

December 2021

Vitality

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

HELPING OUT

The many benefits of
giving back

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5 ways to find an
age-friendly employer

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Home remodeling
tips for aging in
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On the cover: Volunteers at the Madison Heights Active Adult Center prepare 25 Thanksgiving meals for delivery. Volunteers often report health, social, and emotional benefits from helping others.

PHOTO BY DEBRA KASZUBSKI —
FOR MEDIANEWS GROUP



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Road, Suite 200, Clinton Township,
48038
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Pine Ridge Assisted Living:
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Clinton-Macomb Library: 35891 S.
Gratiot, Clinton Twp, 48035
Clinton Twp Senior Center: 40730
Romeo Plank, Clinton Twp, 48038
Heritage Senior Place: 1543018
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Eastpointe City Rec: 164358 Mile,
Eastpointe, 48021
Fraser Senior Center: 34935 Hid-
den Pine, Fraser, 48026
**Tucker Senior Center 26980 Bal-
lard, Harrison Twp, 48045**
Macomb Senior Center: 1992523
Mile, Macomb Twp, 48042
Mt Clemens Library: 150 Cass, Mt.
Clemens, 48043
New Baltimore Library: 36480
Main, New Baltimore, 48047

Romeo Park and Rec: 361 Morton,
Romeo, 48065

Roseville Senior Center: 18185
Sycamore, Roseville, 48066

Roseville Library: 29777 Gratiot/
Common, Roseville, 48066

Shelby Senior Center: 51670 Van
Dyke, Shelby, 48316

Sunrise Assisted Living: 46471
Hayes, Shelby, 48315

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

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

SCS Parks and Rec: 20000 Ste-
phens, St. Clair Shores, 48080

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

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

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

Orion Center: 1335 Joslyn Road,
Lake Orion, 48360

OPC Rochester: Letica Rd, Roch-
ester, 48307

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

WORK & PURPOSE

Five ways to find an age-friendly employer

By Nancy Collamer

For Next Avenue

Nearly half of working boomers are looking for a career change, according to a new LinkedIn data survey. Some want to reinvent themselves in their current roles, others hope to switch employers.



Cohen

Fortunately, thanks to the escalating demand for talent driven by “The Great Resignation” and a heightened emphasis on diversity, equity and inclusion, a growing number of businesses are warming to older applicants as age-friendly employers.

As my Next Avenue colleague Chris Farrell recently wrote, “management is learning it can’t afford to ignore experienced workers anymore, those on the payroll and ones applying for jobs.”

The question is: Where and how do you find age-friendly employers?

To be clear, the emerging embrace of older workers could well soften once the job market tightens. Ageism is an age-old problem, and the last thing you want is to get lured in by an employer desperate to fill an opening only to be let go later when market conditions change.

But in hopes that at least some employers now truly get the usefulness of having older workers in their workforce, I’d like to share several tips for finding age-friendly ones.

I picked some of them up at the recent Age Friendly

Employer Forum, an online webinar hosted by the Encore Boston Network, co-sponsored by Retirementjobs.com and AARP. I also reached out to several career coaching colleagues to hear what’s worked best for their clients in their 50s and 60s.

Here are my five key takeaways from the experts:

1. Consult the lists of age-friendly employers. While there is no one central clearinghouse of all age-friendly employers, two notable lists offer a good starting point for your search:

AARP’s Employer Pledge list has over 1,000 employers (from American Greetings to Zip Recruiter) who’ve committed to promoting equal opportunity for all workers, regardless of age.

During the forum, Kara Cohen, manager of community outreach and volunteer engagement at AARP Massachusetts, talked about that list, saying: “We are holding the company’s feet to the fire to make sure that they do indeed honor the pledge that they made to not discriminate based on age.” For example, they are to avoid using code language — terms like “digital native” or “energetic” that may signal they are looking for younger applicants.

There’s also the Certified Age-Friendly Employer Program (CAFÉ’) Farrell just wrote about. Tim Driver, CEO of Retirementjobs.com, created CAFÉ’ to certify employers who are committed to maintaining employment practices and policies supporting people 50+. The list currently has about 100 employers (with ATT,

CVS and Home Instead Senior Care among them), but will soon double to 200.

Representatives from two companies featured on these lists offered these tips during the forum:

Richard Ross, a consultant to temporary staffing giant Manpower, urged older adults interested in temp work to get an application into its system, even if they don’t see a suitable opening posted. “We look to build a pool of candidates for the future,” he said. “We may not have a job for you today. But if you’re in the pool, we might call you when something comes in later.”

Erin Travassos, manager of talent acquisition at the energy company EverSource, said older workers shouldn’t be discouraged if their application is turned down for a specific job. “If you get rejected by one department, you still might get a job in a different department. So don’t hesitate to apply again,” she noted.

2. Apply to small companies, especially those run by older people. The age-friendly lists feature mostly big employers. But in practice, many older job seekers find that small companies are their best bet.

There are several reasons for this: Small companies tend to have small budgets, so they often prefer to hire experienced workers who don’t need training. And at a time when an increasing number of small businesses are started and run by people over 50, “older managers might encourage and hire people who they view as their peers,” says New York

5 WAYS » PAGE 4



Brian J. Kurtz

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5 ways

FROM PAGE 3

City-based career coach Lynn Berger.

3. Go to webinars targeted to 50+ job seekers. They can give you fresh ideas for sourcing age-friendly employers and sometimes include opportunities to connect with employers ready to hire.

AARP sponsors online workshops for job seekers 50+ and in-person workshops for job seekers 50+.

The Encore Boston Network also hosts webinars and other programs for older job seekers. While some programs are specific to the Boston region, much of their information and resources are useful even if you live outside the area.

There's a page about age-friendly employers on its site; it includes links to the Encore Boston Network's previous forums.

4. Search for age-friendly clues on the company's website and its social media feeds. Career transitions coach Trish McGrath, of Edge Career Solutions in Sanibel, Fla., recommends you look on the company's main career page on its website and at the bottom of its job postings.

Do you see the basic Equal Opportunity Employer Statement language that came out decades ago or has the business updated



PHOTO COURTESY OF GETTY

Ageism is an age-old problem, and the last thing you want is to get lured in by an employer desperate to fill an opening only to be let go later when market conditions change.

it to include its commitment to recruiting and hiring older workers? Do you see a mention of valuing a multigenerational workforce or offering professional development opportunities to keep employees' skills sharp? See what you can suss out on the employer's social media feeds, too. Pay attention to its description of the company's culture to see if the tone reflects an age-friendly sensibility.

Photos on the site and on social media that include older workers are a plus, while references to perks like ping-pong and happy hours could signal a bias towards younger employees.

5. Target private equity (PE) firms.

This final tip is for executives seeking their next big role. New York City-based

career advisor Barbara Safani, of Career Solvers, says PE firms like to hire older executives to run their portfolio companies.

That's because the goal of these firms is to prepare companies for sale, generally within three to five years, so they're not looking for people expecting to stay longer than that.

Safani has worked with several executives who had successful careers at Fortune 500 financial services and tech companies but struggled to land another corporate role in their industry and felt their age was a factor. When they began building relationships with PE-backed fintech (financial technology) companies, however, they quickly became top candidates, securing multiple interviews and eventual offers.

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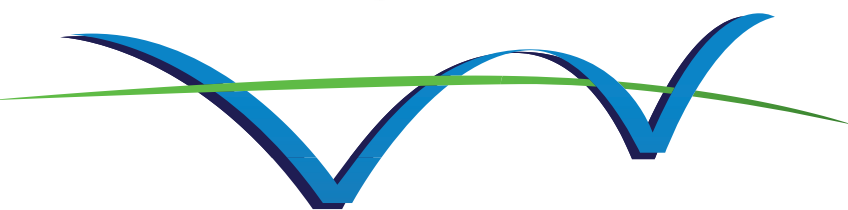
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MONEY & SECURITY

Ask the Financial Doctor: What is an IRA rollover?

Q : What is a Qualified Charitable Distribution (QCD)?

A : A qualified charitable distribution (QCD) allows individuals who are 70½ years old or older to donate up to \$100,000 to one or more charities directly from a taxable IRA instead of taking their required minimum distribution (RMD). The QCD must be from the IRA trustee to the charity. The IRA owner is not allowed to receive a distribution and write a check to the charity.

Q : Can a QCD exceed a RMD?

A : Yes, as long as the QCD does not exceed \$100,000.

Q : A traditional IRA owner, age 65, dies in 2021 and is survived by a 35 year old spouse who inherits the IRA. What options are available for the surviving spouse?

A : The spouse has two options, retain the IRA as a spousal inherited IRA or create a spousal IRA. If the spouse needs money before the age of 59½, then choosing the spousal inherited IRA is beneficial because there will be no 10% penalty on early withdrawals. If the spouse does not need any money, then a spousal IRA will avoid the mandatory RMDs until age 72.



Richard Rysiewski
Columnist

Q : My mom passed away four months ago and had an IRA valued at \$1.1 million dollars. The beneficiary of the IRA was her estate and her children are the beneficiaries of her estate. The executor decided to liquidate the IRA and deposit the IRA funds into a bank account for the estate. Can the beneficiaries stretch out the payments over 10 years? **A** : No, the executor made a costly mistake. Each beneficiary share will be taxable this year and cannot be spread over 10 years. Non-spouse IRA beneficiaries are prohibited from doing a rollover and the executor's action is irre-

versible.

Q : What is an IRA rollover?

A : You receive money in your name from an IRA and roll it over into another IRA within 60 days. You are allowed only one rollover in a 365 day period. The once per 12 months rollover rule does not apply to rollovers coming from retirement plans or ROTH conversions. A trustee-to-trustee transfer is preferred over an IRA rollover because it is more secure and is not limited by the one per 12 month rollover rule.

Q : I have six IRAs and am considering an IRA rollover. Does the once per 12 month rule ap-

ply to each IRA or to the aggregate of all 6 IRAs?

A : The IRS has made it clear that the once per 12 months rule applies to the aggregate. Regardless of how many IRAs you own, you can do only one rollover within a 12 month period. If you violate the once per 12 months rollover, the distribution is taxable and if you are under the age of 59½ you pay a 10% early withdrawal penalty.

Q : My spouse and I are retired and file jointly on the Michigan income tax return. Whose age is used when filing jointly?

A : Always use the age of the older spouse for the Michigan tax return.

Q : I own foreign stocks that pay significant dividends. Is it better to hold the foreign stocks in a taxable or a tax-deferred account?

A : Foreign stocks should be held in a taxable account. Most foreign governments tax your dividends and you receive a net dividend reduced by the foreign tax. You can receive a foreign tax credit to avoid any double taxation but the foreign stock must be in a taxable account.

Q : What is an I-Bond? What is the annual rate?

A : An I-Bond is a savings bond guaranteed

DOCTOR » PAGE 8



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Doctor

FROM PAGE 6

by the U.S. government that protects you from inflation. The annual rate for I-Bonds is 7.12%.

Q: How is the annual rate determined for I-Bonds and how do I purchase them?

A: The annual rate is a composite rate based on a fixed rate and an inflation rate. As of 11/1/2021, the fixed rate is 0% and the inflation rate is 7.2%. A new rate is set every six months to adjust for inflation.

If inflation is higher in the next six months then your new rate will be adjusted higher. However, if inflation is lower then your new rate will be adjusted lower. You can purchase I-Bonds online by using TreasuryDirect.gov. The

maximum amount that you can purchase electronically is \$10,000 per year.

Q: What are the positives and negatives of an I-Bond?

A: The positives are no state and local taxes on the interest income, the rate of return is inflation adjusted and the interest income can be deferred. The negatives are waiting at least one year before any withdrawals, if cashed before 5 years then there is a 3 months interest penalty and the current fixed rate of the composite interest rate is 0%.

Q: I have accumulated significant air-miles from company trips. Are these air-miles taxable if I use them for personal trips?

A: Frequent air-miles are not taxable by employees if used for per-

sonal benefit.

Q: Somebody stole my Social Security number and filed a 1040 income tax return before I did. On average how long will it take to resolve?

A: The IRS routinely tells taxpayers that they can expect resolution within 180 days but it is averaging about 270 days. If you become a victim of income tax identity theft, you should send the IRS a paper tax return with an attached Form 14039, Identity Theft Affidavit.

Your case will be assigned to an IRS employee to assist you with clearing your name and getting your refund.

As a victim of identity theft, you also are eligible to receive an Identity Protection Personal Identification Number (IP PIN) to use for future income tax returns.

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- IRS Forms (800)829-3676
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MONEY & SECURITY

Home remodeling tips for aging in place that won't break the bank

By Debra Kaszubski

If you're thinking about remodeling your home, you're not alone. According to Houzz, an online remodeling platform, home renovation spending has grown 15% in the last year to a median of \$15,000 per project. In a recent survey, AARP found that 3 out of 4 adults 50 and older want to live in their homes as they age, and even minor changes to make a home more accessible can add up quickly.

While some people might have cash on hand to renovate their homes, not everyone has the option to use cash on expensive projects.

Melissa Spickler, managing director and financial advisor at Merrill Lynch in Bloomfield Hills, said there are ways home owners can access cash, and now is a good time to consider cash-out refinancing or borrowing against the home's equity.

Interest rates have generally been on a decline in recent months, making this an ideal time to refinance and take out cash for the renovations if you qualify.

"If somebody has been in their home a



COURTESY PHOTO

Melissa Spickler, managing director and financial advisor with Merrill Lynch in Bloomfield Hills.

long time, usually it is paid off. Or even if there's a small mortgage on it, like \$50 or \$100,000, they could refinance and take out an extra \$50,000 or \$75,000 to do the renovation. Then they cash out to fix up the home," Spickler said.

Home equity, which often represents

the largest component of personal wealth, can be leveraged to fund home improvements as well. Home equity loans are good for large one-time expenses that exceed \$15,000. The loan is disbursed in one lump sum and payments are fixed over time.

A drawback to refinancing and home equity loans are the financial and credit requirements that may be hard for some homeowners to meet. There are also the required closing costs, which adds to the expense of utilizing one of these options.

For some people there is another option, Spickler said. "Many people don't think of this, but you can borrow against your stock portfolio," she said. "Some people, if they are not working or showing an income, they might not be able to refinance the house. But if they have a stock portfolio, they might want to explore the opportunities to borrow against it."

Homeowners should avoid taking money out of an IRA because they will be forced to pay taxes on the borrowed money. In addition, Spickler recommends avoiding using a credit card as a method of payment. "If you are looking into us-

ing credit cards, then maybe you should reevaluate if you should do the renovation to begin with," she said.

Making and sticking to a budget is important as well, as many homeowners fall into the trap of overspending on smaller items. Spickler also recommends planning for the unexpected expenses that will inevitably add up as the project progresses.

"Whenever you renovate your home, be mindful of how much everything costs. Sometimes people spend way too much to renovate the home and they lose money when it is time to sell," Spickler said.

Homeowners should consider renovation projects that add value to the home and, for older homeowners interested in staying in their homes, allows them to age in place.

This could mean renovating a bathroom to make it more accessible and modern. Examples include installing a seat in the shower stall, grab bars in the bathroom, or anti-slip coating. "Ask yourself, what is one thing that will allow me to stay in this house without spending money?" Spickler said.

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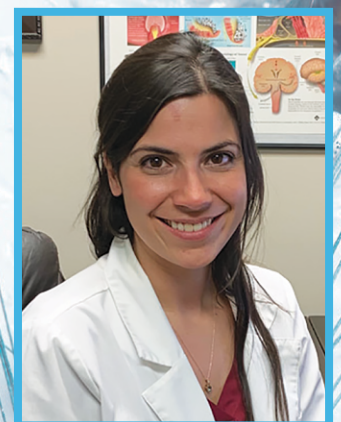
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SOCIAL & WELL-BEING

The many benefits of giving back

By Debra Kaszubski

With all of the busyness tied to the holiday season, it may be hard to imagine fitting in another task, but volunteering in a limited amount not only benefits others, experts believe it may be the greatest gift you can give yourself.

“I believe volunteering is beneficial both for the person volunteering and the person receiving, and it’s not just beneficial for the volunteer emotionally, but physically as well. It’s been shown that people who volunteer typically live longer and have better psychological well-being,” said Jennifer Cowan, Madison Heights Active Adult Center supervisor. “Volunteering can also give people a sense of purpose and help them get to know their community and its citizens. It’s a win-win.”

A 2016 study in “Psychosomatic Medicine: Journal of Behavioral Medicine” that pooled data from 10 states found that people with a higher sense of purpose in their lives — such as that received from volunteering — were likely to live longer.

Another study, published in “Daedalus,” an academic journal by MIT Press for the American Academy of Arts & Sciences, concluded that older volunteers had reduced risk of hypertension, delayed physical disability, enhanced cognition, and lower mortality.

Skills-based volunteering is a great way to help the volunteer develop their talents and get ahead in their career or just broaden their horizons.

At the Rochester Older Persons Commission, art and writing classes, book groups, and speakers fo-

cus on spreading kindness through art and other mediums. For example, seniors create greeting cards and kindness rocks which they are encouraged to share with loved ones and strangers.

“They (volunteers) take such joy in the act of creating unique and beautiful art, whatever the medium, and enjoy sharing their gifts and talents with others — kindness is truly contagious,” said Colleen Burtka, marketing and development specialist at the OPC.

At the Madison Heights Active Adult Center, seniors are spreading cheer and sharpening their writing skills in the process. “Our letters from Santa program takes in letters from various places (and) seniors help Santa by answering those letters,” Cowan said.

Even something as small as contributing to a collection drive can spark feelings of joyfulness. Seniors at the Sterling Heights Senior Center are giving back to the community by bringing in old shoes for the Center’s annual shoe drive. Funds raised during prior shoe drives have helped build local inclusive playgrounds.

“The Senior Center has been very successful with this event,” said Jennifer Rizzo, recreation specialist. “We have already collected over 500 (pairs of shoes) for this drive and still have a month left.”

At the OPC, a Holiday Sock Drive encourages participants to bring in socks for homebound, isolated, or vulnerable seniors in the community.

“While the holidays are always a catalyst for spreading kindness and good cheer, committing

acts of kindness at any time can be easy, fun, and spontaneous ways to improve not only someone else’s day but our own as well. Generosity is contagious and you never know what someone else is going through and how your simple act of kindness may change their day, week, or outlook on life.”

Volunteer opportunities abound all year at local senior centers, and new participants are always welcome.

The majority of the programs at the Sterling Heights Senior Center are run by volunteers and the Center couldn’t run without them, according to Rizzo.

Likewise, in Madison Heights, over 40 volunteers regularly give back to help run the Bingo games, the front desk, events, and fundraisers, serve on the advisory boards, work in the gardens, and much more.

The OPC’s Act of Kindness Program (AOK) is a year-round program that encourages volunteers to help seniors with minor home repairs such as water heater or furnace repair/replacement, porch or gutter repair, grab bar installation, or any other type of minor repair that may be financially or physically prohibitive for a low-income senior. The OPC also has its Meals on Wheels program that relies on volunteers and many more opportunities.

Those interested in volunteer opportunities outside of those listed above may wish to consider websites Catchafire.com or VolunteerMatch.com to find local opportunities, or consider posting your intentions on Facebook or LinkedIn.



PHOTO BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUP

A large variety of volunteer opportunities are available at senior centers and other locations throughout metro Detroit this season.

SOCIAL & WELL-BEING

Libraries will survive in a digital age. Here's why

By Arthur der Weduwen and Andrew Pettegree

The Washington Post

What is the role of a library in today's digital age?

This is a question that communities across the country are asking, and it seems that the very concept of the library — a physical space for the storage and consultation of books — is under threat.

But libraries have endured for centuries because each generation has reshaped the library in its own image, with new intellectual agendas and new buildings that reflect the priorities of the community and the day.

As libraries today embrace redesigns, making room for computers, meet-

ing spaces, culinary learning centers and coffee shops to serve their patrons, they are following in a long tradition of adaptation, from the first medieval libraries that chained their books when visitors surged, to 19th-century libraries that had to make new space for women and children.

Libraries, far from stable institutions, frequently underwent radical change. They began thousands of years ago as storehouses of information for the powerful — emperors, princes and administrators. Rulers recognized that knowledge was power, and had little to gain by granting access to their collections to a broad public.

But then the growth of literature in the ancient

Greece transformed personal archives into places of learning, and indeed of recreation. Yet the connection between libraries and power never disappeared. For much of human history, collecting a large number of books was a privilege of the elite, the wealthiest members of society or powerful institutions like monasteries.

Because libraries reflected the values of existing elites, swings in intellectual taste or political upheaval could put them at risk.

All the great libraries of the Roman Empire, many established to celebrate the achievements of emperors or victorious generals, disappeared when Rome fell. Most of the papyrus scrolls

from these libraries were lost, but some were saved by Christian monks who copied them by hand onto parchment. For much of the millennium between A.D. 400 and 1400, Christian monasteries were held in high regard as centers of prayer and learning, not least because of the important role played by monks in copying and preserving books.

This changed during the Renaissance in the 14th and 15th centuries — an intellectual movement that sought to transform society by returning to the classical values of the Roman Empire — as Italian book hunters terrorized monastic libraries by stealing their Roman and Greek manuscripts.

They despised the monks

for making so little use of their favored classical writers, who the Renaissance book hunters wished to restore to former glories at the Italian courts and universities.

Many of the great monastic libraries, now mostly containing Christian books, became less popular since they didn't reflect new Renaissance values or project modernity. As the modernizers of the Renaissance founded their own beautiful book collections, they left these neglected libraries, now picked over and increasingly irrelevant, in their wake.

Religious upheaval was also a disruptive force for libraries. Martin Luther's Protestant Reformation resulted in the destruc-

tion and dispersal of hundreds of libraries throughout Northern Europe in the 16th and 17th centuries, as church and academic libraries were cleansed of Catholic works.

The library of Oxford University was entirely ransacked, leaving the university to sell off the furniture, because there were no more books left in the building.

Elsewhere in Protestant Europe, Catholic collections were seized and appropriated for what ultimately became the first generation of public libraries.

While the notion of saving Catholic books rather than burning or destroying them was a noble idea, in practice this resulted in a patchwork of city libraries

LIBRARIES » PAGE 17

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HEALTH & FITNESS

Tips for keeping aging parents safe at home

Area Agency on Aging I-B

Coming home for the holidays — or reuniting with an older loved one after being apart because of COVID — might bring some unpleasant surprises.

Your mom has been assuring you by phone, email or Skype that she's just fine. Your dad, she says, is a little slower, but overall he's doing fine, too. Don't worry.

When you get home, though, you see that the house is untidy and that your dad's clothes are dirty. Your mom hasn't been to the salon in a while and she appears much more tired than when you last saw her. The refrigerator and cupboards contain a few staples, and the mail is piling up.

To start, here are a few things to look for if you are concerned:

Fall prevention

One bad fall can lead to a cascade of medical problems.

To get started, get rid of their throw rugs, move electrical cords out of the way, de-clutter, if you can.

"They may have throw rugs because they have wood or linoleum floors, so if you remove the rug, make sure your loved ones have slippers with grips, or socks with grips at the bottom," says Andrea Lang, program manager of caregiver services at the Area Agency on Aging I-B.

If falling has become a problem, suggest to your loved one that they get a medical alert device they can wear to alert 911 if they fall. Personal emergency response systems work outside of the home, too.

Medication

Forgetfulness and confusion are not a normal part of aging. If your parents are

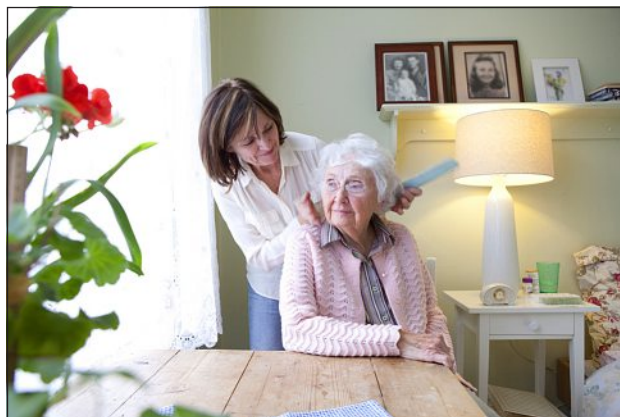


PHOTO COURTESY OF METRO CREATIVE CONNECTION

Look out for these warning signs to ensure your aging parents and loved ones are safe at home.

repeating themselves frequently or appear more confused, look for other signs that may indicate they need additional help. For example, check if their prescription medications are up to date and if they are taking them as directed.

"I would check their medication regimen and ask if there's something new going on," says Kristy Mattingly, RN, program manager of the Community Living Programs at Area Agency on Aging I-B. "Have they seen a doctor recently?"

If they haven't been taking their medication or haven't been taking it correctly, a fix may be as easy as setting medication reminders on a smartphone or buying a pill organizer.

You can also set up a service so that your loved one gets calls when it's time to take their medication. There is a fee for the service.

Mood or mental alertness

Social isolation is a serious problem, especially among seniors who may have not had much contact with family and friends during the pandemic.

"If they have no energy

and they can't or don't want to change into clothes that morning, they may need more interaction," says Mattingly. "If they lack interest in friends or activities, that might indicate feelings of sadness."

Talk to them about going back to church or attending activities at the local senior center. If those don't appeal, you might check for a 'friendly visitor' program that can send somebody out to spend time with your loved one or call them (some visitors are still wary about COVID and will not make home visits). Check the Area Agency on Aging I-B page that allows you to search for programs by your county.

It is also a good idea to find a neighbor who can check in with your loved one who lives alone. If you already have someone in place, check with them to see what they've observed about your loved one.

Cognitive/Behavioral Changes

Changes in your loved one's mood or mental alertness may be signs of depression, dementia, or a declining health condition. Look

SIGNS YOUR LOVED ONE MAY NEED HELP

- Unpaid bills/shutoff notices
- Untidy home and appearance
- Trip hazards in the home
- Low mood
- Cognitive problems
- Behavioral changes
- Lack of food/weight loss

for signs such as irritability and inappropriate crying or laughing. Are they engaging in conversation? Getting out of the house to socialize or go to their house of worship? Ask if they've become lost while driving.

"Connect with the person's doctor," says Lang. "There are some medical conditions that can mimic cognitive decline."

Health care systems in southeast Michigan will provide assessments to determine if a person may have dementia. If you're worried, schedule an appointment with their doctor or doctors and plan to go with them.

Food

Check the refrigerator, freezer and cupboards to make sure your loved one is eating. If they receive home-delivered meals, make sure they are eating them, says Lang.

If they don't get meals at home, you may want to sign them up for Meals on Wheels. Volunteers will deliver one or two meals around noon each day. In many cases, they may be the only friendly face your loved one sees all day.

If they don't want home-delivered meals, consider ordering groceries to be delivered to their home.

Housekeeping

If the house needs to be cleaned, consider hiring a

service to come in regularly.

Call your county or city to ask if they have available services. High schools may have lists of student volunteers who can shovel snow, rake leaves or mow. If you live in Macomb County, you may call the Office of Senior Services to ask about the availability of these outdoor services.

The Interfaith Volunteer Caregiver Program may also be able to help people who live in Macomb, and if they have volunteers in those areas, parts of Oakland and St. Clair counties. Call 586-757-5551. The group also offers transportation, but services are based on the availability of volunteers.

Financials

It's easy to fall behind on bills, so take a look at your loved one's financials.

Ask to review a bank statement to see if bills are being paid and whether there are checks written out to people or organizations you don't know.

You might also want to check credit card statements to see if your loved one is charging purchases from a TV-based shopping network — a particular lure for older adults. Your dad might also be entering contests that have fees attached. If your loved one has an email account, you might ask permission to check for any alerts connected to a payment coming due or overdue.

Be honest

If you are concerned about a parent's well-being, don't be afraid to tell her or him. Express how you are feeling using "I." For example, "I am concerned about your diet, you've lost weight." Or "I noticed Dad's clothes are not clean today. Are you having trouble do-

ing the laundry? What can I do to help?" Or "I notice you call me often and forget that we talked. I too forget sometimes on what we discussed as well, from working and taking the children to sports practice. I'd like to go with you to your next doctor's appointment to get some answers to what is causing this slight gap in memory. This is important because I want you to continue living in your home now as independently as possible."

If they aren't bathing, it may mean they are afraid of falling. Reassure them that you respect their privacy but that you may need to know important information in order to help them if there is an emergency.

If you are concerned about odd or extravagant expenditures, consider securing power of attorney sometime down the road. That will enable you to legally make decisions when your loved one can't.

Listen carefully and tell your parent/s that you respect their independence.

If you feel that your parent (s) should not be living by themselves, explore options for what it would take for them to stay safely at home.

The Area Agency on Aging I-B is here to help. We can offer information about in-home services, transportation, caregiver respite, housing, home-delivered meals, care management, legal assistance, Medicare, Medicaid and more. We are a nonprofit that specializes in connecting older adults, adults with disabilities and their family caregivers with services in Livingston, Macomb, Monroe, Oakland, St. Clair and Washtenaw counties. Call us Monday through Friday, from 8:00 a.m. to 5:00 p.m., at (800) 852-7795, or visit aaalb.org.

Libraries

FROM PAGE 13

which were rarely used, as they mostly contained aging books that few people had any interest in reading.

In one Dutch town, the city library was so poorly frequented that one visitor had to have his clothes washed after visiting, because of the dust.

A similar tale unfolded in Austria, between 1782 and 1787, when 700 monasteries were dissolved as part of the Enlightenment agenda of Emperor Joseph II.

Their rich book collections were made available to university and school libraries, but these institutions hardly had the staff to perform an adequate inspection.

And so, imperial administrators auctioned off books deemed to be insignificant, including many items from the first age of printing that we would now consider to be priceless. What the modernizers considered to be useless prayer books were simply pulped. Tens of thousands of rare books were lost, and many others were left to rot.

During the French Revolution, revolutionary soldiers ripped up thousands of books from libraries to make cartridges for their firearms.

The revolutionary government instructed them to use books from libraries of aristocratic exiles, as well as those that belonged to churches and universities, which were privileged institutions.

All books that spoke against the principles of the Revolution were of no use in the new age of liberty. Perhaps 12 million books were lost, until newly established French municipal libraries salvaged the remains of France's rich literary heritage.

Such library purges continued during the great ideological conflicts of the



FILE PHOTO — MEDIANEWS GROUP

There are approximately 2.6 million libraries around the world, including 400,000 public libraries.

20th century. The Nazis transformed the public library system in Germany, building almost 4,000 new libraries between 1934 and 1940.

The regime closely monitored the content of these libraries, however, and largely supplied them with books that advanced the ideologies of the Nazi party. Socialist, liberal or what was deemed "asphalt" literature that was seen to attack Nazi principles was removed, or, more famously, publicly burned.

After World War II, the Allied Powers occupying Germany were faced with the challenge of de-Nazifying the country's public libraries. Rather than burning the pro-Nazi books, they mostly quietly removed and then pulped the offending volumes. In many cases, the process was supervised by the same librarians who had removed non-Nazi books in the 1930s.

Soviet occupiers pulped more than 27 million volumes of anti-communist literature in Czech libraries after World War II. Forty years later, the collapse of the Soviet Union led to similar scenes of book cleansing: In one town in the former East Germany, the contents of the public library were simply placed on the street for passersby to

pick up. The entire library world of the Soviet era — of schools, universities, public library networks — was in one fell swoop rendered obsolete.

In short, libraries, as symbols of power, have always been under threat when that power was contested or vanquished. And yet, despite all the threats faced by libraries, people have continued to collect books and documents to shape and preserve our collective body of knowledge — and they will continue to do so. Today we can enumerate 2.6 million libraries around the world, including 400,000 public libraries. The library, as a concept, will continue to evolve, balancing the needs of communities with their roles as keepers of knowledge reflecting the society's values. It is in that harmonious dialogue that the future of the library can be found.

Arthur der Weduwen is a historian and postdoctoral fellow at St Andrews, and has previously written on the history of newspapers, advertising and publishing. He is co-author of "The Library: A Fragile History"

Andrew Pettegree is professor of modern history at St Andrews University and a leading expert on the history of book and media transformations.

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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.

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.

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.

December

Dec. 9: Booked for the Evening at the Roseville Public Library, 29777 Gratiot Avenue. Roseville. "The Pil-

lars of the Earth" (part one) on Thursday, Dec. 9 at 6:30 p.m. (in the library and on Zoom). Join us for a lively discussion of the novel "The Pillars of the Earth" by Ken Follett. This is the first time that we will be dividing a book up over two meetings! It is a very long novel and there should be lots to talk about. You are welcome to join us even if you have not read the book. Zoom Meeting info: <https://us06web.zoom.us/j/82433728798>. Meeting ID: 824 3372 8798. For more information, call 586-445-5407 or email rsvlibraryservice@roseville-mi.gov

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. 16: Trivia Night at the Roseville Public Library, 29777 Gratiot Avenue. Roseville, on Thursday, Dec. 16 at 6 p.m. Registration required. Ready for more trivia? Get your team together for 5 rounds of questions and the chance to win a prize... and bragging rights. For more information, call 586-445-5407 or email rsvlibraryservice@roseville-mi.gov

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: True Crime Tuesday at the Roseville Public Library, 29777 Gratiot Avenue. Roseville, on Tuesday, Dec. 28 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 the headlines. Registration required. For more information, call 586-445-5407 or email rsvlibraryservice@roseville-mi.gov

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.

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

▪ **Breakfast every Wednesday:** Sponsored by Widowed Friends Ministries. Join us at 10 a.m. at Cavis Pioneer Restaurant, 5606 Lapeer Rd., Kimball. Call Rita, 810-334-6287 for more information.

▪ **Confident Communicators Club:** Confident Communicators Club: Meets monthly for people who seek improving public speaking skills and confidence with leading people confidently. This supportive Toastmasters group meets online the 1st, 2nd and 3rd Wednesday of each month from 8-9:30 a.m. Please contact our VP of Membership at vpm@confidentcommunicatorsclub.com

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com for more information and the Zoom link.

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

▪ **Dancing every Tuesday:** at Polish Century Club, 33204 Maple Lane, Sterling Heights. Doors open at 6 p.m. Music from 7-10:30 p.m. Cost is \$8 per person with a cash bar. A table is reserved for Widowed Friends. Sponsored by Widowed Friends Ministries Contact Kate at 586-344-3886.

▪ **New Baltimore Senior Club:** Tuesdays from 10 a.m. to 2 p.m. This welcoming group of seniors has all sorts of fun. We play bingo, hold luncheons, go on trips, and play cards. Monthly

dues, \$2. Location 35248 Cricklewood Blvd. (Cricklewood Recreation Building). Call 586-725-0291.

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

▪ **Movie Club:** (3rd Sunday of every month), AMC Forum 30, Mound Rd., Sterling Heights. Movie and show time TBD. Matinee prices/dinner 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.

▪ **Fish Fry Every Friday:** Join us for dinner/music at



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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@medianewsgroup.com.

the American Legion Hall, 10266th St., Port Huron. Food served from 4:30-7 p.m. Music goes from 5-8 p.m. Sponsored by Widowed Friends Ministries. Contact Rita, 810-334-6287.

▪ **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.

▪ **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.

▪ **Eastside Movies:** (1st

Tuesday of each month) at Chesterfield Crossing Digital Cinema 16 (known for free soda & popcorn refills also offers discount matinee pricing) 50675 Gratiot Ave., Chesterfield Twp. Early dinner afterwards TBD. Sponsored by Widowed Friends Ministries. For more information, contact Marion at 586-703-1427

▪ **Metamora — Dinner Club:** (3rd Wednesday of the month) at 5 p.m. Join us at The White Horse Inn, 1E High St., Metamora. Reserved seating. Sponsored by Widowed Friends Ministries. Please RSVP to Sharry 248-840-0063. No walk-ins. Please call if you must cancel your reserved seating.

▪ **Breakfast at 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.



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POETRY PAGE

LETTING GO

Gradually I let go, I step into the flow.
Sailing like a ship on the ocean.
Letting go, leaving all troubles behind.
Stepping into a higher state of mind,
Going above and beyond time.
Letting go, feeling free.
Happy and content deep within me,
Forever growing, becoming all I can be.
Seeing all that I left behind,
Bringing forth all which is divine.

By Alethea Monk Howard
of Detroit, MI

LEGACY

A picture past
A prairie like view
Stretching for miles and miles
No hill nor tree
Dots it's countenance
No waves did he make
Nor hills did he climb
An epitaph of empty pages

By Joe Sowerby
of Mt. Clemens, MI

Do you have a creative side that you would like to share with your community readers?
We are looking for original, unpublished poetry. This will be your time to shine in
our Poetry Corner. Please keep poems and letters of appreciation to 300 words or
less and print clearly. Next Issue will be January 13, 2022.

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Email Poems to: demke@medianewsgroup.com

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



POETRY PAGE

THE MEANING OF CHRISTMAS

"What does Christmas mean to you?"
I asked some little boys.
"Santa Claus, turkey, and brand new toys."

"What does Christmas mean to you?"
I asked some little girls.
"Cookies and carols and dollies with curls."

"What does Christmas mean to you?"
I asked myself one day.
"More than worldly things," I say.

For many, many years ago
In a land so far away
A couple came to Bethlehem
Their taxes for to pay.

Now Joseph was the poor man's name
And Mary was his wife
And from the line of David
They had derived their life.

Now Mary being great with child
And weary from the ride
Joseph sought a place to stay
And rest his weary bride.

So in a stable dark and dreary
Come to the world that lonely night
A baby boy who was to be
The King and God of Light

A star so bright from heav'n shone;
Its brilliance filled the sky;
Leading kings and shepherds
To the place where the Boy King lie.

The heavens opened and angels sang
Their joy in this new King
And the songs of praise of the angels
Made the heavens ring.

What does Christmas mean to me?
The birth of the Holy Child,
Born of a virgin, pure and mild.

Born to die for the sins of men
To teach them how to live,
For us His life to give

So sing your praises to Christ the King,
Raise your voices high.
Praise to God in heaven,
Ruler of Earth and Sky.

**By Elizabeth Prechtel
(now McClellan) (1962)
of Warren, MI**

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