

November 2021

Vitality

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



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for newly purchased
horse farm

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On the cover: Robin and Howard Schwartz, of West Bloomfield, plan to make several renovations to their newly purchased horse farm before offering a range of services, from equine education and boarding to therapy and wellness programming.



PHOTO COURTESY OF ALAN MOFFATT



VITALITY

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

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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: 35001 5 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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MONEY & SECURITY

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

Q : I am an elementary school teacher. What is the maximum deduction that I can take on my tax return for 2021?



Richard Rysiewski
Columnist

A : The maximum credit is \$250 in 2021. A tax credit is more valuable than a tax deduction. Due to the pandemic, face masks, hand sanitizer, disposable gloves and air purifiers are legitimate teacher expenses. Any unreimbursed expense will qualify towards the \$250 tax credit.

Q : What is the most a person can receive from an inheritance without being taxed?

A : If the estate paid the estate taxes then the beneficiary could receive any amount without paying any taxes. A beneficiary could receive \$11.7 million tax-free because the asset exemption in 2021 is \$11.7 million. If the beneficiary receives qualified assets (401(k), 403(b),

IRA) or an annuity then the beneficiary will pay ordinary income taxes on the taxable amounts of those assets. In general most inheritances are tax-free to the beneficiaries.

Q : I inherited a house from my father who passed away three months ago. My father purchased the house for \$125,000 about 20 years ago and the market value is \$455,000. Do I have to pay taxes on the \$330,000 gain?

A : No, you get a stepped-up cost basis based on the market value on the day of death. The stepped-up cost basis will be close to \$455,000 and after you include selling expenses you might even have a loss. You will need to fill out schedule D when you do your taxes.

Q : What is the full retirement age (FRA) for Social Security benefits?

A : FRA is the age when you are entitled to receive 100% of your Social Security benefits. The FRA used to be 65, but in 1983, Congress passed a law

to increase it based on your birthday. For those born between 1943 and 1954, it is 66. And if born in 1955 through 1960 it will be prorated to 67. Anyone born in 1960 or after has a FRA of 67. For example, if you were born in 1957 then your FRA is 66 plus 6 months. Claiming benefits before your FRA will permanently lower your monthly payments. Spousal and survivor benefits are also reduced if you claim them before reaching your FRA.

Q : If I continue to work after I start receiving Social Security benefits, how much can I earn before my benefits are affected?

A : If you are under full retirement age (FRA) and you start collecting Social Security, \$1 in benefits will be deducted for each \$2 you earn above \$18,960 for 2021. In the year you reach your FRA, \$1 in benefits will be deducted for each \$3 you earn above \$50,521 until the month you reach FRA. These lost benefits are not permanently lost, they are deferred till you reach your FRA.

Your monthly benefit will increase to reflect the deferred benefits.

Q : I am filing jointly and taking the standard deduction. What is the amount that I can deduct for charity without using schedule A?

A : Each person can deduct \$300 for charity. Since you are filing jointly, you can deduct \$600.

Q : Are Social Security benefits taxable in Michigan?

A : Social Security benefits are not taxable in Michigan. If part of your Social Security benefits are taxable on the federal level then you can subtract the taxable portion from the Michigan taxable income.

Richard Rysiewski, a Certified Financial Planner®, welcomes all questions on tax and financial matters. Please send to Richard Rysiewski, Financial Doctor, 3001 Hartford Lane, Shelby Twp., MI 48316 or call (248) 651-7710.

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MONEY & SECURITY

Real Estate: Is it better to sell in spring than winter?

Q: We're thinking about selling our house and moving into a condo. Should we try to sell our house in December and January or should we just wait until spring since not many houses sell this time of year?



Steve Meyers
Columnist

A: Just as Christmas comes this time of year so does this question. My answer: Yes, you can sell now with great success! Here are numbers to back this up. I checked the sales in the MLS (multiple listing service) for Macomb and Oakland counties. Last December and January 5,520 sales closed. That figure does not include all the new construction builder sales either. Who says homes don't sell this time of year?

Q: Less than a year ago, we bought a new top-of-the-line built-in dishwasher which we paid more than \$1,600 for. We have now decided to sell

our home and buy a condo. My wife wants to take our new dishwasher. I want to leave it and get a new one for the condo if we don't like the one that it comes with. What should we do?

A: Built-in appliances are fixtures (attached to the land / house so it becomes part of the real estate) that are considered real property, not personal property. If a Buyer sees a built-in appliance, they are going to assume that it is included in the sale of the property. The new dishwasher would have to be clearly listed as an excluded item on the listing and then on the purchase agreement. However, the Buyer, once they see it, will try and negotiate it in the sale to be included. If it means that much to you then you would be better off swapping it out with a good working unit before you put your home on the market. If you decide to swap it out, I would double think it through to consider if you could cause any damage to the cabinets or kitchen floor. The cost

of repairs could easily negate the cost of the swap. I have seen homeowners damage their hardwood floor doing the same thing and had to repair/refinish the hardwood floor in order to sell their home. I've also had some owners who wanted to just remove the dishwasher and not replace it. This I don't recommend for two reasons. One — a big unfinished hole in your kitchen looks awful when you are trying to sell your home for the most money, and two — if a buyer sees that they will have to purchase and replace a missing built-in appliance they will just deduct the perceived expense from their offer when they are negotiating the sales price.

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

Market Update: September's market update for Macomb County and Oakland County's housing market is as follows. In Macomb County prices were up by more than 14% and Oakland County prices were up by 7% as well for the month. Residential home/condo on market inventory was down again. Macomb County's on market inventory was down by almost 12% and Oakland County's on market inventory was down by almost 14%. Macomb County average days on market was 19 days and Oakland County average days on market was 21 days. Closed sales in Macomb County were down by almost 11% and closed sales in Oakland County were down by more than 15%. The closed sales were down as a direct result of the low inventory. Demand still remains high. We are currently averaging a 1 1/2 month or less supply of homes for sale; a six-month supply is considered a balanced supply. (All comparisons are month to month, year to year.)

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We must receive photos by November 22, 2021
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WORK & PURPOSE



PHOTO COURTESY OF ALAN MOFFATT

The goal for their first year as owners of River Forest Farm is to renovate and expand the indoor and outdoor arenas; replace fencing; and renovate the observation room.

West Bloomfield couple ready for new adventure after purchasing horse farm

River Forest Farm will offer equine education, boarding services, therapy programming and more

West Bloomfield residents Robin and Howard Schwartz recently connected in an unexpected and delightful way to start a new chapter in their lives.

Robin used to ride horses as a young woman but hasn't in 35 years. Now, at 55, she recently decided to take up the activity again. Within a few months, Howard, a 65-year-old real estate broker and owner of Howard Schwartz Commercial Real Estate, received a call from a friend who thought he may be interested in a horse farm in White Lake — Tristan Manor Farm. The enterprise boarded horses and held dressage training on site.

When the two saw the property, with

its rolling hills, forest and river, they were smitten. Within a week, they bought the property, renamed it River Forest Farm and have big plans to renovate it and turn it into an equestrian learning center, which will offer boarding services to horse owners and plan to provide equine facilitated learning to different groups.

"When we saw it, we fell in love immediately," said Howard. The property is a nine-minute drive from their home, easily accessible and is secluded from the main roads. "It feels like being up north. It is also just a mile and a half from a Dairy Queen," he jokes.

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PHOTOS COURTESY OF ALAN MOFFATT

The West Bloomfield couple is looking forward to turning the White Lake property into a unique destination for equestrians.

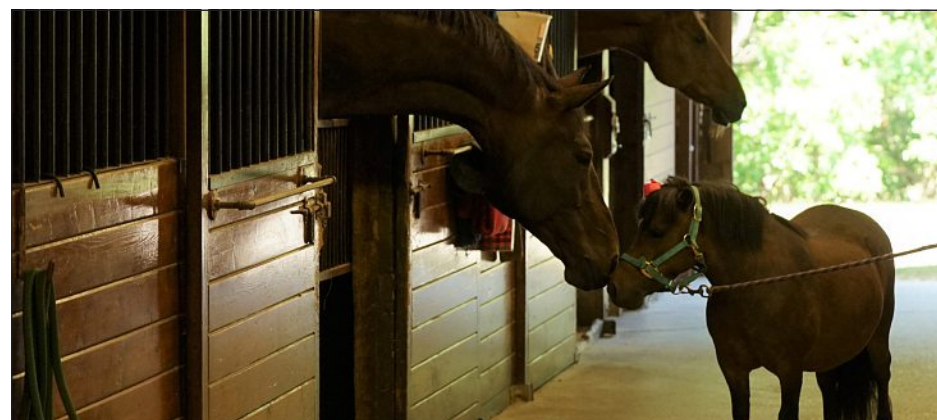
But most importantly, the Schwartz's are very interested in wellness and recovery and the property will allow them to provide high quality equestrian experiences for riders and some interesting programming.

"We just bought our first therapy pony, Romie," says Robin, who plans to add not only horses—there are 22 stalls for boarding horses — but smaller equines such as ponies and miniature horses for therapy programming. "They are less intimidating than a large horse," she explains. "All the therapeutic healing is done unmounted." Some of the programming they are considering is corporate team building, recovering 12 steps, the seriously ill

and goat yoga.

But first, the property requires some major renovations. The goal for their first year as owners of River Forest Farm is to renovate and expand the indoor and outdoor arenas; replace fencing; and renovate the observation room. After those initial improvements, new trails will be cut to the newly acquired 71 acres next to the farm, which now offers 110 acres to the total property.

"We are also researching alliances with trainers and healers," says Howard. "It is a beautiful property and we plan to turn it into a unique destination for equestrians, team building, healing and recovery."



There are 22 stalls for boarding horses at River Forest Farm.

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, December 9, 2021.

Deadline is November 22, 2021

To be included in our next edition please Email to:

NEW EARLY DEADLINES

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Email: Joe Gray

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Subject Line: Vitality Community Calendar



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SOCIAL & WELL-BEING

Try these tips to simplify Thanksgiving entertaining

Preparing Thanksgiving dinner for a houseful of close friends and relatives can be a tad overwhelming. Thanksgiving is a food- and tradition-centric holiday, and all eyes will be typically on the dinner table. Pulling off a feast of this magnitude — multiple courses, side dishes and desserts — takes considerable effort. These tips, tricks and timesavers can be a Thanksgiving host's saving grace.

Pick the menu early

Don't leave menu planning and shopping to the last minute. Decide what you'll be cooking in addition to turkey several weeks before the big day. Select two or three side dishes, preferably items that can be prepared in advance and then reheated on Thanksgiving. These can include a baked macaroni-and-cheese casserole, mashed potatoes, roasted vegetables, and a cornbread stuffing.

Brine your bird

Turkey is the centerpiece of the feast, so give it every opportunity to shine. No one wants a dry turkey, but unfortunately this lean poultry can dry out easily. Meats typically lose about 30% of their weight during cooking. However, by soaking the turkey in a brine prior to cooking it, you can reduce this moisture loss to as little as 15%, according to Dr. Estes Reynolds, a brining expert at the University of Georgia. Brining the fowl for a day or more can infuse flavor and moisture. Food Network personality Alton Brown has a fan-favorite roast turkey recipe with an aromatic brine that has garnered five stars and



PHOTO COURTESY OF METRO CREATIVE CONNECTION

These tips, tricks and timesavers can be a Thanksgiving host's saving grace.

was featured on his show "Good Eats" (foodnetwork.com/recipes/alton-brown/good-eats-roast-turkey-recipe-1950271). A simple salted water soak also can work.

Start prep work a few days before Thanksgiving

Take some stress out of Thanksgiving by cutting all vegetables and/or preparing some dishes a few days early. Label and organize prepared ingredients by recipe and store in the refrigerator. Make extra room in the fridge by removing nonessential items and placing them in a cooler with ice and cleaning out any old food or condiments. Plan your table settings and label which bowls and other serving dishes will be used for which items. This will

make it much easier to set the table on Thanksgiving.

Serve batched cocktails

It can be challenging and expensive to have a full bar for guests. Mulled wine, hot cider and punches are ideal ways to service a crowd looking for delicious spirited drinks. Create simple centerpieces Use seasonal sights for your centerpieces or place settings. These can include small squashes, gourds, citrus fruits, nuts, or acorns. A hollowed-out pumpkin filled with fresh flowers also can be eye-catching. Thanksgiving is a time to celebrate bounty. Treat guests to a great experience by learning some hosting tips to make the holiday easier to manage.

Story courtesy of Metro Creative Connection

In Loving Memory Page



SKY

4-25-11 to 10-13-21



We rescued Sky from Homes for Angels on April 25, 2013. She was the most faithful, loving and goofiest dog we've ever known. She was a huge part of our family and that's something we will treasure always! She will forever be missed but always in our hearts.



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HEALTH & FITNESS

Home injury control modifications can keep you safe at home, longer

Lately, your house seems more dangerous. You never noticed how steep the staircase is or how slippery the shower floor.

Home, sweet home has become hazardous to your health. One bad fall caused by a loose rug could lead to a cascade of medical problems that might have been avoided with a few easy modifications.

Home injury control (HIC), as it's known in the industry, is a simple way to stay safer and longer in your home. Handrails, grab bars and even brighter lightbulbs are inexpensive and effective for increasing your safety.

Making minor changes — or even larger ones like installing a stairlift or wheelchair ramp — is much less expensive than moving into an assisted living community.

Kristin Wilson, the Area Agency on Aging 1B's program manager of social services, points out that many older adults own their homes outright, so the absence of house payments makes it still more cost-effective than moving.

"To get a ramp installed, you're adding a cost, but if you moved to assisted living, you're taking on a monthly payment," she points out.

Original Medicare (Parts A and B) generally does not cover home injury control modifications like grab bars, shower and bath chairs, or raised toilet seats.

The Area Agency on Aging 1-B (AAA 1-B) provides funding for home injury control programs in each county it serves (with the exception of Livingston and Oakland). Seniors who are eligible can get a free in-home assessment and have grab bars, handrails, smoke detectors and other devices installed at no cost. (There are com-

panies in every county that offer 'aging in place' devices; AAA 1-B can provide that information to callers.)

One program AAA 1-B helps to fund is Macomb County's Home Injury Control program. Steve Schuster, program manager, says there are often telltale signs during an assessment that a senior needs an assistive device.

"You can tell what they're using to help themselves up because there are signs in the walls" including cracks, he says. For example, a person might be using a towel bar to stand up from the toilet, showing a need for grab bars or toilet safety rails. Schuster says some people use towels or ropes to hoist themselves up.

Grab bars are by far the most common installation, along with interior and exterior handrails, raised toilet seats, shower chairs and transfer benches. Schuster's staff will install battery-powered backup nightlights in case of a power outage and smoke/carbon monoxide alarms. For those who can afford it, the cost is minimal. There is no cost to those who can't pay.

In-home assessments have resumed now that the pandemic seems to be receding. Funding allows for 275 home assessments per year; with an additional grant from United Way of Southeastern Michigan, Macomb Community Action is anticipating doubling that number to handle all the requests.

To find a referral in your county for an in-home assessment, call 1-800-852-7795. Our Information & Assistance specialists can provide information about all programs, including those not funded by AAA 1-B.

Here are tips for reducing your risk of falling and trip-



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Making minor changes — or even larger ones like installing a stairlift or wheelchair ramp — is much less expensive than moving into an assisted living community.

ping in your home:

- Use brighter lightbulbs
- Place battery-powered lights in darker areas of your home, like hallways
- Make sure banisters on staircases are secure
- Place handrails on both sides of steps
- Use grab bars next to toilets and in showers
- Remove or secure rugs with double-sided tape or non-skid pads
- Remove soap buildup on the bathtub and shower floors
- Use non-skid shower mats for the bathtub and shower
- Keep cooking gear and clothing within reach
- Remove potted plants and furniture (and other obstacles) that are in high-traffic areas
- Get annual eye exams
- Wear shoes with non-slip soles
- Talk to your doctor if your medication makes you dizzy

Story courtesy of Area Agency on Aging 1-B

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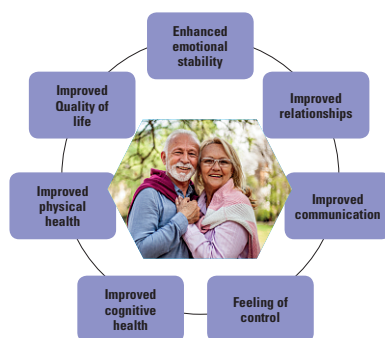


Hearing Matters: Risk factors of untreated hearing loss.

My hearing assessment showed a loss, but I don't notice any trouble with my hearing. Do I really need hearing aids? This is a question that many people struggle with. How soon to pursue hearing aids? Should it be as soon as a loss is detected on a test? When you start to notice difficulty in conversations? When others comment on your hearing loss? While we know that the more hearing loss a person has, the more likely they are to pursue amplification, there are many reasons to seek out treatment at the first signs of loss. The sooner a hearing loss is treated, the less hearing distortion an individual is likely to experience long-term, but the reasons to seek early care go beyond the hearing system. Studies have shown that untreated hearing loss is correlated with a number of negative health outcomes, including increased risk of falls, cognitive decline, depression, and an overall decreased quality of life.

The World Health Organization defines *Health as a state of complete social, emotional, and physical wellbeing*. While hearing loss is typically considered a physical impairment, it has been found to negatively impact social and emotional function as well. Furthermore, these effects can extend beyond the hearing-impaired individual and begin to affect their partner's wellbeing as well. This is seen in the case of an individual experiencing social withdrawal or isolation because of their hearing loss, and this behavior resulting in the partner similarly withdrawing from

social engagements and even feeling a decreased satisfaction in their own relationship. Conversely, hearing aid users see increased ability to engage in group activities and a positive impact on relationships. Including partners in the treatment process is important to ensure their concerns are also addressed, and to achieve the best outcomes for the listener.



Hearing loss also has a well-documented relationship with cognitive function. Many studies have found a relationship between hearing loss and risk of dementia, with the risk of dementia increasing with increased severity of hearing loss. Again, studies have shown these effects can be mediated by hearing aid use. Not only may hearing aid use reduce the risk of further decline in cognitive function; it can result in significantly improved cognitive function over time.

The risks associated with hearing loss can feel overwhelming. Thankfully, we have the tools to counteract these risks. Not every hearing loss diagnosis warrants hearing aids—some may benefit from surgical or medical intervention. Don't trust your hearing health to just any hearing aid shop. Seek the care of a professional that strives to understand and relieve every way the hearing loss is impacting your life. Seek the best of the best for your hearing healthcare.

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HEALTH & FITNESS

Alzheimer's Foundation urges memory screenings during Alzheimer's Awareness Month

With November being National Alzheimer's Awareness Month, the Alzheimer's Foundation of America (AFA) is encouraging Americans to be proactive about their brain health by getting a memory screening.

AFA is offering free, virtual memory screenings (conducted one-on-one through secure video-conference technology) every Monday, Wednesday, and Friday through its National Memory Screening Program. The program is open to everyone—there are no minimum age or insurance prerequisites.

"Memory screenings are an important part of a good health and wellness routine for everyone, even if you aren't experiencing memory problems," said Charles J. Fuschillo, Jr., AFA's President & CEO. "Just as we

get regular screenings for other parts of our bodies, we should all be getting a regular check up from the neck up. If you haven't gotten screened yet, Alzheimer's Awareness Month is the perfect time."

Memory screenings are conducted by a trained professional and consist of a series of questions to gauge memory, language, thinking skills and other intellectual functions. Results are provided and explained at the end of the screening, which normally takes 10–15 minutes. Results are not a diagnosis, but a memory screening can suggest if someone should see a physician for a full evaluation.

Early detection of memory issues is important. Memory problems could be caused by a number of medical conditions, including

vitamin deficiencies, thyroid issues, urinary tract infections, and depression, which are treatable or curable. If the memory problem is the result of a dementia-related illness such as Alzheimer's disease, early detection may enable the person to begin treatment and therapeutic interventions sooner, afford greater opportunity to participate in a clinical trial, and take a more active role in developing their health, legal and financial plans.

Appointments for a free, virtual memory screening can be scheduled by calling AFA at 866-232-8484 or by visiting alzfdn.org/memory-screening-2/virtual-memory-screenings.

Alzheimer's Foundation of America



PHOTO COURTESY OF METRO CREATIVE CONNECTION

AFA's National Memory Screening Program is open to everyone—there are no minimum age or insurance prerequisites to participate.

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HEALTH & FITNESS

Alternative medicine practice offers good health through the feet

Reflexology by Roberta is a mainstay in Macomb, Oakland County senior centers

By Debra Kaszubski
For MediaNews Group

For Roberta Eggart and other reflexologists, the solution to good health is underfoot. Reflexology, an alternative medicine practice that includes applying pressure to the areas of the feet or hands, can relieve chronic aches and stress and bring relief to cancer patients.

Reflexology's core theory is that the areas of the feet, hands, and ears correspond and are connected to certain other organs, glands, and muscle groups, via energy pathways within the body, and that properly applied pressure to specific points can relieve pain and stress and improve the body's functions.

"Reflexology brings your body to a homeostasis level. It brings your body to a balance, a well-being," Eggart said.

After removing socks and shoes, clients sit in a comfortable chair while a reflexologist applies pressure to various spots on the bottom of bare feet using his or her thumb and forefingers. Before the session starts, the reflexologist may soak the feet in a foot bath. Some compare the feeling to a foot massage, but with more pressure.

Reflexology's roots go back thousands of years; there is evidence that the technique, or something like it, was practiced in ancient China, Egypt and Greece.

Eggart has treated cli-

ents using reflexology for more than 35 years. Throughout her time, she's worked at senior centers in Fraser, Clinton Township, and Madison Heights. She's also offered reflexology to residents at Waltonwood by Lakeside and at Peace Manor. Although reflexology benefits all people, Eggart said many of her clients have diabetes and digestive issues.

Casey Currey, Sports and Fitness Coordinator at the Clinton Township Senior Center, has had five sessions with Eggart. Not only is a session relaxing, reflexology has helped Currey ease muscle and arthritis pain. "I highly recommend this to anybody," she said during a recent session.

Several studies have explored the use of reflexology as a palliative treatment for cancer patients. One, published in the journal *Oncology Nursing Forum*, found that reflexology appeared to

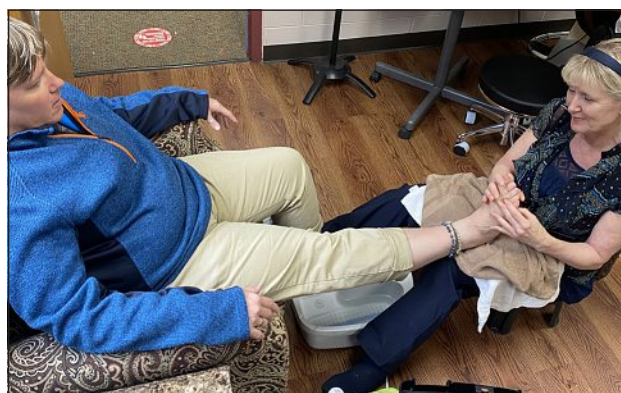
help cancer patients manage the system of the illness and perform daily tasks.

The study involved 385 women, all undergoing treatment for advanced-stage breast cancer. The subjects were divided into three groups: One received a series of reflexology treatments, another got standard foot massages and a third had no treatments. After 11 weeks, the patients who had reflexology reported feeling far less shortness of breath than the other patients, which enabled them to more successfully climb stairs, get dressed, or shop for groceries.

"There's no side effects to reflexology and you can't say that to any medication," Eggart said.

Reflexology by Roberta sessions take place Tuesdays at the Clinton Township Senior Center and Fridays at the Madison Heights Senior Center. To schedule an appointment, call Eggart at 586-242-5751.

Next Avenue contributed to this report.



Roberta Eggart offers a reflexology session to Casey Currey at the Clinton Township Senior Center.



PHOTO BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUP

Reflexology by Roberta sessions take place Tuesdays at the Clinton Township Senior Center and Fridays at the Madison Heights Senior Center.

Calendar of activities, events and trips

Vitality publishes the second Thursday of each month. To have an event published, it must be sent at least three weeks prior to the monthly publication date. To submit information for the calendar, email jgray@medianews-group.com.

November

Nov. 13: Battle of the Books at the Roseville Public Library, 29777 Gratiot Ave. on Saturday, Nov. 13 at 2 p.m. (Register by Nov. 11) The Clinton-Macomb Public Library will host the third annual Battle of the Books for Adults and they have invited all Macomb County libraries to join the fun. This is a team-based trivia game where readers compete for fun and prizes. The year's selections are: "The Vanishing Half" by Britt Bennett; "Afterlife" by Julia Alvarez; "The Invisible Life of Addie LaRue" by VE Schwab; "The

Wicked Sister" by Karen Dionne; "Stranger" in the Woods by Michael Finkel; "Nothing" to See Here by Kevin Wilson. Teams may have up to six members, but only one team member should register. For more information about the program, see www.cmpl.org/bob or call 586-445-5407.

Nov. 14: Sunday Movie Matinee at 1p.m. Meet at Day Break Café, 3910 24th Ave, then onto TBA movie. Sponsored by Widowed Friends Ministries. Call Joanne 810-531-4621 the Friday before reservations are needed.

Nov. 16: Detroit Streetcars with Ken Schramm at the Roseville Public Library, 29777 Gratiot Ave., on Tuesday, Nov. 16 at 6 p.m. Ken Schramm will discuss the history of Detroit Streetcars. This program is presented by the Roseville Historical and Genealogical Society and sponsored by

the Roseville Public Library. For more information contact RHGS representative, Ken Schramm, 313-884-3067.

Nov. 17: If These Walls Could Talk: Researching Your Old House at the Roseville Public Library, 29777 Gratiot Ave. on Wednesday, Nov. 17 at 6:30 p.m. Preregister. Every house or building has a great story to tell. In this presentation, you will learn how to uncover house histories, including who built them and when, their architectural styles, and the stories of the families who called them home. After that, you will learn what to do with the information. For more information, call 586-445-5407 or visit rsvlbraryservice@roseville-mi.gov

Nov. 17: Metamora — Dinner Club, (3rd Wednesday of the month) at 5 p.m. Join us at The White Horse Inn,

1 E High St., Metamora. Reserved seating. Sponsored by Widowed Friends Ministries. Please RSVP by Nov. 10 to Sharry 248-840-0063. No walk-ins. Please call if you must cancel your reserved seating.

Nov. 17: Cornwell's Turkeyville & Marshall. Join Travel with Nance for \$85. Live musical matinee 'Dashing through the Snow' 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.

Nov. 18 & Dec. 2 & Dec. 16: Men Only Breakfast: Lukich Family Restaurant (1st & 3rd Thursday), 3900 Rochester Rd., Troy, at 9 a.m. The Widowed Men's Group invites you to meet with other widowed men for breakfast at either of the Men's Fellowship locations

whichever is more convenient for you. Many topics & ideas help you become involved in the activities of Widowed Friends. Sponsored by Widowed Friends Ministries Contact Ray at 248-585-5402.

Nov. 21 & Dec. 19: Movie Club, (3rd Sunday of every month), AMC Forum 30, Mound Rd., Sterling Heights. Movie and show time TBD. Matinee prices/senior discounts available. Dinner immediately follows at Uno Chicago Grill, 44805 Mound Rd. Order off the menu, separate checks provided. Sponsored by Widowed Friends Ministries. RSVP and more information, contact Val 248-693-7073.

Nov. 22 & Dec. 6: Bowling at Bowl-a-Drome, 522 Quay St., Port Huron A late lunch after at Zebra. Sponsored by Widowed Friends Ministries. Call Joanne, 810-531-4621 to reserve a lane.

Nov. 24 & Dec. 8: Breakfast Avenue Family Restaurant, 31253 Woodward Ave., Royal Oak, at 9:30 a.m. (2nd and 4th Wednesday of each month). Sponsored by Widowed Friends Ministries.

Nov. 27: Fall Harvest Card Party, Sponsored by Daughters of Isabella, Queen of the Skies Circle 683 on Saturday, Nov. 27, from 1-3:30 p.m. at St. Thecla Catholic Church Activity Center, 20762 So. Nunneley Rd., Clinton Township. Lunch, dessert, raffles, door & table prizes. Donation \$9. Tickets available at the door. For more information, call 586-791-6177 or 586-791-9012

Nov. 30: Lunch Apple Orchard Inn Restaurant, 62840 Van Dyke, Washington at 1:30 p.m. Sponsored by Widowed Friends Ministries Call Diane by Nov 23 to RSVP. 586- 435- 4928.

CALENDAR » PAGE 20



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

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

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



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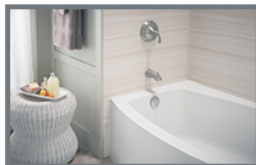


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Calendar

FROM PAGE 17

Nov. 30: True Crime Tuesday: Duped: Double Lives, False Identities and the Con I Almost Married" by Abby Ellin at the Roseville Public Library, 29777 Gratiot Ave. on Tuesday, Nov. 30 at 6 p.m. Do you have an interest in true crime? Join us on True Crime Tuesday as we read about and discuss different viewpoints regarding cold and current true crime cases pulled from. For more information, call 586-445-5407 or visit rsvlibraryservice@roseville-mi.gov

Nov. 27: The Single Way Activities potluck dinner and movie night at 6 p.m. on Saturday, Nov. 27. Price: \$4 (includes dinner main course and beverages). Each adult should bring a salad, starch or dessert to share with others. Reservation needed by Nov. 26. The meeting place rotates between

members' homes so call for the address and more information from 8 a.m. to 9 p.m., 586-774-2119.

December

Dec. 2: Cards/Games/Friendship: Ss. John and Paul, (1st Thursday or every month), 1:30-4 p.m. at, 7777 28 Mile Rd. Bring a snack to share and your own beverage. Ss. John and Paul supports the Agape Center, a resource center for the most vulnerable members of society and would appreciate it if you could bring a canned good (vegetable, meat, fruit) when you come to play. (Dinner afterward at Romeo Family Restaurant, 66020 Van Dyke Rd., between 30 & 31 Mile is optional.) Sponsored by Widowed Friends Ministries. Call Ellen, 586-781-5781.

Dec. 3: Historic Churches of Detroit. Join travel with Nance for \$60. Tor Historic Trinity Lutheran Church decorated for the Holidays, including Lunch (Chicken

Salad Croissant, with chips, pickles, beets and Minestrone Soup, Cake and beverages). Tour three churches: Saint Paul Episcopal (tentative), Sainte Anne Roman Catholic (tentative) and Holy Cross Hungarian Roman Catholic (tentative). Complimentary holiday gift and goodie bag. For all. Call 313-535-2921.

Dec 5: Christmas Mass held at Christ Our Light Church, 3077 Gloucester, (just south of Big Beaver & west of Coolidge), Troy, at 2 p.m. After the Mass, proceed into the hall for appetizers and friendship. Sponsored by Widowed Friends Ministries. Please RSVP to Sandy, 586-991-7374 by Dec. 1. If you are able to donate food, please contact Sandy. We are in need of ingredients for a salad (lettuce, tomatoes, shredded carrots, cheese, etc), side salads and desserts.

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.

Dec 8: Christmas Party at Italian American Cultural Center, 43843 Romeo Plank Road, Clinton Twp., from 1-5 p.m. Dinner and entertainment. Sponsored by Widowed Friends Ministries Call Laila to reserve a spot, call 586-879-0934. Send a check for \$32 to Laila Goltz, 15821 Chestnut, Roseville, 48066 by Nov 30. Wear your ugliest Christmas sweater for a chance to win a prize.

Dec. 12: Christmas Party at Chaps, 7860 Smith's Creek Rd., Goodells, at 2 p.m. Bring a \$5 wrapped gift (man for man, women for women) & 3 small (.25-.50) gifts for a

game we will be playing. Order off menu. Sponsored by Widowed Friends Ministries. Call Joanne 810-531-4621 for reservations.

Dec 15: Lunch at El Charro Mexican Restaurant, 16720 E. 14 Mile, Fraser. Sponsored by Widowed Friends Ministries Call Diane, 586-435-4928, by Dec 7 to reserve a spot.

Dec. 18: The Single Way Activities Christmas Chocolate Fondue at 7 p.m. on Saturday, Dec. 18. Price: \$4 (includes chocolate fondue, snacks, and beverages). Reservation needed by Dec. 17. The meeting place rotates between members' homes so call for the address and more information from 8 a.m. to 9 p.m., 586-774-2119.

Dec. 28: Lunch at BJ's Restaurant & Brewhouse, 14456 Lakeside Circle (off Hall Rd), Sterling Heights, at 1:30 p.m. Sponsored by Widowed Friends Ministries. Call Diane by Dec 20 to reserve a

spot. 586-435-4928.

Monthly events

▪ **Breakfast Sponsored by Widowed Friends Ministries:** Breakfast (3rd Tuesday of each) at 10:30 a.m., Pancake Factory, 13693 23 Mile Rd, NE corner of 23 Mile & Schoenherr, Shelby Twp. Sponsored by Widowed Friends Ministries. Contact Ellen 586-781-5781.

▪ **Bowling held at Collier Bowl:** 879 S Lapeer Rd. (M24), Oxford every Tuesday. Arrive at noon for lane assignments. Sponsored by Widowed Friends Ministries. Cost is \$7.50 for three games, (shoes extra at \$2.50). Lunch afterwards optional. Call Joe at 248-693-2454 or Nadine at 248-475-9036.

▪ **New Baltimore Civic 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.

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Poetry Page

Guiding Light

Look within bring forth your inner light,
Let it shine about, making your days
Sunny and bright.

Shine your light on everyone in sight,
Show love for everyone without doubt.

Let your light guide you to your
Higher state of mind.

Be the best you can be at all times,
Bring forth the roses and wine.

Life can be beautiful,
If we only let our light shine!

Submitted By:
Alethea Monk Howard
of Detroit, MI

Autumn Gold

Lovely leaves of gold
Geese fly south and honk goodbye
Butterscotch blessings

Can You Feel It

Love is in the air
Can you feel it calling you?
Listen carefully

Christmas Star

Christmas star shines bright
Silent wishes in the night
Shepherd see the sign.

Submitted By:
Nan Alexandra Drinkard
of Rochester Hills, MI

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PUZZLE

Page

AUTUMN WORD SEARCH

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K A S B D E U O U N B T C S Z G N N T P S N G L
F L D R O E K R K G N W I F S R N H R G Z
I L T U A M J P F W N W I A E F I M G S O W
P E N S T V K M L U B A H I A E F I M G S O W
L G H B S B I S N S T O Y K A L E M F F I
A R O C T C Z C G H N U M I L W C V R Z
C G Y S F W Y A H T U S I G L W W D E T C Y
E U J B T C O R R I U C P O D M B M P Y
G S O P U M P K I N L L B F J M M E R U N
J H K S S G I G F K J L V U E L B T C N
E W A H D Z O L E Y Z M O W H U O O I
K D I G W O L L E Y Z M O W H U O O I
J O E M I T M K E T Y R N O R R V B B N
G Y R J J A C K E T Z A P K E I E H O D
Z E V L E A P P L E I N E S E D V C H R
P J V N G N N J W U C Y I Z J M V K K D

Find the words hidden vertically, horizontally, diagonally, and backwards.

WORDS

APPLE
AUTUMN
CHILLY
CINNAMON
CLOVES
COLOR
FALL
FALLING
FIREPLACE
FOLIAGE
JACKET
LEAVES
NOVEMBER
ORANGE
PUMPKIN
PURPLE
RAKING
RED
SPICE
THANKFUL
TURKEY
WIND
WINTERIZE
YELLOW



How many words
can you make out of
"Thanksgiving"

1. _____ 2. _____ 3. _____ 4. _____
5. _____ 6. _____ 7. _____ 8. _____
9. _____ 10. _____

CLUES ACROSS

1. Taxis
5. Mega energy unit (abbr.)
8. Single-strand break
11. Combinations of countries
13. Cutting tool
14. Small bay in Gulf of Maine
15. Actress Lathan
16. Chatter incessantly
17. Energy, style and enthusiasm
18. Simple shoe
20. Woman (French)
21. Abnormal rattling sound
22. Able to change
25. Future butterfly
30. Used in cooking and medicine
31. A street for nightmares
32. French modernist painter
33. Dishonors
38. Integrated data processing
41. Frameworks
43. Apply new materials
45. Where merch is displayed
48. American figure skater Lipinski
49. Cycles per second

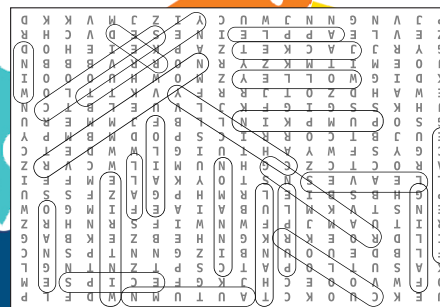
50. Oohed and ____
55. Dark olive black
56. Peyton's little brother
57. Plant in the bean family
59. A wife: ____ covert
60. Bom of ____
61. Arranges balls on the pool table
62. Title of Italian monk
63. Tooth caregiver
64. American feminist poet

CLUES DOWN

1. Dan Rather's old network
2. Expression of sorrow or pity
3. ____ fide (Latin)
4. Sign of healing
5. Warm-blooded vertebrate
6. Model
7. Of or relating to plants
8. Plant of the heath family
9. Where to weigh something
10. Internal structure
12. ____ Paulo, city
14. South Slavic person
19. A way to record
23. Have already done
24. As much as one can hold

25. Auburn legend Newton
26. Comedienne Gasteyer
27. Beloved dog Rin Tin ____
28. Midway between east and southeast
29. Call it a career
34. Former CIA
35. American time
36. Confederate general
37. Soviet Socialist Republic
39. Travel downward
40. Made red-blue
41. Vietnamese revolutionary Le Duc
42. Capital of Italy
44. Small bunches of flowers
45. Calvary sword
46. A distinctive, pleasant odor
47. A well-defined track or path
48. Cereal used to make flour
51. Retrospective analysis (abbr.)
52. Grayish white
53. Engrave
54. Famed men's basketball program
58. Midway between south and southeast

PUZZLE SOLUTION



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