HOPE IS HERE Older adults weigh options as vaccination process begins

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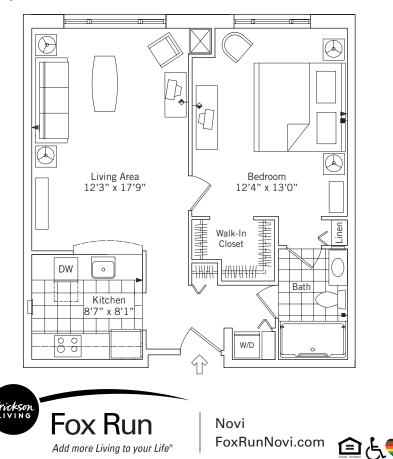


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On the cover: A poll

last month showed

that more than 80%

of Americans plan to

get vaccinated - an

back in September.

BILL O'LEARY

increase from 51% who

responded affirmatively

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from ABC News/lpsos



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MONEY & SECURITY Medicare Advantage – is it right for you?

The window is open for Medicare Advantage plan holders to change their plan or switch back to Original Medicare.

From Jan. 1 to March 31, you can make a change if your Medicare Advantage plan isn't meeting your health care or budgetary needs.

Certified counselors from the Area Agency on Aging 1-B's Medicare Medicaid Assistance Program (MMAP) can help you explore your options and enroll in a new plan. They are not affiliated with any insurance company and do not favor one plan over another.

Shari Smith, manager of MMAP, explains.

: What is Medicare Advantage?

A : Medicare Advantage is an "all-inone" alternative to Original Medicare (Parts A and B). These plans combine Medicare Parts A, B and usually D (prescription drug coverage) and may offer extras like fitness, vision, dental and hearing benefits.

Q : What is the advantage of a Medicare Advantage plan?

A : Their copays and premiums vary, but Medicare Advantage plans may offer lower out-of-pocket costs like copays and co-insurance, and they cap these costs. They also may be less expensive than buying a separate prescription drug plan.

Some people may like the convenience of carrying a single Medicare card. Also, these plans may offer lower out-of-pocket costs (co-pays and co-insurance) and extras.

: Are there premiums attached to Medicare Advantage plans?

A : Not for all plans. You are still required to pay the standard monthly Part B premium, or \$148.50 this year. (If you fall into a higher income bracket, you'll pay more.)

Premiums range from none to \$299 for a MA plan.

What are some disadvantages of a Medicare Advantage plan?

A : Many of these plans require you to choose a primary care doctor in the plan's network, so you may not be able to stay with the provider of your choice. Also, Medicare Advantage plans require you to get a referral from your primary care doctor to see a specialist.

With Medicare Advantage, one of the pitfalls is estimating your true out-ofpocket costs. That's something we can help with.

Q: What should consumers look for if they are considering buying a Medicare Advantage plan?

A : Beneficiaries should get a good estimate of what their true out-ofpocket costs will be, including premiums. They should look at the co-pays, coinsurance and deductibles and whether extras are included in the plan or cost more (a fitness benefit might cost another \$50 per month; a vision benefit might include only a yearly eye exam and not prescription lenses; or a dental benefit might include a cleaning and X-rays but no coverage for crowns, for example). You've got to read the fine print.

They should ask if their doctors are in the plan's network and if their prescription medicines are covered by the plan's formulary. Additionally, beneficiaries should be aware that they cannot keep their Medigap (subsidy) policy if they join a Medicare Advantage plan.

Q : What can consumers do between Jan. 1 and March 31?

A : You can change your Medicare Advantage plan or switch from a Medicare Advantage plan to Original Medicare (Parts A and B), but not the other way around.

You may also wait until the Medicare annual enrollment period from Oct. 15 to Dec 7, 2021, to do the same. However, new enrollees may switch to Original Medicare within 12 months if they are unhappy with the plan.

• If you just became eligible for Medicare, can you buy a Medicare Advantage plan?

A : Yes. If you are new to Medicare you can buy a plan during your initial enrollment period.

Call our Medicare Medicaid Assistance Program at 800-803-7174 for a free, confidential appointment with a certified counselor. He or she can go over different plans, discuss how you like to access health care, review your medications and more to help you decide the best plan for you.



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INDEXED ANNUITIES: These popular policies earn a percentage of stock market gains in years when the market is up, while totally protecting you from market losses when it's down. Many indexed annuities pay up-front bonuses, too! Let's see if an indexed annuity is appropriate for a portion of your safe retirement dollars.

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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HEALTH & FITNESS 'ABJECT PAIN': The blindside wipeout of grief

By Jackson Rainer Next Avenue

On an ordinary afternoon walking through Wal-Mart in search of those affordable staples everyone finds at big-box stores, I passed a family having typical squabbles with each other – teens arguing with their parents, a young child begging for a sugary snack many years of clinical – all tense and irritated. I nodded, agreeing with myself that I was glad to be past that age and stage of life, acknowledging that this is what families normally do when they get in each other's hair.

Then it hit: A wall of abject pain slammed into me, in 2016 to be immune from full of loss, longing, loneliness, and heartache.

The sense of agony was stunningly electric. I felt Frightening attacked. I could neither think nor talk. In terror and horror, I abandoned my shopping cart, staggered to the parking lot and managed to fall into my car, all while struggling to catch my breath. After about 20 minutes (which seemed like tive world is a psychological 20 years), the sensation receded, leaving me agitated by the vestiges and residuals of a hyper-aroused mind, body, and spirit. I had been hit with a blindside wipeout of grief, known as a STUG.

experienced a Sudden Tem- history. porary Upsurge of Grief, a term defined by grief expert Dr. Therese Rando in the early '90s. It is an intense, unexpected wave of emotionality that comes on occasion to someone who has experienced the loss of a loved one, sometimes long after the person's death.

As a psychologist with practice. I have held others through similar experiences. Because of my didn't expect to have this awful reality in my orbit. Silly me, thinking that I was sufficiently removed from my wife Karen's death this kind of event.

Quite Alarming and

For each of us, an ordinary day is characterized by a mental scaffolding called the assumptive world, defined as the personal organization held of the way the the way the world works, world works. The assumpstructure, containing everything a person assumes to be true about the world, the self and others. It is our automatic, unconscious and ward revising the assumpgeneralized body of knowl- tive world and the way edge, learned through cu- markers of self-identifica-

A STUG is outside of this scaffolding and comes as a threatening invasion. It happens unexpectedly and without warning when someone is fine and in the rhythm of a typical, ordinary day. There may be a trigger to the attack - or not. Innocuous memories or sensory experiences, such as a smell or a sound, can evoke this wave of juicy, raw emotions. After a substantive time has passed folprofessional life, I smugly lowing the death, and the acute pain of grief subsides, the dramatic and unwelcome experience of a STUG can be quite alarming and frightening.

The Roadmap of Grief

The process of grief involves the survivor's new search and acquisition of experiences to live a healthy and full life in the new world without the loved one's physical presence. Grief helps a person to resolve - i.e., re-solve ways of being in that world and reinvesting in it to compensate and adapt for the loved one's absence.

Grief guides a person to-Researchers call what I mulative experience and tion are discerned and em-

ployed. A STUG is an unwel- to live with the possibility fective strategy in the prescome, unexpected tsunami of this happening again? I to the natural tidal rhythms of grief.

Sometimes When We Touch'

A fellow came to therapy, asking for help with a deeply personal narrative:

"I like listening to oldies music stations. Nearly ten years after my wife died, mately brought deeper and as I was driving down the more personal meaning to interstate, I heard the Dan his marital relationship -Hill song from 1994 'Some- in life and death. times When We Touch.' She and I used to sing it to each other in funny, pseudo-romantic ecstasy. Well, it came on the radio and I started singing it automatically, just like we had always done. I got through the first verse before my ories found in the history of throat closed and I started his marriage. crying tears as big as light bulbs. I thought I would die. I pulled over to the side of the road and thought, 'Now what?' I shook like a wet dog and nearly vomited.

requiring adoption of new but I don't know what in ing it by name can help you the world happened to me. stay in charge, even when There weren't any thoughts that went with the feeling. I believed I had man- is a temporary, transitional aged to make sense out of her death; it was so long from a STUG, though many ago. What do you think is feel like the experience is the matter with me? Was it deadly. The painful feel-

was driving and could have been hurt."

This gentleman was slammed by a STUG that profoundly and dramatically untied a psychological connection to his deceased wife, one that he did not even realize he continued to hold. The STUG, traumatic as the experience felt, ulti-

such intense emotionality, he was quickly able to gain context by attributing meaning to the trigger of the song. With a bit of perspective, he revisited one of the more pleasurable mem-

Surviving a STUG

What can you do after a STUG? Here are a few suggestions:

 Identifying the experi-Eventually it passed, ence for what it is and callfeeling out of control.

 Remember that a STUG experience. No one ever dies a panic attack? Do I have ings will pass. The most ef- *in Atlanta*, Ga.

ence of a STUG is to ride it out. Find a safe place, as private as possible, breathe deeply and lean into it. Allow the pain until it passes. During a STUG, a person's body goes on hyper-alert, releasing endorphins because of the fight-flight response manifest in the perception of danger. After the STUG passes, a body needs several hours to absorb the hormones and brain chemicals and return to baseline. Sleep on it. The day fol-

After the discharge of lowing a STUG, cognitive capacities return to normal, allowing more thoughtful consideration of the meaning of what triggered the memory. Take it as a matter of truth that the STUG signaled a reconsideration of a loving experience in the history of the relationship.

Finally, remember that the word "closure" is never relevant in the loss of a loved one. If we have loved another intimately, grief does not lead us to forget. Rather, the process facilitates resolution, clarity and meaning, even in the presence of a blindside wipeout.

Jackson Rainer is a board-certified clinical psychologist practicing with CHRIS 180 Counseling Center DeKalb



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JANUARY 2021

MONEY & SECURITY

How many comparable sales should be included in an appraisal report?

: How far back can an appraiser go for comparable sales when doing an appraisal on a house and how many sales does the appraiser have to in-

clude?



Columnist

A : A minimum of three closed comparable sales must be used in the appraisal report. Additional comparable sales (sometimes a fourth sale) may be used to support the opinion of market value provided by the appraiser, but typically the fourth sale carries less weight in determining value.

As far as how far back (age of sale) can an appraiser use; com- comparable sales that sold in your insurance company and parable sales that have closed within the last 12 months should the appraiser may use older be used in the appraisal; how- comparable sales as long as he with additional coverage on ever, the best and most appro- or she explains why they are be- your homeowner's policy that

priate comparable sales may not ing used.

sale may be more appropriate in

situations when market condi-

tions have impacted the avail-

Additionally, older compara-

ble sales that are the best in-

priate. For example, if the sub-

ject property is located in a ru-

ral area that has minimal sales

be able to locate three truly

changing market conditions.

Fannie Mae, Freddie Mac always be the most recent sales. For example, it may be approetc... have many rules/guidepriate for the appraiser to use a lines that an appraiser must nine-month-old sale with a time adhere to. Appraisals are a lot adjustment rather than a onemore complex than you would month-old sale that requires think. multiple adjustments. An older

: We are thinking about \Box buying a house in which part of the property is in a flood ability of recent sales as long plain, but not the house itself. as the appraisal reflects the Will we need flood insurance?

: Not necessarily. You A should do some research dicator of value for the subject first before you buy. You property can be used if appro-should check the flood zone map at the city or township. If you are getting a mortgage to buy the house, definitely conactivity, the appraiser may not tact the lender to see if it's required. You should contact the last 12 months. In this case, ask them. Flood Insurance (which should not be confused

covers you if your basement floods from a sewer back-up or a failed sump pump) is a separate insurance policy that covers you if your house is located in a flood plain. Regular homeowner's insurance policies don't cover flood water damage. The cost typically ranges from \$600 to \$5,000 per year in addition to your normal homeowner's insurance. If you have a mortgage, the coverage is normally mandatory. If the community you're in participates in the National Flood Insurance Program (NFIP), you can buy flood insurance coverage directly from the federal government through the National Flood Insurance Program. The Sellers disclosure should also disclose this information, but should not be the sole source of information. It's possible that if it is currently listed as being in a flood zone

vou can contact/hire a licensed surveyor to do an evaluation on the property to see if there is elevation data to remove it entirely from the flood zone via a Letter Of Map Amendment (LOMA) to FEMA. It's also possible that while it may not be able to be removed completely, they may be able to show that it's in a lower risk area which would lower the cost of the flood insurance. Remember; always consult a professional when dealing with matters like this.

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.

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SOCIAL & WELL-BEING



PHOTO COURTESY OF NEXT AVENUE

Mitch Barker is a retired FAA spokesman with a passion for history.

The volunteer fun of transcribing historical documents from home

How this retiree found a rewarding replacement for lockdown boredom

By Craig Miller Next Avenue

A few months ago, the 72-vear-old retired Federal Aviation Administration public information of- brarian at Fort Union Naficer signed up to be a "Cit- tional Monument in northizen Archivist" with the ern New Mexico. He had National Archives, the na- also written and published tion's official repository for a book about the colorful government documents of Wild West heritage of the historical significance. That town he lives in. But he was means he's transcribing looking for something more handwritten ones as well as and typed and printed

scanned images that aren't documents became an ideal vet searchable.

"I thought, well, historical research and writing productive and contributes are just up my line," Barker to the greater good, as well recalls. "So, I looked at the as filling some time for me," National Archives website Barker says. and signed up to do transcriptions and have been happily doing it ever since."

The pandemic had sidelined Barker from his main pursuit as a volunteer lito do.

avocation for him.

"It's something that's

What Citizen **Archivists Do**

Lately he's been poring over online images of an 1816 treaty between the federal government and Cherokee Indians, transcribing the handwritten details into searchable text as part of the National Archives' catalog of digitized documents.

Barker is one of about Transcribing historical 500 volunteers who log onto

od be in my head, and in my understanding. God be in my eyes and in my looking, God be in my mouth and in my speaking. God be in my heart and in my thinking,

God be at my end and at my departing.







STERLING HEIGHTS Schoenherr Rd at Metro Parkway 586-826-8550 SHELBY TOWNSHIP Van Dyke at Twenty-Five Mile Rd 586-677-4000 www.WujekCalcaterra.com

the National Archives and they have the time. **Records** Administration (NARA) site every week, that this is kind of their from 1816 can provide some transcribing documents dedicated retirement projand tagging them with key words, so others can find single day," Isaacs says. and study them. (You can sign up to become one at little in the way of computer the National Archives site, archives.gov/citizen-archivist.)

"The reason we ask for contributions from the public is, there's only so much that we archivists can describe about the records as we're putting them into bring one particularly valuour catalog," says Suzanne Isaacs, a community manager for the National Ar- often tell retirees who work chives online catalog, which currently contains 123 million pages. "Every page is read cursive handwriting," scanned and digitized, and we need people to help us read what's on each page."

Isaacs says these contributions "help unlock history."

While the National Archives is best known for safeguarding the nation's The Declaration of Independence and The Constitution, that's barely the tip of the iceberg. For much of its 12 billion (yes, with a "b") textual documents from America's past, the staff uses optical character recognition (OCR) software to scan and reproduce items couraged to do what they for the online catalog.

But that doesn't work for every document the National Archives has.

'We have forms, we have handwritten items, we have things that are crossed out, we have stamps," says Isaacs. "We have all these things that the human eve can help decipher, but the computer really can't do it."

"We wouldn't be able to do this without the public," adds Isaacs' co-manager, Meredith Doviak.

Why Retirees Like to Do This Type of Volunteering

Doviak and Isaacs say retirees are likely the biggest single group of volunteer archivists, partly because

ect, they transcribe every

The work requires very skills. If you can log on to a website, bring up documents and fill in some fields, you can do it. And if you get stuck, online video tutorials can take you through the process, step by step.

Older volunteers also able skill to the task.

"One of the things that we with us is that they have this superpower of being able to notes Doviak. "That is kind of lost on younger generations."

Many public schools widely abandoned teaching cursive a decade ago, so even people of college age can't always read it.

founding documents like this superpower can come seums and historical sociup short, as Barker has found.

> treaty, I just gave up," admits Barker. "I could not exploded due to the coronadiscern what it was to save virus. my life."

And that's fine, too. Citizen Archivists are en-

can, but the National Archive leaders aren't expecting perfection.

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Seeing images of the ac-"We have some people tual handwritten treaty poignant moments, like noting that next to the signatures of the government representatives was a crude column of X's indicating the "marks" of the Native American signatories, who often had scant understanding of what they were signing.

But some of the work can be on the mundane side. "These are records of the federal government," says Isaacs. "Not everything is moving and gives you goosebumps."

Where to Sign Up to Be a Citizen Archivist

Nonetheless, volunteer archivist programs like this one have caught on in recent years.

There are now similar ones at the Smithsonian Institution, Library of Congress, universities and even Still, sometimes, even some local and regional mueties.

While NARA's program "Some of it on that [1816] has been in its current form for at least five years, it has

> "People were looking for something to do when the pandemic first started, but then with us, they might've found something that they really enjoy and they want to keep going," says Isaacs.

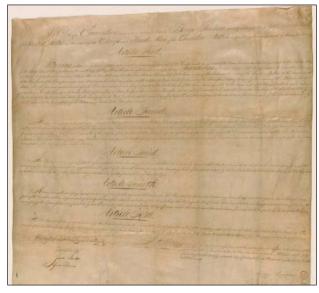


PHOTO COURTESY OF NEXT AVENUE

The National Archives needs volunteers to tag and transcribe many handwritten documents that OCR software is unable to decipher, like this 1816 treaty with the Cherokee nation.

And keep going they are, was clocking pre-pandemic. averaging 20,000 pages a week of transcribed and cause it's self-paced. He can annotated material, several transcribe a page or two times what the program and come back to it later or

Barker likes the work be-

skip to a completely different document.

He also says it makes history come alive for him in a way that college courses never did.

"I had taken some diplomatic history classes in university and I found it pretty dull," he recalls.

Lately, though, Barker has found himself drawn in by correspondence between U.S. and British diplomats during The Civil War, when American officials lobbied to keep England from assisting the Confederacy.

"To me, that was very rewarding," says Barker. "I got a great deal of enjoyment out of that."

Isaacs finds the efforts of Barker and his fellow volunteers greatly rewarding, too.

"I wish I could personally thank every Citizen Archivist volunteer for the work that they do," she says. "My heart is warmed by the fact that there are people who want to do this."

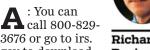


MONEY & SECURITY

Ask the Financial Doctor: What is the Coronavirus Related Distribution?

Q: Where can I get tax forms?

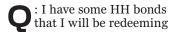
: You can



3676 or go to irs. Richard gov to download Rysiewski any form. Also, Columnist some post offices and public libraries have tax forms.

: I am a school teacher and have out-of-pocket educational expenses of \$210. Can I deduct the \$210 on the federal form 1040?

A : Yes, the \$210 is deduct-ible and you do not need to itemize on schedule A. The maximum deduction for 2020 is \$250.



this year. Will I owe any taxes?

: The yearly interest on the bonds will be taxed in the year received. Any deferred interest will be taxable in the year when the bonds are redeemed.

: My uncle has H and HH bonds valued at \$95,500. What interest rate are those bonds earning?

: The H bonds stopped A earning interest effective December, 2009. The HH bonds are paying 1.5% and have a 20 year term. The Treasury Department no longer offers H and HH bonds and HH bonds will stop earning interest effective August, 2024. The interest is taxable on the federal level but is tax-free on the state level. I recommend that your uncle redeems the mature H bonds as soon as possible.

 \mathbf{Q} : My wife and I are retired and have no W-2 we transferred my required minimum distribution(RMD) for 2019 to my wife's traditional IRA? Is this transfer a legitimate IRA contribution?

: The IRA contribution is A illegal because neither of you had W-2 wages. Your wife has to remove the contribution together with any earnings as soon as possible.

A 6% penalty is assessed each vear until the illegal contribution is removed.

: What is the Coronavi-O rus Related Distribution (CRD)?

A : You qualify for a CRD if you, your spouse or your dependents were diagnosed with the Coronavirus in 2020 and experienced adverse financial consequences. You can withdraw up to \$100,000 from your IRAs with no 10% penalty and spread the tax liability over three years.

Q : Does the state of Michi-gan have an estate or gift tax for 2020?

A : There is no Michigan es-tate or gift tax for 2020. In the past the Michigan estate tax was equal to the maximum allowable federal state death tax credit, but this expired on December 31, 2004.

: In July, my siblings and I inherited an IRA from our father who inherited the IRA from our brother in 2016. Can we spread the required minimum distributions (RMDs) over the life expectancy of the oldest sibling?

A : The answer is no. The SE-CURE Act determines the time period for RMDs. Your father was the original beneficiary and his beneficiaries (you and your siblings) are successor beneficiaries and must withdraw the entire balance remaining in this IRA by the end of the 10th year of your father's death. You do not have any annual RMDs and can take any amount during the 10 years as long as the full amount is withdrawn by the end of 10 years. Had you inherited the IRA before the SECURE Act took effect, you could have continued with your father's remaining payout schedule.

JANUARY 2021

Submit your tax and finance questions to Richard Rysiewski, Certified Financial Planner, at Richard Rysiewski, Financial Doctor, 3001 Hartford Lane, Shelby Twp., MI 48316 or call (248) 651-7710.

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How volunteering to help others can make you healthier, happier

By Jane Peterson

For MediaNews Group

Improving the quality of life for older adults is important to Jonathan Beaulac, D.O., FACOI, director of Geriatric and Palliative Medicine at Henry Ford Macomb Hospital. He says it is essential to protect physical well-being and brain health through preventative activities that keep the mind sharp and body active.

Volunteering to help others does just that.

Studies show, said Beaulac, that patients are more likely to report being happier, less stressed and feel healthier when they stay active and engage with others on a regular basis.

"Bodies in motion stay in motion," he said.

Studies also demonstrate that people with a higher sense of purpose in their lives, such as the satisfaction that comes from volunteering, enjoy health benefits like reducing risk of hypertension, delaying physical disability and boosting cognitive function.

At age 75, Tom Thompson shows no signs of slowing down. The Harrison Township resident has volunteered with Habitat for Humanity for 30 years, helping to build nearly 400 homes in southeastern Michigan and nine states. His journey with the organization began after a 1990 TV interview with Jimmy Carter captured his interest. He has assisted with new builds and rehab projects as well as disaster response, traveling to Joplin, Mo. and Henryville, Ind. after tornadoes ripped through the communities.

time to these volunteer efforts? Because, he said, it feels good to play a role in changing the life of a family forever.

"You feel like you are making a difference," he said.

Many Habitat volunteers are retired residents who just can't sit at home, said Dave Tirsell, Faith & Volunteer Relations manager with Macomb County Habitat for Humanity.

"They want to add something to their



MACOMB COUNTY HABITAT FOR HUMANITY

"Our volunteers are interacting with others and being a part of something bigger than they are."

– Tom Thompson, 75, Habitat for Humanity volunteer

schedule that is meaningful," he said. "Our volunteers are interacting with others and being a part of something bigger than they are."

That, he said, can help boost spirits and improve mental health. Volunteers are always doing something different, so there is variety in their tasks and opportunities to interact with people of all ages while participating in valuable service to their community.

Lighthouse of Oakland County responds Why has he committed so much of his to poverty in local communities and offers a beacon of hope for those in need. Volunteer opportunities include packing emergency food boxes, sorting and packing food, yard clean-up, loading food boxes, driving, tutoring, providing childcare and more.

> "My favorite quote is 'The gift is in the giving.' I think that says it all. I know from personal experience, as volunteering many years ago changed the direction of my life for the better," said Marci Fitch, director of



PHOTO COURTESY OF LIGHTHOUSE OF OAKLAND COUNTY

When the COVID-19 crisis emerged last spring, the nature of volunteering changed almost overnight.





PHOTO COURTESY OF LIGHTHOUSE OF OAKLAND COUNTY

Studies demonstrate that people with a higher sense of purpose in their lives, such as the satisfaction that comes from volunteering, enjoy a variety of health benefits.

PHOTO COURTESY OF LIGHTHOUSE OF OAKLAND COUNTY Lighthouse of Oakland County responds to poverty in local communities and offers a



PHOTO COURTESY OF MACOMB COUNTY HABITAT FOR HUMANITY Macomb County Habitat for Humanity has other volunteer positions in addition to construction.

Volunteer and Community Engagement for Lighthouse.

She explained that she was going through a hard time personally and was searching for a deeper meaning to her life when made us think 'outside the to 400 families with Christshe attended a volunteer event. She continued to volunteer each month because it filled her with meaning and joy.

"I ended up making a career in volunteer management. It was a life-changer for me. I think no matter what your reason for volunteering, you will walk away with a smile on your face, knowing you gave a gift from your heart in helping others," she said.

Volunteering during a pandemic

When the COVID-19 crisis emerged last spring, the nature of volunteering changed almost overnight. In the interest of safety, some organizations paused their volunteer programs

ing meals to those in need week with emergency food

beacon of hope for those in need.

challenged with how we Adopt a Family Program, can meet more needs in she said. our community while ensuring safety to our staff, volunteers and visitors. It halt, Thompson went from really brought our whole team together from different departments to stratesolutions."

Lighthouse Emergency Shelter program maintained 30-35 shelter beds for men, women and children through partnerships with more than 60 congregations. Today, shelter capacity has increased and dented need in local comthe program houses more munities, said Beaulac. As than 100 clients in area hotels, providing meals and case management. Its food pantries in Clarkston and Pontiac once served 900 tries and other organizawhile others engaged in es- families a month, but now tions need assistance now

sential services like deliver- serve more than 4,000 per more than ever. were directed to remain so- boxes. In addition, the orgacially distanced and wear nization was able to provide personal protective equip- 2,300 Thanksgiving food ment (PPE) like face masks. boxes, compared to 1,500 "COVID-19 definitely in 2019, and provide close box," said Fitch. "We were mas presents through the close quarters.

When construction activity came to a grinding working on homes to staying at home. Once restrictions were lifted, he immegize and work together for diately was a part of smaller younger volunteers new crews who continued their skills and sharing ways to Before COVID-19, the important work throughout Oakland and Macomb comfortable for families. counties.

Volunteer

opportunities in 2021

There is an unprecesmall businesses struggle and people deal with unemployment, community centers, churches, food pan-

While there is no onesize-fits-all way to safely volunteer during a pandemic, outdoor options are a good choice, providing opportunities for human interaction without being in

Being outdoors is where Thompson loves to be. Selected Volunteer of the Year with Macomb County Habitat, he brings a wealth of building experience to every project. He also is instrumental in teaching make home design more

In addition to construction, Macomb County Habitat for Humanity has other volunteer positions, like working to sort, prepare displays and interact with customers at its home goods ReStore retail resale shops in Shelby Township and Warren. Great care is taken with PPE and limiting the number of customers in the store at one time, said Tirsell.

CAREER & EDUCATION

How Biden could help older workers

By Chris Farrell Next Avenue

The barriers to employment among older workers remain formidable, especially due to the pandemic. But the new Biden administration has an opportunity to help.

Consider this: Even in pre-pandemic 2019, when nearly 25% of the workforce was 55 and older, roughly 2.5 million people in that age group would have liked to be working but weren't - largely due to ageism and age discrimination.

On top of that, many older adults are minorities. women and people without college degrees, laboring in jobs with low and unstable wages. The odds of being employed in a decent paying job with good benefits in your 60s are laughably minuscule if you're in an unstable low-wage job in your 50s.

In addition, experienced workers are more vulnerable to becoming long-term unemployed (out of work for 26 weeks or more) than younger workers.

Susan Houseman, vicepresident for research at the W.E. Upjohn Institute for Employment Research in Kalamazoo, Mich., says 40% to 50% of Americans "can't afford to retire and they need to work longer."

What the Pandemic Has Meant for Older Workers

The pandemic recession has only hiked the risks that the retirement years for older workers will be financially bleak.

"Older workers in the pandemic were first to lose focus on getting people into their jobs and will be last to be rehired," says Beth Truesdale, research associ-

ate, Center for Population and Development Studies at Harvard University.

But this could be an ideal time to help change the narrative about older workers. "As the incoming ad-

ministration and Congress thinks about what future economic rescue and stabilization legislation should look like, it's worth considering incentives to keep older workers on the job or efforts to rehire them," says Kerry Gilliam, vice president of marketing at the talent recruiting platform Jobvite.

As someone who regularly writes about older workers and unretirement, I hope Washington will strongly consider these policy prescriptions:

3 Ideas for President-Elect Biden

1. Get the nation's 2,400 American Job Centers, run by federal and state governolder workers. These employment centers are the main government resource for helping the unemployed find work, offering everything from basic job search assistance to skills training. What they don't have are programs and expertise targeted at older workers.

"You have to make the case to employers that they are good workers," says Houseman in an interview. "Trying to break down barriers with employers, and at the federal Senior Commuthe same time to help older workers."

also better assist older workers deciding their best option is self-employment.

Most workforce centers traditional salaried positions. But older workers often end up self-employed, come that's less than 125%

PHOTO COURTESY OF METRO CREATIVE CONNECTION

This could be an ideal time to help change the narrative about older workers.

pessimistic about employers hiring them due to their age.

share of workers is about nization, and are paid the low and unstable incomes," 13% for those in their 50s, 15% for those 60 to 64 and ments, to actively embrace 21% for the 65-to-69 cohort. Credit the gig economy's tech platforms for helping boost self-employment options.

The Job Centers could serve as a clearinghouse of information on self-employment, including offering the AARP Foundation's toolkits for starting a business and becoming a freelancer.

"This kind of arrangement may be very appealing," says Houseman.

2. Restore funding for nity Service Employment Program (SCSEP) for older, The job centers could unemployed low-income Americans. This is another proposal urged by Abraham and Houseman as well as by other older-worker advocates.

SCSEP participants must be 55+ and with a family in-

partly because they're so of the federal poverty level (about \$21,500 for a couple). They're assigned a part-time job, usually with The self-employment a community-based orgaminimum wage.

Funding in 2020 was only \$405 million (\$80 mil- two-thirds of Americans lion less than in 2007) de- surveyed said they favored spite much higher numbers of older Americans with low incomes. Abraham and Houseman recommend setting a funding target of \$563 million, which would restore it back to its inflation-adjusted 2010 funding. 3. Create a federal Older

Workers' Bureau within the U.S. Department of Labor. That's a recommendation from The Schwartz Center for Economic Policy Analysis at The New School for Social Research in New York City.

Bureau, created in 1920, this one would gather resources to document older and societal benefits of strains.

quality work for these experienced adults.

"We need to understand better why older workers work," says Teresa Ghilarducci, the Schwartz Center's director and a Next Avenue Influencer in Aging.

Bolder and More Controversial Ideas

Other proposals making the rounds are much bolder and far more politically controversial. Truesdale highlights three of them: Raise the federal minimum wage from \$7.25 an hour to \$15 an hour; institute fair workweek laws and sustainable scheduling and mandate universal paid family and medical leave benefits.

Truesdale thinks a higher minimum wage is the most urgent of the three. "Too many people are living precarious financial lives with she says.

She notes that in 2019, a \$15 an hour minimum wage, including a majority identifying as moderate or liberal Republicans.

Why the Time Is Right to Support Older Workers

Two factors favor the Biden administration taking strong actions to support older workers now.

First, the pandemic has hastened the spread of the digital economy.

Automation can reduce Modeled after the La- the physical demands of bor Department's Women's many jobs, a definite boon to longer work lives. For instance, while nursing can be physically demanding, worker concerns, advance mechanical systems that job opportunities and raise shift patients from gurney awareness of the economic to bed can reduce physical

"Technology can

lengthen the time people can be productive in the workforce," says Michael Mandel, chief economic strategist at Progressive Policy Institute in Washington D.C. "It also becomes more economically worthwhile to train them if you think people will continue working at age sixty or sixty-five rather than retire."

Second, America's population isn't growing.

The combination of surging deaths related to both the pandemic and opioid crisis; plummeting net international migration largely reflecting the Trump administration's crackdown on immigration and a declining birth rate means that America's population is set to grow by just 0.2% in 2020, according to Mark Zandi, chief economist at Moody's Analytics. That would be the smallest gain since 1918.

Consequently, employers are going to need older workers when the pandemic is in the rearview mirror (perhaps in late 2021) and the economy is growing at a fast clip.

There is cause for hope that at least some of these ideas will get a hearing from the Biden administration. Its high-level nominees include an unusual number of sharp labor economists, including Janet Yellen, Biden's choice for U.S. Secretary of Treasury and Cecilia Elena Rouse, his nominee as chair of the White House Council of Economic Advisers.

It's time to seize the opportunity to make the labor market better for everyone - including older workers.

Chris Farrell is senior economics contributor for American Public Media's Marketplace.

JANUARY 2021



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HEALTH & FITNESS

Older adults weigh their options as COVID-19 vaccination process begins

By Jane Peterson For MediaNews Group

Virginia Visner wants to be able to go on a trip for her 95th birthday with her daughter and granddaughter as they do every year to celebrate their birthdays. Clarence Sanders hopes that the vaccine will get everything back to normal. Many others just want to be close to their loved ones again.

For the most part, these Oakland and Macomb county seniors, and their fellow residents at The Village of East Harbor in Chesterfield Township and Sterling Place in Southfield, are excited about the CO-VID-19 vaccines. They are not alone. A poll from ABC News/Ipsos last month showed that more than 80% of Americans plan to get vaccinated - an increase from 51% who responded affirmatively back in September.

Some seniors mentioned living through polio and receiving that vaccine when it became available. They don't view the COVID-19 vaccine as any different.

nity, was among the first try to receive the first CO-VID-19 vaccine for residents iday's senior living commu-Health Department pro- press release. "For the past fessionals during an on- nine months, I've been truly site clinic Jan. 4. The secthis month.



"Hope is no longer just on the horizon; it's here – not only in spirit, but in the form of the long-anticipated COVID-19 vaccine that will be offered to residents and associates at Holidav's senior living communities across the country. including **Sterling Place.**"

- Holiday Retirement CEO Lilly Donohue

cinated when it becomes

available to you. And as al-

PAUL SANCYA — THE ASSOCIATED PRESS

A healthcare worker receives a second Pfizer-BioNTech COVID-19 vaccine shot at Beaumont Health in Southfield Tuesday, Jan. 5, 2021.

Sterling Place, a Holi- not only in spirit, but in the first group being vac- and Spectrum Health But- workers including police dav Retirement Commu- the form of the long-anticipated COVID-19 vaccine communities in the coun- that will be offered to residents and associates at Holand associates. Those who nities across the country, inopted to receive the vaccine cluding Sterling Place," said were administered the first Holiday Retirement CEO dose by Oakland County Lilly Donohue in a Jan. 4 awestruck by the resilience, ond dose will be given later dedication, and adaptabil- those in nursing homes beity of our residents and as-"Hope is no longer just sociates, and we're so grate- Frontline health care workon the horizon; it's here - ful that they will be among ers at Michigan Medicine older; frontline essential ders make a plan to get vac-

cinated in this historic milestone and what hopefully will help end the pandemic."

Robert Howard, general manager of Sterling Place, agreed that many residents are excited about the vaccine.

The first vaccines in Michigan were distributed to healthcare workers and ginning in mid-December.

first people in the state to by Michigan-based Pfizer and approved by the U.S. vention.

On Jan. 11, Michigan Department of Health and Huforward with vaccination of

terworth Hospital were the officers, first responders, frontline state and federal receive the COVID-19 vac- workers and jail and prison cine, which was produced staff; and preK-12 teachers and childcare providers.

"The more people we Food and Drug Adminis- can get the safe and eftration and the U.S. Centers fective vaccine, the faster for Disease Control and Pre- we can return to a sense of normalcy," said Governor Gretchen Whitmer in a press release. "I urge all seman Services began moving niors to get the COVID-19 vaccine as soon as possi-Michiganders age 65 and ble and that all Michigan-

ways: Mask up, practice safe social distancing and avoid indoor gatherings where COVID-19 can easily spread from person to person. We will eliminate this virus together." As of Jan. 6, more than 174,000 of Moderna and Pfizer COVID-19 vaccines have been administered.

This data is being tracked on the COVID-19 Vaccine Dashboard, which also includes information on the number of providers enrolled to provide the vaccine and vaccination coverage rates by age.

Carolyn Martin, administrator at The Village of East Harbor, said the overwhelming majority of residents are happy to have

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Sterling Place, a Holiday Retirement Community, was among the first communities in the country to receive the first COVID-19 vaccine for residents and associates.

PHOTOS COURTESY OF STERLING PLACE

For the most part, these Oakland and Macomb county seniors, and their fellow residents at The Village of East Harbor in Chesterfield Township and Sterling Place in Southfield, are excited about the COVID-19 vaccines.

cinated.

excited to be at the front is supportive. PVM's CEO clinics for other residents of the line and only had a Roger Myers and Executive planned in the future. small handful opt out of Director David Miller are getting the vaccine. One being vaccinated alongside dents and family members was a 98-year-old who has the residents of The Village wish for is to see loved ones never been vaccinated and of East Harbor. Photos on again, said Martin, and they was not going to start now. The Village of East Harbor's are hoping the vaccine will

bor is a Presbyterian Vil- and other staff members sooner than later.

the opportunity to be vac- lages of Michigan (PVM) being vaccinated on Jan. community. Vaccination is 6. Eligible residents were In a text, she said they feel a personal choice but PVM also vaccinated with more

Ultimately, what all resi-The Village of East Har- Facebook page show them help make that happen



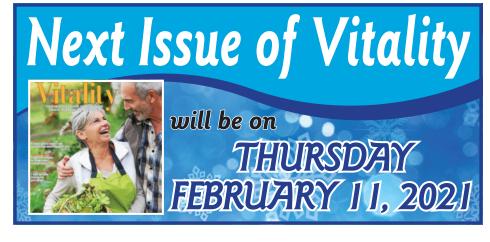
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SOCIAL & WELL-BEING

Professional organizer offers downsizing tips

By Debra Kaszubski For MediaNews Group

The thought of sifting through years of accumulated items often leaves homeowners considering a downsize feeling defeated before they even start.

Professional organizer Theresa Brune, who owns the West Bloomfield-based Simplify It, said preparation is key for this project, and that a person is never too young to start downsizing.

"Downsizing doesn't always mean you are moving to a smaller home, it means you are doing more or the same with less," she said.

Downsizing should be a lifelong project, with homeowners continuing to recycle, sell, donate, or trash items as often as possible. Often that task gets overlooked, leading to cluttered closets and stuffed storage spaces. So, what do you do if you are tasked with a considerable downsize?

Brune said the first step is to rid yourself of things that you no longer use. To do that, consider tackling one room at a time, starting with the rooms you use most.

Ask yourself what is it that you use and what can you part with? "If you haven't had Christmas dinner in five years, do you still need the roaster? Be realistic as to what you're said. "Why wait for someusing and what you may use," Brune said.

organizer.

enjoy it, especially if it's

just sitting in a basement."

donated to charities.

Items that family mem-

Although most chari-

Often people bequeath laces, the gold, the dishes, items to family members in or the pieces of furniture? a will or trust. Brune said Give it away and let them people should consider donating unused items to the family immediately. "For the personal possessions bers don't want should be that you are not using, I suggest you give them to

one to pass before giving ger wait times at donation (family) the diamond necksites and for home pickups.

> Many people have emotional ties to certain items and are reluctant to part because they say they had, "paid good money," Brune said. A suggestion she has for folks who have trouble letting go is to take a photo

nating the item.

these spaces and then forget about them.

For large spaces, such Brune said. as a basement, try to orfamily or friends while you ties are accepting dona- of the item. Some clients ganize a small corner, and to accomplish downsizing

are still around," Brune tions during the pandemic, have even modeled cloth- don't expect to finish the quickly may benefit from people should expect lon- ing for photos before do- project in one day. "There's an old Dale Carnegie ad-Basements, garages, and age that I learned years as a professional orgaunused office spaces are ago. It says, 'How would nizer. typically the most chal- you eat an elephant? You lenging for homeowners, don't bite into the biggest nized home will prove Brune said, because people part of the elephant first. worth the effort for most tend to put things away in You start with a foot or a toe until you get something more manageable,"

Homeowners who need

the services provided by a neutral third party, such

A downsized or orgapeople. "So many people tell me they wish they had done this sooner. Or they tell me the space finally feels like home," Brune said.

PHOTO COURTESY OF METRO CREATIVE CONNECTION Homeowners who need to accomplish downsizing quickly may benefit from the services provided by a neutral third party, such as a professional

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- WB Romeo

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"Nurses and aides, plus OT & PT staff were knowledgeable and dedicated." – WB Novi





WellBridge of Brighton WellBridge of Clarkston WellBridge of Fenton WellBridge of Grand Blanc WellBridge of Novi WellBridge of Pinckney WellBridge of Rochester Hills WellBridge of Romeo "I've been here multiple times and I will return again if needed. It's wonderful!" – WB Fenton

"Everyone cared for me so much!" – WB Grand Blanc "They take really good care of me." – WB Brighton

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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.

JANUARY

January: 2021 Shelby Township Senior Softball League – 55 years+. The

Shelby Township Senior Softball League is recruiting players of all skill levels (Minimum 55 years of age) for the 2021 Season. We are seeking pickle ballers, tennis, basketball and volleyball players, skaters, runners, and regulars at local gyms and fitness centers and all of those who want to have some healthy fun in 2021. The League plans to start in early May with the 9 inning games. Games are played starting at 10 a.m., Monday and Wednesday mornings, with a schedule including 25 regular season games. The games are played at Mae Stecker Park (24 Mile Rd., east of Van Dyke) and Ford Field (23 Mile Rd., west of Van Dyke). Players of all skill levels play in the league. Most players hail from the Metro Detroit area with the majority from Macomb, Oakland and Wayne Counties. The first 2021 League Managers' Meeting is

already scheduled. For more information. contact Pat at 586-604-5028 or Oz at 586-978-1284

Jan. 14: Take and Make Craft- Pom Pom Bookmark, presented by the Roseville Public Library, 29777 Gratiot Ave Roseville. Register now. Learn how to make your own very simple Pom Pom Bookmarks that will keep your books looking adorable! Please be sure to register for the program to obtain materials and instructions while supplies last. An instructional video will be posted on the library's Facebook page and YouTube channel. For more information, call 586-445-5407 or visit rosevillelibrary.org

Jan. 19: Quick Breads with Mary Spencer, presented by the Roseville Public Library, 29777 Gratiot Ave Roseville, on Tuesday, Jan. 19 at 6:30 p.m. on Zoom. Meeting ID: 953 9960 8930. Mary Spencer will prepare 3 quick bread recipes offering techniques and tips for you to easily prepare the recipes in your own kitchen. Recipes will include a delicious cornbread, English muffin bread and a sweetbread. For more information, call 586-445-5407 or visit rosevillelibrary. org

Jan. 21: Friends & Family Game Night (At Home!): Name 5, presented by the Roseville Public Library, 29777 Gratiot Ave Roseville, on Thursday, Jan. 21 at 6 p.m. on Zoom. Meeting ID: 968 5565 5120. Can you name 5 TV dads? How about 5 foods that start with the letter A? Can you do it in 30 seconds? Get your team together (in-person or virtually) and join us for a night of fun. For more information, call 586-445-5407 or visit rosevillelibrary.org

APRIL

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

MONTHLY EVENTS

6936.

• 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 CALENDAR » PAGE 24

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& Denise Lundi Family of Macomb, MI

Calendar

FROM PAGE 22 586-725-0291.

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.

tion 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 refresh-

ments, coffee, soft drinks,

a disc jockey and dancing;

juices, and snacks; music by

and information from quest

speakers. Featured speak-

include officials from fed-

eral, state, county, and city

governments; doctors of all

medicine and gerontologists

to cancer specialists; elder

more information, call 586-

law attorneys; and fraud

prevention speakers. For

or 586-755-6112.

specialties, from internal

ers throughout the year

Pickleball: is going strong at the Romeo Activity The Warren/Center Line Center (361 Morton Street, Senior Connection: invites Romeo) every Tuesday and adults ages 55 and older Thursday from 10-11. Please to join Macomb County's call for more details 586vibrant senior group. The 752-6543. group meets on the second Monday of the month at De-Volunteers needed: Carlo's Banquet & Conven-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 268-9452, 586-264-5657, 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, 1820123 Mile Road, in Macomb. Cards and games will be provided. Bring a small snack to share and your own beverage. For more information, call 586-781-5781 or 586-991-7374.

• Bridge: The Older Persons Commission, 650 Letica in Rochester, offers sanctioned bridge games from 11:30 a.m. to 3:30 p.m. Saturdays. The cost is \$8 at the door, and a coffee house will be open from 5 to 8 p.m. Monday through Wednesday in the OPC lobby. Open to OPC members 50 and older. Call 248-608-0263 for more information.

• Fine art classes: The Older Persons Commission, 650 Letica in Rochester,

offers fine arts classes such as Chinese brush painting, watercolor painting, drawing, clay jewelry, or pottery wheel hand building. Days and times vary. For more information, visit opcseniorcenter.org 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 angelwayll@comcast.net.





WOULD LOVE TO DANCE

To dance like Fred Astaire or Gene Kelly With me I am just standing there shaking my belly.

> We all love to twist like Chubby Checker Body full of arthritis Best we forget all about it.

Hearing the soft sweet sounds of the violins Try waltzing with my wife while whispering in her ear you're the dream of my life.

Take some dance lessons but where would I go At my age who really cares I'll continue to pick up the beat with my two left feet.

> By John Cameron of Shelby 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 February 11, 2021.

C | |

CELEBRATE COLD

The sun shines today and the air is clean. It's winter ~ January in Michigan.

Frosty crystals glitter and dance while icicles twinkle and chime. It's January ~ a festival of cold.

> Do you see my breath as it floats on the air? It's Michigan ~ celebrate winter with me.

By Elizabeth Prechtel McClellan of Warren, MI

| CITY/STATE/ZIP: | NAME OF POEM: |
|--|---|
| AIL 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 |

PEACE AND RENEWAL OF 2020

ORNE

A year none of us will forget. A year of peace and understanding. A year of going within and seeing who we are. A time of patience and love. A time when we look at others and see ourselves in them, And showing love, appreciation and joy, no matter the cause. Being kind, compassionate, accepting and rejoicing toward one another. A year that gives us time to sit and think, To seek and find our inner joy and purpose. A time of grace, mercy, and great clarity. A time of prayer when we were in despair. A year of strengthening ourselves and encouraging each other. A Year of tested faith, solitude, reflection and being alone with oneself, Finding joy in the small things to move forward to the greater possibilities, Removing negative thinking and moving toward great faith and hope. A time of thinking positive thoughts. For our thoughts are vibrations and energy, That can bring love and light to our surroundings and environment. There can be a better world, a new awakening when we change our thinking and feelings For the greater good, we can bring about a miraculous change! Rejoice, rejoice, rejoice!

> By Alethea Monk Howard of Sterling Heights, MI

A NEW YEAR, A NEW YEAR

Winter is here. Sun strong and free, Travels on a cold breeze. Colors are gray Doves tell the story: Squirrels everywhere Search for food in their glory. With Christmas behind us And New Year in full swing, It's difficult to be positive Like a bell With no ring. It's ours to progress To work at our best: Knowing full well What awaits us More or less. Put on your thinking cap And truth and talents Your smile will carry you. Give it your best ande In the balance, Be grateful for who you are And what you can achieve, It's a New Year. Roll up your sleeves!! By Margherita J. Wiszowaty of St. Clair Shores, MI

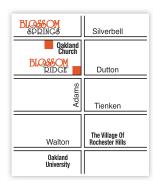




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