

February 2022

Vitality

YOUR MONTHLY GUIDE TO AGING WITH
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Memoir writing offers mental
health benefits

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Sewing group finds
sense of purpose in
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Registration now open
for Michigan Senior
Olympics winter games

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MONEY & SECURITY

Real estate: When to sell a property 'as is'

Q: We are going to be listing our home for sale. In the basement there are a few rod-holes that have leaked and a crack that has leaked. Should we have them repaired or is it no big deal and just sell the house as-is?



Steve Meyers
Columnist

A: Remember, selling As-Is will get you an As-Is sales price. Unless you have financial constraints, I recommend to make necessary repairs as long as it adheres to my rule of thumb; if you spend a dollar, you better get more than a dollar in return. Buyers really don't want to buy a house with a leaky basement. It's usually perceived that it has a problem bigger than what it actually is. Have it professionally repaired and provide the buyers with a paid receipt and warranty from the company that made the repair. Look at it this way; if you were going to sell a used car, would you get more money for one that had an oil leak or one that didn't have an oil leak?

Q: We bought a home and gave the Sellers 45 days occupancy after closing until they give us the keys. The hot water heater stopped working 20 days after closing and the Sellers contacted us to repair/replace it. Should we have to pay for the repair or is it their responsibility since they still live there?

A: This is a question that comes up once in a while. It depends on the language in your purchase agreement. This is something all Buyers should pay attention to before they sign a purchase agreement. A good purchase agreement, like the one my brokerage uses, spells it out; "Seller is responsible to keep property in substantially the same condition as of date of Agreement, Seller is responsible to maintain grounds and keep all systems in working order until property is vacated and keys are surrendered by Seller except for conditions disclosed in Seller's Disclosure Statement or conditions discovered by Buyer as part of inspections." If you have this language in your purchase agreement then the Sellers would be responsible to repair/replace the hot water heater. This is the norm in our market. I have seen however, especially on for sale by owner transactions, where the correct language is not used and one or both of the parties involved get tangled in a mess because an issue arises. Another question would be did the Sellers provide you with a one year home warranty policy coverage at closing?

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

MARKET UPDATE

December's market update for Macomb County and Oakland County's housing market is as follows. In Macomb County prices were up by more than 11% and Oakland County prices were up by more than 11% as well for the month. Residential home/condo on market inventory was down again. Macomb County's on market inventory was down by almost 13% and Oakland County's on market inventory was down by more than 25%. Macomb County average days on market was 26 days and Oakland County average days on market was 28 days. Closed sales in Macomb County were down by almost 9% and closed sales in Oakland County were down by almost 17%. The closed sales are down as a direct result of the continued low inventory. Demand still remains high. We are currently averaging less than a 1 1/2-month supply of homes for sale; a 6-month supply is considered a balanced supply. (All comparisons are month to month, year to year.)



Brian J. Kurtz

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



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MONEY & SECURITY

Ask the Financial Doctor: What is a Qualified Charitable Distribution?

Q: My full retirement age (FRA) is 66 but I started receiving my Social Security benefits at age 62 and I am still working. What is the maximum amount that I can earn without losing any Social Security benefits in 2022?



Richard Rysiewski
Columnist

A: If you are under your FRA, the maximum earnings limit is \$19,560 for the year 2022. If you earn more than \$19,560 then for every \$2 above the limit you lose \$1 in Social Security benefits. In the year of your FRA, the maximum earnings limit is \$51,960. After reaching your FRA there are no earnings limitations.

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

A: The due date is Monday, April 18, 2022. As long as you have the postmark, April 18, your tax return is considered on-time. Taxpayers needing an extension have until Monday, Oct. 17 to file but must send a payment by April 18th if they owe money.

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

A: A QCD is a direct transfer of funds from your IRA custodian, payable to a qualified charity. QCDs can be counted toward satisfying your required minimum distributions (RMDs) for the year, as long as certain rules are met. You must be 70 ½ or older and the QCDs are limited to the amount that would other-

wise be taxed as ordinary income, this excludes non-deductible contributions. The maximum annual amount that can qualify for a QCD is \$100,000. This applies to the sum of QCDs made to one or more charities in a calendar year. (If, however, you file taxes jointly, your spouse can also make a QCD from his or her own IRA within the same tax year for up to \$100,000.) For a QCD to count towards your current year's RMD, the funds must come out of your IRA by your RMD deadline, generally Dec. 31. Contributing to an IRA may result in a reduction of the QCD amount you can deduct. (The aggregate amount of deductible IRA contributions you make to your IRA after you turn 70 ½ will reduce the amount of the QCD that is not includible in your gross income.) If the IRA receives the RMD and writes a check to the charity, this contribution does not qualify as a QCD.

Q: Did the annual gift amount increase for the tax year 2022?

A: Yes, the annual gift amount is \$16,000, an increase of \$1,000 from last year. Each person can gift \$16,000 to another person without any tax forms. The donor does not get a tax deduction and the recipient does not report the gift as taxable income. Taxpayers that file as married filing jointly can annually gift \$32,000.

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

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STAFF
Publisher, Michigan Region:

Greg Mazanec,
mipublisher@medianewsgroup.com
Vice president of news:
Don Wyatt, 248-285-9652,
dwyatt@medianewsgroup.com
Custom Content Editor:
Jenny Sherman, 248-284-7046
jsherman@medianewsgroup.com
Calendar announcements:
Joe Gray, 248-284-1481
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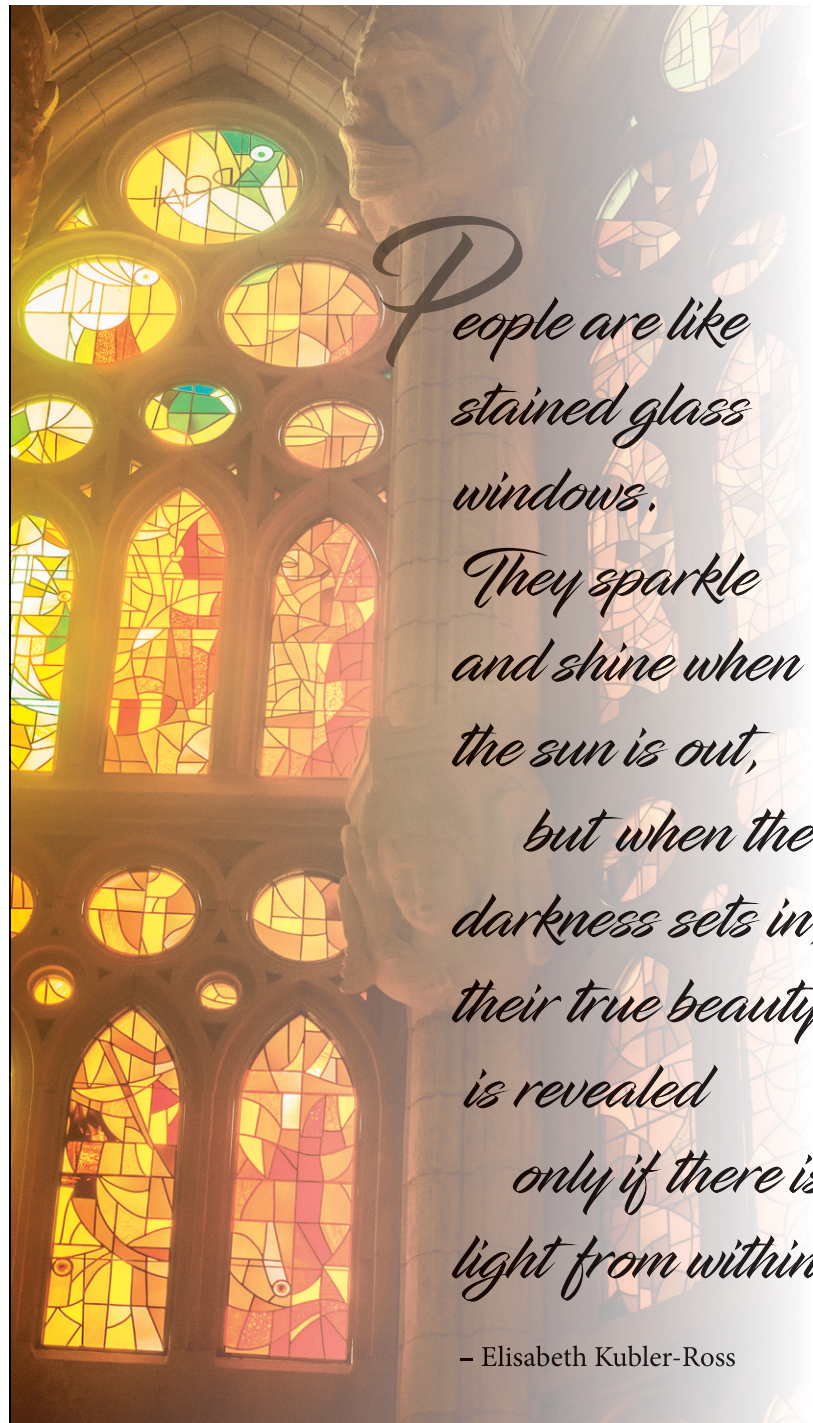
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HEALTH & FITNESS

Registration now open for MSO winter games

By Debra Kaszubski

For MediaNews Group

Although the COVID-19 pandemic has forced some changes to the Michigan Senior Olympics (MSO), the 2022 winter games are set and interested athletes are encouraged to register via the MSO website.

“Typically all of our winter games have been held in early February but we moved them into March and April this year in hopes rising COVID numbers will be lower,” said Becky Ridky, Executive Director of the MSO.

Some games, including women’s ice hockey and indoor track and field, have been moved to the fall, Ridky added, stating the changes were due to venue availability.

The games set for March include Men’s Ice Hockey, March 2-4 at Troy Sports Area; Pickleball, set for March 5-7 at Lifetime Fitness in Rochester Hills; Table Tennis, March 11 at

Our Lady of Grace Church in Warren; Cornhole, March 12 at Clawson Troy Elks Lodge; Free Throw & 3pt Contest, March 13 at the Sterling Heights Community Center; Powerlifting, March 13 at the Strength Depot in Plymouth; and Billiards March 19 at Side Pocket Billiards in Lapeer. April games include Dance-sport on April 10 at the Royal Park Hotel in Rochester and Co-Ed volleyball on April 24 at elite Sportsplex in Waterford.

Ridky said she expects around 500 athletes will participate in the winter games and that Pickleball and Men’s Ice Hockey will be the most popular events.

The MSO is a nonprofit organization founded in 1979 that focuses on enhancing the quality of life for people age 50 and older. MSO is a member of the National Senior Games Association and is the only qualifying organization in the state for athletes to proceed to the National games to

represent the state.

Anyone turning 50 this year is welcome to sign up for the games. Athletes compete in 5-year age groups: 50-54, 55-59, 60-64, 65-69, 70-74, 75-79, 80-84, 85-89, 90-94, 95-99, and 100 and older. Medals are awarded for 1st-3rd place in each group.

“Michigan Senior Olympics offers something for everyone. We have all different types of athletes who participate. Some train year-round and excel at their sports while others just do it for the fun of it or for social interaction,” Ridky said. “It doesn’t matter what your fitness level is. When you show up at the games you will find a welcoming environment.”

The MSO charges a \$25 yearly membership fee. Costs for individual sports also apply. Registration is open via the MSO website at michiganseniorolympics.org. Volunteer opportunities are also available by calling the MSO at 248-608-0250 or by visiting their website.



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Players interested in joining the fun this season should visit the MSO website at michiganseniorolympics.org.

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SOCIAL & WELL-BEING

Sewing group finds sense of purpose in each stitch

By Debra Kaszubski
For MediaNews Group

Bonnie Ignash and the members of the Clinton Township Senior Center sewing group have sewn most of their lives starting from their childhood days, and they're not stopping any time soon. "Most of us started sewing doll clothes, our own clothes, then our kids' clothes, and now we do this," Ignash said.

Not one to hang up her needle and thread, Ignash put her sewing skills to good use years ago when she joined the Retired Senior Volunteer Program (RSVP), which then put her to "work" at the Clinton Township Senior Center. There, she met several other sewers with a similar lifelong passion for sewing, including Marlyn Weiss, Karen Stoetzer, Barbara Blint, and Maria Rossi-Keith.

The ladies have sewn hundreds

of items, almost all of which have been donated to various charities near the Clinton Township Senior Center and beyond. They stitch lap blankets, wheelchair and walker bags, "shirt savers" (adult bibs), baby blankets, burp cloths, face masks, and more. The items are donated to local nursing and assisted living centers, faith-based charities, and more.

The sewing group also keeps a few of the shelves at the Clinton Township Senior Center store stocked with the items such as wheelchair bags. In addition, they've also donated to Ryan's Cases for Smiles, a charity that provides bright, cheery pillowcases for children with cancer.

In order to make all of these items, the ladies work with donated stockpiles of donated fabric, thread, and other supplies. Still, they always welcome additional donations, especially items

that would befit a male "customer." "Most of the people who give us things are ladies, so we have a lot of feminine (fabrics), so we could really use more for the men," Stoetzer said.

Although the sewers find joy in creating the useful items, they also find pleasure in the camaraderie gained during their weekly meetings; the ladies meet Tuesday mornings from 9 a.m. until noon at the Clinton Township Senior Center. They welcome new sewers who have basic beginning sewing knowledge.

"If you've ever sewn anything, this is a great way to give back and be with other people. You are doing something useful," Stoetzer said.

Organizations interested in receiving some of the sewing group's items should call the Clinton Township Senior Center at 586-268-9333.



PHOTO BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUP

Bonnie Ignash works on a project during a recent meeting of the Clinton Township Senior Center sewing club.



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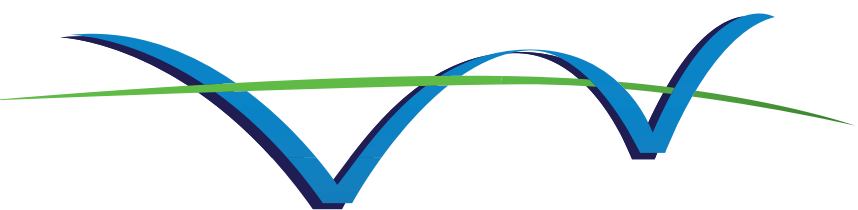
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SOCIAL & WELL-BEING



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Memoir writing also helps us rebuild a sense of gratitude for our strengths, achievements and blessings.

Memoir writing offers mental health benefits

By Cindy La Ferle

For MediaNews Group

Ready to write your memoirs? With several weeks of winter ahead — and a pandemic still howling outside the door — it's the ideal time to grab a pen and begin.

While your life stories probably won't top the NYT bestseller list, the practice of writing about your experiences can boost your mental health and improve your outlook on life.

Several studies, including one published in the *Journal of the American Medical Association* Psy-

chiatry, found that writing about stressful events provided therapeutic benefits for adults with post-traumatic stress disorder.

Recording our experiences in a notebook or on a laptop not only provides catharsis but also helps us make sense of them, explains Alison Armstrong Taylor, who co-authored *How to Save Your Life: One Chapter at a Time* with her husband, Tom Taylor (picturesandstories.com).

"Just the act of organizing your past into a system, whether chronological or otherwise, can help you see your life in a different way," says

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Armstrong Taylor. “According to neuroscientists, it can even change your brain’s organic structure.”

But our life stories are more than “hardships and challenges,” she adds. Memoir writing also helps us rebuild a sense of gratitude for our strengths, achievements and blessings. At the same time, looking back at the past “helps you realize what you still haven’t done and what priorities you have moving forward,” Armstrong Taylor says.

Later on, you can decide whether to publish your memoir for others or keep it to yourself. Either way, you’ll reap the therapeutic benefits of reviewing and writing about your experiences.

Mining for buried treasure

Like tourists returning home with a stash of souvenirs, most new memoirists are overwhelmed or paralyzed by the thought of choosing which stories to share. The following tips will get you started and help break through writer’s block along the way.

1. Silence your inner critic and write freely. Your first order of business is to get words on paper or on the computer. Worry about editing and packaging the final product after you’ve written a first draft.

2. Narrow your focus, one story at a time. Start with a series of short personal essays, each on a different experience. Gathered together, these could become chapters in your book.

3. Become a family archeologist. Unearth old memories while exploring keepsakes and heirlooms. Choose an item, then write about how you acquired it and what it means to you (or a loved one).

4. Get cooking. Use a family recipe as a prompt and

write down the memories it stirs. Your Irish grandmother’s shortbread recipe, for instance, might rekindle memories of her old-country rituals and holiday gatherings.

5. Brush up your interview skills. Ask friends and family members to share memories of you, or fill in the details you’ve forgotten. Record them on your iPhone.

6. Use sensory detail and proper names to enhance your writing. Turn to family photo albums and scrapbooks if you need visual reminders of former homes, cars, furniture, and clothing styles.

7. Avoid aimless rambling, no matter how poetic. Aim to make a point. Your memoir will be more engaging if it imparts a life lesson or hard-earned family wisdom.

8. Read published memoirs; observe how professional writers craft their work. Ask your librarian for recommendations.

9. Polish your gems. Proofread your final draft to catch errors of fact, spelling or grammar.

Once you’ve committed a few memories to the page, be proud of your accomplishment. And keep writing. As memoirist Mary Karr notes in *The Art of Memoir* (HarperCollins), it takes courage to share our true experiences: “None of us can ever know the value of our lives, or how our separate and silent scribbling may add to the amenity of the world, if only by how radically it changes us, one by one.”

Cindy La Ferle is a Royal Oak freelance writer and author of a memoir, Writing Home. Visit her daily blog at <http://cindylaferlehappythings.blogspot.com>

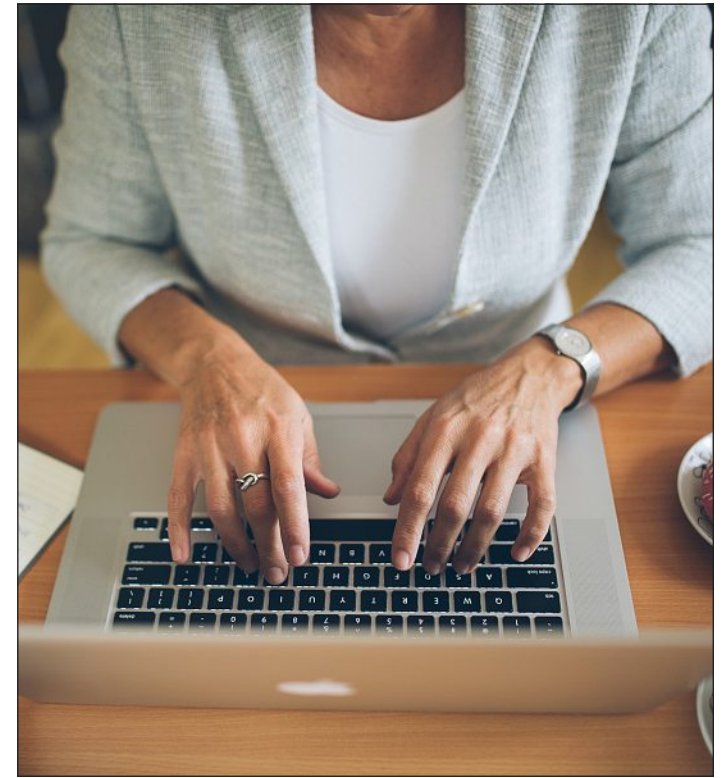


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The practice of writing about your experiences can boost your mental health and improve your outlook on life.

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

Next Issue of Vitality



will be on

**THURSDAY
MARCH 10, 2022**



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(east side, just north of 21 mile rd)
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**TO ADVERTISE IN THIS DIRECTORY
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SEWING CLUB

PHOTOS BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUP

Marlyn Weiss sews in the morning then crochets with another group at the Clinton Township Senior Center in the afternoon, making for a full day of crafts. See the story on page 8



The sewing group has several drawers full of donations, but they are always in need of more.

HEARING MATTERS: WHAT TO EXPECT FROM A HEARING AID EVALUATION

Have you been having trouble hearing for a while, and have finally taken the leap and scheduled a hearing test? Here is what to expect...

If you find yourself in this position, we say congratulations! Taking that first step to schedule a hearing evaluation can feel pretty daunting, but with the right hearing healthcare professional at your side, it should be a positive experience and an opportunity to improve your own quality of life.

Your initial appointment will start with a case history. Following this conversation, the provider will perform otoscopy to check your ear canals for any blockage or signs of infection. The next step is audiometry, also known as a hearing test, to assess your hearing acuity and discrimination. This assessment includes the traditional pure tone or "beep" test as well as word testing at various levels.

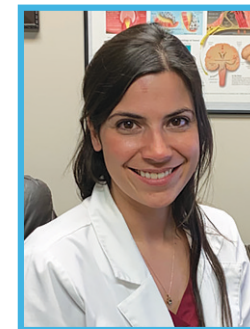
Once all information has been collected, the provider will explain the results to you. This explanation should include the degree or severity

of hearing loss, as well as the type of hearing loss. If your results indicate that a medical or surgical intervention may resolve the hearing loss, the hearing healthcare professional will provide a referral for you to see a physician to discuss treatment options. In the case that hearing aids are the appropriate treatment for your hearing loss, the provider will discuss the various level and style options of hearing aids available (look out for upcoming *Hearing Matters* articles about these options). This discussion will include pros and cons of different options, as well as costs you can expect based on your insurance coverage or other funding sources available to you. If you choose to pursue hearing aids, you will begin a minimum 30 day trial period on the day of the fitting, with your hearing care provider guiding and supporting you along the way to give you the best experience and outcome possible.

Still have more questions or concerns? Never hesitate to consult with a trusted health provider for more information!



Janet Perkins, HIS
Owner
Hearing Instrument Specialist



Jacqueline Wieggers, Au.D.,
Doctor of Audiology



ATTENTION ORGANIZATIONS GROUPS & CLUBS

Send in your information for meetings, seminars, events and press releases for our monthly calendar. Our next edition will run Thursday, March 10, 2022.

Deadline is February 25, 2022

To be included in our next edition please Email to:

NEW EARLY DEADLINES

VITALITY
Groups & Clubs

Email: Joe Gray

jgray@digitalfirstmedia.com

Subject Line: Vitality Community Calendar



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GRANDPARENT BRAG PAGE



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Scarlette Throup

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Family of
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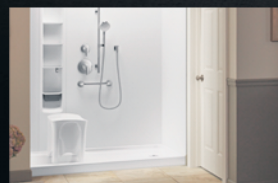


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NEW BEGINNINGS



As one part of my life ends, a new one begins.
It is a wonderful trend starting life all over again.
Life is for those who wish to win.
There is always going to be sin,
And those that do not win.
Yet, for those who can start all over again,
It can be a wonderful beginning,
For a life that is never ending.

**Alethea Monk Howard
of Detroit, MI**

POETRY PAGE



MONTH BY MONTH (CHECK YOUR CALENDAR)

January has ended
February is short
March into spring
Winter's chill is fading
Breezes are softer
Blue skies brighter
Warm days are longer
Filling my mind and heart
With thoughts and dreams
of golden warm tomorrows

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

CRUISING GRATIOT

It's a hot summer night.
Everyone is getting their car right.
Calling the group for a time to meet.
Hopefully you are sitting in the passenger seat.
After everyone is ready and it's time to go.
You head up through Roseville straight down Frazho.
Jump on and do your first round.
Hopefully seeing a hot girl or boy in the town.
You try to stay close and not lose sight.
But you know hey we got all night.
Some cars stop in local lots.
You know all the usual hot spots.
Smelling rubber and listening to pipes.
If it's your first time you believe the hype.
Nothing like having a blast with friends.
Hoping the night never ends.
Just doing big circles and having fun.
Always watching for cops so you won't be "that one".
This generation will never get.
Why it was so much fun cruising Gratiot.

**By Jerry Abel
of New Baltimore, 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 March, 2022.

FIRST & LAST NAME: _____ PHONE NUMBER: _____

ADDRESS: _____

CITY/STATE/ZIP: _____ NAME OF POEM: _____

MAIL TO: Vitality Poetry
And Letters of Appreciation
Dawn Emke
53239 Settimo Crt
Chesterfield, MI 48047

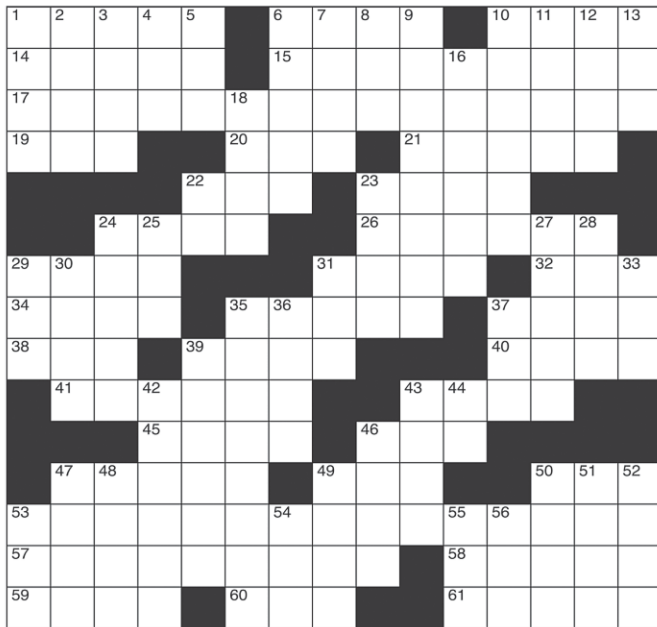
NEW ADDRESS

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

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

PUZZLE PAGE



CLUES ACROSS

- 1. Polish city
- 6. Very eager
- 10. Identifies a specific person or thing
- 14. Tennis great Naomi
- 15. One concerned by professional advancement
- 17. PGA Championship reward
- 19. A fashionable hotel
- 20. Norse mythology afterlife location
- 21. Stood up
- 22. Car mechanics group
- 23. Weather forecasters use it (abbr.)
- 24. Broken branch
- 26. Astronomy unit
- 29. East Asian nursemaid
- 31. "Airplane!" actor
- 32. Exclamation that denotes disgust
- 34. "Batman" villain
- 35. Downfalls
- 37. Philippine province
- 38. Once-vital TV part
- 39. Valley
- 40. Tax
- 41. Classic Scorsese film
- 43. Subway dwellers

45. Book part

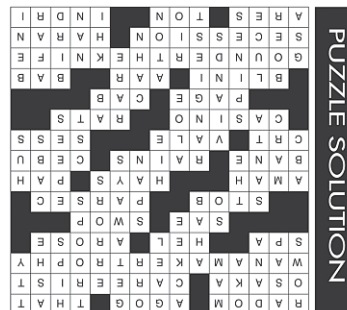
- 46. Taxi
- 47. Pancakes made from buckwheat flour
- 49. Swiss river
- 50. Founder of Babism
- 53. Have surgery
- 57. Withdrawal from a larger entity
- 58. Lot's father
- 59. Greek war god
- 60. 2,000 lbs.
- 61. Lemur

CLUES DOWN

- 1. Quarrels
- 2. Right away
- 3. Comedian Carvey
- 4. Egyptian unit of weight
- 5. A Brit's mother
- 6. Tropical tree
- 7. One who speaks Gaelic
- 8. NHL legend Bobby
- 9. Vacation spots
- 10. Military personnel
- 11. Shakira's don't lie
- 12. Wimbledon champ
- 13. Teletypewriter
- 16. Mistakes
- 18. Whale ship captain

- 22. Thus
- 23. From end to end
- 24. Kids love him
- 25. One and only
- 27. Fencing swords
- 28. Taxis
- 29. Basics
- 30. Refuse of grapes
- 31. Go quickly
- 33. French ballet dynasty
- 35. Most open
- 36. Popular soap ingredient
- 37. US time zone (abbr.)
- 39. Items of food
- 42. Backbones
- 43. Infrequent
- 44. Blood type
- 46. "Let It Snow!" songwriter
- 47. Dutch colonist
- 48. Pike
- 49. Egyptian sun god
- 50. A cardinal is one
- 51. From a distance
- 52. Bolivian river
- 53. N. American student organization (abbr.)
- 54. River (Spanish)
- 55. Chinese life force
- 56. Chinese surname

ANSWER:

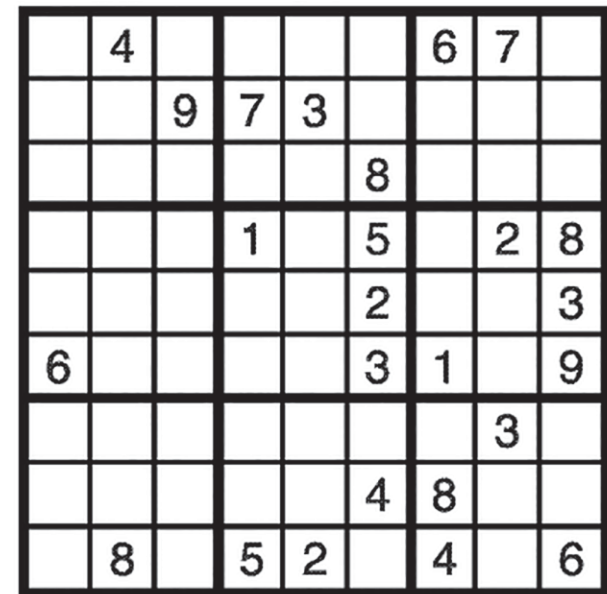


PUZZLE SOLUTION

How many words can you make from the letters below?

Big Game Sunday!

SUDOKU



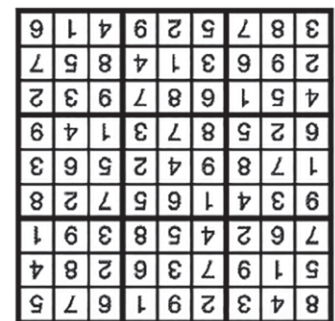
Level: Intermediate

Fun By The Numbers

Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your sudoku savvy to the test!

Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!



ANSWER:



THE VILLAGE OF EAST HARBOR

We are excited to announce The Village of East Harbor-Harbor Inn

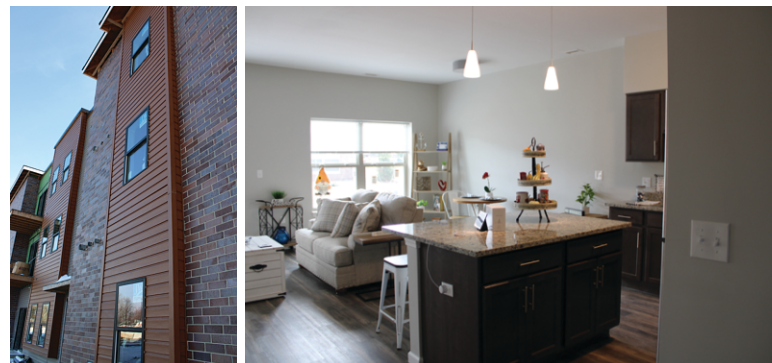
Presbyterian Villages of Michigan is excited to announce the expansion of our ranch style apartments and a brand new congregate apartment building. 55+ community on our beautiful 44-acre lifeplan campus.

Ranch Apartments:



- 2 bedrooms, 2 bath
- Washer and Dryer
- One and two car attached garages
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- French doors to private patio
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- 60: one and two bedroom apartments, with one or two bathroom (units vary)
- Smart technology such as: thermostat, outlet in the living room, front door lock, light switch
- Some units have balconies or patio*
- Carports available*
- Community room with full kitchen
- Open floor plan, fully equipped kitchen, pantry, 8' ceilings with coves, high - grade finishes, oversized windows, stackable washer/dryer.

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