January 2022

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

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VITALITY

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CALENDAR

Things to do: Upcoming travel and events listings for Macomb County and Oakland County PAGES 15-16

On the cover: A

participant enjoys aqua cycling at the Rochester Older Persons Commission. Aqua cycling is easier on the joints, engages the core, and provides a solid aerobic workout.

PHOTO BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUP

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NOTE: This year, tour flyers will only be available through

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"mass mailing" from my office to all members.

Cornwell Turkeyville Dinner Theatre: \$99

June 8, Honky Tonk Angels (musical)

July 27, The Odd Couple (comedy)

Longer Tours: Savannah, May 1-7, \$799

Smoky Mt. Shows, Oct 31-Nov 5, \$654

Nov 16, White Christmas (musical)

Washington, DC, June 10-14, \$635

New York City, Sept 22-28, \$849

Homes. Detroit Churches

Cape Cod, Oct 2-8, \$TBA

March 30, The 39 Steps (Hitchcock comedy)



SENIOR LIVING

MACOMB COUNTY

Centerline Towers: 803310 Mile, Centerline, 48015

Chesterfield Library: 50560 Patricia, Chesterfield, 48047

Chesterfield Senior Center: 47275 Sugarbush, Chesterfield, 48047

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

Macomb County Seniors: 21885 Dunham, Clinton Twp, 48036

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

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

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

Heritage Senior Place: 1543018 Mile/ Hayes, Clinton Twp, 48038

Eastpointe City Rec: 164358 Mile, Eastpointe, 48021

Fraser Senior Center: 34935 Hidden Pine, Fraser, 48026

Tucker Senior Center 26980 Ballard, 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: 29777Gratiot/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: 2250011 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: 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, Rochester, 48307 Troy Senior Center: 3179 Livernois, Troy, 48084

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WORK & PURPOSE

The enduring, aspirational appeal of Betty White

By David Von Drehle The Washington Post

The essential Betty Whiteness of Betty White was that, in a world of so much anger and fear, she wasn't mad at anyone or, seemingly, afraid of anything.

People are drawn to that. Sure, there is a lot of money to be made and a lot of votes to be won by stoking anger and fear. But these emotions are exhausting; like wildfire, they burn themselves out. Angry young people are often admired: they are the activists, the protesters, the radicals, the true believers. Angry old people are pitied.

As the antithesis of an angry old person, White became a bigger star the older she got. She seemed to have cracked the elusive code of contentment, which made it seem possible for the rest of us. When she died Dec. 31 as she approached her 100th birthday, White was no longer admired for her roles. She was admired for being herself, loved for being lovable, enjoyed for her joy.

White's nickname – "the First Lady of Television" was almost literally true. She was an artifact from a very different era of communications. Her variety shows and sitcom work from the early 1950s made her a professional contemporary of such pioneers as Imogene Coca and Lucille Ball. This era of television grew out of the coast-to-coast radio networks that created a single, homogenized American audience for news and entertainment during the Depression and World War II.

Network television made some of the biggest stars in our star-struck culture. It was a particular kind of stardom, a stardom of addition, not di-



Betty White

vision. Actors and producers – White and Ball were the first women to do both/ sought to build the largest possible viewership. So they aimed for shows that everyone could watch: young and old, left and right, urban and rural.

It wasn't that times were more innocent. White came under pressure in 1954 from racist viewers and station executives to cut the talented Black singer and dancer Arthur Duncan from her variety show. She smiled and gave with her "Golden Girls" cohim more airtime. Through the unrest of the 1960s and strife of the 1970s, White personified a medium that tried to find things people could agree on - no matter how anodyne. In one game show episode, she made money for her playing partner by offering "Scotch" as a better answer than "Watergate" for the question: "tape."

White was gifted with wide appeal, and she never betraved a moment's regret about the ordinary, middlebrow business of broadcast TV. She excelled at the mild cleverness and double entendres of daytime game shows. She brought magnetic appeal to such broadly sketched light. Betty White became an characters as Sue Ann Nivens exemplar, an aspiration, for - the chipper host of "The people who not only want to Happy Homemaker" who is actually tough as nails ("The Mary Tyler Moore Show") ness, kindness and hope.

 and Rose Nvlund, the geriatric ingenue "The Golden Girls.'

Television changed - indeed, all media charged with the rise of cable, satellite and streaming. Success is now defined by the passionate intensity of an audience, not by its size. The Fox News host Tucker Carlson averaged about 3 million viewers in the most recent Nielsen ratings. for example. That's fewer than 1% of Americans. On broadcast TV, an audience that size would have meant instant cancellation; today it makes for the No. 1 "news" show on cable.

But if broadcast stars had to be uniters rather than dividers, few came to it as naturally as White. Mary Tyler Moore and her co-producer husband, Grant Tinker, so enjoved her friendship that they hesitated to give her an audition for fear of hurting her feelings. She later clashed star Bea Arthur because White said, she was "too happy" for Arthur's tastes.

Happy proved to be the secret sauce for an amazing final third of her seven decades in show business. In recent years, White was beloved by a generation of people who've never experienced broadcast television – or experienced it only through one-off spectaculars such the Super Bowl. It figures that she starred in an iconic Super Bowl commercial; another box checked.

She poked fun at herself, expressed joy in her friendships, sampled youth cultures, and was game for anything so long as it sparked delive long, but want to live better. To live with love, forgive-



Radio Show Host Since 2001 Published Author of "Getting The Most Out of Your Savings Bonds" (June 2004)

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WORK & PURPOSE

What to do when feeling lost in retirement

5 steps to turn things around and find your footing

By Nancy Collamer

Last year, my husband Joel, then 65, retired from a 30+ year career as an IT consultant. Initially, he reveled in his newfound freedom. But over time, the leisurely life lost its luster and Joel seemed a little lost himself.

Now as a retirement coach, I wasn't alarmed by Joel's growing restlessness. Retirement can be surprisingly challenging and it often takes two years or more before people settle in. Still, as his wife, it was eye-opening to experience the ups

and downs of this transition firsthand.

Over the course of the year, Joel thankfully ultimately found his footing. I'd like to tell you how that happened and what you might do if you're about to retire or have retired so you can figure out what to do in retirement for maximum fulfillment.

What My Husband Wound Up Doing in Retirement

In Joel's case, he found a wonderful mix. Joel wound up enrolling in a program to become a master naturalist, volunteered to teach a course on artisanal cheese (a longtime passion of his), took courses online and began to play tennis again.

"It's a work in progress," don't know exactly where cially useful: says Joel. "On one hand, I'm pleased that I've got a good portfolio of activities in place. But I know the specifics will change over time."

formula Joel used to craft his next act, let me first say that there is no surefire recipe for retirement joy.

is crafted with small steps and a sprinkling of serendipity that leads you in a new direction. Maybe you have a conversation with a friend that results in an introduction to a new course that prompts you to get involved in an exciting volunteer opportunity or parttime gig.

It's almost always an unpredictable journey.

Fortunately, even if you

you're headed, there are things you can do to build forward momentum. Here are five key steps that Joel took to get unstuck, along Before I share the exact with a few suggested re- full-time. Once you identify sources:

5 Key Steps to a Successful A satisfying retirement Retirement Transition

Invest in self-reflection. Once you gain clarity about what's most important in your life, your decisions about how to spend your time get easier.

What Joel found most useful was to reflect on, helped him clarify his driv-

What do you want to ties. learn about? You now have an opportunity to learn about new topics you didn't have time for while working your interest areas, you'll find endless books, webinars, lectures, podcasts and classes to fill your days. For Joel, who was a biology major in college, the opportunity to study the natural sciences again was at the top of his list.

When do you feel most useful and valued? Think about the times you've felt most appreciated at work and in your personal life: Who were you serving? and discuss, questions that How specifically did you add value? Time spent on ing motivators and inter- this question can lead you ests. Four he found espe- to interesting volunteer or

part-time work possibili-

What have you been waiting to do? Many people have a bucket list of things they hope to do in retirement, like travel, play golf, spend more time with their adult kids (and maybe grandkids) and relocate. But beyond the obvious, think about the day-to-day priorities, wellness goals and legacy activities you wish to pursue.

In Joel's case, taking long daily walks was a priority, an indulgence he rarely had time for before retirement, when he was a traveling consultant.

Do you want to work or volunteer in semi-retirement? And if so, in what capacity? The options for part-time retirement work **RETIREMENT** » PAGE 6

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Retirement

FROM PAGE 4

have never been more varied.

But don't jump at the first "opportunity" offered, just to fill up height of his boredom, Joel considered applying to be our housing community's clubhouse manager – a thankless volunteer gig advertised in our local newslet- virtual classes through the Delater. Fortunately, after realizing that the job would be more pain than pleasure - and, okay, a bit cided to teach a six-session class of pushback from me – he opted to put his effort towards finding he had never taught before, Joel a better fit.

to ask yourself what kind of work fering the class again (student or volunteering you want to do, it's equally critical not to get stuck in analysis paralysis. The key to building momentum is by taking **3** Research volunteer oppor-tunities. Joel and I relocated action.

Sign-up for a class (or sevrial). Thanks to the pandemic, three's been an explosion in free and low-cost online learning opportunities for retir-

ees, both in-person and virtual. Attending in-person classes is ideal for socialization, but virtual classes might be best until the virus subsides. Classes offered through retiree-centric programs like OLLI and GetSetup.io offer numerous benefits: intellecthe calendar. Last winter, at the tual stimulation, skill building and opportunities to meet likeminded retirees. And you never know where things might lead.

In Joel's case, after attending ware Valley University Center for Learning in Retirement, he deabout artisanal cheese. Although found the experience quite re-A caution: While it's important warding and looks forward to offeedback was very gouda!).

> to Pennsylvania from Connecticut in 2020, so my husband was unfamiliar with the local volunteer landscape when he retired.

To locate volunteer roles connected to his interest in the nat-



PHOTO COURTESY OF NANCY COLLAMER New retiree Joel Collamer (husband of this article's writer) finally found what he was looking for.

Volunteermatch.org, a national databank of volunteer opportunities that can be filtered by location and interest area. When that didn't return any matches,

of several local nonprofits.

Here again, serendipity stepped in.

It was on the volunteer page of our local wildflower preserve that Joel first learned about becoming a Pennsylvania master naturalist, a designation that combines studying about the local ecosystem with conservation work. Next vear, as part of the certification process, he'll volunteer at the preserve, as well as at several other locations.

4 Buddy up with a friend. As my favorite career guru Barbara Sher famously warned, "Isolation is a dream killer." So, to boost your mood and momentum, look for ways to team-up with a friend or perhaps a former colleague to do new things in retirement.

You might be surprised how much other retirees will appreciate your outreach. After hearfrom Joel, his friend Martin also enrolled, which made the experience more enjoyable for both men. 50+ Ways to Profit From

ural sciences, Joel searched on he went directly to the websites similar interests, search sites like *Retirement*.

Meetup.com to expand your options.

5 Go slowly. Finally, I offer this last tip in honor of my wonderful editor, Rich Eisenberg, who is retiring from his job as Next Avenue's managing editor and editor of its Work & Purpose and Money & Policy channels on Jan. 5, 2022, to pursue a portfolio of "unretirement" activities: While an empty calendar and the loss of a steady paycheck can feel unnerving and unnatural, resist taking on too much, too quickly.

William Bridges, the noted authority on transitions, says that all transitions are composed of an ending, a neutral zone and a new beginning. It's in the neutral zone – the "fertile void" – that realignment takes hold and creates the foundation for a meaningful next act. Just ask Joel.

ing about the naturalist program Nancy Collamer, M.S., is a semiretirement coach, speaker and author of Second-Act Careers: If you can't find someone with Your Passions During Semi-

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PHOTO COURTESY OF DEBRA KASZUBSKI - FOR MEDIANEWS GROUP

The aqua bikes are stored outside of the lap pool at the OPC. Users ride during pool circuit training and open ride times.

'Aqua biking' puts a new spin on aerobics

Weekly classes at Rochester OPC a great option for those with limited mobility

By Debra Kaszubski For MediaNews Group

Two hip replacement surgeries haven't stopped Rebecca Weber of Rochester Hills from enjoying cycling and circuit training. That's because Weber can ride a stationary bike while partially submerged underwater, making the exercise and treadmill machines. easier on her joints.

and Aqua Zumba classes because everything feels bet-

ter in the water," she said. "I love that the pool circuit class is different than other workouts that I have done in the past. I feel great after and I have a lot of fun during the class."

The Rochester Older Persons Commission (OPC) is home to four aqua bikes and underwater elliptical The equipment is used dur-"I love the pool circuit ing weekly circuit training sessions, while the bikes are **AQUA BIKING » PAGE 10**



Hear What Former Guests Say About Their WellBridge **EPIC** Experience

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ever been in."

- WB Romeo

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







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PHOTO BY DEBRA KASZUBSKI - FOR MEDIANEWS GROUP

Pool cycling allows riders to enjoy biking with minimal risk. The buoyancy of the water supports the joints, allowing for additional support for people with arthritis, an injury, or limited mobility.

Aqua biking

FROM PAGE 8

available for use during circuit training and at other designated times.

When you're waist-deep into a pool, 50% Stand chest-deep and that percentage rises to over 70%. So for someone who may have given up on an exercise like jumping rope because of sore hips or a shoulder problem, the pool is a viable alternative.

"The water is therapeutic. Some people can't cycle on land or if they don't feel comfortable on a land bicycle, but they feel comfortable in the pool," said Mandy Mul-OPC.

Pool cycling allows riders to enjoy biking with minimal risk. The buoyancy of the water supports the joints, allowing for additional support for people with arthritis, an injury, or limited mobility. Hydrostatic making it easier or more challenging to pressure exerted on your body by the water helps to alleviate inflammation, making pool exercise a smart choice for anyone with joint pain.

When you move in the pool, your core muscles - abdominals, buttocks, hips, and lower back - remain consistently engaged to keep you stable.

"The people who use the bikes really like

them. For some people, the pool workouts are all they are able to do, so the bike gives them another option," said Heidi Ibarra, Fitness and Aquatics supervisor.

Although there are many benefits to bicycling in the pool, Mullins said there is a bit of a learning curve for first-time users. "It's an interesting feel, to say the least. It of your body weight is supported by water. feels like you're on a bike, but it is weird because you are in the water," she said.

Pool bikes don't look like typical stationary bicycles. Although there are handlebars, a seat, and pedals, there are no wheels. Users sit on a water bike as they would any other bicycle, except that the pool water comes up to either the person's belly or shoulders.

Riders put their feet under straps to lins, Fitness and Aquatics manager at the keep them locked into the bike, similar to a stationary bike. Shoes are not required, but users can wear water shoes for comfort. Even if you pedal quickly, there is not a lot of splashes.

Users adjust the resistance on the bike, pedal. "Just because it is in the water, that doesn't mean it's an easy workout. It's as easy or as tough as you want it to be," Mullins said. "They all walk out really tired. It's a good workout."

Pool gym circuit training takes place Wednesdays at 4:45 p.m. and open aqua bike rides are Mondays from 2 to 4 p.m. at the OPC.

MONEY & SECURITY

Ask the Financial Doctor: How to identify the cost basis of gifted stock

: Can you file jointly with a deceased spouse?

: Yes, you can file A jointly with a deceased spouse in the year of death provided that you did not remarry in that vear.

: My spouse recently passed away and I have one



child. Can I file as a qualifying widow(er)? A: In the year

dependent

Richard Rvsiewski Columnist

of death, vou would file married jointly. For the next two tax years you

could file as a qualifying widow(er) as long as you did not remarry and provided more than one half the cost of maintaining a home for your child.

: In August my spouse passed away. I received a check for my spouse's Social Security benefit in August and September. Should I cash the checks?

A : No, you should not cash those checks. Any Social Security checks received for the month of your spouse's death or later must be returned, even when the death was on the last day of the month.

: Where can I get tax forms?

: You can call (800) **A** 829-3676 or visit irs. gov to download any form. Also, many post offices and public libraries have tax forms.

: When is the due date for filing my 2021 personal tax return?

: The due date is A : The unc unc Wednesday, April 15th, 2022. As long as you have the postmark, April 15th, your tax return is considered on-time. Taxpayers needing an extension have until October 17th to file but must send a payment by April 15th if they owe money.

: I received an email from the IRS request-ing personal information. The email has the IRS logo and is intimidating if I do not answer. Is this a valid communication or a scam?

: The email is a scam. A The IRS does not initiate taxpayer communications through e-mail and won't send a message about your tax account. If vou receive an e-mail from someone claiming to be the IRS or directing you to an IRS site, do not reply to the message and do not open any attachments. The goal of these scams is to trick you into revealing personal and financial information. The scammers can then use that information - like your Social Security number, bank account or credit card numbers – to commit identity theft or steal your money. The address of the official IRS website is http://www. irs.gov. Do not be confused or misled by sites claiming to be the IRS but ending in .com, .net, .org or other designations.

: My mother received a phone call from the IRS indicating a pending lawsuit and requested a call back to avoid further legal action. Is this phone call legitimate?

A : The phone call is a fraud. The IRS would never call and threaten legal action. If there is an IRS issue, you would receive a letter with an IRS logo. The scam artist preys on people's fear when they hear IRS and lawsuit. If you call back, the scam artist will convince vou to reveal your banking information to settle the fictitious tax problem.

These fraudsters are convincing, authoritative and impersonate IRS agents. The phone caller id can show area code 202, the Washington D.C. area, or the toll-free IRS number but should not be relied on due to "spoofing". The call could originate from anywhere and most likely not in the United States. One golden rule is to never give any banking or credit card information to strangers on the phone.

: My mother received a gift of 500 shares of DOCTOR » PAGE 14 od be in my head, and in my understanding. God be in my eyes and in my looking, God be in my mouth and in my speaking. God be in my heart and in my thinking, God be at my end and at my departing.





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MONEY & SECURITY

Real Estate: Be on the look out for higher property taxes this year

Biggest jump in Michigan since 2009 expected

Be prepared for what will be the biggest jump in prop-



Steve

Meyers

Columnist

erty taxes that we have seen in Michigan since 2009. First some background history. Proposal A of 1994 amended the

Michigan Constitution to provide that beginning in calendar year 1995 Michigan property taxes are levied on taxable value, not SEV (State Equalized Value).

Proposal A provided that the taxable value of a residence or business cannot increase in any one year by more than 5% or by the Consumer Price Index (CPI) (Federally published rate of inflation), whichever is less. 2020's U.S. Consumer Price Index (CPI) was 1.4%.

Now here is where it gets messy because of the rampant inflation we have been experiencing.

Through November of 2021 the Consumer Price Index (CPI) rate of inflation was at 6.8%.

However, since the state of Michigan is using a calendar fiscal year of October 2020 through September 2021 to calculate the inflation rate multiplier the percent change is artificially lower at 3.3% when calculated from the difference from the calendar fiscal year of October 2019 through September 2020. (The calendar year rate is going to be higher).

This could cost the av-



erage homeowner hundreds of dollars in additional property taxes this year.

It is rare for a municipality not to raise the taxable value on properties unless the town is flush with cash on hand.

When you receive your new tax assessment in the are they holding money in next one to two months, pay close attention as to how much your taxes are going up and be sure to keep that amount in mind when voting time comes around to approve Tax Millage increases on top of that.

Don't tax yourself out of your own home. Remember, transfers of ownership will uncap the taxable value which will increase the property

taxes for the new owner substantially.

Q: We have sold our house and on the closing statement there is a water escrow being held in the amount of \$450.00. We recently paid our water and sewer bill. Why escrow?

A: This question comes up often and here's the explanation. Unlike your gas and electricity bill, water and sewer is the only utility bill that can become a lien on the property.

Gas and electricity are billed to the individual and follow the individual and can be collected TAXES » PAGE 14

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We offer a personal moving consultant who specializes in downsizing. We help sort through family heirlooms and treasures to prepare the home for selling. We also offer case management services to oversee other service providers such as landscaping, home maintenance, etc.

RELOCATION

Our goal is to assist in finding the perfect new living place. We will search based on projected needs, processing any real estate transactions needed for their new home or assist in moving to higher level care facility.



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Real Estate One 31 S. Main St. Clarkston, MI 48346

FOR MORE INFO CALL DEBRA AT: (248) 410-0650

Doctor

FROM PAGE 11

Microsoft. What is her cost basis?

: The cost basis of A gifted stock is determined by the giver's cost basis and the fair market value (FMV) at the time she explain the situation. Your received the stock. In your mother's case, her cost basis would be the giver's cost basis.

Q: For the 2021 tax year, I intend to file an extension. I estimate my tax liability to be about \$2,000. What do I need to do? What happens if I miss paying the \$2,000 by the due date of 4/15/2022?

: I recommend that A you use form 4868 and include a check for \$2,000. If you cannot afford the \$2,000 then send as much as you can. The IRS will charge you with an interest fits, pensions, interest, div-

penalty on the difference.

: My uncle has not filed a tax return for four years and has ignored several IRS letters. What could I do to help him?

A : If your uncle is not responding to the IRS, then a family member should contact the IRS and uncle could appoint somebody as his power-of-attorney. The tax returns for the previous four years need to be filed, otherwise the IRS will attach your uncle's assets and assess penalties and interest charges.

: I'm retired and drawing Social Security. Can I count my Social Security benefits as income to open a Roth IRA account?

: No, you must have A earned income, money that you receive for your labor. Social Security beneidends, rental income and capital gains are not earned income.

Helpful telephone numbers

- IRS Help (800)829-1040
- MI Help (517)636-4486

 IRS Forms (800)829-3676

 MI Forms (517)636-4486

 IRS Refund Info. (800)829-4477

• MI Refund Info. (517)636-4486

Websites

irs.gov

 michigan.gov/incometax

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.

Taxes

FROM PAGE 13

no matter where they go while water and sewer is billed to the property and stays with the property. Because of this, an unpaid water and sewer bill can become a lien on the property and be a problem for the title company. Even though you just paid your last water bill there will be usage beyond the end billing date of the last bill. If you have occupancy after closing you will be responsible for any usage until you vacate the property.

Even if you have not lived in the property since the last billing period ended and have not used

any water, the municipalities normally have a minimum billing cycle charge that you are responsible for whether you use any water or not. The \$450.00 water escrow is there to pay the final bill if the Seller doesn't or if the Seller chooses to have the final bill paid from the escrow and receive a check back for the difference, if any.

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@ AnswersToRealEstate Questions.com You can also visit his website: AnswersToRealEstate Questions.com.

Market Update: November's market update for Macomb County and Oakland County's housing market is as follows. In Macomb County prices were up by almost 8% and Oakland County prices were up by almost 11% for the month. Residential home/condo on market inventory was down again. Macomb County's on market inventory was down by more than 12% and Oakland County's on market inventory was down by more than 20%. Macomb County average days on market was 23 days and Oakland County average days on market was 26 days. Closed sales in Macomb County were down by more than 7% and closed sales in Oakland County were down by more than 1%. The closed sales are down as a direct result of the low inventory. Demand still remains high. We are currently averaging less than a 11/2-month supply of homes for sale; a 6-month supply is considered a balanced supply. (All comparisons are month to month, year to year.)



TO ADVERTISE IN THIS DIRECTORY ALL 586-273-6186

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@medianewsgroup.com.

New groups: Forming in the New Baltimore/Chesterfield area: Widowers, Widows and Divorced Seniors On With Life. This group offers socializing, activities and rap sessions. For more information or to be placed on the contact list, call 586-6465636.

JANUARY

Jan. 17-Feb. 26: There's SNOW Better Time to READ, sponsored by the Roseville Public Library, 29777 Gratiot Ave Roseville, Monday, Jan. 17 — Saturday, Feb. 26. Join the Roseville Library Winter Reading challenge. This program is open to all ages. Everyone who signs up for the challenge will receive a packet of hot chocolate and a bookmark craft project. Read five books or for five hours between Monday, Jan. 27 and Saturday, Feb. 26 to earn a prize and an entry into the drawing for a grand prize.Track your reading using Wandoo Reader or get paper entries at the library. For more information. call 586-445-5407 or email rsvlibraryservice@rosevillemi.gov

Jan. 18: Roseville Historical and Genealogical Society

Program, hosted at the Roseville Public Library, 29777 Gratiot Ave Roseville, Tuesday Jan. 18 at 6 p.m. The Roseville Historical and Genealogical Society presents a program about a historical topic in Erin Auditorium each month. These programs are presented by RHGS and sponsored by the Library. They are free and everyone is welcome to attend. Registration is not required. For more information about these programs, including the guest speakers and topics that will be discussed, contact RHGS representative Ken Sch-

ramm at 313-884-3067. Jan. 24: Debt Management Workshop, sponsored by the Roseville Public Library, 29777 Gratiot Ave Roseville, Monday, Jan. 24 at 6 p.m. Join us for a debt management workshop and learn strategies to reduce holiday and other debt. We will have a questions and answers session with Shannon McIntosh of Michigan Schools and Government Credit Union. Plans, budgets and other ways to lower debt will be discussed. Open to everyone. Registration is required. For more information, call 586-445-5407 or email rsvlibraryservice@ roseville-mi.gov

Jan. 31: Computer Class, sponsored by the Roseville Public Library, 29777 Gratiot Ave Roseville, New. We will hold free computer classes each month in the Teen

area of the library. Basics on Monday, Jan. 31 at 6:30 p.m. The class will be on the basics of using a computer and using the Library's computers. Register in advance for each class you wish to attend as space will be very limited. Registration begins Jan. 17. For more information, call 586-445-5407 or email rsvlibraryservice@ roseville-mi.gov

MONTHLY EVENTS

Breakfast Sponsored by Widowed Friends Ministries: Breakfast (3rd Tuesday of each) at 10:30 a.m., Pancake Factory, 1369323 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: The 2nd and 4th

Tuesday of each month from range of card games. Every-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@conidentcommunicatorsclub. com for more information and the Zoom link.

Senior Card Plaving: Come and join a fun group of card players who play a wide **Zumba Gold:** from 10:30-

one 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.

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/ 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.

Fish Fry Every Friday:

Join us for dinner/music at the American Legion Hall, 1026 6th St., Port Huron.

CALENDAR » PAGE 16

Proud Grandparents WE'RE GIVING YOU A CHANCE TO SHOW OFF **THOSE GRANDCHILDREN & GREAT GRANDCHILDREN** BE A PART OF OUR PHOTO PAGE IN VITALITY. It's easy! Just fill out the form below and mail it to us along with your favorite photo. Photos will not be returned. We must receive your photo before January 28, 2022 for our February 10, 2022 issue.

Name(s) Of Grandchildren:

Proud Grandparents are:

Address:

Phone:

*Any photos received after photo page is full will be held and used in future issues. Mail to: Vitality, Grandparents Brag Page, Attn: Dawn 53239 Settimo Crt, Chesterfield, MI 48047 EMAIL FORM & PHOTO TO: demke@medianewsgroup.com



ASSISTED CARE AVAILABLE



PHOTO COURTESY OF METRO CREATIVE CONNECTION

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Calendar

FROM PAGE 15

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.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.

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

• Pickleball: is played from 12:30 to 2:30 p.m. every Tuesday and Thursday at the Romeo Activity Center, 361 Morton St. Drop in to play or call 586-752-9601 for more information.



Vitality publishes every month, and is specially written and produced for older adults 55 and over. Monthly features include • Health Care
• Travel • Fitness • Community Resources • Entertainment
• Investing & Financial Planning • Senior Discounts and much more.

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PEACE

In peace all my troubles cease. I walk through life at ease. I talk in a whisper, In the sky I see the Big Dipper. My heart sends out love, My soul pauses in the heaven above. I see the stars that watch over me, As I drift away in peace...

> By Alethea Monk Howard of Detroit, MI

REJOICE

Angels reside among us here sharing memories as though they're today's 'breaking news';

When in days of youth and innocence, we gathered with loved ones to worship and fill the pews.

From ages past, the Church is still keeping her silent vigil and yearning for our return once again;

To sing "Alleluia's" to the Heavens and give "Thanks to God" for all our new friends.

> By Joyce M. Watt of Clinton Twp, MI

Do you have a creative side that you would like to share with your community readers? We are looking for original, unpublished poetry. This will be your time to shine in our Poetry Corner. Please keep poems and letters of appreciation to 300 words or less and print clearly. Next Issue will be February 10, 2022.

FIRST & LAST NAME: ADDRESS:	PHONE NUMBER:
CITY/STATE/ZIP:	NAME OF POEM:
MAIL TO: Vitality Poetry And Letters of Appreciation Dawn Emke 53239 Settimo Crt Chesterfield, MI 48047	If you chose to submit your poem or letter of appreciation through email, please include your first and last name along with your phone number and the city, state you reside in. You will not be solicited and all information will be kept confidential. Email Poems to: demke@medianewsgroup.com



DECEMBER MORNINGS

In crisp December mornings, With silence all around, The sun turns on the lights, Helping to see what is around.

The shadows of bare trees Lines of fulfillment, Leave clusters still; to blanket the earth, In preparation for rebirth.

A sole robin slides across a pond of stained glass ice; while squirrels raid the feeder in search of food at no price.

And as the month progresses, Still another holiday attempts To gather families, friends, And neighbors to celebrate; Peace, Joy and Love; Happiness to remember.....

> By Margherita Wiszowaty of St. Clair Shores, MI

48047

Cruising down 23 Mile going by Main. On a quiet night you can hear a distant train.

We got a Dairy Queen, McDonalds and Burger King too. A couple of nice lake views.

We have the Fishfly Fest and cool beer tent. The new tall flagpole is a cool accent.

Its got a cool small town feel. All our neighborhoods have great appeal.

Restaurants downtown have a great vibe. Its safe enough to take your kids on a night bike ride.

From the Town Pump to Little Camilles. If you wanna hang and just have a beer and a meal.

Its our own little slice of heaven. That's why we call home 48047.

> By Jerry Abel of New Baltimore, MI

MY LOVE FOR YOU ETERNAL

While life's dreams are shattered, And fancies turn to dust; And my heart dies a thousand Unmemorable deaths, While experiences become memories, As nature works its cruel hand And eternity creeps nearer; You are my one true love who enraptures My spirit, nourishes my soul, And provides my life with sustaining youth, And creative expression to light my way Through the turbulence of the ages.

> By Bob Jones of Washington, MI



AN INDEPENDENT SENIOR LIVING

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- One & Two-bedroom Apartments w/Balcony or Patio
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- 2 Libraries Game/Card Room
- Exercise & Wellness Center
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