

August 2021

Vitality

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



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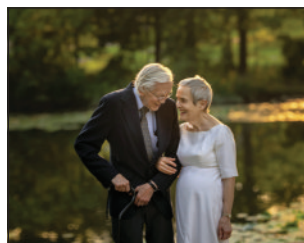
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On the cover: Birmingham-based portrait artist Marla Michele Must offered to photograph her neighbors Bob and Jane Eberwein in honor of their 50th wedding anniversary. In the photoshoot, Jane wore her original wedding dress.

PHOTO COURTESY OF ENCHANTED PHOTOGRAPH BY MARLA MICHELLE



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

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Tucker Senior Center 26980 Ballard, Harrison Twp, 48045

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Roseville Senior Center: 18185 Sycamore, Roseville, 48066

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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: 2250011 Mile, St. Clair Shores, 48081

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

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Henry Ford Medical: 350015 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

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Orion Center: 1335 Joslyn Road, Lake Orion, 48360

OPC Rochester: Letica Rd, Rochester, 48307

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

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MONEY & SECURITY

Real Estate: Reasons for differing tax rates of comparable homes

Q: We are looking at a couple of similar houses in the same city but there is a difference in the property taxes of approximately \$2,000. The taxable value on them is almost the same; within \$10,000. Why is there such a difference?



Steve Meyers
Columnist

A: I get this question often. Taxable Value is what your property taxes are calculated off of (millage rate multiplied by the taxable value equals the tax). There are a few things that can cause the taxes to be different. The first and foremost is PRE (Principal Residence Exemption) formally known as Homestead and Non-Homestead taxes.

If you are living in the property as your primary residence and claim it as such, then you get the lower property taxes. If you are an investor or are claiming another property as your primary residence then you will pay a higher property tax rate usually around 40% more, give or take, depending on the city / township.

Another possibility is that one of the properties could have an additional lien included in the taxes such as unpaid water bills or trash collection bills. Here is a fact that most buyers and even seasoned homeowners don't know about school districts. Most cities or townships (not all, but the vast majority) have more than one school district. Some communities in Macomb and Oakland County have as many as 8 different school districts within one city or township. This is important because each school district has its own tax millage rate which means up to 8 different property tax rates within one city or township. This can also be the reason for the difference in property taxes.

Special Alert: I keep running across this so it's worth repeating over again and again. I cannot reiterate enough how important this is. If you own a house, condo or other real estate prop-

erty what will happen to it when you die?

All too often when I am called to list a property for sale by executors or heirs of an estate (loved ones or people you care about that you put in charge to handle your affairs); after asking a few questions I quickly find out that the deceased owner had no type of estate planning whatsoever. Guess what? Now your loved ones or the ones you care about, have to start a second career in disposing of your estate by going to Probate.

If you have ever had to do this for someone then you would know it's not fun and takes a lot of time, effort and energy.

Now let me clarify, I am not an attorney, nor am I giving you legal advice, I am just giving you my professional opinion from years of experience. What I do find after talking to the executors or heirs is that the house/condo either was not in a Trust, had no Life Estate Deed (Ladybird Deed), Quit Claim Deed or there was no Will. I have witnessed how a simple piece of paper such as a Quit Claim Deed signed while you're alive and locked up in a safe deposit box has made life a lot easier for those disposing of estates by keeping the real estate (house, condo) out of probate.

I highly recommend that those of you who have not done any type of estate planning, after reading this article, pick up the phone and call an attorney who specializes in estate planning. If you do not know one feel free to contact me and I will put you in touch with an attorney I highly trust. (Please note that Wills and Deeds are NOT expensive to have drawn up by an attorney.)

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.



Brian J. Kurtz

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MONEY & SECURITY

Ask the Financial Doctor: What is the new child credit for 2021?

Q : What is the new child credit for 2021?

A : Each child will receive a \$3,600 credit if under age 6 and \$3,000 if age 6 to 17. Families will get advance credits in their bank accounts starting July 15th at a rate of \$300 per month if the child is under age 6 or \$250 per month if age 6 or older. The advance payments will total ½ of the child credit and the other ½ will be refunded from the 2021 tax return. Higher income taxpayers will receive a smaller credit and some taxpayers will not receive any credit if their adjusted gross income (AGI)



Richard Rysiewski
Columnist

is greater than \$240,000 (single) or \$440,000 (joint).

Q : I prefer to receive my child credit at my tax filing date and I want to opt out of receiving the advanced child credit. How do I make this happen?

A : You need to go to the internet site, IRS.GOV, and update your choices through the portal, Child Tax Credit Update.

Q : My mother gifted \$15,000 to her four children for the last three years. Recently, she entered a nursing home and will not be able to afford the monthly expense by

the end of the year. If my mom applies for Medicaid does she have to list the gifts that qualified for the annual gift exclusion?

A : Yes, your mom has to include all gifts including the gifts that qualify for the annual gift exclusion.

Q : Can I deduct cash charitable contributions on my 1040 form for 2021 tax year without using Schedule A for itemized deductions?

A : Yes, you can but it is limited to \$300 (single) or \$600 (joint).

Q : What is the five year rule to avoid penalties on the distribution of principal from a conver-

sion of a traditional IRA to a ROTH IRA?

A : The five year rule for ROTH conversions uses a calendar year. If you converted a traditional IRA to a Roth IRA in November 2020, your five-year period begins Jan. 1, 2020. But if you did it in February 2021, the five-year period begins Jan. 1, 2021. Each conversion has its own five-year period. For instance, if you converted your traditional IRA to a ROTH IRA in 2018, the five-year period for those converted assets began Jan. 1, 2018. If you later convert other traditional IRA assets to a ROTH IRA in 2019, the five-year period for those assets begins Jan. 1, 2019.

Q : Has the gift rule changed in 2021? I am considering giving \$7,000 to my brother. Do I get a deduction for my gift?

A : In 2021, the amount that you can gift-give is \$15,000 annually to any person without triggering a gift tax. If you are married and your spouse is in agreement, you can double the annual gift to \$30,000. You do not get a tax deduction and the recipient

does not declare the gift as taxable income.

Q : I operate a small business as a sole-proprietorship. Does my sole-proprietorship qualify for the 20% exclusion for income earned by "pass-through" businesses in 2021?

A : Yes, you can exclude 20% of your income earned from your sole-proprietorship. The new law gives a 20% exclusion to "pass-through" businesses, sole-proprietorships, partnerships, S corporations, limited liability partnerships (LLPs) and limited liability corporations (LLCs). The tax break is based on the ownership interest and is calculated per entity. Individuals with taxable income of less than \$164,900 and married couples filing jointly with taxable income less than \$329,900 get the full 20% exclusion. Limits on the exclusion come into play if the taxable income is above those thresholds. No exclusion is allowed if the taxable income is greater than \$214,900 (single) or \$429,800 (joint).

Q : What threshold must a taxpayer ex-

ceed for medical expense deductions in 2021?

A : For 2021, the medical expense deduction has a threshold of 7.5% of adjusted gross income (AGI). A taxpayer must use schedule A to list medical expenses.

Q : My dad is 64 years old, when does he qualify for Medicare coverage?

A : The normal age is 65, however you can qualify earlier if you have been receiving Social Security Disability Insurance (SSDI) for at least 24 months. If you have end-stage renal disease and are getting dialysis treatments you can get Medicare earlier. If you have Amyotrophic Lateral Sclerosis (ALS) you will automatically be enrolled in Medicare when you receive your first monthly check from SSDI.

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.



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.

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Send in your information for meetings, seminars, events and press releases for our monthly calendar. Our next edition will run Thursday, September 9, 2021.

Deadline is September 1, 2021

To be included in our next edition please Email to:

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WORK & PURPOSE

How to discover your purpose in retirement

Insights from Richard J. Leider, co-author of 'Who Do You Want to Be When You Grow Old?'

By Nancy Collamer
Next Avenue

According to a 2020 Edward Jones/Age Wave study, one in three new retirees struggles with finding purpose after leaving their job. In many ways, that's not surprising. Like author and motivational speaker Wayne Dyer used to say, "If you are what you do, then when you don't, you aren't."

Yet according to a new book, "Who Do You Want to Be When You Grow Old? The Path of Purposeful Aging," by Richard J. Leider and David A. Shapiro, finding purpose in retirement isn't just a nice-to-have — it's a necessity. (Next Avenue recently published an excerpt, "Are You Hav-

ing a Late-Life Crisis?")

"The data is clear," Leider recently told me. "Purpose is fundamental. It is critical to your health, healing, happiness and ultimately, your longevity."

Leider knows of what he speaks. He's been studying the topic for over four decades, is the founder of Inventure: The Purpose Company and has written nine books about purpose, six of which he co-authored with Shapiro.

In his latest book, you'll find tools, insights, questions and exercises like the following ones that can help unlock your purpose as you age:

1. Describe the finest chapter in your life thus far. What made it the finest? How can you man-

ifest those qualities in your next chapter?

2. Ask yourself, "How can I grow and give?" Review your calendar. Make regular appointments with yourself to grow and to give.

3. Who is your aging exemplar and why do you admire this person? What qualities of growing old does he or she embody?

Last month, I spoke with Leider by Zoom to learn more about his research and the new book. Highlights of our interview follow:

Next Avenue: Purpose means different things to different people. How do you define purpose?

Richard Leider: My definition of purpose has evolved over time. But there are a few defining characteristics that have remained constant.



PHOTO COURTESY OF RICHARD LEIDER/NEXT AVENUE

Author Richard Leider says purpose can't be 'found.'

Purpose is a verb; it is action oriented and dynamic. It is the answer to the question, "Why do you get up in the morning?"

If there's something you love to do — write, solve technical problems or cook — that is likely one

of the gifts you need for your purpose. When you combine that gift with your passions and values, that can be an indicator of your purpose.

PURPOSE » PAGE 16



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

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Cornwell Turkeyville Dinner Theatre

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SOCIAL & WELL-BEING



PHOTO COURTESY OF ENCHANTED PHOTOGRAPH BY MARLA MICHELLE MUST

Married on July 10, 1971, Bob and Jane were introduced in September 1969 by a colleague at Oakland University where they were both members of the faculty in the English department.

Love that lasts

Couple's campus romance leads to 50 years and counting

By Susan Thwing
For MediaNews Group

She saw them taking walks together for years, a companionable couple who were clearly still deep in love. It was a romance Marla Michele Must, a Birmingham-based master photographer in portraiture, wanted to capture in her art.

"I've lived across the street from this endearing couple for 10 years," said Must. "I often catch glimpses of them out my kitchen window as they take walks arm-in-arm almost daily, caring for each other in the most loving way."

One day, Must stopped to chat with her neighbors, Bob and Jane Eberwein. It turns out the Eberweins were soon to celebrate their

50th wedding anniversary and Must offered to photograph them to celebrate the milestone.

Then she learned about their special story.

Married on July 10, 1971, Bob and Jane were introduced in September 1969 by a colleague at Oakland University where they were both members of the faculty in the English department.

But it wasn't a whirlwind romance — at least not at first.

"There were lots of new staff, and lots of events that we all attended, so Bob and I got to know each other as friends and colleagues. It was more companionship at first," Jane explained.

"Then it sort of ignited into more. Our first date was in November 1970, we became engaged in December, and we married in July. So once

we started a relationship, it happened very fast."

Bob said he feels the key to their relationship's success is appreciation, and faith.

"Every day you have to consider yourself fortunate to have found such a wonderful person to spend your life with. I consider my wife a gift from God, and I am grateful to have her in my life," he said.

Having common interests, but also understanding your spouse's personal interests is also key. They both enjoy travel — having visited France (a favorite), Italy, Austria, and many other locales. The Eberweins also said good friends and family can be a wonderful support system that keeps relationships interesting and solid.

As professors as well as

authors, the couple said they know how to give each other the space and support to pursue individual projects, interests and activities.

"We've had lovely times together, and we've also remained colleagues as well as husband and wife. We've been there for each other and experienced both the good and the difficult times in life and at the university," Jane said. "We are lucky to have worked together, because we understand each other's commitment and dedication to our work."

After 30-plus-year academic careers, both of the Eberweins were named as Distinguished Professors of English in the OU College of Arts and Sciences. During Bob's career, he has established a national reputation in film studies and has written five books about film and film criticism. Jane is renowned for her work and research on poet Emily Dickinson and early American poetry, including publishing "An Emily Dickinson Encyclopedia" and "Dickinson: Strategies of Limitation for Reading Emily Dickinson's Letters," among other books.

In 1987 Bob received OU's Teaching Excellence Award. In 1988, Jane received the university's Research Excellence Award.

"We understand how dedicated academics can be to their work," Jane said. "Every year the Modern Language Association would hold an annual conference right after the Christmas holidays. This was very stressful on some, and university spouses could be resentful of the timing. But for us we knew it was something important to do and we went together."

The long, leisurely walks — and subsequent conversations — are also a staple of their relationship.

"We love walking. It's why we chose the house in Birmingham, for its streets and neighborhood — the ability to take walks together" Jane said.

And sometimes good old-fashioned romance is an ingredient as well.

Must said of the Enchanted by Marla Michele photoshoot, where Jane wore her original wedding dress: "Tonight I witnessed chivalry in its finest form as he walked around to open her car door and made sure she was situated safely in the passenger seat. She said he would be wearing his blue suit for our portrait session and that he was very handsome, and surely she is the luckiest woman in the world."

Indeed, they are a very lucky couple.



PHOTO COURTESY OF ENCHANTED PHOTOGRAPHY BY MARLA MICHELE MUST

Bob said he feels the key to their relationship's success is appreciation, and faith.

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HEALTH & FITNESS

Korean martial art Tang Soo Do provides mental and physical workout

By Debra Kaszubski
For MediaNews Group

Over the past several years, Tai Chi, a Chinese form of martial arts that is practiced for health benefits and meditation, has continued to grow in popularity among all ages, but especially among people 50 and older. While Tai Chi continues to remain a favorite, another form of martial arts is catching on at local senior centers.

Tang Soo Do is a Korean martial art form based on karate and bears some similarities to Tai Chi, however, it is different, according to Tang Soo Do instructor Paul Franz of Auburn Hills. "I take Tai Chi and

I find that although there are many things that are the same, in Tang So Do, you do things different," he said. "If you do both, you are really giving your mind a workout."

Based on karate and including rigorous physical and mental training, Tang Soo Do was developed by Korean masters who trained in China and Japan before the liberation of South Korea and during World War II. Famous for its kicking techniques, Tang Soo Do has many famous practitioners including Chuck Norris and Steve McQueen. Instruction fosters integrity, self-confidence, concentration, a respect for others, and char-

acter.

Franz, 62, leads Tang Soo Do classes at the Rochester Older Persons Commission, where he teaches an hour-long session weekly. Classes include stretches, meditation, Korean terminology, commands, forms, and more. Like karate, students achieve ranking through the belt system (Franz has a black belt).

While some Tang Soo Do students may practice powerful kicking techniques, such as the roundhouse and back kick as well as punches, Franz's Tang Soo Do class is more subdued. "I think there's a common misconception that it is just about punching and

kicking and there are styles where that's what you do, but traditional martial arts is much more than that. It's about the mind, body and spirit," he said.

Franz discovered Tang Soo Do 15 years ago at age 47. His son encouraged him to try the martial arts form as a way to get fit. "I've been doing it ever since. I'm a certified instructor with my federation, which is focused on what you can do, not what you can't do. I can't jump and spin, but I don't let that stop me," he said. Regular Tang Soo Do practice helps Franz maintain his weight, balance, and flexibility, he said.

"The exhilaration is wonderful. You are always



PHOTO BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUP

Amy Schultz of Rochester practices a Tang Soo Do form.

learning something new, no matter how many years you've done it," said Elise Roman of Rochester.

Don Cook, who took Tae Kwon Do in the past and noted similarities between the two, practices martial arts to stay fit.

Amy Schultz of Rochester tried Tang Soo Do for

the first time during a recent session. "This was my first time and I had no experience whatsoever. I just signed up and said I'm going to try something new. It was fun," she said. "I was a dancer, so this is a whole new way to move, but I like the challenge. I'm looking forward to next week."

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WORK & PURPOSE



PHOTO COURTESY OF METRO CREATIVE CONNECTION

In the fitness world, older fitness professionals are the exception, not the norm.

Where are all the older fitness trainers?

The demand for them is great, but here's why older fitness trainers are pretty scarce

By Constance Brossa
Next Avenue

When it comes to helping people work out, Shannan Schaffer is in perpetual beast mode. The former flight attendant taught her first indoor cycle class at a YMCA in Charlotte, N.C. 31 years ago. She's still at it.

"Pedaling to nowhere is my calling," says Schaffer, who's in her late 50s, with a robust laugh. "I'm a huge introvert. But once I'm on the bike, I'm a huge extrovert. I get off the bike and dance" to one of the 7,000 songs she's downloaded by artists ranging from Tupac

Shakur to Led Zeppelin. "If you have to work out the rest of your life, it should be fun."

And oh, what fun it is for instructors like Schaffer and the ever-expanding older clientele at fitness facilities across the country. However, if you're someone 50+ looking for a fitness instructor or personal trainer, chances are that person will be decades younger than you.

'An Abundant Pool of Talented People'

As the International Council on Active Aging notes on its website, "In addition to seeing the aging population as potential new customers, the industry should also view the growth in this demographic as offering an abundant pool of talented people who are receptive to transition-

ing into a new career."

Schaffer epitomizes the collective of older fitness professionals who've turned a personal avocation — intentional or not — into a career. In mid-2021, she was teaching only four weekly cycle classes, but Schaffer has taught 20 classes per week many times over her long tenure.

"We've aged together," says Schaffer about many of the faithful participants who crowd into her classes (some as old as 80, and mostly women). "To me, cycle is one of the few things that you can do as you age."

In the fitness world, older fitness professionals are the exception, however, not the norm.

Francis Neric, national director of certification at the American College of Sports Medicine (ACSM), says people 50+ make up

TRAINERS » PAGE 18



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SOCIAL & WELL-BEING

‘WE’RE STILL IMPORTANT TO EACH OTHER’

Pontiac Northern class of ‘59 celebrates milestone birthdays, lifelong friendships

By Natalie Broda
For MediaNews Group

It’s not often that a high school class will stay in touch after their first reunion, let alone celebrate their 80th birthdays together.

But that was exactly the case for the Pontiac Northern High School Class of 1959, the first round of graduating seniors from the building that would ultimately become Pontiac High School.

In July, the group hosted a birthday party for 41 of their classmates turning 80 years old in 2021. Held at the OverTyme Grill & Tap Room in Waterford, it was technically the class’s 62nd reunion and one of countless get-togethers organized over the decades.

“The bonds that started in high school have become the glue that held us together all these years,” Colleen Smith, 79 of Clarkston, said. “This group has become like family to me.”

Smith is one of five longtime friends and organizers who have kept the reunion parties going:

Joseph Strong, 80 of Waterford; Beverly Miller, 80 of Auburn Hills; Mary Jo Ahern, 79 of Auburn Hills and Bob Dombroski, 79 of Waterford.

Pontiac Northern High School opened in the fall of 1958. The senior class of approximately 190 students only spent one year together, but the connections created there have lasted nearly a lifetime for many.

“It’s kind of a fate thing,” Strong said. “When we all first met, I never would have thought we’d end up such good friends. We’ve shared the births of our kids and grandkids, deaths, sorrows and happiness, all the goods



PHOTOS BY NATALIE BRODA —FOR MEDIANEWS GROUP

The Pontiac Northern High School Class of 1959 poses for a photo during an 80th birthday celebration for 41 of their classmates in July at OverTyme Grill & Tap Room in Waterford.

and the bads, we’ve shared them. It’s been very important to me in this life. These aren’t just my friends, this is my class, we’re still here and we’re still important to each other.”

It was after the class’s 50th reunion that Dombroski suggested the group of five organizers, who had grown much closer over the decades, have lunch once a month as a way to stay in touch. That tradition has remained a constant in their lives now for the past 12 years, he said.

“As you get older, you tend to become a stick in the mud. I like to be around people, get out and do things, and these people are the ones who help keep me social,” Dombroski said. “It means a lot that I get to see friends who I’ve known all my life.”

Between reunions, Smith writes up and sends out a newsletter each month on the happenings of their classmates now scattered across the country. Everything from broken bones to birthdays, sickness and deaths, photos from luncheons and per-

“The bonds that started in high school have become the glue that held us together all these years. This group has become like family to me.”

— Colleen Smith

sonal triumphs are shared there.

Sitting in Strong’s Waterford home, there’s a closeness that can be felt among the group which only comes from knowing each other for nearly all their lives, and working towards keeping the friendships intact over the years.

For Miller, that closeness has given her strength and solace through some of life’s greatest hardships. Both she and her late husband attended Pontiac Northern High School and the reunions. When he died 10 years ago, it was her former classmates who filled up the back of the room at his wake.

“It touched me so much that they thought enough about him to be there,” Miller said. “He was an outgoing guy and I was the op-

posite. When he was gone, I was sort of forced to get out and get to know people in a way I hadn’t before.”

It was also through her former classmates that Miller was able to share fond memories of her late husband and work through her grief. The comfort of familiar faces who had loved the one she lost helped her to find new ways to be social, she said.

That’s not an uncommon occurrence among the Pontiac Northern High School Class of 1959, according to Ahern.

“We’re a group of people who have gone through the same stages of life together. We’ve been through it all, the economy, politics, families,” Ahern said. “It is so, so nice to have people your

own age who understand what you’re going through. Many of us have lost husbands and wives, that’s difficult, but we all understand that.”

They also all agree that the luncheons and reunions help to keep them healthy as the years wind on, both mentally and physically. There’s established science behind how social relationships can help curb lethargy and mental illnesses for seniors. Ahern said she believes their group is a prime example of that.

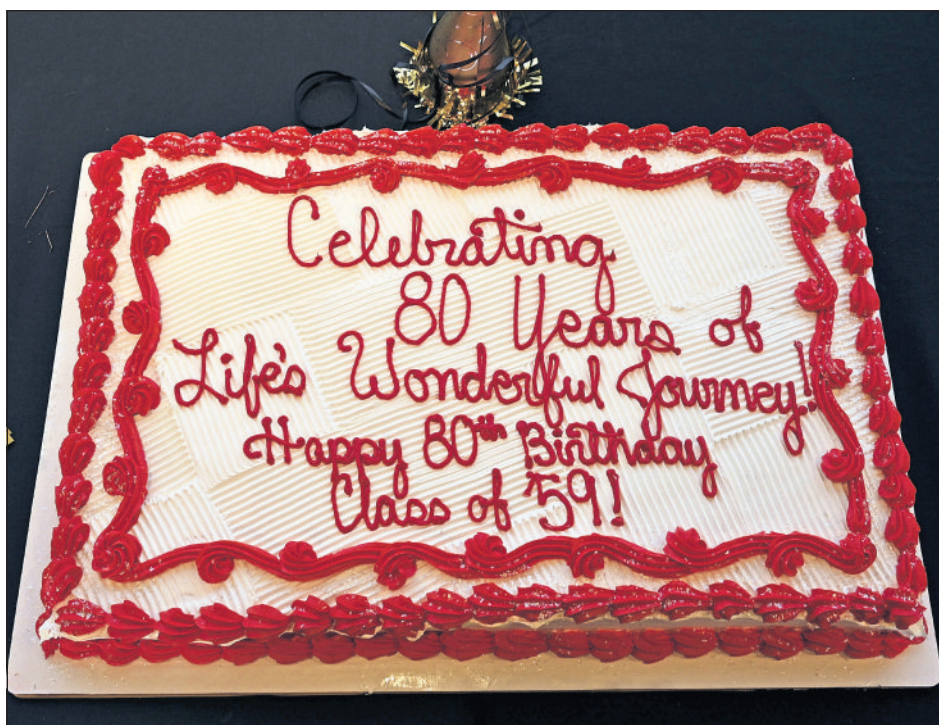
There likely won’t be another official reunion for the class of 1959 — Too much planning and time in-between. Instead, the group intends to hold annual birthday parties, bringing the class together every summer to celebrate the next year of their lives.

“If you look at the lifespan of people who live the longest, it’s the ones who have a good social life and friends,” Ahern said. “These friendships have given me so much in that way and continue to do so.”



PHOTOS BY NATALIE BRODA — FOR MEDIANEWS GROUP

There likely won't be another official reunion for the class of 1959. Instead, the group intends to hold annual birthday parties, bringing the class together every summer to celebrate the next year of their lives.



It's not often that a high school class will stay in touch after their first reunion, let alone celebrate their 80th birthdays together.



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Bob Dombroski, 79 of Waterford, Beverly Miller, 80 of Auburn Hills, Mary Jo Ahern, 79 of Auburn Hills, Colleen Smith, 80 of Clarkston and Joseph Strong, 80 of Waterford, stand in front of an 80th birthday cake for 41 of their Pontiac Northern High School classmates of 1959.



Joseph Strong, 80 of Waterford, sits beside his wife during the 80th Birthday Celebration for the Pontiac Northern High School Class of 1959.

People are like stained glass windows. They sparkle and shine when the sun is out, but when the darkness sets in, their true beauty is revealed only if there is a light from within."

– Elisabeth Kubler-Ross



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Purpose

FROM PAGE 8

Is it really possible to 'find' your purpose?

That's a misconception. In practice, purpose isn't waiting to be found. Everyone has a purpose, but it rarely just reveals itself.

You have to make a choice to discover your purpose, be curious and make connections with others. It's an iterative process that unfolds over time and changes with age, so it's important to reassess your purpose on a regular basis.

In my work as a retirement coach, I've found people can feel burdened by the concept of purpose. Does having purpose mean you must do something monumental or life-changing?

This is such an important point. While I do believe purpose involves making a difference in the lives of others, it does not mean that you have to pursue purpose with a capital P, like finding a cure for cancer.

I like to say that there are fourteen hundred and forty purpose opportunities (minutes) in a day. Each minute is an opportunity to step into a purposeful moment — you give someone a hug, offer a kind word, or maybe call someone who you don't normally speak with. It feels good to make a difference and be connected, even if you just do it in small ways.

The book includes a three-step framework for unlocking purpose: Find out how you want to help; Find out who you want to help and Find out what energizes you (and what drains you). Can you elaborate on those three steps?

WHO DO YOU WANT TO BE WHEN YOU GROW OLD?



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RICHARD J. LEIDER
AND **DAVID A. SHAPIRO**

BESTSELLING AUTHORS OF *REPACKING YOUR BAGS*

If you are going to continue to grow as you age, you need to reexamine your gifts. Ask yourself: What do I really love to do? What do I want my legacy to be? Then, think about how you can best use those gifts to solve a pressing problem, help someone out or make a contribution to others.

When you do that, you'll place yourself along the path to purposeful aging.

Any final tips you care to share?

A very simple, but effective step is to post a sticky note on your mirror that says 'Grow and Give,' as a daily reminder to ask, 'What can I do today to

grow or make a difference in someone's life?'

By reflecting and acting on that question consistently, you'll slowly develop a felt sense of purpose.

Finally, be intentional about the people you surround yourself with in this next chapter. We know from the Harvard Study of Adult Development that having close relationships figures more in keeping you happy throughout life than any other single factor, including IQ, genes or social class. Having meaningful conversations with close friends can help you gain clarity about your purpose and the motivation to act on it.

Story courtesy of Next Avenue

You have to make a choice to discover your purpose, be curious and make connections with others.



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Are OTC Hearing Aids Right for Me?

A 2017 study conducted by the National Institute on Deafness and Other Communication Disorders (NIDCD) found that users provided with self-fit Over-the-Counter (OTC) hearing aids were less satisfied than those that received hearing aids with professional fitting and consultation. Furthermore, OTC user's satisfaction increased when they later received professional services. Why is this the case? Let's consider some of the differences between OTC hearing aids and professionally fit hearing aids.

OTC Hearing Aids	Professionally Fit Hearing Aids
Evaluation: Not required.	Evaluation: A comprehensive audiologic evaluation is completed to determine the level of hearing loss at various frequencies, the processing ability, and the loudness discomfort level, among other key factors used to personalize the prescription.
Amplification level: Not individually prescribed. Devices may include 3-4 presets of "common" levels and configurations of hearing loss.	Amplification level: Prescribed for each individual frequency based on hearing evaluation results to maximize audibility, comfort, and clarity.
Verification of Benefit: None.	Verification of Benefit: Various methods may be used to verify user benefit, including Real Ear Measurements, aided testing, and/or validation questionnaires.
Acoustics and Physical Fit: May include 3-4 options of tips. No confirmation of appropriate fit.	Acoustics and Physical Fit: The provider may consider 12+ silicon tip options, or order a custom-fit ear mold using a cast of the ear canal. Length of the tubing or wire may also be adjusted. Factors that will be considered in determining the best options include hearing level, occlusion (plugging of ear), physical comfort, ease of full insertion, and retention.
Output Limiting: A necessary feature to protect the user's residual hearing. This regulation has not yet been set by the FDA.	Output Limiting: Maximum output of the hearing aids is set to protect residual hearing and to maintain comfort in loud environments. A compression formula is used to limit output without distorting sound.

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- *at the Waterford Senior Center – Free screenings the Second and Fourth Tuesday of the month
- *at the Dublin Senior Center in White Lake – Free screenings and hearing aid checks on the first Tuesday of the month
- *at Inn at Cass Lake in Waterford – Free hearing aid checks on the first Wednesday of the month
- *at the UAW Local 594 meetings – Third Tuesday of the month
- *at the UAW Local 5960 meetings – Third Wednesday of the month
- *at the UAW Local 653 meetings – Fourth Thursday of the month

**August 21, 2021
is National Senior
Citizens Day.**



Trainers

FROM PAGE 12

17% of its certified professionals. Most people seeking ACSM certification are aspiring (or veteran) personal trainers and group exercise instructors.

To become a fitness instructor or trainer, one of the first things you'll need to do is become certified. Fees and the length of time to earn your certification vary depending on the organization issuing the designation.

How to Become a Fitness Trainer

ACSM is one of several established certification groups that include the American Council on Exercise, the National Academy of Sports Medicine and the National Strength and Conditioning Association.

Typically, their training centers on group exercise and personal training coursework that can take three to nine months to complete. Then, students must pass an in-person or online exam costing \$349 to \$499. For those who succeed, recertifications must be completed every two to three years (cost: \$45 to \$129).

Most fitness facilities accept — if not require — certifications granted by one of the organizations. The facilities also require many other types of training, such as CPR, on at least a yearly basis.

Nearly two-year-old StrongerU Senior Fitness calls itself "the first senior fitness instructor certification of our kind globally." Its participants enroll in a \$250 course, record themselves leading a pre-choreographed class at home and submit the video for review. Once the video is approved, the applicant is deemed StrongerU Senior Fitness certified and can subscribe to a \$15 series of classes that changes monthly.

So, are there viable opportunities in the fitness industry for people in their 50s and 60s?

"The simple answer is yes. I think that finding opportunities is the challenge," says Lauren Korzan, a certified exercise physiologist and group exercise instructor based in Atlanta. She teaches classes at YMCAs and is regional director for a program for a Florida-based health and fitness consultancy.

How much you'll earn if you can secure a job as a fitness instructor or personal trainer depends on your experience, where you live, where you'll teach and what you'll teach.

Perception Vs. Reality

For example, a part-time water aerobics instructor with a decade of experience could earn \$14 per class at a facility such as a YMCA. An entry-level, full-time employee with a degree in exercise science and a fitness certification might get paid \$30,000 to \$35,000 at a corporate facility.



PHOTO COURTESY OF METRO CREATIVE CONNECTION

To become a fitness instructor or trainer, one of the first things you'll need to do is become certified. Fees and the length of time to earn your certification vary depending on the organization issuing the designation.

You may need to convince the manager of a fitness facility that you're physically able to run the class, notes Korzan. That's because older instructors are often perceived as incapable of teaching classes that are physically demanding.

"The trend right now is towards higher-intensity workouts, things that tend to be harder... and I think there tends to be a stereotype about older professionals" among supervisors and even workout participants, Korzan says.

In many cases, she adds, that perception is inaccurate.

But older instructors and trainers in their 50s and beyond, "start to get discarded," says Gay Gasper, a 30-year industry veteran, certified fitness instructor and wellness director at a senior living community in Charlotte, N.C.

Gasper notes that they're often viewed as too old to teach high-intensity activities like athletic conditioning.

The Advantages Older Instructors Offer

"We definitely need (older) personal trainers and (instructors for) what I consider the harder classes," says Schaffer.

What some older instructors and trainers may lack in terms of intensity, they make up for in other ways. "What you're bringing into it (fitness instruction) is the mastery of communication. A lot of young folks don't have that," notes Neric.

Korzan agrees, adding, "I do think that older fitness professionals have more compassion; I think that they listen better."

Not surprisingly, there's also often a bond between older fitness instructors and their older class participants. The older client or class participant believes a peer who's an instructor or trainer is more likely to "know what it feels like to get injured," Neric says.

Story courtesy of Next Avenue

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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.

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 586-6465636.

August

Sept 26-Oct 2: 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.

Aug 28: Uncle John's Cider Mill. Join Travel with Nance for \$72. 40th Annual Arts & Crafts Show. Buffet lunch at Coral Gables restaurant in Lansing. Cider Mill: free glass of cider & a donut, Pie Barn, Bakery, Gift Shop. Fruit House Winery (free wine tasting). 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.

September

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.

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, Bos-

ton, 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, al visit to the Grand Canyon National Park including viewing an IMAX Grand Canyon movie, Petrified

Forest National Park, Etc, 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.



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AT SIX ON A SUMMER MORN

Like saucers in stillness
Daisies look up at six.
In a morning of sweltering heat
Sky non-descript of what
the day will bring at six.
It's quiet all around
Not a bird to fly by,
At six.
Roses red, crisp and star-like,
Hang in the balance
At six.
Lilies trumpet
Another summer day
At six.
Sounds of silence
All around
At six.

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

AM I DREAMING

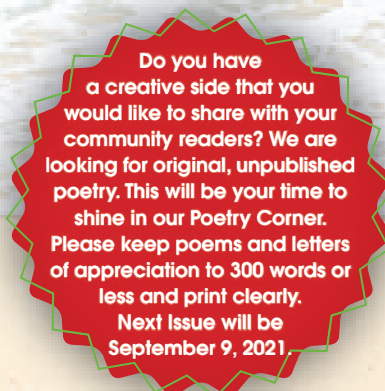
Am I dreaming
Three promising pitchers
Mize Skubal and Manning
Now Baseball in Detroit
Becomes entertaining

Veterans like
Schoop, Grossman and Candelario
Enjoy playing everyday
O-yes let's not forget Cabrera

Haase and Greiner
Behind the plate
Baddoo running the bases
You can see the thrill
In the fans faces

Am I dreaming
The World Series here
It could happen, hard to believe
Just a dream come true.

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



FIRST & LAST NAME: _____ PHONE NUMBER: _____

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

WALKING IN THE MOONLIGHT

Walking in the moonlight,
Looking at every tree,
Gazing at the brightest star,
Wondering this night,
Just where you are.

Walking in the moonlight,
Hoping to see your face,
And when we meet again,
Will it all be the same?
Will you leave the door ajar?

Walking in the moonlight,
Shadows at my side,
Come along with me,
Do not try to hide.

Walking in the moonlight,
Waiting for your call.
I know we've had some troubles,
And wishing they were right.

Walking in the moonlight,
Going all the way,
Hoping to love you,
For just another day.

Or, will it all be ended,
It's just for you to say.

Walking in the moonlight,
Always loving you,
There's just no other way.

**By Robert F. Miller of
Rochester Hills, MI**

BROTHERLY BLESSINGS

On my very 1st Birthday
I got.....
a Baby Brother.

Then "out of the
blue",
when I turned two.....
God blessed me
with yet another!

Affectionately,
we were always the
"Three Little Kids",
quiet and shy.

Treasuring and celebrating
the bond of our mutual
Birthday each year on the
5th of July!

**By Joyce M. Watt of
Clinton Twp, MI**

JULY AND JANUARY

Middle of the year and the start
Opposite seasons, hot and cold
Six months often 60 (or more) degrees apart
Sun's angle makes the difference we're told.

So how then can it be so unseasonal
In each of these (and other) calendar pages?

Like a teeter totter or a roller coaster
In just one day the temperature varies, up and
down
Sunshine made the window warm as a toaster
And bundled up for winter I resembled a clown.

How can we plan what to wear?
It certainly feels confusing.

With five long months between
Two seasons change from dark to the light
Spring and summer, times of green
Then five months more, back again to night

So months and seasons pass
And the cycle of life goes on.

**By Elizabeth Prechtel McClellan of
Warren, MI**



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— WB Rochester Hills

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“Nurses and aides, plus OT & PT staff were knowledgeable and dedicated.”
— WB Novi



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— WB Romeo

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— WB Fenton



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— WB Grand Blanc

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