

July 2021

# Vitality

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



**AND THE WINNER IS**  
2021 Ms. Senior Michigan is  
crowned

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**HEALTH & FITNESS**  
Registration open  
for Michigan Senior  
Olympics 2021  
Summer Games

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**SOCIAL & WELL-BEING**  
Hoping to take a  
cruise? Here's what to  
know

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## VITALITY

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**On the cover:** "Ms. Senior America 2019 Esmeralda Hetrick (from left), Ms. Senior Michigan 2021 Beth Grothe, and Ms. Senior Michigan 2019 Cathy Roe pose for a photo after the 33rd annual Ms. Senior Michigan Pageant."

DEAN POTTER — FOR  
MEDIANEWS GROUP

### MACOMB COUNTY

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

**Chesterfield Library:** 50560 Patricia, Chesterfield, 48047

**Chesterfield Senior Center:** 47275 Sugarbush, Chesterfield, 48047

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

**Macomb County Seniors:** 21885 Dunham, Clinton Twp, 48036

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

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

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

**Heritage Senior Place:** 1543018 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 Liver-  
nois, Troy, 48084

## MONEY &amp; SECURITY

# Real estate: What is an appraisal guarantee?

**Q** We are going to be putting our house on the market soon. One of our neighbors recently sold their house and mentioned that their buyer gave them an appraisal guarantee. What exactly is that? Our neighbor still had to come down in price from what they originally agreed to. Not sure how that helped.



**Steve Meyers**  
Columnist

**A** In today's competitive housing market buyers are trying to make their offers more appealing to sellers versus other buyers' offers. One way to do this when the buyer is using a mortgage to purchase the property is with an appraisal guarantee or an appraisal waiver. With an appraisal guarantee the buyer is guaranteeing to make up the difference of a specific appraisal dollar amount shortfall. Example >> You agree to sell your home to the buyer for \$300,000 with a \$20,000 appraisal guarantee. If the appraisal comes in at \$300,000 nothing changes. If the appraisal comes in at \$290,000 then the buyer will have to make up the \$10,000 shortfall at closing with cash. Sellers, please be careful with this scenario. If you do not have specific language to protect yourself from a low appraisal and the appraisal comes in at \$250,000 you would be stuck selling your home for \$270,000. There should be verbiage that states if the appraisal comes in below \$280,000 (in this case; \$280,000 + \$20,000 = \$300,000) you as the seller reserves the right to renegotiate the sales price to terms acceptable or declare the sale null and void.

There are two types of appraisal waivers. One is given by the lender when the subject property's sales price, area's closed sales price history and the amount of buyer's down payment (normally at least 20% down) meets certain criteria. The lender deems the appraisal unnecessary and the buyer can choose to waive the appraisal. The second type of appraisal waiver is when the buyer upfront waives the appraisal outcome to the seller and agrees to buy the property no matter what the appraisal value comes in

at. In this scenario there still may be an appraisal completed by the lender, but it would have no effect on the sale. It's important for your real estate agent to make sure that they get a copy of the proof of funds from the buyer whenever there is any type of appraisal guarantee or waiver to make sure they have the cash to carry through with the sale.

**Q** I am going to be selling my parents home in Macomb County. It has been vacant for about a year. Do I still have to get the septic system certification done even though no one has been living there and it's an estate sale?

**A** In Macomb County if the home is vacant for more than 10 days prior to closure of transfer or sale, then the transfer evaluation must be delayed until after re-occupancy of the home. Notice has to be given to the Health Department not less than 30 and not more than 45 days after the date of re-occupancy of the home, and the septic system shall have a transfer evaluation performed between 30 and 60 days of the date of re-occupancy of the home. You will need to submit a REQUEST FOR POSTPONEMENT OF EVALUATION to the Macomb County Health Department and provide the Buyer a copy of the Postponement approval letter from the Health Department. You should request the Postponement in advance of putting the house on the market. Don't be surprised if the Buyer wants to negotiate a lower price or asks to set up an escrow to cover any potential septic system expenses after closing. However, in this low inventory market most Buyers are happy just to get a home and are assuming the responsibility of the septic system.

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



## Brian J. Kurtz

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## WORK &amp; PURPOSE

# Local Ford retiree growing impressive collection of classic cars, trucks and tractors

By Debra Kaszubski  
For MediaNews Group

Don Olson has one tractor to plow snow, another tractor to cut the grass, and yet another one to haul materials around his 2.5-acre Oakland Township lot. The tractors are all Ford-made and date from the 1950s and 1960s. A Ford retiree, Olson keeps each tractor in working condition.

Olson has so many tractors, he's not sure of the exact quantity. "I think I have nine or 10," he said. "I don't know. I lose count."

As equally impressive as Olson's tractor stockpile is his collection of classic Ford cars and pickup trucks. He owns a 1936 Roadster, a 1938 station wagon, a 1956 Custom cab pickup, two 1956 Ford Fairlane convertibles, a 1956 Crown Victoria Skyliner with a glass roof, two 1968 Ford Rangers, and a 1994 Mustang pack car. Like the tractors, each car is in working condition, with the exception of the Roadster which has minor fuel pump issues. Olson's pickup is one of a rare few of its age to have a Ford-O-Matic transmission.

Along with Olson's tractor and car collection, he also owns eight gas pumps, several Ford badges, rare signs, old Ford company literature, and other memorabilia.

Olson's classic cars and love of all things Ford helped him earn the national spotlight recently. When President Biden spoke at the Ford Plant in Dearborn last May, Ford borrowed Olson's 1956 Pickup and 1968 Ford

Ranger. The shining red pickup was placed directly behind Biden and shows up in many photos. The other vehicle was situated in a row of classic trucks for a picture opportunity.

Olson, 83, worked for Ford from 1956 to 1997, and held several positions within the company, including their tractor and customer service divisions. His father, Gus, worked for Ford for 31 years on the Dearborn assembly line and never owned a vehicle. "I'm making up for my dad," he said, noting that his father was an hourly employee and that vehicles were expensive back then.

During the warmer Michigan months, Olson will take out the classic vehicles when he runs errands. He admits most of the vehicles turn heads, and even joked about one time in which a woman offered to pop her top for the opportunity to sit in one of Olson's convertibles. He refused her offer, but still allowed her to take photos in his car.

Olson is a regular at local classic car shows, including the Woodward Dream Cruise (he's only missed one), and the Rochester Older Persons Commission Classic Car Show, which he's planning to attend this year. He's a regular visitor to the car show that's regularly scheduled at the Culver's restaurant in Lake Orion.

In the winter, he drives one of his newer pickup trucks, although he did have the opportunity to drive the 1956 Ford Crown Victoria one Christmas



PHOTOS COURTESY OF DON OLSON

Don Olson with his 1994 Ford Mustang pace car, one of only 1,000 built.

when there was no ice or snow on the road. He used the vehicle — his wife Sandy's favorite — to pick up his mother-in-law for church. "That was the only time I was able to take one of the cars out in the winter," he said.

Olson's oldest car is the 1938 station wagon, which he purchased in 1970. The wagon, which was made of wood, still has all of its original parts. Olson, who served in the Navy and Naval Reserve from 1961-1969, used five coats of marine-grade varnish years ago to preserve the wood and it has withstood the test of time, he said.

When Olson's not collecting Ford cars, tractors

and other memorabilia, he's busy with sports. An athlete throughout most of his life, Olson plays several sports, including senior softball. One team, GM Adjusting, was nationally ranked he said, noting that the "GM" did not represent General Motors.

Olson, who has been married to Sandy for 57 years and is the father of two, stores his vehicles in one of three garages. "Ford vs. Ferrari" was one of the best movies he had ever watched, he said, noting that he used to own a, "Very fast '71 Mach-1 Mustang," he said. "I wish I kept that car and sold something else."



Sandy Olson sits on one of her husband's tractors.



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## MONEY & SECURITY

### Ask the Financial Doctor: Can I transfer funds from my IRA to my HSA?

**Q** My son bought some bitcoins and sold them for a \$2,100 gain. Does he have to report this gain on his tax return?



**Richard Rysiewski**  
Columnist

**A** Yes, he has to report the gain on his tax return, using schedule D. Trading in bitcoin is considered a capital asset and is taxed as a capital gain or loss. Bitcoin miners must report the virtual currency as taxable income and do not get the favorable capital gains rate.

**Q** I sold my timeshare and incurred a \$8,300 loss. Is this loss deductible on my tax return?

**A** In most cases the answer is no. A timeshare is a personal use of real estate and personal real estate losses are not deductible. If you rent your timeshare to strangers and abide by the stringent rules including renting more than 14 days, you could deduct some of the loss.

**Q** I have a 401(k) plan and several traditional IRAs. This year I must take my required minimum distributions (RMDs). Can I add each RMD from all the retirement plans and take the total required distribution from one of my IRAs?

**A** No, you have to separate the RMDs of the 401(k) retirement plans from the RMDs of the IRA plans. An IRA owner must calculate the RMD separately for each IRA, but can withdraw the total amount from one or more of the IRAs. Similarly, a 403(b) contract owner must calculate the RMD separately for each 403(b) but can take the total amount from one or more of the 403(b) contracts. The RMDs from other retirement plans, such as 401(k), 457(b) and decedent IRA plans have to be taken separately. If you have four 401(k) accounts then you have four separate distributions. If you consolidate your IRAs and 401(k) accounts, life will be much easier. The penalty for a missed RMD or less than full RMD is 50% plus interest on what was not taken.

**Q** I have had my HSA for four years and I turned 65 this year and enrolled in Medicare. Do I still qualify to contribute to my HSA? Can I transfer funds from my

traditional IRA to my HSA?

**A** You lose your eligibility to make an HSA contribution on the first day of the month you are 65 and enroll in Medicare. You can make a pro-rated contribution in the year that you turned 65. This contribution can be made until April 15 of the following year. You can transfer funds up to the amount of the HSA contribution from your traditional IRA to your HSA, however, you are limited to only one transfer in your lifetime.

**Q** Can I receive a tax refund if I am currently making payments under an IRS installment agreement for a prior year's federal taxes?

**A** No, as a condition of your installment agreement, any refund due to you in a future year will be applied against the amount that you owe. Regardless of whether you are participating in an installment agreement or payment plan, you may not get all of your refund if you owe certain past-due amounts, such as federal tax, state tax, a student loan, or child support.

**Q** What are the rules to avoid the under payment penalty?

**A** If you withhold at least 90% of your 2021 tax liability or 100% of your 2020 tax liability (110% if your adjusted gross income (AGI) was \$150,000 or more in 2020 for married filing jointly) then you will not pay an underpayment penalty.

**Q** Can my Social Security check be garnished by a creditor?

**A** Private creditors cannot garnish Social Security checks but the federal government can. If there are defaults in VA or student loans or you owe money to the IRS or Medicare then the federal government can garnish part of your Social Security check. The first \$750 per month is off limits but 15% of any amount above \$750 can be withheld until your federal debt is repaid.

*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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## SOCIAL &amp; WELL-BEING

# Winner crowned at 33rd annual Ms. Senior Michigan pageant

By Dean Potter

For MediaNews Group

"And the winner is..."

Those four words always put a knot in a pageant contestant's stomach. Beth Grothe experienced that feeling firsthand when she was crowned Ms. Senior Michigan 2021 during the annual Ms. Senior Michigan Pageant held last month at the Older Persons' Commission in Rochester.

"I was very surprised that I won," said Grothe, 61, of Reed City, who was one of five finalists in this year's competition. "I am an instructor at a Christian school and entered this contest because I had a student a few years ago who told me she wanted to be dead by the age of 50 because she thought that was too old. I knew I had to start doing something to show young people there is more to life and it doesn't end at age 50."

Pageants are not new to Grothe. She has competed in five pageants in the past 10 years, placing as runner-up in two of them. She was also named homecoming queen at Reed City High School in 1977. After graduating from Reed City, Grothe attended Ferris State University and Mercy School of Nursing, graduating in 1979 as a Licensed Practical Nurse. She has spent the last 11 years of her career as a dedicated Parae-ducator, working with the Certified Nurse Aide program for Mecosta Osceola Intermediate School District.

"The best thing about



PHOTOS BY DEAN POTTER — FOR MEDIANEWS GROUP

Beth Grothe, 61, of Reed City, said she was surprised that she won the 2021 Ms. Senior Michigan Pageant, but looks forward to using the win to help encourage funding for music programs in her community's school district.

this experience is the empowerment and the camaraderie between the ladies," Grothe said.

The other four finalists this year were Deborah Lines, 62, of Troy (first runner up), Ofelia Torres, 72, of Dearborn Heights (Second runner up), Cynthia Dzu-

kola Zalweski, 64, of Rochester Hills, and Madhuri Agarwal, 61, of Rochester Hills.

With the cancellation of last year's pageant due to the COVID-19 pandemic, this year's competition was the 33rd annual event. Contestants were judged on a



Ms. Senior Michigan 2021 second runner up Ofelia Torres, 72, of Dearborn Heights, donned a Huipil dress while performing the traditional Mexican Hat Dance for her talent portion.

variety of criteria, including: An interview with judges; a talent presentation that highlights their expertise and/or interest in music, singing, dance, art, hobbies, or homemaking that do not diminish with age; a 35-second statement that conveys their personal "Philosophy of Life;" as well as being judged on their poise, composure and grace.

"This pageant honors all women who have reached the 'Age of Elegance' — women who best exemplify the dignity, maturity

and inner beauty of all our Michigan senior women," said Toni Sanchez Murphy, president and CEO of the Ms. Senior Michigan pageant. And she should know, she was crowned Ms. Senior Michigan in 2012.

During the talent section, Lines wore a lustrous red evening gown while playing the harp. Fellow finalist Agarwal wore a beautiful traditional Indian gown while signing. Zalweski donned an intricate purple hand-made dinosaur costume while showing off her beautifully fash-

ioned fabric art including a wedding gown and baptismal suits and dresses. Torres donned a Huipil dress while performing the traditional Mexican Hat Dance.

Wearing a sleek red jumpsuit, Grothe showcased her singing talents in the pageant by singing "Ain't No Grave" by Johnny Cash. A lover of music, she has been a lead singer and guitarist in a Christian contemporary band for nearly 25 years.

"I am going to use my crown and connections to help bring music into the schools that don't have funding for music," Grothe said. "I have enough friends where every two weeks someone can come in with a different instrument, teach them songs, etc. — so that is the goal now that COVID is going downhill."

As the newly crowned Ms. Senior Michigan, Grothe will also be traveling to New Jersey later this year to compete in the Ms. Senior America pageant.

"I am very proud of our staff (for organizing this year's event)," said Sanchez-Murphy. "We have had a tough year with the pandemic and all. Each year we start planning in December for the pageant to take place the following June. We have two rehearsals in May and four in June. Both the staff and contestants put the work in. It is all worthwhile because in the end, we prove older people are not invisible."

For more information about the Ms. Senior Michigan pageant, visit [msseniormichigan.org](http://msseniormichigan.org).



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### SOCIAL & WELL-BEING

## Swimming with loons

A grieving widow finds solace swimming in a beloved Maine lake

**Susan Lapinski**

*Next Avenue*

"He worked like a dog and he played like a puppy and he loved and he loved and he loved," I said of my beautiful husband Michael, the day I eulogized him at his funeral.

While saying these words, I had the weird sensation of watching myself from the ceiling. As if my spirit had already left my body and joined Michael on the other side.

Before he died of cancer at 58, we'd been married 33 years and shared so many lovely things. Michael was a writer, too, and when we teamed up as co-authors, the results were dozens of articles, one well-reviewed book and two poetic daughters.

In the middle aisle of the church that day, I was gripping the wooden podium so hard, I could see the bones in my hands. "It was a relief when you started to sob a little," a friend told me afterwards.

I guess I wanted to prove I could keep on going, even in my darkest hour. Soon after the funeral, I was right back to meeting deadlines at my magazine job. During off hours, I'd swim as fast as I could at my neighborhood Y, thinking that would help.

But swimming laps in the middle of Manhattan definitely had its downsides. The water was so chlorinated, I felt like I was swimming through cleanser.

So as summer was approaching, my thoughts strayed to the little log cabin on a Maine lake that my teacher parents had built for their retirement.

Our daughters, one in college and the other in grad school, were thinking of it, too. They said they'd come and help me bury their father's ashes in the lake. That settled it.

### Finding Solace in Maine

Ever since I was old enough to eat blueberry pie, I've been swimming in that same dreamy lake in Maine. The water can be shockingly cold when you first get in, and the big boulders under the waves are just waiting to skin your shins.

But I couldn't let myself worry about the boulders or the bears in the woods or the bumpy dirt road I'd be driving down all white-knuckled on my own. Already, I was facing every kind of bump in life without Michael. Too much had been lost to me already. I was not willing to lose Maine, too.

Maine was where I'd first learned to kayak and canoe and climb a mountain. But mostly it's where I love love love to

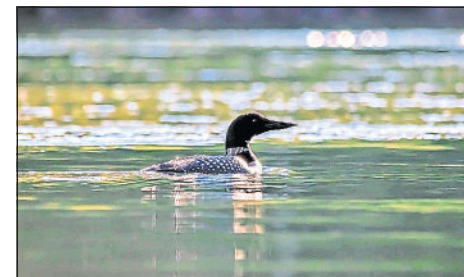


PHOTO COURTESY OF NEXT AVENUE/GETTY

Loons may have been land creatures before they were sea creatures, some scientists opine.

swim. It's where waves cradle me, blue mountains encircle me and ospreys wheel high in the sky over my head.

### The Curious Loons

And then there are the loons.

Yes, loons. You might know these curious water birds for their haunting hoots and klutzy landings. Loons may have been land creatures before they were sea creatures, some scientists opine. With webbed feet located too far back to balance them out properly, loons tend to do a lot of wobbling and skidding around.

My first summer without Michael, I was doing a lot of wobbling and skidding around as well. So when a loon that had been swimming underwater suddenly popped up at my elbow one morning, we seemed like a match. The way the loon paddled around me, companionably near, made me feel that the lake was big enough for both of us.

At such close range, I was able to admire the loon's ruby-red eyes. Such an otherworldly glow in those eyes, as if lit with candlepower from within. And its feathery tuxedo was a work of Deco art. All that black-and-white elegance put my crinkly blue swimsuit to shame.

Another day, a loon family of three sailed past me, as proudly as if on parade. I saw that their fuzzy little chick was riding high and dry atop one parent's back. Family travel at its very best.

Here was the serenity I'd been missing in the corrosive waters back at the midtown Y. Here was nature, soft and soothing, pulling me back into life. Swimming with the loons helped me feel part of something bigger than just my broken self.

*Susan Lapinski is a writer and the former editor of Sesame Street Parents and Working Mother magazines.*



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## HEALTH &amp; FITNESS

# PATH workshops can help you get healthier and happier

Patrick Brannon basically gave up when his physical therapist told him he had regained as much function as he would following a massive stroke in 2008 at age 58.

He put in a few good years re-learning how to use his left side, which had been paralyzed in the stroke, but it was too depressing to hear that he wouldn't get much better. He spent more than a year "wearing out a recliner," brooding about his limitations.

In 2011, his wife Vicki suggested he attend a PATH workshop offered by the Area Agency on Aging I-B for people with chronic conditions such as diabetes and pain. They had learned about PATH (Personal Action Toward Health) in a stroke survivors' group at Garden City Hospital. Patrick had to be dragged to the first class, Chronic Pain PATH.

"I was opposed to going, but by the second class it dawned on me that people there had severe limita-

tions and I was ashamed of myself," says Brannon, 71. "I had to drag my left side along, but so what?"

When at the end of the six-week workshop he learned he could train to be a co-leader in the program, he raised his hand. His wife, Brannon says, burst into tears. She felt that her husband, an entrepreneur who had run a successful construction business, was back in the game.

Brannon has been co-leading workshops and loving it since 2011. But he also attends PATH classes as a student, convinced in their ability to change the course of a person's life.

"I got off my meds and had pride and purpose again," Brannon says. "When I see people's lives change when they embrace the tools, you can see it. You can see the lights coming on."

Some of the tools he considers most effective include deep breathing to battle the depression that often accompanies chronic medical

conditions, and distraction techniques. With chronic pain, he says, symptoms lead to other symptoms until the cycle is broken by these and other techniques — including group exercises that are gentle but effective. That's what the PATH workshops, which were developed at Stanford University, are intended to do.

Brannon, of Westland, has also benefited from the Diabetes PATH class, which has taught him to eat healthier. In fact, he says, his blood sugar numbers are exactly where they should be.

The PATH workshops require participation openness. Students are called upon to talk about their goals and to help each other reach the ones they set out for themselves in the action plans they create in class.

The workshops create a sense of camaraderie — people realize their struggles are shared by others — and they are also fun, Bran-

non says. Students find humor in their situations, such as a visually impaired woman who related that her scale announces her weight — embarrassingly loud enough for neighbors in her apartment building to hear.

Lynn Martin of Sterling Heights has taken most, if not all, of the PATH classes offered through AAA I-B, which are held at the Sterling Heights Senior Center. She likes the camaraderie and has learned a bit about managing her type 1 diabetes.

"I knew there were some things in there that would help me start eating healthier and controlling emotional challenges," she says. "You get depressed from having to take shots every day. I wanted to better understand my readings and have my sugar under control. I haven't had over 200 in a couple years because I learned to watch what I eat."

Diabetes PATH also offers a lot

of healthy recipes and nutrition tips, including incorporating more fruits and veggies in one's diet.

Martin, 73, walks and eats a banana, apple and grapes every day. Her step-counting device helps to motivate her.

"I practice what I learned so I can get better and continue on the path I'm going," she says.

PATH Students receive a book and CD to keep and help them stay on track.

"Things don't happen overnight," Brannon says. "But I've seen remarkable things in these classes."

The Area Agency on Aging I-B offers Diabetes PATH and Chronic Pain PATH. For more information about these and other workshops offered by AAA I-B, call 833-262-2200, email [wellnessprograms@aaa1b.org](mailto:wellnessprograms@aaa1b.org), or go to [aaa1b.org/senior-health-and-wellness](http://aaa1b.org/senior-health-and-wellness).

*Story courtesy of the Area Agency on Aging I-B*



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## SOCIAL &amp; WELL-BEING

# Hoping to take a cruise? Here's what to know

Your guide to the new rules for boarding, booking, buffets and having the best time

By Judy Colbert

Special to MediaNews Group

You may have been able to hear the champagne corks pop and cheers resound on June 5 as the Celebrity Millennium cruise ship weighed anchor for a Caribbean cruise departing from St. Maarten, with North American passengers. It was the first major ship open to them since the pandemic shut things down in March 2020. The first to sail from a U.S. port will be the Celebrity Edge, leaving Ft. Lauderdale, Fla. on June 26, 2021.

The Centers for Disease Control and Prevention (CDC) has given permission for cruises to sail in U.S. waters if they complete "trial" cruises or comply with the agency's vaccination requirements.

That means, depending on the cruise line and where you are on the ship, you may be required to wear a mask, will be reminded to wash your hands frequently and maintain distancing. Each cruise line's site has a link to its CDC precautions and practices.

## New COVID-19 Cruise Ship Safety Protocols

Cruise lines are coming up with their own safety protocols. For instance, Royal Caribbean's policy is that if "a certain level of COVID-19 is detected on-board the ship during your voyage, the voyage will end immediately, the ship will return to the port of em-

barkation, and your subsequent travel, including your return home, may be restricted or delayed."

Some people who enjoy cruising remain leery due to more than 700 Diamond Princess passengers and crew members contracting COVID-19 in March 2020, confined to the ship for more than a month.

Many others, however, are itching to get back on-board.

Diane Wahl Garmany, of Dallas, can't wait for her upcoming Viking Ocean Cruise around Bermuda. "I'm looking forward to being spoiled for a week!," she says. "It will be interesting to see how they deal with COVID precautions."

She says the cruise line notified her: "In consideration of your health and safety, only Viking-offered shore excursions will be allowed during your voyage."

The anticipation by cruise travelers is heightened because they've often had one or more trips called off in the past 18 months due to COVID-19 restrictions.

For instance, Stephen Runyard, of Englewood, Colo., who's taken about 100 cruises, has had four canceled by the French luxury cruise operator Ponant. He's hoping to actually sail in December.

## Cruise Tips From the Experts

If you're ready and figuratively (if not literally) packed, here are a few things to know:

Prices will be rising. That's because there's a pent-up demand and the cruise lines will try to capture some of last year's losses. Bookings for 2022 are exceeding those of 2019, with some ships selling out



PHOTO COURTESY OF NEXT AVENUE/GETTY

The Celebrity Cruise ship, Millennium, set sail on June 5, the first from North America since 2020.

in a single day.

Tanner Callais of the Cruzely cruise booking agency says, "Looking specifically at the summer prices, there aren't many deals out there. Carnival's first sailing from Galveston, Texas in July will cost roughly one thousand dollars per person for the least expensive interior cabin."

And, Callais added, "I even noted that cruises from the U.S. are priced higher than similar trips sailing from Caribbean ports."

The good news, he noted, "is that if you are flexible and can wait until the fall or winter, then rates drop seasonally. That's certainly the case right now."

COVID-19 safety rules will depend on the type of cruise you want to take. While the big-ship cruise lines (carrying 250 or more passengers and crew) have

been trying to determine how to deal with coronavirus passenger safety and regulations of individual countries, ships of the American Cruise Lines, USA River Cruises and American Queen Steamboat Company have been cruising America waterways for months.

They ply the Chesapeake Bay, Hudson River, Mississippi River, Great Lakes, Intracoastal Waterway along the East Coast, Columbia and Snake rivers and Alaska. Their small size (100 to 200 passengers) and required-vaccination policies provide a peace of mind to people leery of large ships.

And because they have domestic ports, passengers can drive or take Amtrak between the cruise and home and not worry about dealing with airports or planes.

By state regulation, all passengers on Alaska cruises must have had their final dose of an approved COVID-19 vaccine at least 14 days prior to the beginning of the trip. That means guests who aren't vaccinated, including children who aren't eligible for a vaccine, won't be permitted to sail.

You'll be seeing changes onboard. That might mean: assigned times for check-in and departure; safety exercises with in-cabin or online check-in; contact tracing practices; fewer passengers than normal; reservations for dinners and shows (which could mean no last-minute walk-ins); deck chairs by the pool in pods of three or four with separation between pods; hand sanitizers almost everywhere and physical distancing in common areas.

Those beloved buffets

will now have crew members serving you portions instead of you serving yourself, though you can still have as much as you want. The rationale: the cruises will avoid contact points of dozens or hundreds of people handling the same serving utensils.

You can also look for an easing of cancellation fees or changed-reservation fees. And the number of shore excursions, as well as the number of guests allowed on each one, may be limited.

Some ships, says Kyle Bruening, of the Cruise Finder site "will have modified or enhanced medical facilities to provide onboard critical care capacity for COVID-19 cases and to separate potentially infected persons from those with noninfectious diseases. They might have supplemental medical equipment including diag-



nostic equipment, face masks, and other PPEs.”

According to current CDC regulations, “cruise ship operators must also build the onboard laboratory capacity needed to test crew and future passengers.”

John Goodman, speaking for the air quality enhancement firm AtmosAir, says the Norwegian, Oceania, Regent Seven Seas, Princess, and Virgin Voyages are using his company’s BPI coronavirus-detering technology for their HVAC systems “to provide enhanced safety and wellness and help regain passenger confidence.”

Norwegian Cruise Line has installed AtmosAir’s BPI system on all 28 of its Norwegian Cruise Line, Oceania Cruises and Regent Seven Seas Cruises ships. Carnival has it in specific sections on some of its ships.

Vaccination rules will vary. Although most cruise lines are requiring proof of COVID-19 vaccination, if you haven’t been vaccinated and want to cruise, you may still be able to do so.

Royal Caribbean, for example, has modified its vaccination policy. While all its crew members will be vaccinated, guests departing from Florida and Texas ports won’t need to be.

However, the company says, “all unvaccinated guests age 12 and older will need to arrange and take an RT-PCR test at their expense no more than 5 days before arriving in the Bahamas (Bahamian government requirement). On boarding day, all unvaccinated youth guests age 2 and older will take a complimentary SARS CoV-2 test at the cruise check-in hotel in Nassau.”

Regulations and recommendations seem to change on a daily basis. The CDC has modified its recommendations from Level 4 (“very high”) to Level 3 (“high”). That



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Although most cruise lines are requiring proof of COVID-19 vaccination, if you haven’t been vaccinated and want to cruise, you may still be able to do so.

means it no longer considers cruising unsafe for anyone, but is recommending that those who are not fully vaccinated avoid cruising.

Since 90% of Royal Caribbean’s first passengers are said to be vaccinated or plan to be before they sail, the cruise line is separating the vaccinated from the non-vaccinated with separate sections in the dining room and shows that are for the vaccinated only. Unvaccinated guests or those unwilling to show proof of vaccination will be required to wear a face mask at all times, except when eating, drinking or in their cabin. They may also be restricted from going ashore or only going

ashore while on an excursion booked through the cruise line, depending on the port of call. Passengers may be required to reserve a time slot at the gym and even the buffet.

Carnival and Norwegian have indicated they will require 100% vaccination, even for ships cruising out of Texas and Florida.

Royal Caribbean’s first cruises on the Odyssey of the Seas have been canceled because eight crew members tested positive for COVID-19. It’s said they were tested during the 14-day period after the final shot, so this is a matter of extreme caution. Once cruises resume, anyone testing positive will be

placed in isolation so they cannot spread the virus.

Travel insurance is highly advised. Amanda Hand of GIG Travel Insurance says, “The absolute best option is ‘cancel for any reason’ (CFAR) travel insurance, where travelers can cancel for any reason and get seventy-five percent or more back.” Regular travel insurance costs about 40% what CFAR does.

The price of a travel insurance policy for a cruise vacation will vary by the length of the trip, the destination, your age and the cost of the trip. It’s less expensive if you’re paying with travel points instead of cash or credit card.

A 55-year-old traveler on a \$1,000 cruise for seven days might pay just over \$100 for CFAR insurance. If the trip cost \$5,000, the premium would be closer to \$500.

You can’t cancel your trip at the last minute and qualify for CFAR claims. You must cancel 48 hours or more before departure.

Hand suggests that “healthy travelers look at their credit card for travel insurance benefits.” However, she notes, “pre-existing medical conditions aren’t covered.”

Cruise goers who are 65 and older need to remember that Medicare typically doesn’t cover medical expenses while abroad.

A few more tips on insurance from Rajeev Shrivastava, CEO of Visitors Coverage travel insurance marketplace, says, “Insurance offered directly through a cruise line generally doesn’t provide adequate coverage and tends to be heavily weighted in favor of the cruise line. These plans may not cover travel costs en route to the cruise, onshore medical costs, evacuation costs or pharmacy drug costs.”

He recommends insurance that covers baggage loss or delay.

*Judy Colbert, the author of 36 books, writes about travel and the business of travel.*



## WORK &amp; PURPOSE

# 'Life is short' — the motivation behind pandemic pivots

From launching a food truck to art classes to even joining a different book club, how the pandemic is inspiring a change in direction

By Ronni Gordon

Special to MediaNews Group

The 110-foot-tall pine tree that fell on my bedroom roof while I was sleeping on a windy night in December 2019 woke me with a BOOM. I had no idea what happened until I looked at the window and saw a branch poking through the glass. The jolt made the floor cave in, and this caused the collapse of the kitchen ceiling below. Paintings popped out of their frames and flew off the wall. The chandelier perched precariously on the kitchen table.

After I recovered from the shock, hired a contractor and called the tree guy, I realized I had earned an unexpected boon that many a boomer would envy: a dumpster in my driveway.

"A lot of people empty their whole house in there," one of the carpenters said. I wasn't going to do that, but when the pandemic lockdown began three months later, I had a project underway. The attic beckoned, and the dusty backs of closets challenged me to ignore them.

And the books: I wasn't going to throw them in the dumpster, but after I picked them up off the floor, I was determined that I wouldn't cram them all back in. I gave some to a middle school teacher who had a lending library on the steps of the school.

While I was thinking about books, I finally took the long mulled-over action of quitting a book group that was not working for me. And I joined a new one that suited me better.

Mine wasn't the passion project that some pursued during the COVID-19 lockdown, or the early retirement surge or job change or engagement or divorce, like that of Bill and Melinda Gates and other boomers that caused the gray divorce rate to spike.

But it grew from a similar kind of introspection that lockdown

forced on those lucky enough to be quarantined at home.

Did I really want to leave my kids a mess if I died in the house or make it so hard on myself when I eventually moved? Did I really want to keep spending time with people who weren't good for me? I was cleaning up, literally and figuratively.

## An Unexpected Period of Introspection

Like the tree that shocked me awake, the pandemic caused people to open their eyes to changes they needed to make or projects that it was time to pursue. A Harris Poll, for example, found that a majority of U.S. workers are considering a job change this year.

"A lot of people are reflecting on, 'Do I want to stay in the job, or have I been let go and what do I do now, and do I pivot?'" says Carla Bevins, assistant teaching professor of business communications at Carnegie Mellon University's Tepper School of Business in Pittsburgh. "A lot of people have been forced to take the time to reflect on 'Do I want to go back to work?'"

One such person is Ann Harper, 60, a middle school teacher in Pine Bush, N.Y. She retired this year instead of on her planned date two years from now. She decided in January when in-school classes resumed in her district; she has thyroid cancer that has spread to her lungs and went on medical leave instead. She feels good during this "watch and wait" period and doesn't want to go back at all.

"I thought: 'Life is short, I want to go out and enjoy it, who knows what tomorrow will bring?'" she says. She and her husband are going to sell their house to one of their daughters and drive their camper around to visit relatives and see wish-list marvels such as the Grand Canyon.

"We'll live in the camper and settle down in a spot where we traveled and loved," she says.

Speaking of love, actress Susan Haefner, 56, and drummer Jeff MacPherson, 54, got engaged last December, at a pond behind her house in the snow, after being together for nine years. He had been staying with her in her home in Andover, Vt. when COVID-19 hit and "it gave us time to solidify the relationship," Haefner says.

They found the bright side of work stoppages in the entertainment industry. "We did creative fun projects. He made me laugh. We got so much closer from being together so much," she says.

"Our time is finite. The pandemic made me reevaluate what's important to me. Even two years ago, if I got a job in the industry, I would go. I feel that I'm going to think twice about that. I'm going to balance my work with my relationship," Haefner says.

It will be the first marriage for both. The wedding is planned for late summer 2022.

## The Downside and the Upside of Lockdown

Studies show that life-threatening events motivate people to address issues in their close relationships, and this can also mean divorce as well as marriage.

"We're a little more wired to be reactionary under stress, and we narrow our focus to where it's all or nothing," Bevins says. "We're hearing that we shouldn't make any big decisions (at times like this), but unfortunately a lot of us don't have that as an option."

She was referring to employment, but the same can apply to life changes such as divorce.

According to Edie Weinstein, a social worker in Doylestown, Pa., "Some of the separations had already begun, but the pandemic hastened the urgency." The pros of a relationship can be amplified, but so can the cons. Stuck at home together, says Weinstein, "They question if this is the person they want to remain with."

But back to the bright side. "There was a pursuit of new pas-

sions, new hobbies," says Pablo Bose, an associate professor of geography and director of the Global and Regional Studies Program at the University of Vermont. "Everyone started making sourdough, pickling... I got emails from people I hadn't seen in years. We had more use of state parks."

Margaret Pantridge, 68, of Needham, Mass., started to feel depressed last winter when it got too cold to socialize outdoors. The cure: an art class offered virtually by the Boston Museum of Fine Arts.

Recently retired from her job as marketing director of the Cancer Center at Beth Israel Deaconess Medical Center in Boston, Pantridge says, "When I was young, I did a lot of drawing and painting and I took a few art classes in college. I hadn't held a paintbrush (since then) until the coronavirus came along."

She and her husband had been walking near the Charles River, whose landscape suggested one of her favorite paintings, The Oxbow, of the Connecticut River. "The Charles has big meanders like the Connecticut, and I wished I could paint it," she says.

Pantridge ordered a set of acrylic paints and set out to do it. She and a friend who was also getting interested in painting set challenges.

"We agreed we would do a still life, each in our own home, and we shared pictures of what we created," she says. "We had fun with it and said maybe we should take a lesson."

Her dining room became an art studio and classroom. She set up her easel and supplies in it, and when it's time for class, she positions her iPad so the teacher can view and critique her work. Classes include a presentation on an art-related topic.

"It's given me something to be interested in," Pantridge says.

## Silver Linings in Work and Play

Tonya Felix also found a silver lining — in the form of a food truck that made sense in at a time



PHOTO COURTESY OF NEXT AVENUE/TONYA FELIX

Tonya Felix launched the 349Cafe Mobile Cuisine on Cape Cod.

when people felt safer eating outside.

Last winter, the 53-year-old researched specifications and regulations for setting up a mobile café at the end of the pier in Wellfleet, on Cape Cod, Mass. She bought a food truck that became 349Cafe Mobile Cuisine. The name comes from Wellfleet's original area code and the know-how draws from Felix's years of working in the food industry.

The pandemic offered "a good time to think about things," she says. She has diminished capacity in her lungs and "wanted to be more in control of my livelihood. It's hard working in the pandemic and not knowing who you're working with. You're at the mercy of their protocols."

Felix opened in April with a menu that draws on her family's Southern roots combined with basics such as turkey sandwiches and subs. In the spring, local families, working people and pre-season visitors were already sitting at picnic tables on the pier and enjoying lunch and the view. She expects more people to come in July and August and plans to stay open until mid-November.

*Ronni Gordon is a South Hadley, Mass.-based freelance writer and editor and a former newspaper reporter.*



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## HEALTH &amp; FITNESS

# Michigan Senior Olympics back in full force

Deadline to register for Summer Games is July 16

**By Debra Kaszubski**

*For MediaNews Group*

After an abbreviated season due to the COVID-19 pandemic, the Michigan Senior Olympics (MSO) summer games is back this summer.

According to Becky Ridky, executive director of the MSO, the games will, "Feel close to normal," she said. "We will still be taking extra precautions for the safety of our athletes, including social distancing, sanitation stations, etc."

Ridky anticipates around 1,000 athletes will participate.

All events will take place this season, including: archery, badminton, basketball skills competition, 3 vs. 3 basketball, billiards, bowling, Cornhole, cycling, disc golf, golf, Pickleball, 5K and 10K

road race, shuffleboard, softball, swimming, tennis, track and field, Racewalk and Powerwalk, table tennis, triathlon, volleyball, and soccer.

Events take place at various times, dates, and locations throughout Oakland and Macomb counties. While many events are scheduled for August, there are some events set for later months in the year due to scheduling issues related to the pandemic and the winter games, Ridky said.

"Normally we hold our winter games in February, but this past year they had to be canceled due to COVID. We decided to run a limited schedule of winter sports in November, including our hockey tournaments, co-ed volleyball, and indoor track and field," she said.



PHOTO COURTESY OF MICHIGAN SENIOR OLYMPICS



While many events are scheduled for August, there are some events set for later months in the year due to scheduling issues related to the pandemic and the winter games.

The deadline to register for the 2021 Michigan Senior Olympics Summer Games is July 16.





PHOTO BY PAULA PASCHE — MEDIANEWS GROUP

Pickleball is among the many Michigan Senior Olympics events taking place this season.

The games serve as the qualifier for the 2022 National Senior Games in Fort Lauderdale.

The opening Ceremony will take place from 6-8 p.m. Aug. 6 at Bloomer Park in Rochester. A Celebration of Athletes Dinner and Hall of Fame Ceremony is set for 6:30 p.m. Aug. 16 at the San Marino Club in Troy.

"I am really looking forward to the summer games being back in full force. I look forward to seeing so many of the athletes that I have not seen in well over a year. I know for many of our athletes this is just as much a social event and the summer games feel like a family reunion for many of our athletes," Ridky said.

The registration deadline is July 16 and athletes should register via the MSO website. The MSO is also looking for volunteers and sponsors. For more information about the summer games or to learn about volunteering and sponsorship opportunities, visit the MSO website at [michiganseniorolympics.org](http://michiganseniorolympics.org).



Becky Ridky, executive director of the MSO, expects around 1,000 athletes to participate in this year's Summer Games.

PHOTO COURTESY OF MICHIGAN SENIOR OLYMPICS



## Calendar of activities, events and trips

**Editor's Note:** Before attending an event, contact the organizers to find out if it has been cancelled due to COVID-19.

To submit information for the calendar, email [jgray@medianewsgroup.com](mailto:jgray@medianewsgroup.com).

**New groups forming in the New Baltimore/Chesterfield area:** Widowers, Widows and Divorced

Seniors On With Life. This group offers socializing, activities and rap sessions. For more information or to be placed on the contact list, call 586-646 5636.

### JULY

**July:** Booked for the Evening at the Roseville Library, 29777 Gratiot at 6 p.m. Thursdays at 6 p.m. via Zoom. Join in on a lively

discussion about a different book each month from the comfort of your own home! You are welcome to join us even if you haven't read the book. Need a copy? Call us or check our catalog. To join a Zoom meeting, use the meeting ID or click on the corresponding book title below. Readers' Choice. Bring any book(s) that you've read and would like to tell us about for a few

minutes. July 8 — Meeting ID: 916 5460 8858. For more information, call 586-445-5407 or email [rsvlibrary@roseville-mi.gov](mailto:rsvlibrary@roseville-mi.gov).

**July 15:** Lords of the Sky: Birds of Prey, presented by Howell Nature Center, along with the Roseville Library, at 2 p.m. on Thursday, July 15 at Veterans Memorial Park. The Howell Nature Center is visiting and they are bringing some of their feathered friends with them. Come learn about the Lords of the Sky from the experts and even get to see them live and up close! You can bring a blanket or lawn chairs and get comfy on the grass. Please remember to wear a mask and social distance in accordance with ongoing health department mandates. As there will be live wild animals present, we ask that you do not bring dogs or other pets to this event. For more information, call 586-445-5407 or email

[rsvlibrary@roseville-mi.gov](mailto:rsvlibrary@roseville-mi.gov).

**July 17-18:** Community Quilt and Fiber Show at the Loren Andrus Octagon House, 57500 Van Dyke, Washington. Join this unique community show displaying quilts and fiber art from the community. Stroll the gardens enjoying quilts hanging in the shade of the trees, see quilts flowing in the breeze on the porch, enter the rustic barn to enjoy even more quilts. Don't forget to step back in time as you enter the 165 year old historic Octagon House, listed on the National Registry of Historic Homes. Saturday and Sunday from 10 a.m. to 4 p.m. Admission \$6. This is a fundraiser for the Friends of the Octagon House to restore and maintain the property. Quilts and volunteers needed. For more information, call 586-781-0084 or email [info@octagonhouse.org](mailto:info@octagonhouse.org).

**July 22:** Bees of Michigan at the Roseville Library, 29777 Gratiot at 2 p.m. on Thursday, July 22. Registration began July 1. Dave Putt will be here to teach us about the more than 400 species of bees that are native to the state of Michigan, and their role in plant pollination. Then we will explore the world of the honeybee and the art and science of becoming a beekeeper. This program will be held outside the library. In the case of inclement weather, the program will move indoors and follow all applicable COVID regulations. In order to secure an indoor spot in case of inclement weather, please register. For more information, call 586-445-5407 or email [rsvlibrary@roseville-mi.gov](mailto:rsvlibrary@roseville-mi.gov).

### AUGUST

**Aug. 11:** Cornwell's Turkeyville & Marshall — Aug 11. Join Travel with Nance

## 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, August 12, 2021.

**Deadline is August 4, 2021**

To be included in our next edition please Email to:

**VITALITY  
Groups & Clubs**

**Email: Joe Gray**

**[jgray@digitalfirstmedia.com](mailto:jgray@digitalfirstmedia.com)**

**Subject Line: Vitality Community Calendar**



### *In Loving Memory*

To all Pet Owners who would like to post a Memory Photo and Note of a Pet that has passed away, please send a photo/note to the email or address below along with form below.

*Photos will not be returned.  
We must receive photos by  
August 4, 2021  
To be include in our August issue.*

Name(s) of Pets: \_\_\_\_\_

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

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

Phone: \_\_\_\_\_

**EMAIL FORM & PHOTO TO:**  
**[demke@medianewsgroup.com](mailto:demke@medianewsgroup.com)**

**Mail to: Vitality Pet Page**  
**Attn: Dawn Emke**  
**53239 Settimo Crt**  
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\*Any photos received after photo page is full will be held and used in future issues.

# Next Issue of Vitality



will be on

## THURSDAY AUGUST 12, 2021



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for \$85. Live musical matinee, of 'Godspell' with turkey buffet lunch, time at gift shop, bakery. Narrated tour of Marshall (drive-by): Honolulu House, National Inn, Governor's Mansion & Capitol Hill School House. Call 313-535-2921.

**Aug. 30-Sep. 3:** MHL PRESENTS the Ark Encounter and Creation Museum in Cincinnati, Ohio, the life-sized Noah's Ark Experience will certainly amaze you. Ark Encounter features a full-size Noah's ark built according to the dimensions given in the Bible. Spanning 510 feet long, 85 feet wide, and 51 feet high this modern engineering marvel amazes visitors young and old. We will also visit the Creation Museum's 75,000 square feet of state of the art exhibits, stunning botanical gardens, petting zoo, etc. This evening enjoy a dinner party with entertainment. The next day after our morning continental breakfast, we stop at a casino for

some gaming. Afterwards, you'll enjoy a BBBB Riverboat's sightseeing cruise on the Ohio River. All this and the price is only \$579 double occupancy and it includes 4 breakfast, 4 dinners, admission to all attractions, sightseeing cruise and visit to a Casino. Contact Mary Ann at 586-530-6936 for more information and details.

**Sept. 4-6:** 63rd Annual Labor Day Mackinac Bridge Walk. Join Travel with Nance. 2 nites at Days Inn in St. Ignace (Upper Peninsula). Round trip ferry to Mackinac Island for the day (open return). Shopping in Mackinaw City, two nites gaming at Kewadin Shores Casino (\$20 Free Play, \$10 Food Coupon). 2 continental breakfasts at motel. Cost is \$359 Call 313-535-2921.

## SEPTEMBER

**Sept. 11-19:** Mount Rushmore. Join Travel with Nance for \$989. 4 nites in South Dakota & two nites

enroute each way. Badlands National Park, Borglum Historical Center, Mt. Rushmore National Cultural Center. Journey Museum & High Plains Western Heritage Center. Guided tour Deadwood. & Casino. Des Moines Botanical Center, Wall Drug, Corn Palace, Amana Heritage Museum. 6 dinners (2 with entertainment), 8 breakfasts. Call 313-535-2921.

## OCTOBER

**Oct. 3-9:** Cape Cod, Boston, Salem, Gloucester, MA. Join Travel with Nance for \$996. 4 nites at Commodore Inn on the Cape & 1 enroute each way. Guided tours of Boston, Salem, Cape Cod, Hyannisport & Plymouth. Cape Cod National Seashore, House of Seven Gables, dune buggy ride Provincetown, Cheers Bar, Fanuil Hall & Quincy Market, JFK Memorial, Sandwich Glass Museum, Plymouth Rock & Lobstering Cruise.

6 breakfasts, 1 lunch and 2 dinners. Call 313-535-2921.

**Oct. 6-19:** MHL presents Grand Canyon, Las Vegas and the Hoover Dam, Oct. 6 through Oct. 19. We're going to go for 13 nights, three consecutive nights in a Las Vegas casino hotel, with 19 meals (10 breakfast and 9 dinners), admission to the Hoover Dam Visitor Center, a visit to the Grand Canyon National Park including viewing an IMAX Grand Canyon movie, Petrified Forest National Park, Etc., Etc. The cost is \$1,559 with double occupancy. For more information, pick-up locations, times, and other details, contact Mary Ann Spisak at 586-530-6936.

**Oct. 10:** Belle Isle and Homes of Detroit. Join Travel with Nance for \$55. One hour Belle Isle narrated tour, City tour of Detroit: drive by 'Tiny Houses', Boston Edison District, James Scott Home, Indian Village. Lunch at American

or Lafayette Coney Islands. Call 313-535-2921.

**Oct. 13:** Cornwell's Turkeyville & Marshall. Join Travel with Nance for \$85. Live musical matinee, of 'Johnny Cash' hits with turkey buffet lunch, gift shop, bakery. Narrated tour of Marshall (drive-by): Honolulu House, National Inn, Governor's Mansion, Capitol Hill School House. Call 313-535-2921.

**Oct. 18-22:** Nashville, TN. Join Travel with Nance for \$665. 4 nites hotel in the Nashville area. Guided City tour with stop at the Parthenon. Grand Ole Opry performance, Nashville Nightlife Dinner Theatre, Grand Ole Opry Backstage tour. Country Music Hall of Fame, Belle Meade Plantation, Delta Flatboat Ride at Opryland Hotel. 4 brkfs, 4 dinners. Call 313-535-2921.

**Oct. 24-30:** Savannah, St. Simons & Jekyll Islands, GA and Beaufort, SC. Join Travel with Nance for \$789.

4 nites Savannah area, and one night enroute each way. Guided Trolley tour of Savannah plus Hop-On/Hop-Off Privileges. See Parris Island, SC, Beaufort. Tour St. Simons Island, tram tour of Jekyll Island. Evening show at Famous Savannah Theatre. Visit S.C. State Museum. 6 breakfasts, 4 dinners. Call 313-535-2921.

## DECEMBER

**Dec. 5-11:** Christmas in the Smokies: Seven days six nights, Dec. 5-11, which includes a visit to the Titanic Museum, Admission to Dollywood Theme Park, Tour of the Biltmore House, souvenir gift, etc. and the price is only \$1,179 with double occupancy. For information and to make reservations, contact Mary Ann Spisak at 586-530-6936.

## MONTHLY EVENTS

■ New Baltimore Civic

CALENDAR » PAGE 22

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# Calendar

## FROM PAGE 21

**Club:** Euchre every Thursday at 36551 Main St. (corner of Blackwell) in New Baltimore. Sign in at 6:30 p.m., play at 7 p.m. \$10 plus a quarter for each euchre.

■ **Octagon House:** Sit and Stitch is the 2nd and 4th Tuesday of each month from 1-4 p.m., 57500 Van Dyke, Washington. For more information, call 586-781-0084.

■ **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.

■ **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 up stairs level on the 1st, 2nd and 3rd Wednesday of each month from 8-9:30 a.m.

■ **Senior Card Playing:** Come and join a fun group of card players who play a wide range of card games. Everyone brings a snack to share while playing. Free. Mondays from 1-4 p.m. at 35248 Cricklewood Blvd. (Cricklewood Recreation Building). Call 586-725-0291.

■ **New Baltimore Senior Club:** Tuesdays from 10 a.m. to 2 p.m. This welcoming

group of seniors has all sorts of fun. We play bingo, hold luncheons, go on trips, and play cards. Monthly dues, \$2. Location 35248 Cricklewood Blvd. (Cricklewood Recreation Building). Call 586-725-0291.

■ **Zumba Gold:** from 10:30-11:30 a.m. every Monday and Wednesday at the Washington Center, 57880 Van Dyke, Washington Twp. Cost depends on how many punches purchased. 4 punches \$23 resident, \$29 NR; 11 punches \$60 resident, \$66 NR. For more information, call 586-752-6543.

■ **Line Dancing:** Join us for line dancing every Thursday at our Washington Activity Center (57900 Van Dyke, Washington) Intermediate/Advanced starts at 10:30 and Beginners starts at 11:30. Call for more details 586-752-6543

■ **Pickleball:** is played from 12:30 to 2:30 p.m. every Tuesday and Thursday at

the Romeo Activity Center, 361 Morton St. Drop in to play or call 586-752-9601 for more information.

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

more information, call 586-268-9452, 586-264-5657, or 586-755-6112.

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

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

■ **Euchre parties:** Disabled American Veterans 129 and Operation Yellow Ribbon hold

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

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

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



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## 2021 Motorcoach Tours

### Cornwell Turkeyville Dinner Theatre

Aug 11, \$85. "Godspell".

### Uncle John's Cider Mill

Aug 28, \$72. Arts & Crafts Fair.

### 63rd Annual Labor Day Bridge Walk

Sept 4-6, \$359. Mackinac Island

### Mt. Rushmore, Sept 11-19, \$989. Badlands.

### Cape Cod, Boston, Salem, Gloucester

Oct 3-9, \$996. Commodore Inn.

### Belle Isle & Homes of Detroit

Oct 10, \$55. Boston. Edison, Tiny Houses.

### Nashville, Oct 18-22, \$665. Grand Ole Opry.

### Cornwell Turkeyville Dinner Theatre

Oct 13, \$85. "Johnny Cash".

### Savannah, St. Simons, Jekyll Island

Oct 24-30, \$789. Beaufort, S.C.

### Branson (7 shows), Nov 8-13, \$687.

### Cornwell Turkeyville Dinner Theatre

Nov 17, \$85. "Dashing thru the Snow"

### Detroit Churches (4), Dec 3, \$60.

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

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# *In Loving Memory*

== **MADDY** ==

**Member of Bielski Family of  
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Loving companion for 15 years. Always ready to snuggle. Loved neighborhood walks, the sidelines at soccer games and visits to the ice cream store. RIP 6-10-21

## **Puzzle Page**

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A	A	Y	R	R	V	T	S	T	N	C	A	L	Y
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- MAPLE WALNUT  
FUDGE  
PECAN
- BANANA  
VANILLA



# ODE TO FRIENDSHIP

Old Friends

New Friends

Past Friends

Real Friends

Friendly Acquaintances

Just Acquainted

Friends frozen in time

Friends through time

Those you can count on

And those you can't

Friends that stick / Those that don't

Friends that have gone to God

Fond memories all

And friends for life

"That would be you; my Friend"

Thanks

By: Joe Sowerby of Mt. Clemens, 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 August 12, 2021.

# GROWING

Growing – The pain is like an echo that shouts through the mountains. When it slowly stops, the peace within feels like water that flows from a fountain.

Growing – The hurt is like a hardening of the heart. Once it stops, no one can tear it apart.

Growing – The crying, the drowning in tears, after drying up life appear so clear.

Growing – Taking the next step seems so very hard, yet when taken, realized it should have been taken from the very start.

Growing – The feeling of wholeness seem so strange at times. Yet it feels good and it's a wonderful sensation that's all mine.

Growing – Life appears to go on forever, if not for GROWING, would not have known what I could have been EVER!

By: Alethea Monk Howard of Detroit, MI

FIRST & LAST NAME: \_\_\_\_\_ PHONE NUMBER: \_\_\_\_\_

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

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

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



# Beautiful Love

Beauty attracts deep from within; shared between two divine hearts and divided among others; Love is beautiful. It feels good to give and show it, and tell the world about this love.

It is the pits and a shame to be alone without such a wonderful gift. We were made for this. We were created to love and to be loved, and it is never meant to be selfish.

How can two walk together unless they agree says God! Who gives the instruction, inspiration, and guidance of his beautiful immaculate love, which is a widespread of mutual commonness!

Love is beautiful like a sweet jazzy song that you can dance passionately in motion.  
Love is explosive like the powerful fireworks in July. Respect it; beautiful love, it's too expensive to buy.

Handle this beautiful love with care, dare not to, and it will mold you together; it will  
Keep you in the mood of expectancy more and more. Oh! Beautiful Love I feel you!

God's unconditional love; flying like a bird in the sky searching for its mate  
How precious is love; such as the beautiful colorful spring flowers of covetousness.

Chase after love's delicacies, bundled in the feminine and masculine warmth of kindness, gentleness, and a physical touch of affection and satisfaction. Soar like an eagle on eternal love.

Love cast out fear, it's not supposed to hurt you; trust, demand, and do not settle for nothing less! Beautiful love is a breath of longevity, do not stray, love is a heavenly angel not to be dangled. Love is like jumping over the broom on one accord that should not be broken once it is vow to a promise.

Love is like two beautiful blue jay birds sitting on a tree limb by the seashore making lovely harmony that rings out loud, Tears of joy that floods my soul; beautiful love I adore. Love is a beautiful bond between two and God is the center of it all.

By: Marie Zenon of Clinton Township, MI





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