

August 2022

# Vitality

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

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**On the cover:** Len Glantz, Tom Gibbs, John Fredsall, and Bob Bishop are lifelong friends who met while attending school in New York. They now live in different parts of the country and meet up every year at the Woodward Dream Cruise.

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## 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:** 36333 Garfield, Clinton Twp, 48036

**Clinton-Macomb Library:** 35891 S. 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:** 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:** 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 Liver- nois, Troy, 48084

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## MONEY &amp; SECURITY

# How do today's mortgage interest rates compare to previous decades?

**Q**: Our granddaughter and her husband were starting to look for a house until the interest rates on mortgages went up to 6.0%. They're in shock and now say that they're going to wait for them to come back down to 3.5% — 4.0%. My husband and I laughed and told them that our first mortgage was at 14% in the 1980s. I don't think they believed us. Can you please give them some insight?



**Steve Meyers**  
Columnist

**A**: With age comes experience and wisdom. Over the last 11 years people have gotten spoiled with historically low interest rates that were below 5% for a 30-year conventional mortgage. Historically that is/was not normal. From 1972 to 2022 the 50-year average is 7.9%. Here's a quick snapshot by decade: 1972 = 7.38%, 1982 = 16.04%, 1992 = 8.39%, 2002 = 6.54%, 2012 = 3.66%, 2022 = 4.52% (through June). I dug a little further to find in 1956 the rate was 5.5% and in 1964 it was 5.45%. Just a reminder that in October 1981 the mortgage interest rate was 18.45%! At the time of finishing this column on August 1, 2022 the rate for a 30-year mortgage was around 5.5% which historically speaking, is below the 50-year average of 7.9%. Higher than what everyone got use to, but not too shabby either. Will we see rates in the 3%-4% range again soon? I certainly will not

be holding my breath. If the rates drop in the future they can always refinance to the lower rate.

**Q**: We sold our home recently and while reviewing the closing documents a week later, I noticed that we paid for title insurance and so did the buyer. Was this an error and did we get taken advantage of? If it's correct how come we paid so much more than the buyer?

**A**: You did not get taken advantage of. When you have a property sale with a mortgage involved there will be two title insurance policies; an owner's policy and a mortgage/lender's policy. In layman terms, the owner's policy is paid for by the seller to ensure that the buyer has clear title to the property from the seller. The mortgage/lender's policy is paid for by the buyer to ensure that the lender has clear title to the property from the buyer (especially being in the number one position in front of all other liens). The owner's policy costs more than the mortgage/lender's policy because it is the main policy.

*Steve Meyers is a Real Estate Agent/Realtor at RE/MAX Metropolitan located in Shelby Twp., and is a member of the RE/MAX Hall of Fame. He can be contacted with questions at 586-997-5480 (voicemail) or email him at Steve@AnswersToRealEstateQuestions.com You can also visit his website: AnswersToRealEstateQuestions.com*

**Market Update:** June's market update for Macomb County and Oakland County's housing market is as follows. In Macomb County prices were up by almost 15% and Oakland County prices were up by more than 10% for the month. Macomb County's on market inventory was up by more than 26% and Oakland County's on market inventory was up by almost 7%; a continued welcome sign. Macomb County average days on market was 15 days and Oakland County average days on market was 13 days. Closed sales in Macomb County were down by more than 7% and closed sales in Oakland County were down by almost 16%. (All comparisons are month to month, year to year.)



## Brian J. Kurtz

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## SOCIAL &amp; WELL-BEING

# What happens when our kids refuse to inherit the family treasures?

By **Cindy La Ferle**  
For *MediaNews Group*

If your home is anything like mine, your attic and basement are jam-packed with record albums, photo albums, boxes of letters, baby clothes, and larger heirlooms of dubious value. Maybe your cupboards are crammed with several sets of inherited china — including one that hasn't seen a dining room table since Christmas of 1985.

It's time to unearth the buried treasure. Time to give it up. Or at least most of it.

But where will all these lovely things go now that we've decided to unload them? According to lifestyle experts and professional organizers, our kids don't want them.

## Generational differences

Millennials refuse to be tied down by material goods — or at least that's what my 30-something son, his wife, and their friends keep telling me.

Self-described minimalists, they're not sentimentally attached to their childhood finger-paintings or Thomas the Tank Engine collectibles. And they don't want Great Grand-

ma's post-Victorian silver tea set or her needlepoint pillow collection.

Millennials prefer to live in the present and online, explains Hannah Strandberg on Atomic-Ranch.com. "They value experiences over tchotchkes, and share their memories on Instagram instead of storing them in the attic," she writes.

Understanding our generational differences will help curb hurt feelings if your kids refuse your heirlooms or castoffs.

As professional organizer Peter Walsh advises, nobody should feel pressured to keep things they don't want or need — even inherited items.

"If a gift has come to you wrapped in obligations and tied tightly with a ribbon of guilt, then it's not really a gift at all," Walsh says. "If it doesn't enhance your life or lovingly remind you of the giver, you should not give it a place in your home."

## Estate sale blues

My widowed mother was a devoted collector and curator of family heirlooms and antiques. After she died, my husband and I began the painful task of deciding what to keep, pass along, donate to charity, or sell in an estate sale.



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Understanding our generational differences will help curb hurt feelings if your kids refuse your heirlooms or castoffs.

In my 60's, I came late to the modern concept of non-attachment. So I struggled to convince myself that it wasn't disrespectful to sell or donate most of the items Mom left behind.

By then, Marie Kondo had published "The Life-Changing Magic of Tidying Up" — which helped me sort through the emotional baggage that's often

tied to heirlooms.

Not surprisingly, Kondo is also a millennial with a take-no-souvenirs approach to hoarding. She suggests in her book that we try to uncover the reason why we're struggling to let go of sentimental stuff. It usually boils down to our attachment to the past or our fear of the future, she claims.

Prior to our estate sale,

I asked my newlywed son and his wife if they wanted any of Grandma's furniture.

I already knew the answer, of course. I understood that they didn't have an inch of storage space in their cramped condo. But they happily agreed to take her best set of china — which came as a surprise and warmed my heart.

## Family ties

All said and done, I finally realized that the stuff we accumulate isn't the only chronicle of our lives. But I'm still my mother's daughter and will never be a minimalist.

I ended up keeping the grandfather clock that chimed through countless holiday dinners with my folks. Ditto the cherrywood tea box that Mom purchased from a gift shop in Williamsburg, her favorite place to visit.

Even after purging our own attic last month, I couldn't part with several of our son's old toys and handmade Christmas ornaments. He has reluctantly agreed to take them ... but not right now.

Someday, when he reaches middle age, he could have a change of heart. He might appreciate owning a few tangible reminders of his childhood and the people who loved him. By then, I hope, he and his wife will have an attic large enough to store them.

*Royal Oak lifestyles columnist Cindy La Ferle is author of an essay collection, Writing Home. Visit her "Life Lines" blog at laferle.com*



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## WORK &amp; PURPOSE

# Starting a business? Plan carefully and adjust quickly

By Leslie Hunter-Gadsden  
Next Avenue

Let's face it. No matter how well thought out an entrepreneur's business plan is, during the first 12 to 24 months of a new business, things will happen that are different from what was expected.

Startup owners must be able to pivot or tweak their businesses in order to survive changes in the market or their customer base. Most importantly, entrepreneurs of small- to medium-sized startups must be strategic as they modify their plans, so they can use their limited resources to their best advantage.

When it comes to services that a company offers clients, Kimberly A. Eddleston, the Schulze Distinguished Professor of Entrepreneurship at Northeastern University's D'Amore-McKim School of Business in Boston, says, "If something doesn't make you money, but leads to what is making you money, then you keep it."

Eddleston, who is also a senior editor of EIX, the Entrepreneur and Innovation Exchange, which is a funder of Next Avenue, says "Entrepreneurs don't want to spend time on something if it doesn't bring in business. They have to make strategic decisions on what will bring people in the door."

## Adjusting to a Different Demographic

Those strategic decisions cover not only what services a business might offer, but who it sees as its primary clientele. When Patricia Wynn, owner of Patricia Services, LLC, in Hillsborough, North Carolina, started her lifestyle-assistant business in April 2021, she thought her customer base would be comprised mostly of clients who were 65+.

In the past year, she has seen her customer base evolve to include Gen Xers and even a busy mom and PhD candidate with young children who needed help cooking for her family while she worked on her dissertation.

"Originally on my website, it seemed like I was aimed more toward the elderly," Wynn says. "Now I want to reach whoever needs assistance with their daily activities," no matter what age they are.

Broadening her target market has been fruitful, but not without challenges. One difficulty has been adding one or two staff



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Startup owners must be able to pivot or tweak their businesses in order to survive changes in the market or their customer base.

members — even on a part-time basis. "The hiring part has been more difficult than I expected," Wynn says. "There's a labor shortage nationwide. People are all doing their own thing and don't want to work for others, even part-time."

"I also have to make sure I have enough hours with clients to offer someone to work with me," she adds.

Being flexible also means growing a startup gradually, notes David Deeds, Schulze Professor of Entrepreneurship at the University of St. Thomas Opus College of Business in Minneapolis and EIX editor-in-chief.

## Tips for Growing Slowly

"When starting a business, buy only what you need," he advises. "If possible, when it comes to equipment and other items, buy something that is used or second-hand and less expensive. Don't get an office before you need one. This is the difference between slowly building a business and being able to succeed and having a big ego and doing too much too soon and failing."

BUSINESS » PAGE 8



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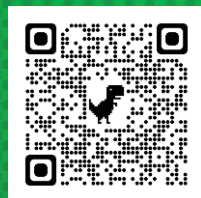
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## HEALTH & FITNESS

# Lost your physical confidence after a fall? Here's how to get it back.

By Elizabeth Heath

Special To The Washington Post

My timing was cinematic. I had no sooner admonished my family for repeatedly cautioning me to watch my step on the thawing, muddy mountain trail (“I’m not decrepit, people!”) than I slipped spectacularly on a patch of frozen terrain. My feet flew out from under me, and I landed hard — with my tailbone, cervical spine and the back of my head taking the brunt of the impact. I lay there, momentarily stunned, thinking, “I’m really going to feel this tomorrow.”

After I could move again, we gingerly made our way two more miles down the trail to the car, me with my morale crushed and my clothes covered in mud. When we passed a group who had witnessed my fall, they asked how I was doing. “Ask me tomorrow,” I grumbled. My husband added: “Her pride’s a little hurt, too.”

It’s true that my ego (“I’m a failure at being outdoorsy!”) I wailed in a text to a friend the next day) and my tailbone both

took a hit. But although the latter felt better after 10 days or so, the injury to my self-confidence has lingered.

Since I took that tumble, I find myself constantly thinking about falling again — while hiking on uneven terrain, walking on a loose gravel path or just going down the stairs in my home — and questioning whether I need to scale back my soft adventure activities. Yet, at 55 and in reasonable, if not excellent, shape, I feel as if it’s a little too early to give up on outdoor activities I enjoy, especially those we do as a family.

This got me wondering about that blurry space between overreactive worry and justified concerns about falling or injuring oneself anew. How do we know when it’s time to hit the trail again, or when it’s time to hang up the hiking shoes and find a new, less perilous activity?

“People fall all the time,” says Helen Lach, a professor at Saint Louis University’s nursing school whose research specialty is falls and fears of falling. “Hiking is a high-risk thing. A rough patch of ground, or terrain that’s rocky or slippery,



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Taking a hard fall for the first time as an older adult can be a dramatic and traumatic experience.



... you're challenging yourself to some degree, and everyone falls doing those things."

But when taking a hard fall is a new experience, as it was for me, Lach says it can feel "more dramatic." There's even a name for what I'm feeling: low falls self-efficacy, which Lach describes as "the loss of confidence that you can do everyday activities without falling."

In older populations especially, individuals may get to the point where they're not comfortable leaving the house or doing activities they normally enjoy — and, as a result, they may not get enough exercise, or they may even become isolated and depressed.

Although my falls self-efficacy isn't so low that I've become a recluse, it is typical, even if I'm in a slightly younger demographic. "Decreased confidence and fear of reinjury are two common side effects of any injury," says Amber Shipherd, a certified mental performance consultant based at Texas A&M University at Kingsville who works with professional athletes, coaches, musicians and members of the military — "anyone who performs as part of their daily job."

Kyle Martino, a former Major League Soccer player and the founder of the Over Under Initiative, says that, for athletes, fear of reinjury happens "every time" after an injury on the field, although Shipherd says the same concepts apply to casually active people like myself.

"The hardest part of overcoming injury is trusting your body again," Martino says. "It's almost like you have a physical you and a mental clone of you." They both get hurt, he says, except that the body often heals faster than the mind does.

Shipherd, who has a background in counseling, kinesiology and performance psychology, says she looks for the root of the problem. If physical limitations can be ruled out, she says, then a counselor can set out to help rebuild client confidence.

The techniques Shipherd uses to help star athletes reclaim their A game are essentially the same as those that might apply to a middle-aged woman who fell on her derriere: positive self-talk and baby steps. "We fall back on mental skills and goal-setting."

In the case of hiking, she says, "let's get you back on short, flat trails. Once you get to the point where you're feeling good, we up the difficulty." As someone experiences success on trails of escalating difficulty, hopefully their self-confidence will return.

Lach, who had to bounce back after a broken ankle resulting from a backyard fall, agrees with slowly building back to prior performance levels and being realistic about one's fitness level. "An older person who's really out of shape might need to start with physical therapy," she says, in-

cluding working on mobility and balance. But mostly, she adds, "it's about improving physical strength. If you feel stronger, you feel more confident."

At 67, she sees a personal trainer once a week. And although her downhill skiing days may be behind her, she feels confident while playing golf and hiking — both activities that might have seemed unattainable during the three months she was non-weight-bearing.

It's also about reframing, not ignoring, your fear, Shipherd says. "The fear of injury is still there. It's not realistic to deny it. But we frame it differently. 'This trail is rough; I'm nervous about it,' becomes, 'This trail is going to help me get better.'"

The confidence-building process happens off the trail or playing field, too, Shipherd says. You don't have to get right back into the activity. "A break is a great opportunity to make sure you're fulfilling yourself in other ways and get other things, like family, school or work, aligned in your life."

Martino, whose soccer career was cut short because of injuries, says this slow rebuilding of confidence and form is a shift from the performance coaching of old, when people would "battle through pain" to return to top condition as soon as possible. "My way of overcoming injury was not the healthiest," he says, recalling that his career was shortened and his quality of life affected because of rushed recoveries. "If I could go back, I would listen to my body more and taken time to heal properly."

"For an athlete or exerciser of any type," Shipherd says, "one of the most challenging things is not being able to do the same things you used to do." Some may wind up accepting that they can't run as fast or as far but that they still get enjoyment from running. Others may acknowledge that they just can't run at all anymore, or that the risk isn't worth the reward. And "when you just don't love what you're doing anymore, it's time to find a new sport," Shipherd says.

For Martino, the epiphany came during a treatment session. At a certain point, he recalls, "what I had to do to get on the field wasn't worth what it felt like to be out there. My doctor looked at me during a treatment one day, and he could see what playing was doing to my body. 'Think about the next 40 years instead of the next four,' he said. I decided to walk away that day."

My situation lacks the drama of a professional athlete having to walk away from the game because of injuries. But Lach suggests some of the same realism, and risk-vs.-reward analysis is advised, especially at my age. "It's all about right-sizing your activity for your own self, being realistic, but still doing the things you enjoy doing as much as you can," she says.

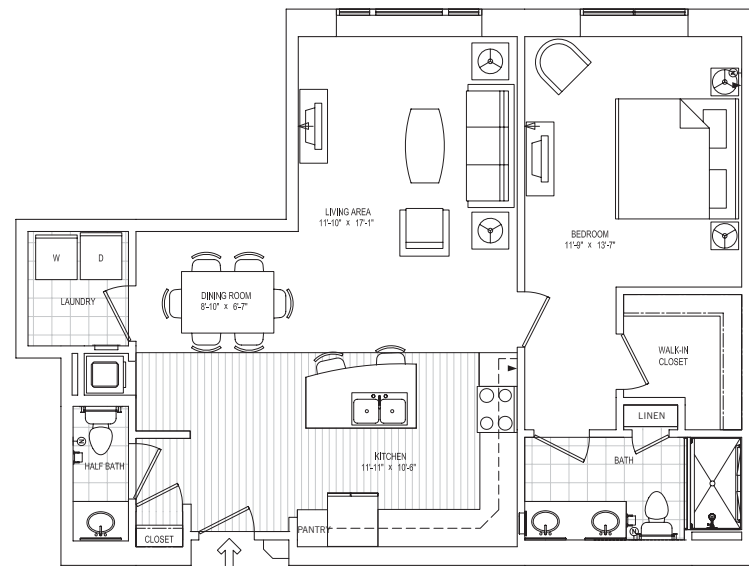
And maybe waiting until the ice has thawed on those mountain trails.

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## Business

FROM PAGE 5

Making strategic decisions has been key for Wynn as she has maneuvered her startup business around the pandemic, inflation and higher gas prices over the past year.

"I'm taking it one day at a time," she says. "You've got to do what you need to do to feed yourself and pay bills. If you see something is not working, you have to let it go. You might have to go about it a different way."

### Respond to New Circumstances

As things change, entrepreneurs must not be afraid to update their business plans. Rather than updating once a year, many updates may occur on a monthly, weekly or even daily basis. Startups don't function in a vacuum, they function in the real world where constant changes occur.

According to a recent article on

Entrepreneur.com, leaders of successful businesses need to spend time developing effective strategic plans for where they want the business to go and decide how to best allocate their resources to get there.

While many factors go into developing a differentiated strategy for a new business, one of the most important, according to the article, is deciding on a target market and finding the best way to reach it effectively.

To that end, now that she has been in business for more than a year, Wynn is reconsidering how she advertises her company, estimates pricing and considers expanding so she would be able to add a staff member or two.

### Changes Afoot at Patricia Services

"This month, I've come to the conclusion that I'm going to make some changes to what I'm doing," Wynn says. "In terms of reaching new customers, since the Care.com website only generates a few referrals, I'm going to print some flyers by late August or early Sep-

tember and distribute them in parts of Hillsborough and Chapel Hill where I haven't advertised before, because some people still don't shop for services online."

Moving forward, Wynn says she will change her pricing structure. For new customers, rather than pricing by the hour for cleaning, cooking or running errands, she will "assess what tasks I'm being asked to do and the size of the home, and factor in the gas I need to drive there, before I give a price estimate for each specific house."

She has found that local cleaning companies charge more than she does for the same work, and for some clients there is also a caregiving element, whether she is supervising youngsters or assisting an older client.

"I'm making the pricing change to make it more equitable for the time and energy I'm spending," says Wynn, who will retain an hourly rate for existing clients.

### Thinking Two Moves Ahead

She also wants to add commercial clients like banks, office buildings and car dealerships to her roster of customers.

That would increase her cash flow and enable her to hire people besides her brother, who periodically cleans properties for a client with Airbnb rentals.

The challenge, says Wynn, has been blocking out the time to sit down to figure out the next steps for her business while maintaining a 40 to 45-hour work week, which alternates between five and six days.

"It's tough when you're by yourself," she says. "One of my clients . . . has relocated to Boston, so now I have Monday and Wednesday evenings free to look on the computer and research what I need to do to move forward, make more profit and add clients and staff. One way to attract more staff is to fill out job listings through the local labor department. I used to post job listings there when I was a manager at McDonald's and Wendy's."

### Carefully Vetting Jobseekers

Wynn says she may also post a job listing for her business on

Facebook, clearly stating that background checks will be done on anyone who applies.

When she replaces the client who moved to Massachusetts, Wynn will hire someone to work with her. The application process will include a practical component.

"Part of the interview will be to shadow me for a few hours, so they can see what I do for a client," Wynn says. "If they can handle the job, and if the existing client likes them, then the following week I would send them alone, while I service a different client."

Wynn says adding even one staff member requires that she make sure her existing clients can develop a good rapport with someone other than her. "I've worked hard to develop good relationships with my clients over the past year, and I need to maintain that," she says.

*Leslie Hunter-Gadsden is a journalist and educator with over 25 years experience writing for print and online publications.*



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## HEALTH &amp; FITNESS

# 65-year-old cyclist participates in 300-mile race through Michigan

By Debra Kaszubski

For MediaNews Group

As a novice cyclist, Tedd Handelsman, 65, was excited to participate in the 300-mile charity ride across Michigan to support the Make-A-Wish Foundation, which was set for July 28-31. This was only his third long ride; he rode in the 100-mile Helluva Ride in Hell, Mich. in July, and a 201-mile "Lake to Lake" ride from Brighton to Saugatuck in 2020.

The Wish-A-Mile Bicycle Tour, also known as WAM, is the largest fundraising event for the Michigan chapter of the Make-A-Wish Foundation, a nonprofit that funds kids' "wishes," such as working as a firefighter for a day or visiting an amusement park.

Handelsman was on Team Alex, a group that was started in 1999 to honor the memory of Alex Graham. This year, the riders raised \$380,000 for the team. Handelsman alone brought in nearly \$3,000 of the total, an amount he wished could have been higher had the event not been cut short. An accident occurred on July 30 involving a suspected drunk driver who is accused of driving her SUV into several bicyclists, injuring five and killing two. Handelsman wasn't among those hurt.

"I got to be part of something really special and was just heartbroken by the senseless tragedy that occurred. I want to extend my deepest condolences to the families who lost loved ones, and am praying for a smooth recovery for the riders that were hurt," he said.

Handelsman completed 211 of the 300 miles before officials ended the race due to the ac-

cident.

Before the end of the race, Handelsman recalls what it was like to ride. The first day was challenging, he said because the race started at 7 a.m. with a hill climb. He added that the race remained hilly throughout the day. Day two was made up of calm winds and flat roads, making the ride much more tolerable. Participants riding time on the bike was around six hours on day one, and seven hours on day two. They stopped for lunch, snacks, and breaks along the route.

"Riding was hard at times, you get tired as the day wears on, but it's also exhilarating too. You're riding for these wish kids and it feels good," he said. "The route is fully supported. I saw police and volunteers driving all along the route giving us a lot of thumbs up and encouragement."

Training began about six weeks before the start of the race, with Handelsman and his fiancée (who rode the WAM 300 before) riding regularly around a set course near their Brighton home to build endurance and improve their times on the hills.

Although riders weren't able to finish the race, Handelsman, who works as the President of Better Health, said he's looking forward to completing the 300-mile race in the future.

"The WAM ride brings so many people together from different backgrounds. They share a common interest that supersedes any differences they may have: granting wishes and riding bikes," he said. "I'm happy I got to be part of this and look forward to next year."



PHOTO COURTESY OF TEDD HANDELSMAN

Tedd Handelsman, 65, was among the race participants in the Wish-A-Mile Bicycle Tour through Michigan.



## MONEY &amp; SECURITY

# Ask the Financial Doctor: What is the max contribution to 401(k) retirement plans for 2022?

**Q**: I have been married three times and divorced two times. The first marriage lasted 12 years, the second was 11 years, and the third was 1 year. I started collecting my Social Security at age 66. All three husbands are now deceased. Could I apply for any of their Social Security benefits as a surviving spouse?



**Richard Rysiewski**  
Columnist

**A**: Yes, you can apply for survivor benefits

and take the highest of the three. To qualify for survivor benefits from your last marriage, you only needed to be married for nine months. In your previous marriages you needed to be married at least 10 years per marriage. Make an appointment at your Social Security office and bring your divorce papers and death certificates to establish your maximum benefit.

**Q**: Can I collect spousal Social Security benefits and switch to my benefits based on my work record at age 70?

**A**: If you were born after Jan. 1, 1954, this option is no longer available. If you were born on or before that date and you are at full retirement age (FRA) or older then you can file a restricted claim for a spousal benefit. This allows your own benefits to grow at 8% per year. You could then switch to your own higher benefit amount when you reach age 70.

**Q**: I have been married for 16 years and recently divorced. I am 62 years old and have not remarried. Can I collect ex-spousal Social Security

benefits?

**A**: Yes, provided that you have been divorced for two consecutive years. Additionally, you must remain unmarried and your ex-spouse has to qualify for Social Security benefits or disability benefits.

**Q**: When is the earliest that I can receive Social Security benefits?

**A**: First, you need a minimum of 10 years of work history to receive Social Security benefits, except in the case of a non-working spouse of a worker who qualifies. Non-working ex-spouses who were married for 10 years or more qualify based on their former spouse's employment record. Under the current Social Security system, you can begin to receive benefits at any time beginning at age 62. If you claim at age 62 your monthly benefit will be permanently reduced by 30% if your FRA is 67. Waiting until age 70 increases your benefit by

24%. There is no benefit to be gained by waiting past age 70 to claim your benefits. You can collect Social Security benefits at an earlier age than 62, if death, disability or young children are involved.

**Q**: What is the maximum contribution to 401(k) retirement plans for 2022?

**A**: The maximum amount is \$20,500 in 2022. Participants aged 50 or older can contribute an additional \$6,500.

**Q**: I am married and 64 years old. I started Social Security two months ago based on my work history and I became a widow one month ago. Can I withdraw my Social Security application and apply for survivors benefits only?

**A**: Yes, you can withdraw your Social Security application as long as you did not receive benefits greater than 1 year, however, you must repay the Social Security benefits received. You can re-

apply for Social Security later when your retirement benefits will be higher.

**Q**: Recently, I inherited an IRA from my mother. Can I have my mother's bank send me the money and then open up an IRA at my bank? Can I add money to this IRA?

**A**: If you receive the money from your mother's bank, you have voided the IRA. A non-spouse beneficiary can do a trustee-to-trustee transfer but a rollover is not permitted. Contributions to an inherited IRA are not permitted. If a contribution is made to an inherited IRA, it immediately ceases to be an IRA and becomes fully taxable.

*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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## WORK &amp; PURPOSE

# Retired and ready to return to work? Consider these 4 issues

By Nancy Collamer

For Next Avenue

Amid rising inflation and a volatile stock market, many retirees are heading back to work. In April, Hiring Lab, the economic research arm of the job board Indeed.com, reported that as of March 2022, 3.2% of workers who were retired a year ago are now employed.

Unretiring can help stabilize or boost your cash flow. But it might trigger unintended consequences in other financial areas of your life, including Social Security, Medicare, pension and taxes. So, before firing off your resume, here are four things to consider:

## 1. Social Security

There are two ways that working longer could have

a positive effect on your future Social Security benefits. First, money you earn now may raise the long-term average earnings in your benefit calculation. Second, extra income might make it easier for you to delay claiming Social Security for a few years. That's valuable, because benefits increase 8% per year for every year you delay claiming after your full retirement age, up until age 70.

However, if you start collecting Social Security before reaching your full retirement age, and then return to work, your monthly benefits might be reduced, at least temporarily.

Your check will decrease if your earnings exceed the annual earnings limit set by the Social Security Administration (\$19,560 in 2022).

If you don't exceed the limit, there is no impact. For every \$2 you earn above the limit, your benefits will be reduced by \$1.

For example, if you earn \$40,560 this year, your benefits will be reduced by \$10,500. The year you reach full retirement age, the earnings limit is higher (\$51,960 for 2022) and your benefits are only reduced by \$1 for every \$3 above that limit. Once you reach full retirement age, the deferrals end and future monthly benefits will be recalculated to compensate for any money withheld previously.

To be clear, the deferral only applies to income from wages and net earnings from self-employment. It does not include pensions, government benefits, or investment income. And

it only affects people who have not yet reached full retirement age as determined by the Social Security Administration; that is 66 if you were born between 1943 to 1954. Full retirement age increases gradually for those born between 1955 to 1960. For people born in 1960 or later, the full retirement age is 67.

For more information: Consult the Frequently Asked Questions section of the Social Security Administration's website.

## 2. Medicare

Should you keep Medicare coverage if you work for an employer that offers health care insurance? The answer to that question is complicated. There are a lot of "ifs" "ands" and "buts" to consider.

If you, or your spouse, goes to work for a company that offers health insurance, you can take it and remain on Medicare at the same time. One will be considered primary coverage, and the other is secondary. But if you remain on any part of Medicare, you cannot participate in a health savings plan if your employer offers one.

However, things get trickier if you want to maintain Medicare Part A (which is free for most people) but drop the parts of Medicare which you pay for, such as Medicare Part B (outpatient coverage) Part D (prescription drug plans) Medicare Advantage and Medigap.

For starters, coverage rules are different for small businesses (fewer than 20 employees). If you're over age 65, Medicare is considered your primary coverage and your private insurance only pays for services that Medicare doesn't. That could leave you with significant gaps in your coverage.

Even if you work for a



PHOTO BY RON LACH

Unretiring can help stabilize or boost your cash flow. But it might trigger unintended consequences in other financial areas of your life, including Social Security, Medicare, pension and taxes.

larger employer, who offers you cost-effective insurance, you'll need to avoid running afoul of the rules governing re-enrollment, preexisting conditions etc. when you are ready to re-enroll in Medicare coverage later. So, before you drop any part of your Medicare coverage, speak with a Medicare broker and your HR department to fully understand the impacts of your decision.

One other issue: If you earn enough, you may be liable for a premium surcharge on your Medicare Part B and Part D premiums. This could be substantial. In 2022, the average Part B premium is \$170.10 per month, but higher earners pay up to \$578.30 per month. You won't be hit with the increase immediately, since the government uses your tax return from two years prior to determine the cost of premiums.

To avoid any nasty surprises down the road, consult Medicare.gov to see what surcharges, if any, you could be liable for.

## 3. Pensions

Returning to work after retirement can affect your

pension. Each plan has its own set of rules and restrictions, so make sure you check with your HR Department or pension plan provider to ensure you understand any potential issues.

Some plans allow you to collect a full pension at retirement age, others suspend pension payments and still others place limits on your earnings and hours. Most pensions are not affected if you go to work for a new employer, but here again, there are some exceptions.

## 4. Taxes

Finally, a return to work might bump you into a higher tax bracket, which could increase the tax bite on your investment income, required minimum distributions and other types of income. In most cases, the additional income will outweigh the tax pain, but it's wise to do a cost-benefit analysis.

*Nancy Collamer, M.S., is a semi-retirement coach, speaker and author of Second-Act Careers: 50+ Ways to Profit From Your Passions During Semi-Retirement.*

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## MONEY &amp; SECURITY

# Dollar-stretching tips for seniors

You can't beat inflation, but you can save money by taking advantage of programs that help reduce Medicare, utility, transportation, medication, food, phone and housing costs.

You can also stretch a dollar with a few easy tips.

Read on for ideas and resources to keep more of your money while prices seem to be edging up by the day:

## Review your Medicare plan

Are you eligible for a Medicare savings program? Might you save on premiums and copays by enrolling in a plan that better suits your health needs and budget?

There are government assistance programs that will reduce or cover premiums, copays and coinsurance for eligible Medicare beneficiaries. You can learn about them by calling the Area Agency on Aging 1-B's Medicare Medicaid Assistance Program

(MMAAP). Trained counselors are also available to answer your questions, and during Open Enrollment, help with a free, unbiased assessment of your prescription drug plan (s) and help you to enroll in a new plan that may better fit your health care needs and budget. They can also help newcomers to Medicare choose the right plan. Call 800-803-7174.

## Reduce transportation costs

Call your auto insurance company or broker to ask about lower rates for seniors or other ways to save on insurance costs.

With gas prices hovering in the \$5/gallon range, consider carpooling to save on gasoline costs.

Use public transportation if it is available where you live. Call a mobility specialist at myride2 at (855) 697-4332 to learn about transportation options in your

county.

## Reduce grocery bills

Shop once a week for your groceries. This will cut down on gas expenses, but it will also help you to do better meal planning and to avoid buying something on impulse.

Buddy up when you go grocery shopping: Buy larger quantities and split with a friend.

If you are 60 years or older and are homebound or unable to leave the house without assistance, consider signing up for Meals on Wheels. The Area Agency on Aging 1-B can help: 800-852-7795.

Tap into food assistance offered by Gleaners Food Bank and other pantries (see below).

## Take advantage of senior and veteran discounts

There are plenty of discounts available to older adults — at res-

taurants, parks, movie theaters, gyms, museums, pharmacies, universities, auto services and perhaps at your local grocery store. It's worth asking. If you join AARP you'll get discounts on all kinds of services and goods.

Those same places may also offer a discount to veterans, so carry your valid military ID.

The State of Michigan offers property tax exemptions for veterans who are 100-percent disabled as a result of service and a homestead tax credit and property tax relief for active military personnel. Call your tax assessment office of your local municipality to inquire.

## Look for savings on medication

NeedyMeds (800-503-6897) and GoodRx (855-723-1225) are drug discount programs that can help you save money on prescription drugs.

## Buy generics

Look for generic medications and the store's own brand when shopping.

## See if you can lower credit card interest rates

If there's a credit card with lower interest rates you may want to apply for it and transfer your higher-rate debt onto it. You might also ask your credit card company if they offer lower interest rates for seniors.

## Borrow movies and books

The public library has a treasure trove of free books and movies in real and virtual form. If you read on a tablet, ask if they lend e-books.

## Never pay a late fee

Late fees are a killer. Set up autopay through your bank so that bills are paid automatically, on time, from your bank account.

## Be energy-aware

Turn off TVs, computers, and lamps when you're not using them. Even if they are using just a bit of power, it still costs. A programmable thermostat will help you control the temperature in your home when you're there or not.

*Story courtesy of AAA 1-B.*

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## HEALTH &amp; FITNESS

# For seniors with cognitive issues, a 'magical' therapy: Hanging out with horses

By Tara Bahrapour  
The Washington Post

John Eliff wasn't sure about painting a horse.

Eliff, 91, stood beside Stetson, an 11-year-old palomino. He picked up a foam paintbrush, dipped it into a cup of purple paint and gingerly laid it on the horse's pale-gold flank.

With his son, Jack Eliff, standing protectively behind him, the elder Eliff started to paint. "Look at the color of this," he said. Two vertical strokes and one horizontal - the letter H. Then he stopped. He frowned at the horse and started shaking his head. "If it looks nice," he said, "why paint it?"

Painting is not mandatory in this equine-assisted learning program, but it is one of the many ways participants are taught to engage with horses, with the goal of stimulating their minds and bodies. Since 2017, Simple Changes Therapeutic Riding Center in Mason Neck, Va., has teamed up with Goodwin Living, a senior living and health-care facility in Alexandria, Va., to introduce residents with cognitive impairment and anxiety to the residents of its barn.

Up to six people at a time participate in the four-week sessions, which also include horse identification, grooming, feeding, leading, discussing equine literature, poetry and haiku writing, and making horse treats. The collaboration began when Barbara Bolin, a social worker at Goodwin House Alexandria and a self-described horse person, reached out to Corliss Wallingford, the nonprofit

equine therapy organization's executive director.

"Corliss and I believe horses are magical and they can fix almost anything," Bolin said.

Wallingford insists the benefits are more scientific than magical. Studies show animal-assisted activities are associated with increased life satisfaction and decreased depression in older adults, including those with and without dementia or cognitive impairment.

"Horses are really good reflectors of what we bring to the situation," Wallingford said. "As prey animals, they react a certain way. It's very nonjudgmental, and it's very in-the-moment."

The organization, which serves people of all ages who have physical, cognitive and emotional disabilities, has five full-time horses and a sixth in training. To function safely in a therapeutic setting, they must be able to handle situations such as hearing a loud noise or encountering a wheelchair or walker without getting spooked. Some participants can ride the horses, with assistants walking alongside to spot them, though visitors from Goodwin do not.

The therapy is beneficial socially, physically and emotionally, Wallingford said.

"If you can't walk and you get out of your wheelchair and you're on a 1,200-pound animal and it's going where you want it to go, that's empowering," she said.

For Goodwin residents, getting on a bus and seeing a change of scenery provides a palpable sense of excitement.



CAROLYN VAN HOUTEN — THE WASHINGTON POST

Anne Withers paints on a horse named Stetson. "When I go up to an animal like that, I start to love him," she said.

"I've had Barbara say to me after I've had a long conversation with somebody: 'What did she say? She never talks at the facility,'" Wallingford said.

After a session, participants with advanced dementia talk about the horses and often ask to return, Bolin said. "These times of engagement can divert a person from feeling isolated, lonely or upset," she said. "The resident comes out of their illness for a while."

On a sweltering day last week, three seniors from Goodwin House Alexan-

dria sat in the barn's indoor riding arena as Wallingford guided them through gentle calisthenics.

"So the first thing we do when we get on a horse is feel our bottoms," she said.

"What are you going to do if I can't find it?" quipped Sarah McGaughy, 80, a former chartered financial analyst on Wall Street.

"I will love you just the same," Wallingford assured her.

They moved their feet up and down. "Bottom on the chair, feet on the ground, forward and back, stretch your arms, forward and

back, forward and back," Wallingford called out. They made angel wings. They made mummy arms. "Feel as if you're going to stand up. Push the weight. Feel the ground under you. . . . Look at all these riders! Isn't that the most awesome?"

The group passed around riding crops, and Wallingford showed them how a stirrup worked.

"So," she said, "before we get a pony out to play with, we're going to talk about what horses eat."

"Horsemeat?" McGaughy said.

Wallingford wrinkled her nose. "No, thank you." Horses are herbivores, she told them. "They eat continuously, and if they don't, their teeth start growing too much."

Assistants brought out hay, an apple and a carrot, and Wallingford grabbed a handful of fresh grass from outside the barn door. She held it out to Eliff, who tipped his head down and opened his mouth as if to take a bite.

"No, I don't want you to eat some. I just want you to touch it," Wallingford said.

HORSES » PAGE 20



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## SOCIAL &amp; WELL-BEING

# Annual Woodward Dream Cruise drives up enthusiasm for car lovers

By Debra Kaszubski  
For MediaNews Group

What does a group of friends from New York, a retired Atlantic City radio personality, and a Warren-based engineer have in common? They all love classic cars, hot rods, and the Woodward Dream Cruise. The men are also among the more than 1.5 million people expected to converge on the Dream Cruise on Aug. 20 this year.

The Woodward Dream Cruise is the world's largest one-day celebration of

classic cars. The Cruise spans nine Woodward Avenue communities, including Pontiac, Bloomfield Township, Bloomfield Hills, Birmingham, Royal Oak, Berkley, Huntington Woods, Pleasant Ridge and Ferndale.

Spectators can expect to see up to 40,000 classic cars, hot rods, newer cars, and just about anything on wheels at the Cruise, which unofficially starts the week of the event.

The event, which started as a fundraiser in 1995 to raise money for a soccer field in Ferndale, has since

ballooned into the world's largest rolling car show, attracting individuals from all over the nation, including lifelong friends and Freeport, N.Y. natives John Fredsall, Len Glantz, Tom Gibbs and Bob Bishop.

The crew, who are all in their mid-60's, met in school and remained friends due to their love of classic cars. Gibbs, who moved to Pleasant Ridge about 15 years ago, suggested his friends come to Oakland County to experience the event. They've been hooked ever since.

Glantz owns a 33 Ford

Roadster hot rod; Gibbs owns a 1927 Model T hot rod, a 1963 Studebaker Avanti, a 1972 Karman Ghia convertible; and a 1957 Chevy Nomad; Fredsall owns a 1968 Mustang fastback, a 1962 Ford Falcon 2-door wagon hot rod, and a 1977 Ford Mustang Cobra; and Bishop owns a 2013 Corvette.

"The first year, I flew out and after that, I said to myself, I'm never going to come again without a car," Fredsall said. He alternates between different classic cars every year because he said the Dream Cruise is like a new dress, "You can't be seen in the same one twice," he laughed.

Annually, the friends meet on the Wednesday before the event every year to

catch up. Fredsall lives in New York, Glantz resides in Florida, and Bishop is from Colorado.

"For us, the Cruise is a social thing. It is the reason the four of us, who live in different parts of the country, get together every year," Fredsall said. "We love it. It's sensory overload for anyone who is into cars."

Renold Jerome, 66, is just as enthusiastic about the Cruise. Jerome, who lives in Warren and works as a tooling engineer, has only missed two cruises — the first Cruise in 1995 and the event in 2002 (due to a multi-state power outage). He also participated in the 2020 unofficial cruise.

The Cruise is a family affair for Jerome, who drives his 1988 Firebird in

the event. He started going with his father and now attends with one of his three sons. Jerome, who participates in other local cruises as well, enjoys driving the attractive Firebird and loves how the crowds react to the car.

"It is very fun to drive and people always give you a thumbs up," he said. "The classic cars are far better looking and perform better than some of the newer cars."

Although John Reed, 67, lives a little over 600 miles away from the Dream Cruise in New Jersey, he has attended regularly since his first Cruise in 2007. He has brought several friends, his wife, and his son with him to the event, where he drives his 2008 Mustang Bullitt.



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Chesterfield, MI 48047

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



MEDIANEWS GROUP FILE PHOTO

The Woodward Dream Cruise is the world's largest one-day celebration of classic cars.



“People love the car and remember the movie (“Bullitt” starring Steve McQueen) from 1968 when they see the car. I display it with some movie memorabilia at shows. I love driving this car in the cruise because it sounds and looks great and handles fantastic,” said Reed, a car enthusiast since he was 17 years old.

Reed, who also owns several other classic cars, worked on a morning radio show in Atlantic City for 21 years until retiring in 2020. He spends his free time with his family, working as a disc jockey at events, and showcasing classic cars. Along with the Dream Cruise, he regularly attends car shows in Illinois, Florida, and Pennsylvania every year. He is also a regular at car auctions.

Still, there’s nothing like the Dream Cruise, he said.

“I can’t wait until this year’s Cruise! I plan to be there Tuesday before the cruise through Sunday. I just can’t get enough (and) 40,000 cars takes some time to see. I take over 1,200 photos every year. I just love every minute of it,” he said.



PHOTO COURTESY OF JOHN REED

Retired disc jockey John Reed drives from New Jersey every year to attend the Cruise. John is the proud owner of a Mustang Bullitt and several other classic cars.

## Affordable Senior Citizen Apartments in Roseville



The Roseville Housing Commission is now accepting applicants for our senior living community.

**We Offer Two Convenient Locations:**

<p><b>EASTLAND BUILDING</b> 18330 Eastland St. Roseville, MI 48066</p>	<p><b>LAWN BUILDING</b> 25524/25525 Lawn St. Roseville, MI 48066</p>
--	--

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---	---

**FOR MORE INFORMATION, PLEASE CONTACT OUR OFFICE AT: (586) 778-1360 Or Email Us At: rhousing@sbcglobal.net**

Senior Citizens 62 years and older. Non-elderly (50-61 years of age) are eligible to apply. The rent is based on 30% of annual adjusted income. All utilities are included, except telephone & cable.



## Proud Grandparents



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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.

**Email: Form & Photo to Demke@medianewsgroup.com**

**Mail to: Vitality, Grandparents Brag Page, Attn: Dawn  
53239 Settimo Crt, Chesterfield, MI 48047**



# Horses

FROM PAGE 16

They passed hay around, to experience what it smelled like. “Don’t eat it,” Eliff’s son Jack said. His father promptly opened his mouth. But he was smiling. And that made Bolin tear up.

“It’s so exciting, because it’s communication,” she said. “I wish everyone could see him. Because folks get medicalized. It’s nice to see that part of him.”

Some residents have what Bolin describes as “skin hunger,” which stroking the horses can assuage. “It’s the absence of touch,” she said. “If someone’s separated from their family, they’re not getting hugs.”

Family members who join the visits are sometimes shocked by their loved ones’ responses, Bolin said. “You can see that there’s a reservoir of some kind of memory that’s still there,” she said. “Corliss will hand them a brush, and what do they do? They brush the horse. Their family member gets very emotional sometimes when they see their parent connecting.”

Kathleen Pepper, whose father, Donald Pepper, 88, has participated in the program, said it opens him up. “He is much more outgoing after he’s seen the horses, because he wants to tell you what the horses have done,” she said.

Donald Pepper formed a special connection with a retired Philadelphia hansom cab horse. “He and Yogi just really, really bonded,” his daughter said. “He really looked forward to it when Yogi was there.”

After Yogi died, he drew a picture of the horse that now hangs, framed, near the horses’ stalls.

Families pay for residents to take part in the program. Goodwin has applied for grants to ex-

pand the program to other assisted-living homes and help subsidize for people who can’t afford it.

Each session adjusts to participants’ interests. With one group, “I was talking about my love of horse literature, and everyone had a horse book that they loved,” Wallingford said. They discussed “Black Beauty” and “The Black Stallion.”

In last week’s group, Wallingford brought out four model horses she had owned for half a century, purchased on childhood trips to the Museum of Industry and Science in Chicago. “I would go straight to the gift shop for the horses,” she told them, recalling her childhood obsession. “I would wear brown tights and white bobby socks and I would gallop around the house.”

Holding up the models, she pointed out their markings and explained the history behind the appearance of some horses that are bred for “flashy” colors. Then three live horses were led into the space, and she asked the participants to match them to the models.

Eliff tapped on a model palomino and pointed at Stetson. He tapped on a model pinto and pointed at Stella, a black horse with white markings.

Then it was time to paint. Posie, a bay mare, was led to McGaughy, who uses a wheelchair. She reached out to touch the horse’s flank, and lit up with a smile.

Vivian Coda, therapeutic recreation supervisor at Goodwin House Alexandria, handed her a foam brush and some paint. “Can you put some dots on him?” she said.

“Does he like orange?” McGaughy asked. She tentatively dabbed. “Let’s make some polka dots.”

A few feet away, Anne Withers, 82, a former computer programmer, stood painting a red infinity symbol on Stetson’s right



PHOTOS BY CAROLYN VAN HOUTEN — THE WASHINGTON POST

Seniors take part in a session at Simple Changes Therapeutic Riding Center in Mason Neck, Va. Therapeutic riding is shown to help reduce depression and improve physical and cognitive abilities in people of all ages.

shoulder. “You’re such a nice guy,” she said to him. “Look at how patient he is. That’s what really inspires me.”

She added a green outline, then cocked her head and tried to come up with a title.

“Just call it ‘Eyes,’ I don’t know - or maybe ‘Sunglasses,’” she said. “Such a nice horse.”

“You have such a kind tone in your voice when you talk to him,” Bolin said.

“Do I?” Withers said. “How can you not feel that way? When I go up to an animal like that, I start to love him.” Her eyes glistened. “How can you not?”

On Stetson’s other side, Eliff was frowning at his purple “H.”

“No, no, I don’t want to paint it,” he declared. Instead, he started stroking the animal.

“I’d love to step on this and stand on here,” he said softly, making the motion of mounting the horse. He kept his hand on Stetson. “It feels good.”



Corliss Wallingford, executive director at Simple Changes, helps a participant pet a horse. She says family members are often surprised by how their loved ones “open up” and interact during a stable visit.

“So you don’t want to paint it?” Jack Eliff asked. “No, no, I just want to, just want him to feel good,”

his father said. He stroked the horse some more and smiled. “Good boy, good boy,

yeah, good boy. He says, ‘Somebody’s all around me.’ Yeah. That’s a good boy. Yeah.”



# Hear What Former Guests Say About Their WellBridge EPIC Experience



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— WB Fenton



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— WB Rochester Hills



**"Excellent help, good at attending to everything. Wish there was a better word than excellent to rate this facility."**  
— WB Pinckney

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— WB Romeo

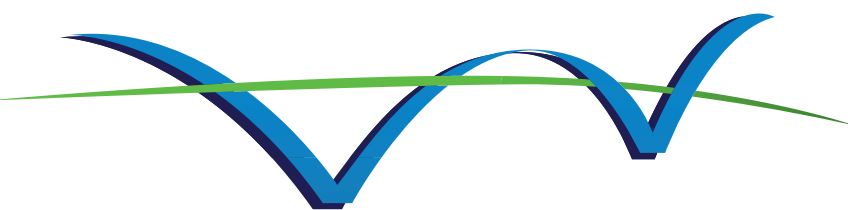
**"Everyone cared for me so much!"**  
— WB Grand Blanc

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WellBridge of Rochester Hills  
WellBridge of Romeo

# EPIC

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## Calendar of activities and events

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](mailto:jgray@medianews-group.com).

**Crafters wanted:** Sept. 17 in the barn at the Loren Andrus Octagon House at 26 Mile & Van Dyke in Washington Twp. All crafters are welcome. Please contact Myra Harrison for information at 586-648-0908. Proceeds are for the benefit of the Friends of the Octagon House, a 501c3 museum.

### AUGUST

**Aug. 11:** The Area Agency on Aging 1-B is presenting a webinar from 10 am-11:30 am Thursday, Aug. 11, that offers practical tips and advice for caregivers on helping an older loved

one with finances. LaToya Hall from the Institute of Gerontology at Wayne State University will talk about having a conversation about finances, managing a loved one's finances, and keeping a loved one safe from financial exploitation. Register at [tinyurl.com/AAA1BSafe](http://tinyurl.com/AAA1BSafe). The Area Agency on Aging 1-B is a nonprofit that serves older adults and family caregivers with resources that are designed to help seniors age safely and independently. For more information, call at 800-852-7795.

**Aug. 11:** Trivia Night for adults sponsored by the Roseville Public Library, 29777 Gratiot Ave Roseville on Thursday, Aug. 11 at 6 p.m. Registration required. begins July 21. Get your team together and join us for our next trivia night! Teams will compete in 5 rounds of pub style trivia for bragging rights and for small prizes. Pizza and drinks will

be served. Space is limited and expected to fill VERY quickly, so please register in advance. For more information, call 586-445-5407 or visit [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**Aug. 18:** DNA Testing Companies: Pros and Cons, Costs and Features sponsored by the Roseville Public Library, 29777 Gratiot Ave Roseville on Thursday, Aug. 18 at 6 p.m. Registration required. Eric Migdal is a family researcher with 26 years of experience. He will detail how DNA testing can be used and explain the differences between the types of DNA testing available. For more information, call 586-445-5407 or visit [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**Aug. 23:** Upcycle Craft Drop-In sponsored by the Roseville Public Library, 29777 Gratiot Ave Roseville on Tuesday, Aug. 23, from

10 a.m. to 3 p.m. (All ages). We are going to turn your trash into treasure! We will be having an open crafting day for all ages to give your old containers a second life. You may bring any item you wish to decorate with you, or use the Library-provided containers and decoration materials. Make whatever you like or follow provided steps to make the sample crafts. Drop in anytime between 10 a.m. to 3 p.m. to work on your craft. The program will take place in the Youth Programming Room. For more information, call 586-445-5407 or visit [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**Aug. and Sept.:** The Area Agency on Aging 1-B is offering a free workshop for seniors and family caregivers: Diabetes PATH (Adults 60+). In person, Sterling Heights Senior Center, 40200 Utica Rd. This 6-week course will provide

you with techniques for day-to-day management of type 2 diabetes, focusing on nutrition, exercise, emotions, and working with health care providers. Thursdays through Sept. 8, from 9:30 a.m. — noon. Register by calling 833-262-2200. The Area Agency on Aging 1-B is a nonprofit that serves older adults and family caregivers with resources that are designed to help seniors age safely and independently. For more information, call at 800-852-7795.

**Aug. and Sept.:** The Area Agency on Aging 1-B is offering a free workshop for seniors and family caregivers: Powerful Tools for Family Caregivers: Virtual via Zoom. This 6-week workshop brings caregivers together to learn about self-care. It covers communication techniques with family and health care providers, stress reduction, dealing with guilt, anger

and depression, and making tough decisions. Wednesdays through Sept. 14, from 6-7:30 p.m. Register by calling 833-262-2200. The Area Agency on Aging 1-B is a nonprofit that serves older adults and family caregivers with resources that are designed to help seniors age safely and independently. For more information, call at 800-852-7795.

**Aug. 27:** SarahCare — Lakeside will host a free Brunch and Learn in association with the Alzheimer's Association from 9 a.m. to noon on Saturday Aug. 27. SarahCare Daytime Senior Care and Activities Center is located at 13425 19 Mile Rd., Ste 500, Sterling Heights. The topic will be on Behavior Management Strategies. The session will be led by Debra Ross MA, CDP, CALD who will review common triggers associated with dementia-related

CALENDAR » PAGE 24



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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# Poetry Page

## AUGUST

...is a time of re-energizing, and vitality.  
Staying on course as we go about our lives,  
being conscious of our health and well being.

A time of nurturing our bodies and souls.  
Giving thought to re-arranging our surroundings.  
Releasing and letting go of negativity,  
So we can continue to live life in its greatest flow.

**By Althea Howard  
of Detroit, MI**

## THE WIND

Who can see the wind go by?  
Neither you nor I  
But I know when the wind goes by  
All the pretty kites can fly  
Who can see the wind go by  
Neither you nor I.

Who can hear the wind go by?  
You can so can I  
I can hear the wind that makes  
The branches creek  
The whistle of the wind  
The weather vane that squeaks  
Who can hear the wind go by  
You can so can I.

Who can feel the wind go by?  
You can so can I  
I can feel the wind that  
Whips around my head  
Brings tears to my eyes  
Makes my face red  
Who can feel the wind go by  
You can so can I.

**By Beverly P. Luria  
of St. Clair Shores, MI**

## INSOMNIA

Can't sleep  
Been up all night  
Wander the house  
From room to room  
Will be morning soon.

Dream a lot  
Imagination runs wild  
Tonight I'm a movie star  
Tomorrow I'm an astronaut.

Morning now  
Out of the sack  
Wife making break-fast  
Your right I'm having pan-cakes.

Off to work  
Loyal G.M. employee  
If not for the U.A.W.  
Where would I be today.

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



# Calendar

## FROM PAGE 22

behaviors. A four-step process to assess and identify challenging behaviors, followed by review of simple strategies, that can be helpful. Free respite available if scheduled in advance/call for details. RSVP by Aug. 24 to Beckie at SarahCare at 586-731-2273.

## MONTHLY EVENTS

▪ **Confident Communicators Club:** Meets monthly for people who seek improving public speaking skills and leadership confidence. This supportive Toastmasters group meets online the 1st and 3rd Wednesday of each month from 8-9:30 a.m. Many of our members have gain skills needed to become a better salesperson, grow their business, get promoted, and engage students. Register for any of our meetings to get the Zoom Link -https://

confident-communicators-club-meeting.eventbrite.com. Contact our VP Membership to get more information vpm-1196053@toastmastersclubs.org

▪ **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.

▪ **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.

▪ **Fish Fry Every Friday:** Join us for dinner/music at 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 Shary 248-840-0063. No walk-ins. Please call if you must cancel your reserved seating.

# B

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## MORNING BINGO Mondays

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## THE POLICE OFFICER

The heart beating and racing like the wind  
 On the job once again  
 Not even knowing if you would return home again  
 Not knowing is this like Elm Street  
 Where nightmares begin and never end  
 The knives in people's back  
 Hookers strolling down the streets, with right in their eyes  
 Just surviving this is all that matters  
 Seeing peoples faces covered with plastic bags  
 Smothered to death  
 Blood pouring out of their chest and heat from a drive by Shooting  
 Just frightened to the very end  
 To that last breath  
 When a hit and run occurs some people have no conscious  
 It does not exist  
 Just say they were murdered how horrible  
 It leaves emptiness inside to them their loved ones  
 Will never smile again  
 Where are the reasons?  
 Sometimes we never know the answer over time  
 Make you want to vomit  
 A stench in the house infested with bugs and rats running around  
 But they still can't get enough high  
 They come back begging for more  
 Even we that is on duty  
 Our minds can lose control and explode  
 We always have to remember to compose ourselves  
 It seems we give our all  
 But it does hurt inside  
 Chipping away our dignity  
 Our soul seems like there is no home to rest  
 When one of us does not return home  
 It is a piece our of missing  
 We grieve for our partners  
 Who were as strong and tried  
 To swallow their fears inside  
 We will carry all of them with us  
 But we know it is a tomorrow  
 The sun will awaken from the east  
 She will shine bright and proud  
 She will still smile with all of her might  
 Giving us another day to make some different

Marion R. Daney © 2005  
 of Chesterfield, Twp, MI

Poetry  
 Page

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 September 8, 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**

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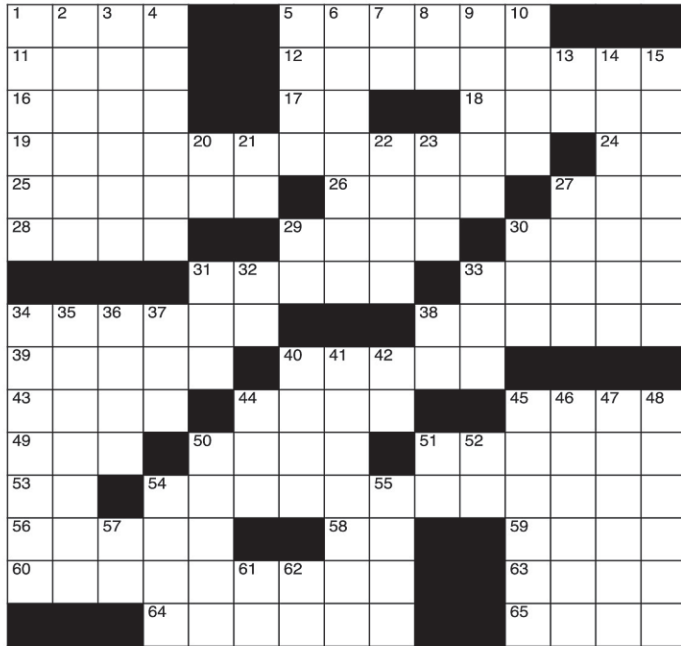
If you chose to submit your poem or letter of appreciation through email, please include your first and last name along with your phone number and the city, state you reside in. You will not be solicited and all information will be kept confidential.

Email Poems to: [demke@medianewsgroup.com](mailto: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



## WORD SCRAMBLE

Rearrange the letters to spell something pertaining to summer.

**R T D H G O U**

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## TEE OFF WORD SEARCH

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

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

### CLUES ACROSS

- Ancient Greek sophist
- Genus of insects
- Culinary herb
- Neutralizing antibody
- Plan
- Pa's partner
- A city in S Louisiana
- TNT sportscaster
- Atomic #25 (abbr.)
- Well-known bug
- Body parts
- Monetary unit of Albania
- Kids' play things
- Coastal city in Malaysia
- Famed French physician
- Flourishing
- Excessively overweight
- Pampered

### CLUES DOWN

- A particular part
- Spanish neighborhood
- Business
- Reddish browns
- Extinct Hawaiian bird
- Disney town
- Part of the Bible (abbr.)
- Atomic #22 (abbr.)
- The distinctive spirit of a people or an era
- In a moment
- Monetary unit of Vietnam
- Submerge in a liquid
- Yellowish cotton cloth
- , denotes past
- Hoopster Morant
- Not
- Indian title of respect
- Horsley and Marvin are two
- One thousandth of a liter (abbr.)
- Hoover's organization
- Round globular seed
- University officia
- Spherical body
- Iraq's capital
- To any further extent
- Swollen lymph node
- Anger
- Technological marvel
- Peruvian district
- Salt of acetic acid
- What Santa says
- Israeli city \_\_ Aviv
- Late Heisman winner
- Reveal the presence of
- Long upholstered seat
- Most wily
- Sword
- Respiratory disease
- The Ocean State
- Fleshy watery fruit
- Lying down
- Superheavy metal
- The ancient Egyptian sun god
- Indicates position



**ANSWER:**

### WORDS

- AIMING
- ALIGNMENT
- APPROACH
- ATTACK
- BACKSWING
- BALANCE
- BALATA
- BIRDIE
- BLOCK
- BOBBING
- BOGEY
- BUNKER
- CADDIE
- CARRY
- CHIP
- CONNECTION
- DIVOT
- DRIVER
- EAGLE
- GRIP
- PUTT
- ROTATION
- SHAFT
- SWING

### ANSWER:



Answer: Drought





# THE VILLAGE OF EAST HARBOR



## Move In Ready - Immediate Occupancy

### BRAND NEW RANCH STYLE HOMES AND MID-RISE BUILDING APARTMENTS

55+ Community on our beautiful 44 acre life plan community.

#### Brand New Ranch Apartments



- 2 bedrooms, 2 bath
- Washer and Dryer
- One and two car attached garages
- Stainless steel appliances and kitchen island
- Walk in closet
- French doors to private patio
- Includes maintenance inside and out
- Activity, wellness, and Spiritual programming
- Emergency call system
- Full calendar of events
- Month to month leases



#### Ranch Home Apartments

Month to Month Rentals Starting at **\$2,750 & UP**



Scan to see a fun interactive virtual tour of the whole campus with a 360 view!

#### Brand New Mid-Rise Apartments

Located by beautiful lake St. Clair



- 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.

#### Mid-Rise Apartments

Month to Month Rentals Starting at **\$1,900 & UP**

#### FULL ACCESS TO ALL THE AMENITIES

- Lifeplan campus which provides independent living, assisted living, memory care support, short term rehab, long term care. Future outpatient rehab center onsite
- Transportation is available
- Fitness, spiritual, and enrichment programming
- Housekeeping and home health care available at additional fees

- Multiple food venues available on campus

All buildings are designed and built with **LEED** for Homes Certification



### The Village of East Harbor - Harbor Inn

33875 Kiely Drive, Chesterfield, MI 48047  
 Call: 586.725.6030  
[www.villageofeastharbor.com](http://www.villageofeastharbor.com)



\*additional fees may apply