

Vitality

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

STRUMMING FUN

Guitar group brings the joy
of music to OPC members

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The problem with long
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September 2022

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On the cover: OPC member Jean Henry (left), who plays guitar and is the song moderator, first started in the group back in May 2010.

PHOTO BY TERRY JACOBY — FOR MEDIANEWS GROUP

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586-731-1809

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MONEY & SECURITY

Ask the Financial Doctor: What is the Michigan tax rate for 2022?

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

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



Richard Rysiewski
Columnist

Q : What is the Michigan tax rate for 2022?

A : The tax rate for

2022 is 4.25%.

Q : My dad received a corrected 1099-INT showing an additional \$9 in interest income. Does my dad have to file an amended tax return to include the \$9?

A : No, he does not have to file an amended return due to the de minimis rule because the increased taxable amount is less than \$10.

Q : My dad died in 2021 and had no beneficiaries on his 401(k) retirement plan. What happens to the money? Are there any tax liabilities?

A : If there are no beneficiaries then the estate of your dad becomes the beneficiary. You need to contact the trustee of the 401(k) plan to explore your options. In most 401(k) retirement plans the only option is a 100% distribution to the estate of the decedent with the beneficiaries splitting the money. All distributions from a 401(k) retire-

ment plan are subject to ordinary income tax except for any after-tax contributions. If the estate assets are large enough then there could be an estate tax in addition to the ordinary income tax.

Q : My husband and I bought a vacation home in Florida in 2021 and sold it in 2022 for a \$11,000 loss. Can we deduct this loss?

A : No, losses on personal real estate are not deductible.

Q : I have saved my tax records for the last 25 years. The paperwork is piling up and I want to know what I can throw out? I am concerned that the IRS will ask for a document that I do not have because I trashed it. How long do I need to keep my tax records?

A : The IRS has three years to audit your return from the filing date and six years if it believes that you under-reported your gross income by more than 25%. All investment records (stocks, bonds, real estate, business ownership, etc.) should be kept for six years after the sale of the investment. Any records for non-deductible IRA contributions on form 8606 should be kept indefinitely.

Q : I am recently divorced and paid child support and alimony in 2022. What can I deduct on my tax return?

A : Alimony is deductible but child support is not.

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

A : Anybody born before 1955 will have a FRA of 66. Anybody born after 1959 will have a FRA of 67. Anybody born in 1955 through 1959 will have a FRA that starts at age 66 plus two months and increases by two months for each year till 1959. A person could receive Social Security benefits at age 62 but the benefits would be permanently reduced by 25% for people with a FRA of 66 and reduced by 30% for people with a FRA of 67.

Q : I am 73 years old and I have never taken a distribution from my IRA. Do I have to take a mandatory distribution at a certain age?

A : Assuming that you have a traditional IRA, you must take the first distribution by April 1st in the following year after age 72. In your case, you should have taken at least one distribution.

Q : My wife and I own a brokerage account jointly. If both of us die what happens to the assets of our brokerage account?

A : The brokerage account would belong to the estate of the last person to die. In the case of simultaneity of death, a "will" can specify who the last person is. A brokerage account can have a "trust" title and upon death the trust document takes over. If you do not have a "trust" or a "will" then you

TAX » PAGE 5



Brian J. Kurtz

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

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



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HEALTH & FITNESS

The problem of long COVID-19 pain

By **Barbra Williams**
Consentino

For *Next Avenue*

People that live with long COVID, also known as PASC (Post-Acute Sequelae of SARS CoV-2 infection) are hurting. Joints, muscles and knees are aching, throbbing, burning, stinging or spasming. But what is causing such distress? It is especially puzzling that people who were never hospitalized with COVID are now struggling to feel better months or even a year or more after the acute illness.

When asked about the etiology of pain in long Covid, Joseph Herrera, systems chair and professor at the Department of Rehabilitation & Human Performance

for the Mt. Sinai Health System in New York, said, "It's important to remember that what I tell you today may be different tomorrow."

"We're learning more about this subject through our collective work at the American Academy of Physical Medicine and Rehabilitation (AAPM&R), which includes academic researchers, advocacy groups, clinicians, and patients," Herrera said.

He adds, "We are seeing people who haven't yet been diagnosed or treated for long COVID even though they've been symptomatic for months. As a result, we treat people without fully understanding the cause of their symptoms."

Strikingly, long COVID clinics around the coun-

try have seen a rush of people suffering long-term sequelae. Symptoms range from respiratory distress, POTS (a dysfunction of the autonomic nervous system), fatigue, brain fog and general body aches.

Types of Post-COVID Pain

In addition, indications of the disease can vary for patients with myalgic encephalopathy/chronic fatigue syndrome (ME/CFS) or fibromyalgia. Though beyond the chronic, widespread pain, other post-COVID pain might include:

- myalgia (muscular pain)
- arthralgia (joint pain)
- nociceptive pain, caused by damage to body tissue

- myofascial pain or pain associated with tender, tight muscle bands
- myositis or muscular inflammation and pain

- neuropathic pain or neuralgic disorders of the nervous system

- viral arthritis

According to Robin Gelburd, founding president of Fair Health, in a study of a two-million-person cohort with long COVID in 2021, the number one symptom reported by patients of all ages was pain.

Indeed, pain, which can have varying characteristics, may be localized to a particular body area in some patients while being diffused or widespread in others. Therefore, some clinicians refer to diffuse, generalized pain as "multi-site pain."

Further, cervical and lumbar spine and lower and upper extremity pain may appear familiar. Typical regional areas for arthralgia (joint stiffness) are the knee joint, ankle joint, and shoulder joint. Headaches are also reported, particularly occipital neuralgic headaches, abdominal pain, and chest or throat pain.

Causes of Long COVID Pain



PHOTO COURTESY OF GETTY

Like other post-viral illnesses, people with long COVID often struggle to convince skeptical medical professionals that their pain, suffering, and disabilities are genuine.

Part of the reason people haven't been diagnosed or appropriately treated is that many of them have negative test results. X-rays and MRIs are normal, and yet, on physical exams, it is evident they are in pain.

Like other post-viral illnesses, people with long COVID often struggle to convince skeptical medical professionals that their pain, suffering, and disabilities are genuine.

When it comes to causes of pain in long COVID, theories and hypotheses suggesting that several processes may be responsible abound. The virus may directly attack nerves, the spinal cord, and the brain. Excess blood clotting (coag-

ulopathies) may be correlated with increased pain, as is an injury to central and peripheral pain systems.

Researchers have found that SARS-CoV-2, or the virus that causes COVID 19, leaves a gene expression signature in neurons (nerve cells) that relay sensory information to the brain.

As Herrera said, "We are beginning to think there may be a link with connective tissue disorders such as Ehlers-Danlos syndrome." This group of hereditary disorders primarily affects the skin, joints, and blood vessel walls, joint instability, joint hypermobility, and other abnormalities.

PAIN » PAGE 5

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Pain

FROM PAGE 4

How To Treat Long COVID Pain

Treatments for pain are focused on managing symptoms and providing relief even if the causes are not yet well understood. According to Herrera, “Many of our post-COVID patients suffer from fatigue and brain fog as well as pain, and they experience post-exertional malaise (exhaustion after minimal activity).”

These patients, in particular, need a gradual exercise program since their bodies are not acclimated to stressors such as pressure or temperature change,” explained Herrera.

On the other hand, drug therapies such as duloxetine, gabapentin, and pregabalin act on pain modulation, or the process by which the body alters a pain signal as it is transmitted along the pain pathway. For patients who suffer nerve pain, medications such as Lyrica can be helpful.

Interventional pain management includes epidural injections or medication in-

jected directly into a painful joint like a knee. “This may be the first line of treatment if the patient is not responding to oral medications and if they are still suffering from such profound fatigue that they are unable to participate in physical therapy,” Herrera said.

Another potential treatment is using a stellate ganglion block with local anesthetics, which temporarily reduces pain by disrupting the processes responsible for the cytokine storm (hyper-responsiveness of the immune system) that cause inflammation.

Other non-pharmaceutical treatments may include spinal cord stimulation, repetitive transcranial magnetic stimulation, and transcutaneous electrical nerve stimulation. “Traditional physical therapy can be challenging with long COVID patients because of the extent of their fatigue and post-exertional malaise,” said Herrera.

Sleep disturbances, lack of physical activity, and negative emotions such as anger or feelings of hopelessness can worsen and even prolong the pain, so multimodal approaches are necessary to help ensure the effectiveness

of pain relief methods.

“There are many evidence-based treatment options when working with these patients, and we need to utilize them all,” Herrera added. “When working with long COVID patients, or any chronic pain patient, we use a holistic paradigm that recognizes that the sources of pain are physical, emotional, and spiritual.”

“We need to deal with the emotional aspects of the pain, appropriately assessing and treating anxiety and depression which may not be causing the pain but can certainly exacerbate it,” he said.

Herrera also said that some health practitioners still treat patients as if they are exaggerating their symptoms or living with an emotional rather than physical problem.

His advice for long COVID sufferers? “Do not doubt yourself. People must believe in themselves and advocate for themselves. Seek the right experts and fight to get the care, compassion and skilled treatment you deserve.”

Barbra Williams Cosentino RN, LCSW, is a psychotherapist in Queens, N.Y., and a freelance writer.

Tax

FROM PAGE 3

can set up a TOD (transfer on death) designation on the brokerage account to name your beneficiaries. The TOD will override any named beneficiaries in your “will” or “trust”. Additionally, the TOD will avoid the probate process.

Q: Can I reimburse myself from my Health Savings Account (HSA) for qualified medical expenses that I paid out-of-pocket. Is there a time limit? Do I need to reimburse myself in the same year?

A: There is no time limit and the reimbursement does not have to be in the same year as the medical expense. As long as you had your HSA established at the time of the medical expense and it was not reimbursed, you can pay yourself from your HSA, even years later.

Q: Can I claim my cousin as a dependent if he has no income and I pay for his living expenses and he lives in my house.

A: Yes, you can as long as your cousin is not a dependent of another person. Many filers think only young children can qualify as dependents — and they miss out on big deductions

as a result. Qualified dependents can include parents, grandchildren and even non-relatives who made less than \$4,400 in income during the tax year.

Q: What is the \$16,000 gift rule? I am considering giving \$9,000 to my brother. Do I get a deduction for my gift?

A: You can gift-give up to \$16,000 annually to any person without triggering a gift tax. If you are married and your spouse is in agreement, you can double the annual gift to \$32,000. You do not get a deduction and the recipient does not declare the gift as taxable income.

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MONEY & SECURITY

Consider a 'benefits checkup' for your Medicare, Medicare Advantage plan during Open Enrollment

Free counseling services from AAA 1-B can help determine the best plan for you

MediaNews Group

If you have Part D Medicare or a Medicare Advantage plan, it's a good idea to review your drug coverage to make sure you're getting the best bang for your buck — and your health.

Open Enrollment, from Oct 15-Dec. 7, is the period of the year when you can switch your plans.

Certified counselors from the Medicare Medicaid Assistance Program (MMAP) at the Area Agency on Aging 1-B are taking appointments to help review your plan, and

if necessary, will enroll you in one that may work better for you. The counseling is free and unbiased.

"We saved Medicare beneficiaries \$7 million last year," says Shari Smith, MMAP program manager. "It's worth seeing if you can save money and get a plan that works best for you."

Smith talks here about the benefits of reviewing your plan during Open Enrollment.

Q: What is Open Enrollment?

A: It is the one time of year that you can make changes to your Part D Plan. During Open Enrollment, you can also switch from Original Medicare to a Medicare Advantage Plan (Part C), switch from one Medicare Advantage Plan to another, or switch from a Medicare Advantage plan to Original Medicare. Changes will take effect January 1, 2023.

Q: What is Medicare Advantage?

A: Medicare Advantage (MA) plans combine Original Medicare — Parts A and B — and generally Part C. They are sold as HMOs and PPOs by private companies.

With these plans, you have to go to a health care provider who is in your network. If you have an HMO, you are required to get a referral to see a specialist. One benefit of MA is that you might get vision, hearing and dental benefits with your plan.

Q: If someone is already enrolled in Medicare, do they need to do anything during Open Enrollment?

A: If you currently have a Part D (the Medicare prescription drug) plan or a Part C (Medicare Advantage) plan, you'll receive an Annual Notice of Change

CHECKUP » PAGE 8

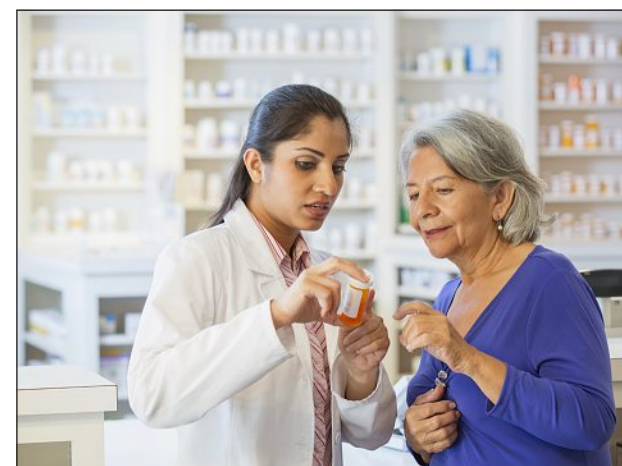


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The Inflation Reduction Act enables Medicare to negotiate the price of 100 drugs over the next decade and requires drug companies, beginning in 2023, to rebate price increases higher than inflation to Medicare.

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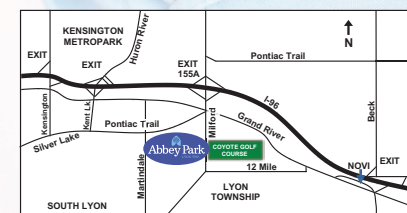
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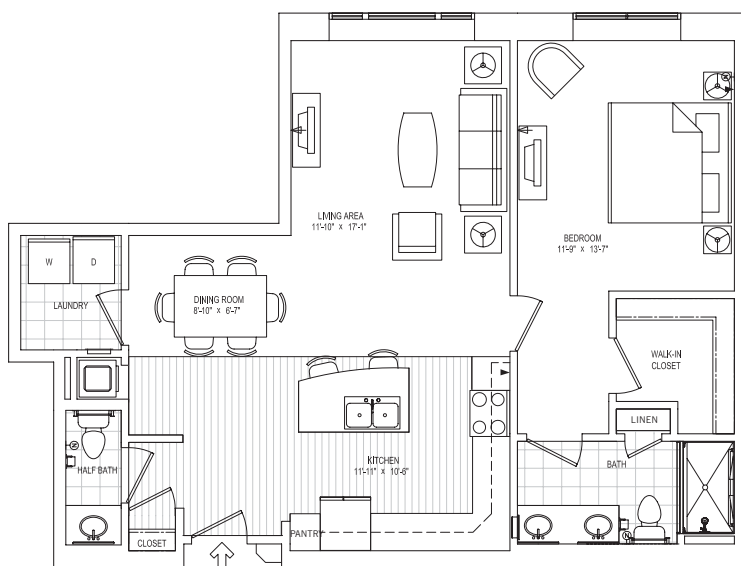
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Checkup

FROM PAGE 6

in September that lists any changes for 2023.

You might be satisfied with your current plan, but we still recommend that you do a “benefits checkup” during Open Enrollment every year. Even a small change in a plan’s drug prices or changes to the drugs included in the plan’s prescription formulary can impact price, so it’s worth taking a fresh look.

Q: What kinds of things can impact costs with Medicare?

A: Lots of factors can have an impact on costs: changes in drug prices, going to a doctor who does not take Medicare, brand name drugs versus generic drugs, differences in price between one pharmacy and another and, of course, your medical needs. Taking the time during Open Enrollment to review your plan options is smart. If you have a Medicare Advantage Plan, taking the time to become familiar with how your plan works is also critical, as some plans charge more for seeing out-of-network doctors or require referrals before seeing specialists.

If you have a Medicare Advantage plan, you can also switch to another between Jan. 1 and March 31, 2023.

Q: The Inflation Reduction Act that was just passed by Congress allows the government to negotiate drug prices with pharmaceutical companies. How will that affect Part D and Medicare Advantage plans?

A: Insulin is now capped at \$35 per month, permanently. Diabetics no longer have to worry or make uncomfortable choices because

BOOK YOUR APPOINTMENT

OAKLAND COUNTY

Troy Community Center, 3179 Livernois:

- Tues., Oct. 18, 10 a.m.-3 p.m.
- Tues., Nov. 1, 10 a.m.-3 p.m.
- Tues., Nov. 15, 10 a.m.-3 p.m.

Farmington Community Library, 32737 W. 12 Mile Road:

- Thurs., Oct. 20, 10 a.m.-3 p.m.

- Thurs., Nov. 10, 10 a.m.-3 p.m.

- Wed., Nov. 30, 10 a.m.-3 p.m.

- Tues., Dec. 6, 10 a.m.-3 p.m.

Jewish Community Center, 6600 Maple Road, West Bloomfield:

- Mon., Oct. 24, 10 a.m.-3 p.m.

Barton Towers, 333 N. Troy, Royal Oak: (Barton Towers residents only)

- Wed., Oct. 26, 10 a.m.-2 p.m.

Independence Township Hall: 6483 Walden Ctr. Dr., Clarkston. (Call 248-625-8231 to schedule an appointment.)

- Fri., Oct. 28, 10 a.m.-3 p.m.

Dublin Senior Center, 685 Union Lake Road, White Lake:

- Thurs., Nov. 3, 10 a.m.-3 p.m.

Bloomfield Township Senior Center, 4315 Andover Road, Bloomfield Hills: (Bloomfield Twp. residents only. Call 248-723-3500 for appointments.)

- Thurs., Nov. 17, 10 a.m.-3 p.m.

MACOMB COUNTY

Sterling Heights Senior Cen-

ter, 40200 Utica Road:

- Tues., Oct. 18, 10 a.m.-4 p.m.

- Tues., Nov. 15, 10 a.m.-4 p.m.

- Wed., Dec. 7, 10 a.m.-4 p.m.

Clinton Macomb Library-South, 35679 Gratiot Ave., Clinton Township:

- Tues., Oct. 18, 10 a.m.-4:30 p.m.

- Tues., Nov. 15, 10 a.m.-4:30 p.m.

St. Clair Shores Senior Activity Center, 20100 Stephens Road:

- Fri., Oct. 21, 10 a.m.-4 p.m.

- Mon., Dec. 5, 10 a.m.-4 p.m.

Shelby Township Senior Center, 14975 21 Mile Road:

- Mon., Oct. 24, 10 a.m.-4 p.m.

- Mon., Nov. 14, 10 a.m.-4 p.m.

- Mon., Nov. 28, 10 a.m.-4 p.m.

Clinton Township Senior Center, 40730 Romeo Plank:

- Wed., Oct. 26, 10 a.m.-4 p.m.

- Wed., Nov. 30, 10 a.m.-4 p.m.

St. Michael Church, 40501 Hayes Rd., Sterling Heights:

- Fri., Oct. 28, 9:30 a.m.-2 p.m.

- Fri., Nov. 18, 9:30 a.m.-2 p.m.

Henry Ford Health Center Richmond, 67267 Main Street:

- Thurs., Nov. 3, 9 a.m.-3 p.m.

- Thurs., Dec. 1, 9 a.m.-3 p.m.

Harrison Township Public Library, 38255 L'Anse Creuse St.:

- Thurs., Nov. 10, 10 a.m.-3 p.m.

they can't afford their insulin. I'm hopeful in the future we're going to see drug prices coming down, especially for the more expensive drugs people need.

Q: Do I need to make an appointment for an Open Enrollment review?

A: Yes. Call 1-800-803-

7174 to schedule a one-on-one, on-site session with a MMAP counselor (see schedule). We can also do a review by phone or Zoom. We are also available year-round to offer free, unbiased counseling and help people understand and access their benefits.

Content courtesy of Area Agency on Aging I-B

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WORK & PURPOSE

6 reasons to rethink early retirement

By Jennifer Nelson

For Next Avenue

Robert Johnson, a professor of finance at Creighton University's Heider College of Business, retired from a career in financial education in 2018 but recognized that he wasn't comfortable spending his retirement years as if he were on perpetual vacation.

Johnson says that while playing golf, reading for pleasure and having completely unstructured days sounds terrific, the novelty wears off quickly, particularly for people who find purpose in their work.

"That doesn't mean you shouldn't consider retiring early, but you need to map out how to occupy your days," he says.

Retiring in your 50s sounds great in theory, but it can come with a few obstacles, the biggest of which could be boredom. "A non-financial reason for one to rethink retirement in their fifties concerns purpose," says Johnson.

What's more, if you don't plan carefully, your early retirement can also include many additional expenses that you won't have if you wait.

Before you join the Great Resignation permanently, carefully evaluate your finances with a financial planner. You may find that an arrangement in the gray area between all work and no work — a pre-retirement, sabbatical, "workcation," call it what you will — could be more of what you're after.

Why You Might Want to Rethink Retiring

Here are six reasons why you might want to rethink retiring in your 50s:

1. Fulfillment. In all likelihood, you are going to get bored, says Taylor Jesse, CPA, CFP, director of finan-

cial planning and an investment advisor at Taylor Hoffman in Richmond, Virginia. "You might enjoy doing nothing but sipping margaritas on the beach for a year or so, but after the initial 'honeymoon' period wears off, I'd be willing to bet that you'll want more out of life." Jesse believes humans have an innate desire to find purpose in their lives through meaningful work.

"Maybe that means cutting back your hours at work starting at 55 or changing careers in your fifties to pursue something you're more passionate about or volunteering more with a local charity," he adds, "but thinking that you'll quit any kind of work cold turkey and be happy for the next thirty years should give you pause."

Johnson founded a business with a handful of friends in a similar position. The biggest advantage was being able to choose whom he worked with. "I work only with people I like," he says. "I believe if people worked with people they liked, doing what they loved, they wouldn't consider it work."

Health Insurance Headache

2. Medicare. Once we leave the workforce, most of us will lose health insurance through employment. And most people aren't eligible for Medicare until age 65 unless they have a long-term disability. If you retire in your 50s, that leaves quite a gap in health care coverage, one you will have to shoulder.

While the Affordable Care Act (ACA) did enable people under 65 to find health insurance even with a pre-existing condition through their state marketplace, the policies available are typically high-deductible plans.

They could tide you over a few years before Medicare eligibility, but when thinking about a gap of 10 or more years, your health insurance and related out-of-pocket expenses could add up quickly. The good news is that the ACA recently changed under the Biden administration to limit the cost of health insurance to 8.5% of your income.

"You may also qualify for subsidies (premium tax credits) that make self-purchased coverage more affordable than a lot of people expect it to be," says Louise Norris, a licensed broker, and analyst for healthinsurance.org. "If you're retiring early, you might find that your income dips enough to make you eligible for substantial subsidies," she adds.

Another option is COBRA, which allows you to keep your former employer's health care insurance but requires you to pay the full premium yourself and expires after 18 months.

Have You Saved Enough?

3. Savings. Your savings have to last a lot longer if you retire at 55 rather than at 70. You may not have saved enough to sustain yourself through the prolonged retirement that follows an early retirement. According to a study by the Employee Benefit Research Institute, only 42% of workers 55 and older have confidence that they will have enough money to live comfortably in retirement.

This leaves a large portion of near-retirees feeling anxious about their ability to cover basic expenses. If you're unsure about your retirement savings, it may be worth delaying the date by at least a few years. Working longer postpones the need for you to start withdrawing

RETIRE » PAGE 12

People are like stained glass windows. They sparkle and shine when the sun is out, but when the darkness sets in, their true beauty is revealed only if there is a light from within."

— Elisabeth Kubler-Ross



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Retire

FROM PAGE 10

your savings and gives you more time to contribute to and grow your nest egg, which can help provide greater financial security in retirement.

4. *Retirement Accounts.* You will have difficulty withdrawing money from your retirement accounts if you retire before 59 ½. Early withdrawals from IRAs and 401(k)s result in a 10% tax penalty unless you qualify for one of a handful of exceptions. Recent IRS rule changes make it easier for people below 59 ½ to withdraw from some retirement savings accounts without a penalty by using a Substantially Equal Periodic Payments plan, but just because you can withdraw doesn't mean you should.

Do the Math on IRA Withdrawals

Taking what's referred to as the SEPP or "72(t) exception" allows you to take money from quali-

fied accounts before 59 ½; the amount you can withdraw is determined using one of three methods based on age, lifespan and interest rate. Such transactions are complicated, risky, and may lead you to taking out too much of your money too early. Plus, you're still responsible for ordinary income tax on withdrawals.

For instance, if you had \$1 million in a 401(k) at age 50 and apply a SEPP rule, you may be able to withdraw up to \$60,300 annually. You're also obligated to stick with those withdrawals for 10 years. But by 60 you'd have depleted your account of well over half its total, leaving you with \$500,000 and 20+ more years of retirement.

5. *Social Security.* Since benefits are based on the average of as many as 35 years of earnings, retiring early is likely to prevent your highest earning years from being used to calculate your monthly benefit. At the same time, Social Security will reduce your benefit if you ask to receive benefits before what it considers to be your "normal retirement age," which is based on the year



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Before thinking of retiring in your 50s, weigh all financial and emotional issues carefully.

you were born. If you apply to receive benefits three years before your normal retirement age, your monthly check will be reduced by 6.67%; if you apply four or more years early, your benefit will be

reduced an additional 5% for each year.

Benefits of Being Busy

6. *Shorter Life Span.* Earlier Cognitive Decline. Some re-

search suggests that people who stop working before age 65 have a shorter life span and earlier cognitive decline. "Continuing to work into your sixties, seventies and even eighties, keeps you active and engaged in society, warding off cognitive decline," says Maria Shriver, journalist, author and founder of the Women's Alzheimer's Movement.

"Studies show that working and sharpening our skills as we age decreases people's risk of dementia, including Alzheimer's disease," adds Shriver, who also co-founded and is the CEO of MOSH, a maker of nutrition bars. "The forced interactions we encounter in workplace settings, such as team meetings, watercooler talks and meeting customers, help boost our well-being and mental health, which is vital at any age."

Before thinking of retiring in your 50s, weigh all financial and emotional issues carefully.

Jennifer Nelson is a Florida-based writer who also writes for MSNBC, FOXnews and AARP.

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SOCIAL & WELL-BEING



TERRY JACOBY — FOR MEDIANEWS GROUP

A group for aspiring guitar players and music lovers at the Rochester Older Persons' Commission is continuing to attract new members, meeting twice a week.

Guitar group brings the joy of music to OPC members

By Terry Jacoby
For MediaNews Group

If music is indeed the soundtrack of your life, then a group of Older Persons' Commission members have found plenty to sing about.

The group of mostly guitar players gather twice a week to flip through the soundtrack of their life, playing music from not only their generation but from eras before and after.

And while the songs are sweet music to their ears, it's the smiles on their faces and the joy the music produces that makes this group so special.

Jean Henry, who plays guitar and is the song moderator, first started the group back in May 2010 — even though she didn't realize she was starting a group.

"I was at a Cinco de Mayo party and a girl setting next

to me said she had a guitar and wished she knew how to play," Henry recalls. "And I told her that I had a guitar and I could show her a few things."

Sitting next to Henry was friend Irmgard Granelli, who also plays guitar.

"Irmgard asked if she could join us," says Henry. "I said, sure. Let me see if I can get a room at OPC for us to play."

A few months later, Doc

Crofcheck joined the group and things really started to take off soon after.

"When Doc joined we really started making music and it just got bigger and better from there," says Henry.

Crofcheck, who is an excellent guitar player and more or less the musical leader, says the group has had a life of its own.

"People kept showing up and it kept growing and

the music kept getting better and better," he said during a break from Saturday's session at Rochester Municipal Park.

Crofcheck started his musical journey in high school when he helped form a rock band as a teenager.

"It was a lot of fun but didn't really go anywhere," he says. "So I look at this as my second childhood. When you retire, there isn't a lot of things to do that are

really fun. And this is really fun and something I look forward to."

Known as the OPC Guitar Group, they meet on Tuesdays and Saturdays at the OPC — except for in the summer when they move outside to the park when the weather is nice.

They not only get to play in the sunshine, but often times play in front of an audience as people in the park stop to listen to this



All of the OPC Guitar Group's members are OPC members, like Irmgard Granelli, who plays guitar, flute and harmonica in the group.



PHOTOS BY TERRY JACOBY — FOR MEDIA NEWS GROUP



Bob MacFarland, another of the group's organizers and guitar players, says the group currently has about 80 members on the mailing list.

OPC's Guitar Club is open to members of all skill levels as the main goal of the group is to have fun.

amazing group of musicians playing familiar and upbeat tunes.

Bob MacFarland, another of the group's organizers and guitar players, says the group currently has about 80 members on the mailing list.

"We have some who join, some who stop showing up and others who come back," says MacFarland. "We typically get a couple dozen or even more people a session in the summer because a lot of members are traveling."

The songbook, which most members have loaded up on an iPad or in an "old school" spiral notebook, is extensive and growing.

Popular songs include the Eagles' "Take It Easy," Bob Seger's "Turn the Page," Elton John's "Crocodile Rock," the Rolling Stones' "Ruby Tuesday," and the Beatles' "Rain."

"We have one rule: hang on," says Crofcheck, who often selects the songs. "We also love to play requests when we are in the park and people want to hear something." MacFarland says it's all about having fun.

"There are no criticisms or complaints if someone hits a wrong chord or anything like that," he says. "We just have a lot of fun. We come out here and play music and sing for a couple hours. You can't beat it."

The group even has a nice rhythm section, including an excellent bass player and drummer.

They even have a flute player and a banjo player to add some nice textures to all those strumming acoustic guitars.

"I just love it," says Henry, who had been playing guitar on and off for 10 years before really "getting

into it" with the group. "We all like to sing."

Granelli, who plays guitar, flute and harmonica in the group, got her first guitar when she was 13 years old.

"I played it for a while but it ended up in the closet for a long time," she says. "When I retired, I took it back out and really enjoy playing it now."

All of the OPC Guitar Group's members are OPC members. "Our guitar group is one of a kind and filled with talented members of the OPC," said Marianne McCauley, programming manager at OPC. "I love watching them play."

For more information about the OPC Guitar Group or other groups at the Rochester Older Persons' Commission, as well as activities and events, call (248) 656-1403 or visit opc seniorcenter.org.

MONEY & SECURITY

When to fill out a Seller's Disclosure Statement

Q: We received a low offer on our condo. We told our agent that we would not accept it or counter it. As a matter of fact, we told our agent that we weren't even going to respond. The Buyers agent came back and said that we had to reject the offer in writing. Is that true?

A: No, that is not true. A Seller has no legal obligation to reject an offer in writing nor does a Seller have to respond to an offer if they don't want to.

Q: I am the executor of my mom's estate and I have a question about the Michigan Seller's Disclosure Statement. The past 16 months I lived in the home to take care of my mom until she passed. I am not on the title to the property. Do I still need to fill out a Seller's Disclosure Statement or would I be exempt because it's an estate sale?

A: I'm glad you are asking this question before you put your mom's home up for sale instead of after and possibly putting yourself and the estate at risk. Normally when a property is to be transferred (sold) because of an order by a probate court in administration of an estate; the seller/executor/personal

representative etc. is exempt from filling out a Seller's Disclosure Statement except when he or she has lived in the property even if they had no ownership in it. (Also known as occupant / nonoccupant fiduciary.) As always, consult an attorney when dealing with legal matters; especially an estate. So yes, because you lived (occupied) in the home you should fill out a Seller's Disclosure Statement.

Q: I looked at my home information on the city's website and noticed that where the sale information is it shows "arm's length transaction". What does that mean?

A: The basic definition of an arm's length trans-



PHOTO COURTESY OF METRO CREATIVE CONNECTION

action is the sale of real estate between non-related parties. The sale of a house between a husband and wife or father and daughter (etc...) would not be an arm's length sale.

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

July's market update for Macomb County and Oakland County's housing market is as follows. In Macomb County prices were up by more than 7% and Oakland County prices were up by 9% for the month. Macomb County's on market inventory was up by more than 10% and Oakland County's on market inventory was down by almost 3%. Macomb County average days on market was 15 days and Oakland County average days on market was 14 days. Closed sales in Macomb County were down by more than 19% and closed sales in Oakland County were down by more than 21%. All comparisons are month to month, year to year.

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SOCIAL & WELL-BEING

Enjoy live music, authentic food, beer and more at OPC Oktoberfest

By Debra Kaszubski
For MediaNews Group

Ingrid Noonan is a former resident of Germany who enjoyed Oktoberfest annually while she lived in the Bavarian country.

Oktoberfest is a more than 200-year-old folk festival first observed to mark the marriage of a Bavarian king in the early 1800s. Today, the fall festival is celebrated around the globe, with most people enjoying German beer, food, and folklore.

"In Germany, every city and town has an Oktoberfest because it's a tradition. It was a lot of fun and I do miss it," Noonan said.

Luckily for Noonan and others who enjoy the Bavarian festivity, the Rochester Older Persons Commission

(OPC) will host Oktoberfest from 4 to 8 p.m. on Sept. 15 at the center.

The event, now in its second year at the OPC, will feature live music, authentic German food, beer, wine, hot pretzels, and games.

Eric Neubauer and the German Town Band will provide entertainment under the tent.

The event is open to all ages and you do not have to be a member of the OPC to enjoy the fun.

Noonan is a member of the OPC's German club (a group that meets regularly to converse in German) and is looking forward to reliving the Oktoberfest fun. "The food is okay, there's dancing and beer and you get a free pretzel. What more could you ask for?"

she laughed.

This will be the second year the OPC has hosted an Oktoberfest event, said Marianne McCauley, programming manager at the OPC.

In 2021, about 250 people attended the event, and this year the OPC is expected to receive just about as many. Along with Oktoberfest, the center also hosts events honoring other cultures, including the Chinese New Year, Cinco De Mayo, and Diwali. More cultural festivals are planned in the future, McCauley said.

At only \$10 a ticket, many volunteers and corporate sponsors support the event, McCauley noted.

"We are creative in our planning and depend on donations, sponsors, volunteers, and ticket prices



PHOTO COURTESY OF THE ROCHESTER OLDER PERSONS' COMMISSION

The Rochester Older Persons' Commission hosted an inaugural Oktoberfest celebration in 2021. The fall festival returns this year and participants of all ages are invited to attend.

to fund our programs. Our goal is to make certain the expenses of the program are covered," she said.

"I believe socialization is one of the most important things to keep our quality of life positive. A life of

FYI

Tickets are \$10 and available by calling the OPC at 248-659-1029. Each ticket includes all entertainment, plus a drink ticket and pretzel. Food and additional drink tickets are available for purchase.

joy and purpose will help keep us happy, active, and alive," McCauley said. "People should attend (Oktoberfest) to enjoy the company of others, live music, great food, and refreshments."

Tickets are available by calling the OPC at 248-659-1029. Each ticket includes all entertainment, plus a drink ticket and pretzel. Food and additional drink tickets are available for purchase.

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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.

September

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 501c 3 museum.

Sept. 21: Aging Gracefully: A Journaling Workshop on Sept. 21, from 6:30-7:30 p.m. at the Blair Memorial Library in Clawson. Workshop details: Personal journaling provides many

therapeutic benefits. In particular, writing about our goals, worries, and experiences can help us navigate the challenges of aging and increase our life satisfaction. Led by local journalist Cindy La Ferle, this class will focus on journaling topics for older adults — retirement, personal reinvention, finding new purpose, facing health challenges, dealing with generational differences, understanding our changing roles in the family, and more. The program is sponsored by the Friends of Blair Memorial Library and is free to the public. Advance registration is required (seating is limited). For more information, call 248-588-5500

Sept. 24: Women of the Watch with Anna Marck on Saturday, Sept. 24, from 1-4 p.m. at Crocker House Museum, Mount Clemens. Enjoy an afternoon with theater artist Anna Marck as

she shares stories of female lighthouse keepers on the Great Lakes. In her performance, she recalls many of her childhood experiences at Michigan lighthouses, which eventually led to her fascination with and discovery of several different incredible women who kept the lights on the Great Lakes. Call 586-465-2488 for tickets.

Sept. 24: Compassion 5K Walk, Garage Sale and Barbeque to Benefit Bloomfield Township Senior Services. On Sept. 24, Bloomfield Township Senior Center Services will hold its annual Compassion Walk fundraiser featuring a 5k walk, Barbeque lunch and live music. All proceeds and donations from the event are used for supportive services. Bloomfield Township Senior Center answers a total of 26,000 supportive service requests annually, which can be a meal, a ride to the senior center or medical

appointment, a friendly call, an hour of dementia care, a home repair, a support group visit, or the loan of a walker or wheelchair. See this video to see the Compassion Walk in action <https://youtu.be/Vc44MnSz0fM> The walk begins at 10 a.m. with a 9 a.m. check-in. The garage sale runs from 9 a.m. to 1 p.m. Pre-order the barbeque lunch by Sept. 16. Vendors can register for the garage sale by calling 248-723-3500 or <https://www.bloomfieldseniors.org/>.

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.

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.

October

Oct. 5-9: Friends Fall Used Book Sale at the Commerce Township Community Library, 180 E. Commerce Rd., Commerce Twp. Thousands of adult and children's books, fiction and nonfiction, plus DVDs, CDs, and more. Most books \$1. each; DVDs \$2. Each. Fill a Bag Sat. \$5 each bag; Fill a Bag Sun. \$2 each bag. Wednesday, Oct. 5 and Thursday, Oct. 6, 10 a.m. to 8 p.m.; Friday, Oct. 7 and Sat. Oct. 8, 10 a.m. to 4:30 p.m.; Sunday, Oct. 9, 1-4 p.m.

Monthly events

▪ **Confident Communicators Club:** Meets monthly
CALENDAR » PAGE 22



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Attn: Dawn Emke
53239 Settimo Crt
Chesterfield, MI 48047

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

Calendar

FROM PAGE 20

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

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MORNING BINGO Mondays

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Games Start at 12:30pm
Lic #A-21848

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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, 1026 6th 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, 1 E High St., Metamora. Reserved seating. Sponsored by Widowed Friends Ministries. Please RSVP to Sharry 248-840-0063. No walk-ins. Please call if you must cancel your reserved seating.

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



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In Loving Memory



THE TRAVELERS

She was beautiful, brainy and bold
I retired as an engineer eight years
Before she retired from teaching.
She was twelve years younger, but
We were a great pair – so I was told.

What do you think about traveling?
I asked. Let's go she said; and we did.

In Africa, we balloon safaried the
Serengeti, and Masai Mara plains
Where animal sighting was best.
But it was Mt. Kilimanjaro
That gave us a test.

To British Columbia we went; Heli-Hiking
The glaciers and mountains;
Rafted the Bow River, stayed at Banff
And viewed Lake Louise Fountains.

In China we hiked the Great Wall,
Walked among the Terra Cotta Soldiers there,
And that not all
We paid honor to Tiananmen Square.

Visited Europe's castles,
Boated the canals in Venice,
Cogged up Mt. Blanc
To view the Matterhorn Menace.

Russia offered magnificent subways
And the Bolshoi in Moscow.
The Hermitage and St. Petersburg
Palaces were a wow.

South America gave a ride to the top
Of Christ of the Andes, Gauchos and
Both sides of Iguazu Falls.
We learned to dance the tango
Inside of darkened walls.

Covid came and travel halted.
In the summer of the second year
Her blood count and pressure faulted.
She came to me after tests and
Said – honey, I am a mess!
Not what I wanted to hear.
Stage four pancreatic cancer –
The doctor offered six months
Then came Christmas and a New Year.

She came from the hospital
To pass at her home.
Three days later
She left us on her final trip – Alone.

Now, I can not travel alone
I miss my life traveling companion
And wish she had a heavenly phone.
So wait for me dear, we will travel again,
It will just be awhile before we begin.

**By Robert Miller
of Rochester Hills, MI**



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LOOK OUT

Two small green eyes
peeped around the corner of the door.
I was lookout for
teacher,
a tall, tall, tall body
when two white silent sneakers
caught me off guard.
Mrs. Bognar.
She was who I was looking out for.

I had to look at her smack in the face,
Her fluffy light-blond hair
Was like a newborn chick's fluff,
That's about the only way I could
Even look at her, was look at her hair,
For she wore square, black-horned glasses,
On her mean-looking brown eyes,
Just below her frizzy eyebrows,
And she never cut her fingernails,
Her fingernails must have been
Six inches long,
She played the piano,

Just with her fingernails,
And we picked magnolia sees out of them
In the springtime
To pot our plants,
Or maybe they were just bugs,
And we were too little to know.....
And she was the only one
That slept during naptime,
And I wonder if she had dreams,
If she had good dreams or bad dreams,
I bethcha she had bad ones.....

Anyways,
Just for looking out,
I had to wear a rolled-up
big 'ole orange piece of paper
on my nose and stand
by the recess door
so everyone would laugh
at me.....
all that just for looking out.

Next time,
my friend Rogie can be the lookout
and I'll stick to spying from my seat.

**By Diane Asitimbay
of San Diego, CA**

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 October 13, 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

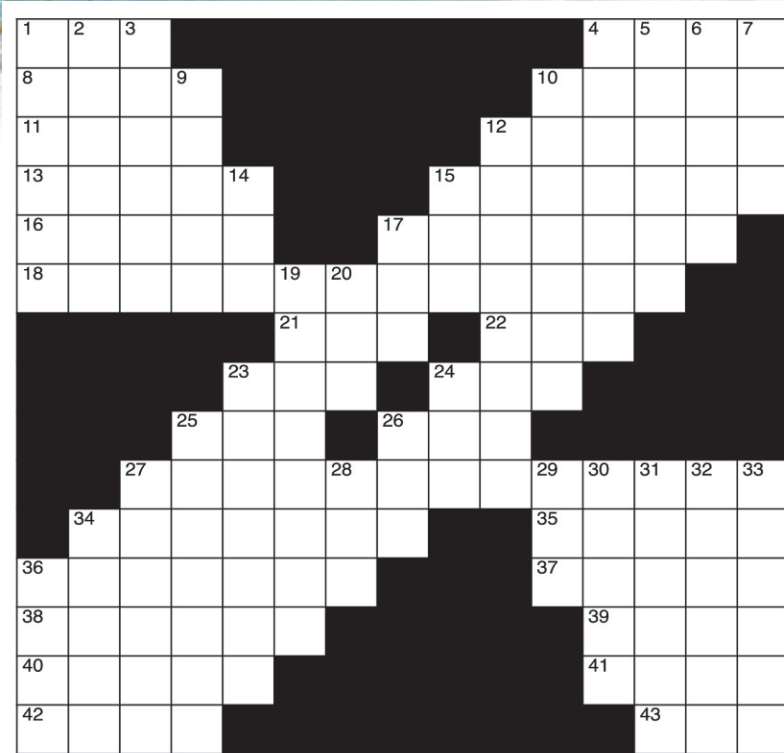


If you chose to submit your poem or letter of appreciation through email, please include your first and last name along with your phone number and the city, state you reside in. You will not be solicited and all information will be kept confidential.

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. Autonomic nervous system
- 4. Kids love it in summer
- 8. Dashes
- 10. Polynesian song
- 11. Chapter of the Koran
- 12. Evildoer
- 13. Japanese commercial city
- 15. A way of binding
- 16. Early Christianity French historian
- 17. Kids' term for bugs
- 18. Beloved family holiday activity
- 21. Work unit
- 22. Bundle
- 23. A number or amount not specified
- 24. Military official (abbr.)
- 25. Queens ballplayer
- 26. Type of gibbon
- 27. Norma Jean's stage name
- 34. Places
- 35. Bluish greens
- 36. Argued publicly
- 37. Having the shape of a cube
- 38. They star at weddings
- 39. Indian god associated with reproduction
- 40. Ocean sunfishes
- 41. Slowly leak through
- 42. Plant part
- 43. Midway between south and southeast

CLUES DOWN

- 1. Accumulate on the surface of
- 2. Not a good feeling
- 3. Got smaller
- 4. Helped a golfer get around
- 5. Military forces
- 6. Partner to ways
- 7. Low, one-horse sleigh
- 9. Japanese seaport
- 10. Inclined to favor
- 12. Avid reader
- 14. Lead singer of Heart
- 15. Pigeon sound
- 17. Vital part
- 19. People who are not Jewish
- 20. Shed tears
- 23. Pokes holes in the ground
- 24. Beverage receptacle
- 25. Stone used to surface roads
- 26. French-Belgian river
- 27. Type of phone
- 28. Long-lasting light bulb
- 29. Type of medication (abbr.)
- 30. German city
- 31. Animal disease
- 32. They're in martinis
- 33. Get away from
- 34. Dormouse
- 36. Database management system



ANSWER:

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to dogs.

L O R A C L

| | | | | | | | |
|--|--|--|--|--|--|--|--|
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GOOD DOG WORD SEARCH

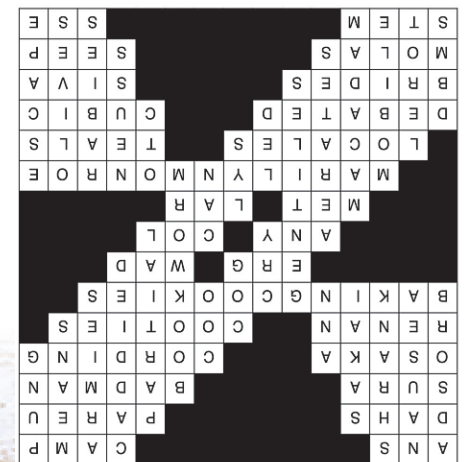


Find the words hidden vertically, horizontally, diagonally, and backwards.

WORDS

- AGILITY
- APRON
- BALANCE
- BARK
- BEARD
- BELLY
- BREED
- BRINDLE
- CANINE
- CAPE
- CHAMPION
- CLUB
- CRATE
- CROUP
- DOCKED
- DOG
- HOCKS
- NEUTER
- PET
- SHOW
- SPAY
- TAIL
- VETERINARY
- WITHERS

ANSWER:



Answer: Collar



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