keep an up-to-date list of the prescriptions and over-the-counter supplements you take, so you can share it if you go to a new doctor or to the hospital, Mixon advises.

Experts caution that you should never decide on your own to stop a medicine. It might need to be tapered slowly or replaced with something else.

And don't let the fear of COVID-19 or of drug interactions keep you from getting important treatments. "Poorly controlled chronic illness is probably a greater risk than any medicine we know about," says Mair.

Michele Cohen Marill is a health and medical writer based in Atlanta, Ga.

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MONEY & SECURITY

Ask the Financial Doctor: Are Social Security benefits taxable in Michigan?

Q : I received a text message: "You have received a direct deposit of \$1,200 from COVID-19 TREAS FUND. Further action is required to accept this payment into your account. Continue here to accept this payment ..." The text includes a link to the IRS.gov web site. Is this text message valid?



Richard Rysiewski
Columnist

A : This text message is bogus. The IRS does not send unsolicited texts or emails. The link impersonates the IRS.gov website and asks you for personal and financial account information. The IRS does not call people and issue threats of jail or lawsuits, nor does it demand tax payments on gift cards.

Q : During the pandemic I have had three different jobs. How do I make sure that I am withholding enough for my federal taxes?

A : If you are an employee then fill out a W-4 for each job. If you are an independent contractor you need to make quarterly payments to cover your federal taxes and FICA (Social Security and Medicare).

Q : Can I file an amended tax return electronically?

A : The amended 2019 tax return can be filed electronically but any earlier tax returns have to be paper filed.

Q : I electronically submitted a 2019 tax return on July 15. I am expecting a refund of \$3,148. How do I check the status of my refund?

A : Go to the site, IRS.gov and click on the icon, Where's My Refund. The refund information is available within 24 hours after the IRS has received the e-filed return or four weeks after the IRS receives a mailed-in paper return.

Q : Are Social Security benefits taxable in Michigan?

A : Social Security benefits are not taxable in Michigan. If part of your

Social Security benefits are taxable on the federal level then you can subtract the taxable portion from the Michigan taxable income.

Q : I have five traditional IRAs and celebrated my 70th birthday in September, 2020. When do I have to take my first distribution? Do I have to take a distribution from each IRA?

A : You will be 70½ in 2021 and your first required minimum distribution (RMD) must be made by 4/1½022 with another RMD required by 12/3½022. Optionally, you could take your first RMD by 12/3½021 and the next one by 12/3½022. The RMD can be taken from a single IRA or any combination of IRAs. Each IRA trustee will contact you about the RMD. You need to combine your RMDs to determine your annual RMD.

Q : I have a 10-year-old car that is in reasonable condition. I believe the car is worth \$1,600. Several charities advertise about donating cars even if the car is not operable. Is it better to sell this car or donate it?

A : Selling the car is more advantageous than donating it. If you donate the car you will reduce your taxes by \$352 (assuming a 22% tax bracket). As long as you sell the car for more than \$352 you will be ahead. If you decide to donate, you can only deduct the amount that the charity receives from selling your auto and not what you believe it is worth.

Q : What is the purpose of form 8962?

A : Taxpayers who participated in the Health Insurance Marketplace are required to reconcile the advance premium tax credits on form 8962 based on household income and family size. Sometimes you have to pay back part of the premium tax credit.

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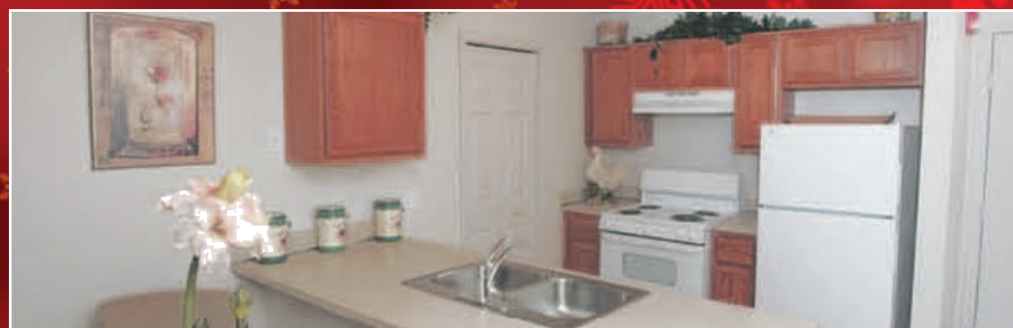
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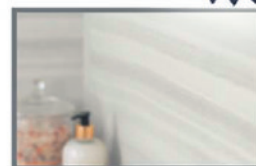
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SOCIAL & WELL-BEING

Free online classes available for Michigan seniors

Learn everything from video conferencing basics and computer help to social media and baking

By Debra Kaszubski
For MediaNews Group

Peter Kosick wanted an Apple Watch for his 90th birthday. His son, Lawrence, has a similar watch and knew he would probably be on "tech support" for an hour or two a day until his father got used to the device.

Always willing to help his dad, Lawrence wondered about the other older adults who struggled with learning new technologies.

"It bothered me," he said. "I thought why isn't there a service to help him and others like him?"

Lawrence, who has a

background in business technology, and his partner, software engineer Neil Dsouza, founded GetSetUp, a website devoted to teaching older adults skills using an online platform.

"We have a virtual catalog of live, interactive classes. Our total catalog size is a little over 200 classes and we add 30 to 40 classes every month," Lawrence said.

The Michigan Department of Health and Human Services (MDHHS) and the Michigan Health Endowment Fund have partnered with GetSetUp to offer the classes to Michigan's 2.5 million older adults for free for

the next nine months.

GetSetUp facilitates real-time, engaging learning experiences that range from teaching everyday technical skills to enrichment-focused courses taught by live instructors. "This isn't like watching a video on YouTube, you are engaging with real people in a virtual classroom," he said.

Most participants begin with classes on how to navigate Zoom, a video conferencing platform on which most of the classes are based. Other classes run the gamut from how to use an iPhone to exploring genealogy. Class categories including aging in place, communication, creativity, financial planning, health and wellness, hiring and jobs, social media, and technology. There are also scheduled social hour ses-

sions, and classes on how to shop and bank online, order groceries for curbside pickup, order an Uber, and more.

"This particular demographic has been more impacted by COVID than any other. So they now need to access every service virtually. Once we help them get comfortable with the technology, then that opens the door to so much more."

Classes are led by "guides," older adult teachers with teaching or skilled backgrounds who are willing to lead a class in their field. Kosick said it's important to utilize older adults as guides because most students enjoy peer-led support.

"The reason some people don't want to try new technologies, myself included, is because we feel like we are

going to feel intimidated. What we've tried to do is create an environment with people just like you. There's a level of comfort where you have an older adult teaching another older adult," he said. "The guide's speed, cadence, and empathy matches. It is very different than a Millennial teaching an older adult."

Although participants are encouraged to use cameras when on the Zoom call, it is not required.

On the other hand, older adults who are interested in teaching via the online platform may wish to consider visiting the website. "We provide an economic opportunity for those who want to teach. We pay them \$25 an hour, which is pretty good," Lawrence said.

Classes are accessible 10 hours a day and are free for



PHOTO COURTESY OF GETSETUP

GetSetUp classes are led by "guides," older adult teachers with teaching or skilled backgrounds who are willing to lead a class in their field.

Michigan residents for the next nine months. For information on the classes, visit getsetup.io/michigan, email support@getsetup.io or call 888-559-1614.

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CAREER & EDUCATION

HOW TO GET A JOB IN 2021

By Nancy Collamer
For Next Avenue

Between COVID-19, record-high unemployment numbers and the collapse of entire industry sectors, 2020 has been a miserable year for older workers. In fact, for the first time in nearly 50 years, older workers face higher unemployment than mid-career workers, according to The New School Retirement Equity Lab. And a Champlain College survey found that 9% of boomers and 11% of Gen Xers have lost jobs in the pandemic.

Yet despite all the challenges, millions of Americans did get hired this year. As of September, the unemployment rate had ticked down to a still steep 7.9% from a near historic 14.7% in April.

What strategies did job seekers and gig workers use that can help you find employment in 2021?

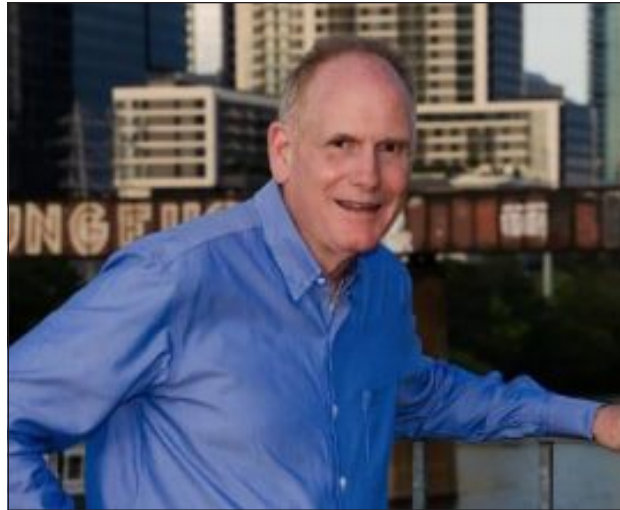
To help answer that question, I asked five of my career coaching colleagues to reflect on their clients' winning job search tactics from 2020.

Here are their key takeaways:

1. Diversify your networking strategies. Job referrals and contacts have long been the key to job search success. In fact, 57% of boomers and 61% of Gen Xers in the Champlain College survey said "It's still about who you know when landing a new job."

But in the virtual world of pandemic job hunting, it's especially critical to find new ways to regularly connect and engage with your network.

Mary Jeanne Vincent,



Marc Miller

a career expert in Monterey, Calif., says strategic networking helped one of her favorite clients, a 60+ woman, score a one-year consulting contract — with a 12%+ pay increase.

Her client diversified her networking three ways:

First, she consistently posted interesting content on LinkedIn and responded when anyone liked or commented on it; she also reposted content from others in her network.

Second, she held weekly networking calls to help others and herself. "She prepared for every call, knew what she wanted to ask and had ideas about how she could assist her contact," said Vincent. "When wrapping up networking calls, she never failed to find a way to offer assistance. Sometimes she shared resources, other times she was able to directly connect the individual to another influencer."

Finally, she joined a group of movers and shakers who were meeting weekly on Zoom. As the

woman got to know some of the participants, she invited them to virtual coffee dates. One of these virtual coffees led to the consulting opportunity she landed.

2. Network before you need to do so. During a difficult job market, it's tempting to convince yourself that you can ride out a bad job situation. But if your gut tells you that your job or employer is heading south, trust your instincts and get to work to find work.

As an example, Sarah Johnston, a job search strategist in Durham, N.C., worked with a 56-year-old marketing executive who had enjoyed a long and successful career with his firm and planned to retire from it. But at the start of 2020, he began to question the direction of the company. Once the pandemic took hold, the situation deteriorated and he decided it was time to make a move.

"The hardest part of the entire job search process for him was being vulnerable



Mary Jeanne Vincent

to his network," said Johnston. "Once he got comfortable telling people his story, an unexpected door opened, and he landed a new role as the president of a regional distribution company. If he hadn't told his network he was looking, he would have never known — or even considered — this opportunity."

3. Spiff up your LinkedIn presence. All five coaches agreed that a robust LinkedIn presence is a must have, especially right now. Their most successful clients regularly tweak their LinkedIn profiles, share content on that platform and engage with their LinkedIn networks. But the more you can do to make your LinkedIn profile memorable — with compelling videos, whitepapers or professional photos — the better.

As an example, Laura Powers of Powers Career Coaching in Mount Kisco, N.Y., shared the story of a 50+ chief financial officer who leveraged LinkedIn to land multiple consulting assignments in 2020. In addition to keeping his LinkedIn profile updated con-

tinually, he developed and uploaded a PowerPoint presentation there showcasing his expertise and thought leadership. "It proved a real differentiator," Powers said.

4. Pivot to high-growth industries. Marc Miller, founder of CareerPivot.com based in Austin, Texas and a Next Avenue Influencer in Aging, shared the story of one of his clients, age 62, who found a job this year by doing just that.

For most of her career, she worked as a trainer, curriculum developer and customer-support person. When the pandemic hit, she was employed at a nonprofit. Then she got laid off. After losing her job, she decided to pivot away from nonprofits to focus on customer-support opportunities in the booming field of telehealth.

She hired a career pro to revamp her resumé and updated her LinkedIn profile to highlight keywords that could be useful for customer-support in telehealth, while minimizing her curriculum development and training experi-

ence.

"She almost immediately began to get calls from recruiters," said Miller. "And within thirty days, she landed a job."

5. Get creative. Finally, in this most unconventional of years, I'll end with an out-of-the-box tip from San Francisco-based career coach Melanie Feldman, author of "Bold: Get Noticed, Get Hired." Feldman says it's worked really well for her clients in 2020.

Next time you want to schedule a virtual informational interview with someone at a prospective employer, she says, consider attaching a \$5 gift card to Uber Eats or a similar service along with your invite. In your email, mention that normally you would have treated the person to an in-person coffee, but since you can't do that right now, you'd like to treat them to a coffee or breakfast sandwich over a virtual coffee instead.

"Of course, if you're job hunting this can get expensive," said Feldman. So, she tells her clients "to find a few special cases where it would be well worth it."

You can also send the email first without the gift card attached but mentioning your intentions, says Feldman. "And once they agree, you email the card later," she advised.

Cheers to your job search success in 2021. May it be a better year for us all!

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

PHOTOS COURTESY OF NEXT AVENUE

CAREER & EDUCATION

Lake Orion woman turns wine into second career



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Most people don't have to break the bank to enjoy good wine. DiPonio said it's possible to find a high-quality chardonnay for \$15-\$20 and a quality cabernet sauvignon for as little as \$14.

By Debra Kaszubski

For MediaNews Group

Donna DiPonio turned her passion into a second career. About 12 years ago, DiPonio, 66, of Lake Orion, was downsized from her position in healthcare marketing. "I was on Career Builder looking for a job, and I got an email that said: 'work your passion.' So I thought I don't know what the heck my passion is," she said with a laugh. "They (Career Builder) gave me keywords and one was wine."

An internet search for careers involving the wine industry revealed a company called Wines For Humanity, an in-home wine tasting event company that donates part of its proceeds to charity. She was hooked, and over a decade later, DiPonio is still promoting wine. "I love it. I'm living the dream," she said.

Shortly after the start of the pandemic, DiPonio began offering virtual wine tasting events. Instead of going into the client's home or place of business, DiPonio leads the events over Zoom.

A tasting event begins, DiPonio said, with a consultation. She will speak to the host or hostess to determine the reason for the event. Some people host events to raise money, while others offer events because they're interested in learning more about wine.

After, DiPonio gets an idea of the types of wines that would be appropriate for the event before ordering what's called a Sip Pak variety of three flavors of wine. Guests are invited to the Zoom event, and then wines are mailed to participant's homes. She may also suggest foods, including the popular charcuterie boards, that would pair well with the selected wines.

During the Zoom event, DiPonio offers wine trivia and also the 5's of Wine Tasting - See, Swirl, Sniff, Sip, and Savor. "With the savor, you're meditating on what you've been experiencing with the wine. Does it have a long finish? Is it crisp? How does it pair with the food," she said. "These are all things I teach people."

The host or hostess and guests then have an opportunity to order wine. Wines for Humanity will then donate a portion of each sale to a charity. Throughout DiPonio's career, she has donated to St. Vincent DePaul, OLHSA, the Michigan Humane Society, Lake Orion United Methodist Church, Lake Orion Lions Club, Community Housing Network, and several others.

"This is a great way to connect with others, help others, and enjoy some delicious wine," DiPonio said. "It's a win for everyone."

Through her Wines for Humanity position, DiPonio has gained



PHOTO COURTESY OF DONNA DIPONIO

Donna DiPonio, 66, of Lake Orion, offers virtual wine tasting events as her second career through Wines for Humanity.

extensive knowledge of wine and how it pairs with different food items. She's willing to lend her expertise when asked about what wines go well with holiday foods.

For turkey dinners, DiPonio suggests a pinot noir, Primativo, or a grenache. For whites, she suggests Riesling or Vouvray. A dry rose or Riesling pairs well with ham. For beef, try cabernet sauvignon or merlot. Try a peppery Syrah with a rib roast. "It's got

enough gusto to match a robust beef, but it's also a fruity licorice type of flavor that goes well with any sides you may be serving," DiPonio said.

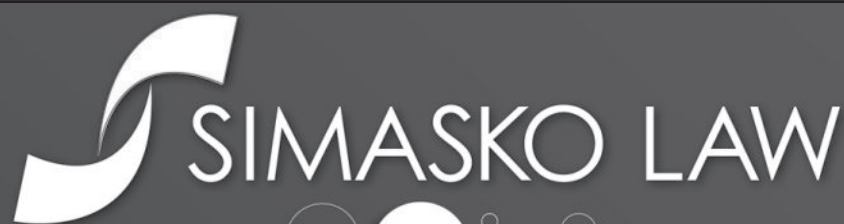
Those who serve pumpkin pie for dessert may want to pair it with a little whipped cream and a Moscato wine. "That's one of my personal favorites," DiPonio said.

Most people don't have to break the bank to enjoy good wine. DiPonio said it's possible to find a

high-quality chardonnay for \$15-\$20 and a quality cabernet sauvignon for as little as \$14.

"I am having so much fun doing this and I get so much support," DiPonio said. "This is my retirement job now and I'm loving it."

For information on Wines for Humanity or to schedule an event with DiPonio call her at 248-231-0139 or reach her at vinodiponio@gmail.com.



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SOCIAL & WELL-BEING

Churches plan safe holiday services amid pandemic

By Barb Pert Templeton
For MediaNews Group

It's been a challenging year in so many ways for schools and businesses due to the pandemic and it's also been a very demanding time for local churches.

At Trinity Lutheran Church in Utica Pastor Justin Krupsky said they've worked hard to be flexible, changing and figuring things out as they go.

Pre-COVID19 Trinity offered six services on the weekends and welcomed 1,400 worshippers.

In stark contrast, today they have three services that only allow 150 people per session complete with masks and social distancing.

“We used to have to use the gym and the sanctuary for our services but now we just use the sanctuary because we only have a third of the people we used to have coming in,” Krupsky said.

Still, amid that decline for in-person attendance the church launched an online worship service that has soared with hundreds of people going online every week. In fact, Krupsky said in the initial weeks of the pandemic last March, it wasn't unusual to have over 5,000 people enjoying online services with Trinity.

“Faith actually brought a lot of people back into the church looking for God and trying to find strength,” Krupsky said. “We worked to try and refocus things together and let them know we can make it through with faith, hope and love.”

While there hasn't been a lot of ‘personal fellowship’ lately, Krupsky said he goes directly to the scriptures to find the corresponding messages that reflect hope and faith for his parishioners.

“God is with you is the essence of our faith so in these

challenging days we use our bible to create sermons to make that relevant in the lives of our people today,” Krupsky said.

Trinity offers a trio of service options including traditional, contemporary and classical all designed to embrace the same message each week. They all have their musical presentations including the organ for traditional, a seven-piece band for the contemporary program and a small orchestra for the classic service.

Amid the pandemic Krupsky said they had to alter and adjust many aspects of their services including eliminating the choir because of the need for masks and social distancing.

For Christmas Eve 2020 the church will be hosting four in-person services accommodating 150 guests at each one and tickets are required. The theme is “Refocusing Christmas” with a sermon about peace on earth that Krupsky will present utilizing the Shepherds Story from the bible.

“So, we'll be walking our way through the Christmas story for the next four weekends here,” Krupsky said.

Trinity's Christmas Eve services will allow a total capacity, with seating in every other pew, of about 20% and the congregation is encouraged to wear masks, social distance and refrain from greeting others via handshakes. The 2 p.m. and 4 p.m. Family Worship Services will include a children's message. The 6p.m. and 11 p.m. are Candlelight Communion Services. Pre-registration is required and if they fill up the church will be ready to open up more in-person Christmas Eve times. All services will be streamlined so parishioners can view them from home as well.

Other churches in our community are making plans for Christmas Eve

and Christmas Day services as they await the Michigan Department of Health and Human Services decision after a “three-week pause” was put in place on Nov. 18. Many are hosting scaled down in-person services or online options for parishioners.

Here are a few churches with service information set:

- Oakland Church at 5100 Adams Road in Rochester – 248-276-9900

Christmas Eve in-person Candlelight Service from 3 to 4 p.m. All are welcome and pandemic safety protocols will be in place.

- Woodside Bible Church at 6600 Rochester Road in Troy – 248-879-8533

Church has 14 locations in Macomb and Oakland counties and will be offering special Christmas Eve services as each one. Services at their Royal Oak Campus will take place at 1:30 p.m. (masks will be required for all those over 5 years old for this service), 3 p.m. (masks optional once seated), and 4:30 p.m. (masks optional once seated). Child-care will be provided for 2 and 3 year-olds for all services. Attendees are asked to go online and reserve a seat. Visit Woodside Bible Church's website at woodsidebible.org for information on other locations.

- Immanuel Lutheran Church at 47120 Romeo Plank Road in Macomb – 586-286-4231

Christmas Eve in-person and online services at 1, 3, 5, 7 and 11 p.m. The 7 p.m. service is outside and that service plus the 3 p.m. and 5 p.m. time slots currently have waitlists. There's also an in-person Christmas Day Service at 10 a.m., no registration required. The church is making every preparation to make sure people remain safe with state health guidelines enforced.



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HEALTH & FITNESS

10-minute exercising may slow progression to dementia for those with mild cognitive impairment

By **Linda Searing**

Special To The Washington Post

People with mild cognitive impairment (MCI) who engage in as little as 10 minutes of moderate to vigorous exercise a few times a week may be helping to slow the progression to Alzheimer's or similar dementia, new research suggests.

MCI, a decline in memory and thinking skills beyond what occurs normally with aging, is considered an early steppingstone to more serious dementia, although not everyone with MCI progresses to Alzheimer's. About 15 to 20% of people older than 65 have MCI, according to the Alzheimer's Association. No medications have been approved by the Food and Drug Administration to treat MCI, and drugs approved to treat Alzheimer's symptoms have not been shown to delay or prevent the progression from MCI to dementia.

The new study, published in the journal Alzheimer's Research and Therapy, was based on about six

years of data on 247,149 people, most in their mid- to late 60s, who had been diagnosed with MCI. It found the largest reduction in risk of progression (18%) for those who exercised regularly before being diagnosed and continued exercising after the diagnosis. But even those who did not start exercising until after getting an MCI diagnosis were 11% less likely to progress to Alzheimer's than were those who did not exercise at all.

The researchers speculate that exercise may be beneficial to those with MCI because it supports the production of brain cells (neurons) and increases blood flow to the brain, limiting shrinkage in the brain that has been linked to dementia.

Right: Researchers speculate that exercise may be beneficial to those with MCI because it supports the production of brain cells (neurons) and increases blood flow to the brain, limiting shrinkage in the brain that has been linked to dementia.



PHOTO COURTESY OF METRO CREATIVE CONNECTION



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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.

DECEMBER

Dec. 10: Booked for the Evening (At Home!),

sponsored by the Roseville Public Library. "The Light From Other Stars" by Erika Swyler at 6 p.m. via Zoom on Thursday, Dec. 10. Meeting ID: 998 7350 1166. Join our book group from the comfort of your own home for lively discussions about a variety of different books. For more information, call 586-445-5407.

Dec. 15: Virtual Craft Nights sponsored by the Roseville

Public Library. Work on your projects, share and show off your creative ideas with other craft enthusiasts, all at a safe social distance. All the fun of craft night in the comfort of your own home. The event is Tuesday, Dec. 15 at 6 p.m. via Zoom. Meeting ID: 967 7192 7460. For more information, call 586-445-5407.

Dec. 15: Virtual Archives Roadshow sponsored by the Roseville Public Library at 6 p.m. on Tuesday, Dec. 15. The theme is Christmas in Roseville, 1999 with Ed Knoll. The presentation will be broadcast on the library's Facebook page and YouTube channel.

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

■ **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

CALENDAR » PAGE 20

Next Issue of Vitality



will be on

THURSDAY

JANUARY 14, 2021



B	I	N	G	O
<h2 style="margin: 0;">MORNING BINGO</h2> <p style="margin: 5px 0;">Tuesday & Thursday</p> <p style="margin: 5px 0;">Open 9:00 am-Start 10:30 am</p> <h3 style="margin: 10px 0;">VFW POST 4659</h3> <p style="margin: 5px 0;">8311 Wilson Dr. Shelby Township, MI 2 Blocks N. of 24 Mile & Van Dyke East on Wilson Drive 586-781-9109</p> <p style="margin: 10px 0; font-size: 0.8em;">Charity Game Tickets Sold Proceeds to assist our Veterans and our Community</p> <p style="margin: 5px 0;">Lic. # A-21230</p>	<h2 style="margin: 0;">MORNING BINGO</h2> <p style="margin: 5px 0;">Mondays</p> <p style="margin: 5px 0;">Open 10:00 a.m. - Starts 11:15 a.m.</p> <h3 style="margin: 5px 0;">AMERICAN LEGION SAL 326</h3> <p style="margin: 5px 0;">North Gratiot Hall 47650 Gratiot (east side) (Just North of 21 Mile Road) Full concession counter 586-598-4960</p> <p style="margin: 10px 0; font-size: 0.8em;">Proceeds to assist our Veterans Progressive and Life Changing Super Pots Electronics & charity game tickets sold Lic. #A-21969</p>	<h2 style="margin: 0;">Life Center Bingo</h2> <p style="margin: 5px 0; font-size: 0.8em;">Linked Progressive, Computer and Paper Packages. Charity Game Tickets Sold</p> <p style="margin: 10px 0;">Thursdays: Doors Open - 4:30pm Starts 6:30pm Lic. #A-22591</p> <p style="margin: 10px 0;">Fridays: Doors Open at 11:30am Starts 12:30pm Lic #A-21848</p> <p style="margin: 10px 0;">Sundays: Doors Open - 4:30pm Starts 6:30pm Lic #A-21636</p> <p style="margin: 5px 0; font-size: 0.8em;">Proceeds to assist individuals with disabilities.</p> <p style="margin: 10px 0; font-size: 0.8em;">North Gratiot Bingo Hall 47650 Gratiot (east side, just north of 21 mile rd) 586-598-4960</p>		

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Calendar

FROM PAGE 18

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 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.



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Name(s) Of Grandchildren: _____

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Mail to: Vitality, Grandparents Brag Page, Attn: Dawn • 53239 Settimo Crt, Chesterfield, MI 48047
EMAIL FORM & PHOTO TO: demke@medianewsgroup.com



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Poetry PAGE

WINTER TREE

As I gaze out my window, what do I see?
Trees that are bare as can be
No foliage can be found
The leaves had all dropped to the ground
A winter tree is not much to see
They are naked as can be
Just brown bark is all that I do see
One plain Jane, a winter tree.
Fall colors have long said goodbye
This sad-looking tree brings a tear to the eye
Be patient tree; spring will soon be here
Then you will be full of buds;
many will appear.



By Roger R. Miller of
Auburn Hills, MI

CHRISTMAS SEASON

Love the Christmas season
That's no lie
Give me a second
And I'll tell you why
The winters can be harsh
Driving is sometimes scary
Home at last
Relax with the family
No need to worry
Singing of the Christmas carols
People smiling from
Ear to ear
The Christmas Season
That's why it's
My favorite time of the year
Margie and I
And my competitors
Like to wish our readers
A very Merry Christmas
And a Happy New Year.

By John Cameron of
Shelby Twp, MI

WINTER WONDER

There was a child in the window, when the
snow began to fall.
And you can tell by the look on her face,
it was the biggest thrill of all.
She stared at flakes as they settled
to the ground,
but as they disappeared one by one the
child began to frown.
Tears began to fall from her eyes and
she hung her
head down low
Because she was too young to understand,
what happened to the snow.

By Cheryl Bray of
Clinton Twp, MI

Do you have a creative side that you would like to share with your community readers? We are looking for original, unpublished poetry. This will be your time to shine in our Poetry Corner. Please keep poems and letters of appreciation to 300 words or less and print clearly. Next Issue will be January 14, 2021.

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



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

NOVEMBER

November winds
And morning sun,
Enlightening leaves
That remain.
Against blue skies
They shiver and shake
And drop to the floor below.
They trickle by
In the wind and the rain,
Colors of every kind.
Warm days still glimmer,
The sun warm and strong;
Filled with memories of happier days.
Now, gone to a cold, lasting breeze;
That shreds of fares
And brings leaves down,
Black and bare, are the trees.
The birds a flutter
In search of food,
Work quickly from place to place.
Winter approaches
And leaves wave "Good-bye",
To welcome the snow,
That blankets the land we know.

By Margherita J. Wiszowaty
of St. Clair Shores, MI



CHRISTMAS MAGIC

My crackling fire casts a spell
And I'm so sure I hear,
Sleigh bells on my roof
And feet of prancing reindeer.
My eyes will not close
My heart won't be still,
For I'm feeling Christmas Magic
And a very special thrill.
I drift back through the years
To a child gazing at the moon,
Knowing Santa's sleigh
Will cross it very soon.
This magic surrounds me
And it's been missing so long.
The bells of peace on earth,
Bring magic to a song.
I see myself when I was small,
Beside the Christmas tree
I was holding up a lovely doll,
For everyone to see.
I watch smoke curl up the chimney,
I hear voices from the past.
Carolers are beneath my window,
How long can magic last?
Now my log is only embers,
As the crackling fire dies
But I'm warm with Christmas Magic
Before I close my eyes.

By Betty Tenney of
Sterling Heights, MI

DECEMBER

The fires of autumn extinguished by solstice
This is the last, the end of the book
Light the Menorah, eight nights to remember
A bright star for Christmas, the Babe in a stall
Seasons of feasting, time to reflect
And no more pages to turn
This is the end, the last month of the year
I'm as far to the north as ever I thought
And cold is not my choosing
Yet still I walk this windswept beach
It's past exquisite this Superior shore
This place that calls my name
Primitive and raw still joyously new
Snows and shapes the breakers' frame
Crashing surf carves broad shallow caves
With stalactites of ice in the shadows
And a frozen roof that cracks away
When swells wash back to antiquity
Gather united in promise and prayer
Lights of the season spark new celebration
Shadows of night bid farewell to an age
And moonlight greets the genesis of time
The years meet together at midnight
A new book will open at dawn.

By Elizabeth Prechtel
McClellan of Warren, MI



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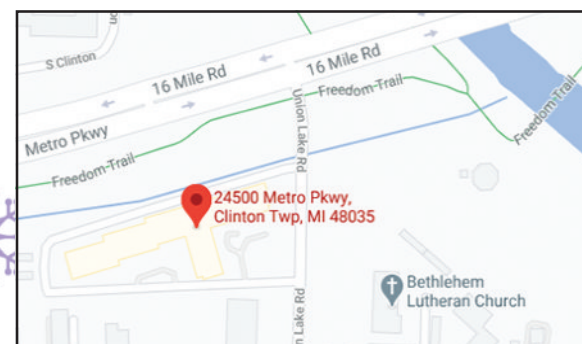


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