

November 2022

Vitality

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

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On the cover: For people in midlife and beyond, the advantages of pool workouts are clear.

PHOTO COURTESY OF METRO CREATIVE CONNECTION

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MONEY & SECURITY

Understanding pre-paid interest in a real estate closing

Q: Earlier this year, my husband and I bought a condominium before we sold our house because the houses in our area had been selling fast. We were afraid that our house would sell quickly and we wouldn't be able to find a place to move to. Originally, we were going to take the proceeds from the house and pay off the mortgage on the condo. We've decided that we would like to take a portion of our proceeds and invest it. Do you think the mortgage company will give us a break on refinancing the lower mortgage amount? Also, at the time we purchased we got a 3.75% interest rate and now I've seen interest rates closer to 7.00%. Any suggestions?



Steve Meyers
Columnist

A: I would contact your lender/bank. Most of the time they will allow a one-time pay down known as a recast and re-amortize the loan at the original interest rate within the first 12 months of the loan. You would keep the same term remaining (time left on loan) and the same low interest rate. By doing this you would lower your principal balance of the loan and lower your monthly payment without the cost of refinancing. There can be a small fee to do this, usually in the \$150-\$350 range.

Q: Recently I closed on the purchase of a condo; for the first time on my

own. The mortgage company wanted to close on the first of the month but I wanted to close on the sixth of the month because it was more convenient. However, the mortgage company told me that if I waited until the sixth my closing costs would be approximately \$500 more! They said that it was for prepaid interest. I still don't understand.

A: A lot of Buyers ask this same question and although I'm not a mortgage expert I will try to explain. With a mortgage you are paying in the "ar-rears". This means that when you make your payment for November 1st you are not paying for the month of November but for the interest and use of the money for the month of October. This is different than rent or a car payment when you are paying for the current month. It can be confusing, but what the mortgage company told you is correct. Because the closing date was to be moved into the month you were going to be paying for the days of interest to correct the billing cycle. I hope this helps.

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

A balanced market between Buyers and Sellers is when there is a six-month supply of inventory. Inventory has been going up the last several months but has been stalled out at a two-month supply. September's market update for Macomb County and Oakland County's housing market is as follows. In Macomb County prices were up by 4% and Oakland County prices were up by more than 4% for the month. Macomb County's on market inventory was up by more than 4% and Oakland County's on market inventory was down by almost 13%. Macomb County average days on market was 24 days and Oakland County average days on market was 25 days. Closed sales in Macomb County were down by almost 19% and closed sales in Oakland County were down by almost 21%. (All comparisons are month to month, year to year.)



Brian J. Kurtz

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MONEY & SECURITY

Ask the Financial Doctor: When to start collecting survivor benefits

Q: What is the Social Security increase in 2023 and when do I receive it?



Richard Rysiewski
 Columnist

A: The Social Security increase will be 8.7% in 2023. The payment is based on your birthday. If you were born on the 1st through the 10th day of the month,

you will receive your check on the second Wednesday of each month. If your birthday is on the 11th through the 20th, you will receive your check on the third Wednesday. If your birthday is after the 20th, you will receive your check on the 4th Wednesday.

Q: I am considering giving \$9,000 to my sister. Has the gift rule changed in 2022? Do I get a deduction for my gift?

A: The amount that you can gift-give has increased to \$16,000 annually to any person without triggering a gift tax in 2022. 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.

Q: When can a widow start collecting survivor benefits from Social Security?

A: If the widow is caring for children under the age of 16, the benefits begin immediately. If no children, then the survivor benefits can begin at age 60 or if disabled at age 50.

Q: I have had an HSA for four years and I turned 65 this year and enrolled in Medicare. Do I still qualify to contribute to my HSA? Can I transfer funds from my IRA to my HSA?

A: You lose your eligibility to make an HSA contribution as of the first day of the month you are 65 and en-

roll in Medicare. You can make a prorated contribution for the year that you turned 65 and this contribution can be made until April 15 of the following year. You can transfer funds up to the amount of the HSA contribution from your traditional IRA to your HSA, however you are limited to only one transfer in your lifetime. You can only transfer money from an IRA to your HSA if you are eligible to make a new HSA contribution.

Q: I am 62 years old, unmarried and my ex-spouse passed away this year. Can I file for survivor benefits?

A: Yes, you are entitled to survivor benefits from your ex-spouse. There are many widows and widowers who filed for their survivor benefits and retirement benefits simultaneously, a costly mistake. Survivor benefits and own benefits are distinct and should be separated. You can allow your own benefits, based on your work record to grow until age 70 and collect a higher benefit. Do not mix survivor benefits with your own work benefits when you apply for Social Security benefits.

Q: I sold my timeshare and incurred a \$9,500 loss. Is this loss deductible on my tax return?

A: In most cases the answer is no. A timeshare is a personal use of real estate, used by your family, relatives or friends. Personal losses on real estate are not deductible. If you rent your timeshare to strangers and abide by the stringent rules including renting more than 14 days, you could deduct some of the loss.

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.

MONEY & SECURITY

Inflation Reduction Act to offer relief for Medicare drug costs

Nearly 30% of Medicare beneficiaries reported that they didn't take prescription drugs in the past year because of cost.

The Inflation Reduction Act, signed into law in August, will offer some price relief during the next few years.

In 2003, when Part D — Medicare's prescription drug plan — was passed by Congress, a provision was tucked in that prohibited the government from negotiating lower prices for prescription drugs. With the new Inflation Reduction Act (IRA), the government is required to negotiate prices with pharmaceutical companies on some of the most expensive and widely used medications, beginning in 2026. That year, Medicare will negotiate lower costs for 10 drugs with the highest Medicare Part D spending that don't have biosimilar or generic competition; in 2027 and 2028, 15 more drugs; and 20 additional drugs each year thereafter. Part D plan holders will see their copays and coinsurance costs drop.

Drug companies that hike prices faster than the rate of inflation must rebate the government (Medicare Trust Fund) for the excess cost.

In the long term, the new Inflation Reduction Act will reduce the federal deficit by \$237 billion over the next decade, according to the Congressional Budget Office.

Medicare Part D beneficiaries — including those with a Medicare Advantage plan (which typically has a prescription drug benefit) — will also see a dramatic drop in out-of-pocket drug costs, which is capped at \$7,400 in 2023. The IRA caps those costs at \$2,000 beginning in 2025. This provision in the new law allows people to make monthly payments for expensive drugs before hitting the \$2,000 cap. The law also eliminates the 5% coinsurance for cata-

strophic coverage.

Part D premiums are based on income. Beginning in 2024, those premiums will drop, albeit slightly. However, the Part D deductible, which is the amount you typically pay before coverage kicks in, will increase to \$505 in 2023.

Benefits for all Medicare beneficiaries

The new law also helps Medicare beneficiaries who don't have prescription drug coverage:

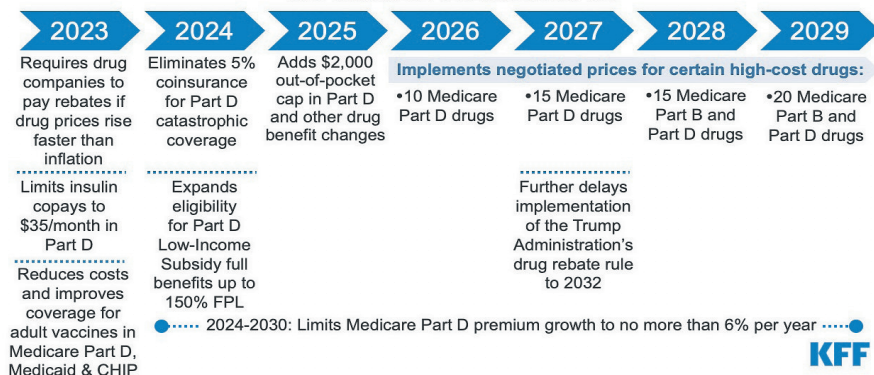
- All vaccines will be free, beginning next year, including the shingles vaccine, which currently costs \$190 for those not enrolled in Medicare Part D. The law calls for increased access to vaccines for Medicaid and CHIP recipients.

- Insulin will cost no more than \$35 per month, beginning Jan. 1, 2023, for Part D beneficiaries and July 2023 for other Medicare beneficiaries.

- Expands the Part D Extra Help/Low-Income Subsidy program and provides additional help with copays and premiums to those whose income puts them at 135% to 150% of the federal poverty level. In 2024, when the program expansion goes into effect, single people with incomes of \$18,346.50 and \$20,385 and couples with incomes of \$24,718.50 and \$27,465 will be eligible.

Content courtesy of Area Agency on Aging 1-B. The AAA 1-B has a great resource for Medicare beneficiaries. Our Medicare Medicaid Assistance Program counselors can help you review your plan to see if you're getting the best deal on prescription drugs. Call 800-803-7174 to get started.

Implementation Timeline of the Prescription Drug Provisions in the Inflation Reduction Act



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HEALTH & FITNESS

One in 10 older adults in U.S. has dementia, research suggests

By Erin Blakemore
The Washington Post

One in 10 U.S. adults over 65 has dementia, a study suggests, while 1 in 5 has cognitive difficulties.

Published Oct. 24 in *JAMA Neurology*, the research updates 20-year-old estimates of the number of older Americans with dementia and mild cognitive impairment.

The research relied on data from the Health and Retirement Study, which studies aging in a nationally representative group of older adults. Between 2001 and 2003, a small subset of that group had neuropsychiatric testing, but the national estimates that resulted haven't been updated since.

For the current study, researchers looked at 2016-2017 test results from 3,500 study participants 65 and older. The battery of tests measured their memory, attention, comprehension and such factors as whether they were able to live independently and how their abilities had changed over the previous decade.

The results suggest that 10% of U.S. adults 65 and older have dementia, while 22% have mild cognitive impairment, in which memory and other functions deteriorate. The latter condition is thought to occur during the transition to dementia.

Although the rates were about even for men and women, they skewed higher with age; while 3% of people in their 60s had dementia, that figure rose to 35% for people in their 90s.

The dementia rate was higher for older adults who identify as Black or African American than for their counterparts. While 15 percent of older Black people have dementia, only 11% of older White adults and 10% of older Hispanic people do. Older Hispanic adults were more likely to have mild cognitive impairment than their counterparts.

Dementia varied by education level, too: 13% of people with no high school diploma had dementia, dropping to 9% for those who finished high school or attended college.

Those disparities have long been linked to systemic racism and other factors, and marginalized groups are under-represented in studies of cognitive impairment, lead author Jennifer J. Manly, a professor of neuropsychology and neurology at Columbia University, says in a news release. Older adults who don't identify as White "have been historically excluded from dementia research but are at higher risk of developing cognitive impairment because of structural racism and income inequality."



PHOTO COURTESY OF METRO CREATIVE CONNECTION

A recent study suggests that 10% of U.S. adults 65 and older have dementia, while 22% have mild cognitive impairment, in which memory and other functions deteriorate.



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HEALTH & FITNESS

Reiki: Enhancing health through energy healing

By Grace Tatar

For Next Avenue

Living with a newly diagnosed chronic illness at 16, I struggled to navigate how best to manage the debilitating symptoms I was experiencing. I endured significant stress, unknowingly manifesting as physical dis-ease (lacking in ease or comfort) and worsening my symptoms of digestive distress, body weakness, joint pain, migraines, fatigue, brain fog and insomnia.

In addition, I was living in a prevalent disconnection of mind, body, and spirit, wondering why the numerous antibiotics and supplements I had been prescribed did more harm than good. And then, I discovered reiki.

Reiki has assisted me in embracing my health struggles and viewing them as a positive opportunity for growth, such as finding alignment and healing physically, mentally and emotionally.

I hope my personal experience with this practice encourages you to recognize the value it offers and how it can potentially benefit you on your well-being journey and beyond.

Supporting the flow of life energy

Reiki — rei meaning universal or spiritual and ki, vital life energy in Japanese — is a therapy that supports the body's natural ability to heal and find balance. From clearing stuck, blocked, or congested energy to spiritually guiding the abundant flow of 'vital' life energy, reiki works all around the mind, body and spirit in a holistic, whole-being way.

Further, reiki is a non-invasive approach rooted



FILE PHOTO — MEDIANEWS GROUP

Reiki — rei meaning universal or spiritual and ki, vital life energy in Japanese — is a therapy that supports the body's natural ability to heal and find balance.

in the belief that our entire body can optimally function and restore when energetically harmonized to vibrate at a higher, more elevated frequency.

Reiki practitioners guide this vital energy by lightly touching or hovering their hands over one's major energy centers (also known as chakras) while helping to boost the vibrational power in the mind, body, and spirit.

This practice can be incredibly advantageous, from reducing stress and physical pain to relieving insomnia and increasing blood flow. However, it is no surprise that many might misunderstand and consider reiki eccentric.

Unlike massage therapy, where areas of tension in the body can be targeted and released through physical touch, reiki handles energetic pathways the client cannot physically sense or discern. Hence, it can be challenging for some individuals to fathom how or why this approach can al-

leviate various mental and physical ailments tangibly.

I, too, was skeptical before trying and introducing reiki into my wellness routine, but since experiencing significant improvements in my health, I can now acknowledge why reiki has been around for over 3,000 years!

Breaking it down

Everything is composed of molecules that vibrate at various frequencies, determining how energetically attuned we are and how susceptible we stand to pain, stress and other forms of disease. It is not uncommon, therefore, for us to feel depleted when stressed or sick but strong and radiant when mentally and physically healthy.

Yet, under challenging scenarios, stress can manifest into damaging vibrational debris in the body, naturally slowing down the flow of vital energy and vibrancy. When vitality is scarce, it is much harder for us to elevate our life pulses

and thrive on an all-encompassing, deeper level.

Imagine your body has energy flowing through it like an electrical wiring circuit. Similar to how there can be a loose element or short circuit, we may experience weakened power from tension, pain, trauma or any other factors enabling disease or inflammation in the body.

But rather than having an electrician tend to the energy shortage in our bodies as they would for electrical wiring, we can see a reiki practitioner enhance the flow of energy through our internal network and move us toward ultimate consonance.

Empowerment through reiki

Through the path of reiki, I have opened my heart and mind to a new state of relaxation I had never experienced. A delightful condition in which my mind, body, and spirit unify, allowing me to re-

lease aches from the past and feel lighter, safer, and more present in my human experience. It has also allowed me to understand how various emotions manifest in my physical version.

Before working closely and consistently with a reiki practitioner, I had long perceived the worsening physical symptoms I was undergoing to be a result of the anxiety induced by my illness. But unfortunately, I was so overwhelmed from trying to live with a chronic disease that I became out of touch with my core emotions and bodily processes.

While the practice is not solely intended to cast away emotions attached to past hurt, I noticed reiki allowed me to come to terms with how 'stuck' energies were affecting me and be at peace with them.

The physical, mental and emotional relief I experienced, as a result, empowered me to face obstacles with a shifted, more nourishing perspective, worrying less about letting things go but letting them be.

I also became far less affected by circumstances and situations I previously viewed as adverse or limiting and evolved to feel more capable of activating my natural ability to find harmony and self-regulate.

Indeed, reiki has encouraged me to live in abundance and equalize my inner energetic pathways while taking back control of my health.

Living through love

Now a certified holistic health coach living in New York City, I look back at that 16-year-old self attempting to find her way to ultimate health while recognizing how strong and empowered I've arrived so far.

By knowing how and

when to release energy that doesn't serve me, I have continued to make reiki a crucial part of my routine for a better, more resilient life experience. As reiki practitioner Suzanne Slade told me, "think of your heart as a garden that is full of color and always growing."

A nugget of inspiration

I've learned that as we age, we ought to prioritize maintaining good health and reducing our risk of dis-ease. And while this typically entails developing a wholesome daily routine (think adequate diet, nutrition, exercise and self-care habits), I urge you to integrate reiki as a means of caring for your physical, mental and emotional self.

Individuals of all ages may find tremendous success with reiki as it involves no physical or mental exertion, no follow-up procedures and no side effects. Reiki practitioners can also help you locate areas of strain and pressure in the body and relieve them painlessly.

Reiki may not be accessible to everyone, so it is essential to consider other at-home techniques you can explore to achieve similar energy-balancing effects that promote healing.

For example, yoga and meditation are convenient ways to increase blood flow and affect your inner energetic channels. However, talking to your primary health care provider before any exercise or mind-body training is non-negotiable.

Story courtesy of Next Avenue. Grace Tatar is a certified holistic health coach and writer living in NYC.

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SOCIAL & WELL-BEING

Consider a home swap to vacation like a local

By **Randi Mazzella**

For *Next Avenue*

Barbara Costello, 72, spent a month this summer on vacation in the South of France. The trip was incredible, especially because she got to go with her husband and several of her adult children and young grandchildren. "It was something I never thought we would be able to afford to do all together," says Costello.

The Costello family could keep the trip's cost down by participating in a house swap. "My daughter Liz owns a home in the Hamptons (beach towns in New York)," explains Costello, the TikTok sensation behind *Brunch with Babs*. "She decided to rent it out over the summer and listed the home on a rental site. She was contacted directly by a family that lived in the South of France. They asked if she would be interested in doing

a home swap instead of renting."

House swapping had never occurred to them before. "We had rented homes in Florida through sites such as VRBO," Costello says. "But after the host sent us photos of their big, beautiful home in France, we decided to take this once-in-a-lifetime opportunity."

While the idea of home swapping is not new, it has gained in popularity in recent years. The home swapping company Home Exchange reports that requests for exchanges in 2021 were up by 31% compared with 2020 and 39% compared with 2019.

Older adults are a big part of this trend, Jessica Poillucci, public relations representative for Home Exchange, says. "Between 2019 and 2022, the number of users of our service that are at least 50 years old has increased by 47%," she says. "These users are also more active, doing 13% more

exchanges as guests and 4% more exchanges as hosts in 2022 compared with 2019."

House swapping in retirement

The primary benefit of a home swap over traditional vacation lodgings like staying at a hotel or a home rental is the cost. House swapping allows people to enjoy homes worldwide without having to pay for accommodation, making the overall cost of travel much more affordable.

"If we had gotten hotel rooms for everyone or rented a house big enough for the fifteen of us, it would have been much more expensive than doing the house swap," Costello explains.

Beverly Berryman, 66, lives in Minnesota and traveled all over the world through home swapping. "My husband and I have al-

ways liked to travel, and through his job, we were able to travel quite a bit," Berryman says. "But when he left his job, travel became so expensive. I read an article about home exchange as a way to lower your expenses and we decided to try it."

Berryman and her husband began home swapping in 2008 and have not stopped. They did four swaps in 2012 alone, including Iceland, Hawaii, Santa Fe and Washington, D.C.

New costs to consider

Not having to pay for lodging means more money for vacation extras. "Since the home was in a residential area, we had to rent cars," explains Costello. "But we still saved enough money to splurge on excursions like renting a boat for a day. I got to swim in the Mediterranean with my grandkids, which was incredible."

Another benefit of house swapping is that you get to experience a place less like a tourist and more like a local.

"We spent much time in the home, cooking meals and swimming in the pool," Costello says. "We shopped at the local market and interacted with people who lived and worked in the area. It was so great to have this type of everyday exposure and immerse ourselves in the culture of this foreign country."

Berryman heartily concurs. "If you stay at the hotel, you go to places that the concierge recommends," she says. "But with home swaps, you can find hidden gems and enjoy places the locals frequent."

Finding a home swap

Most swaps are done through companies such as Home Exchange. **SWAP » PAGE 23**

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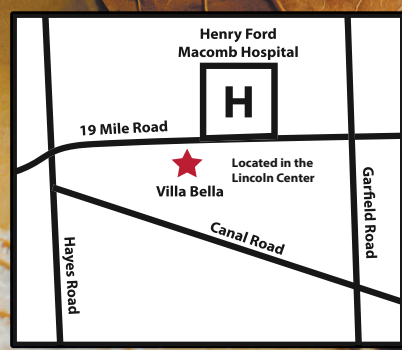


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Photography: Part of the big picture at the DIA

By Patricia Corrigan

For Next Avenue

When photography was invented in France in the 1820s, some artists predicted — even feared — that it would in time take the place of painting.

That didn't happen, but photographers around the world consistently have recorded images that reveal us to ourselves, move us emotionally and upend our expectations.

The Victoria and Albert Museum in London claims to have mounted the first photography exhibit in 1858. More than six decades later, photographer Alfred Stieglitz donated some of his work to the Museum of Fine Arts in Boston, and the Museum of Modern Art in New York City began collecting photos in 1930. Five years later, when the San Francisco Museum of Modern Art opened, photos by Ansel Adams, Imogen Cunningham and Edward Weston formed the core of the museum's collection. Today, all museums recognize photography as an important art form.

"To me, photography has always been an art form in and of itself, media used as creative expression," said Nancy Barr, curator of photography and department head at the Detroit Institute of Arts. Barr curated "Conscious Response: Photographers Changing the Way We See," now on display through Jan. 8. "Photos in this exhibit are by photographers from different generations, backgrounds, genders and races, all looking at the world through their own lens and broadening our perspectives on people, places and things."

Some 75 photos, made by 25 artists between the 1950s and the present day,



PHOTO COURTESY OF DETROIT INSTITUTE OF ARTS

Fred Stewart and Tyler Collins from Birmingham: *Four Girls, Two Boys*, 2014, pigment print on paper, by Dawoud Bey.

are in the show. Works by Diane Arbus, Bruce Davidson, Robert Frank, Gordon Parks, twins Doug and Mike Starn and Hiroshi Sugimoto are included, as are photos by emerging and mid-career artists Genesis Báez, Brian Day, Merik Goma, Jarrod Lew, Jova Lynne and Millee Tibbs. Many of the photos were donated; others are recent acquisitions that have not been on view before.

'Artists use photography in different ways'

Six of Dawoud Bey's photos from his "Birmingham Project" series are on display in "Conscious Response." The photos are tributes to the lives of the four girls and two boys who died Sept. 15, 1963, when white supremacists bombed the Sixteenth Street Baptist Church in Birmingham, Ala.

"Bey created diptych portraits that show one person at the age one of the children would be now, had the killings not occurred, and a second person the age of one of the children when they died," Barr said. "At first, visitors think they are looking at family portraits, but when they read about the series, they start to talk about the bombing. That's one way a photo can make you see something differently, bring you into

the realm of focus around a subject such as social justice."

Farah Al Qasimi's "Sally at the Ford Estate," from 2019, shows a young Muslim woman, veiled and wearing jeans, in the garden at Ford House in Dearborn, the former estate of Ford Motor Company founder Henry Ford and his wife, Clara. Born in Abu Dhabi and brought up in the U.S., in 2020 Al Qasimi spent a monthlong residency photo-

graphing Dearborn's Muslim community, one of the largest in the country.

"We also have a photo of Machu Picchu by Japanese photographer Kenzo Izu," Barr said. "He has traveled the world in search of sacred places, looking to capture a spiritual message and also to help us realize these ancient sites are not all permanent and some show decay." A photo by Corine Vermeulen, a native of the Netherlands who lives



“Rosa Parks, Heidelberg Fragment,” by Detroit artist Tyree Guyton is part of the DIA’s “Rethinking Monuments” exhibit.

in Detroit, portrays El Polobado, a vibrant neighborhood in Medellín, Colombia.

“LaToya Ruby Frazier spent five years photographing Black residents in Flint, and we have a picture of a family dressed for a wedding. Next to it is an aerial view of the Flint water treatment plant at the height of the water crisis,” Barr said. Landscapes, some mixed genre photos and some photo journalism work round out the show.

‘Rethinking Monuments’ exhibit goes on tour

Founded in 1885, the DIA’s collection boasts more than 65,000 works housed in a 658,000-square-foot Beaux-Arts building.

The museum owns Diego Rivera’s “Detroit Industry” murals, 27 panels that show work at the Ford Motor Company, and Vincent van Gogh’s “Self-Portrait” from 1887, the first of his self-portraits to enter a U.S. museum collection.

That painting is the centerpiece of “Van Gogh in America,” a new exhibit on display at DIA through Jan. 22.

Not all the museum’s art stays in the building. Currently, some works are part of “Rethinking Monuments: American Sculptures in Its Time,” an exhibit touring Michigan through the Art Bridges Initiative. Developed by the DIA, the Krasl

Art Center in St. Joseph, the Marshall M. Fredericks Sculpture Museum in Saginaw and the Grand Rapids Art Museum, the exhibit showcases 19 sculptures made by American artists between 1850 and 2000.

Ben Colman, curator of American art at the DIA, recalled that as curators at the four museums developed “Rethinking Monuments” in 2020 and 2021, they talked about the urgent debates around the country about monuments that some said misrepresented history. That discussion brought to mind “Pulling Down the Statue of King George III,” a painting by Johannes Adam Simon Oertel from 1852 or 1853.

Whetting the public’s appetite for art

“What artists depict, erase or ignore has been contested, debated and confronted since before the U.S. was the U.S. — it’s never not been debated, though the questions are always rooted in different sets of contemporary concerns,” Colman said. “That helped us crystallize our thinking, and we decided to look at how sculptors from the mid-19th century to the present day have played roles in shaping history.”

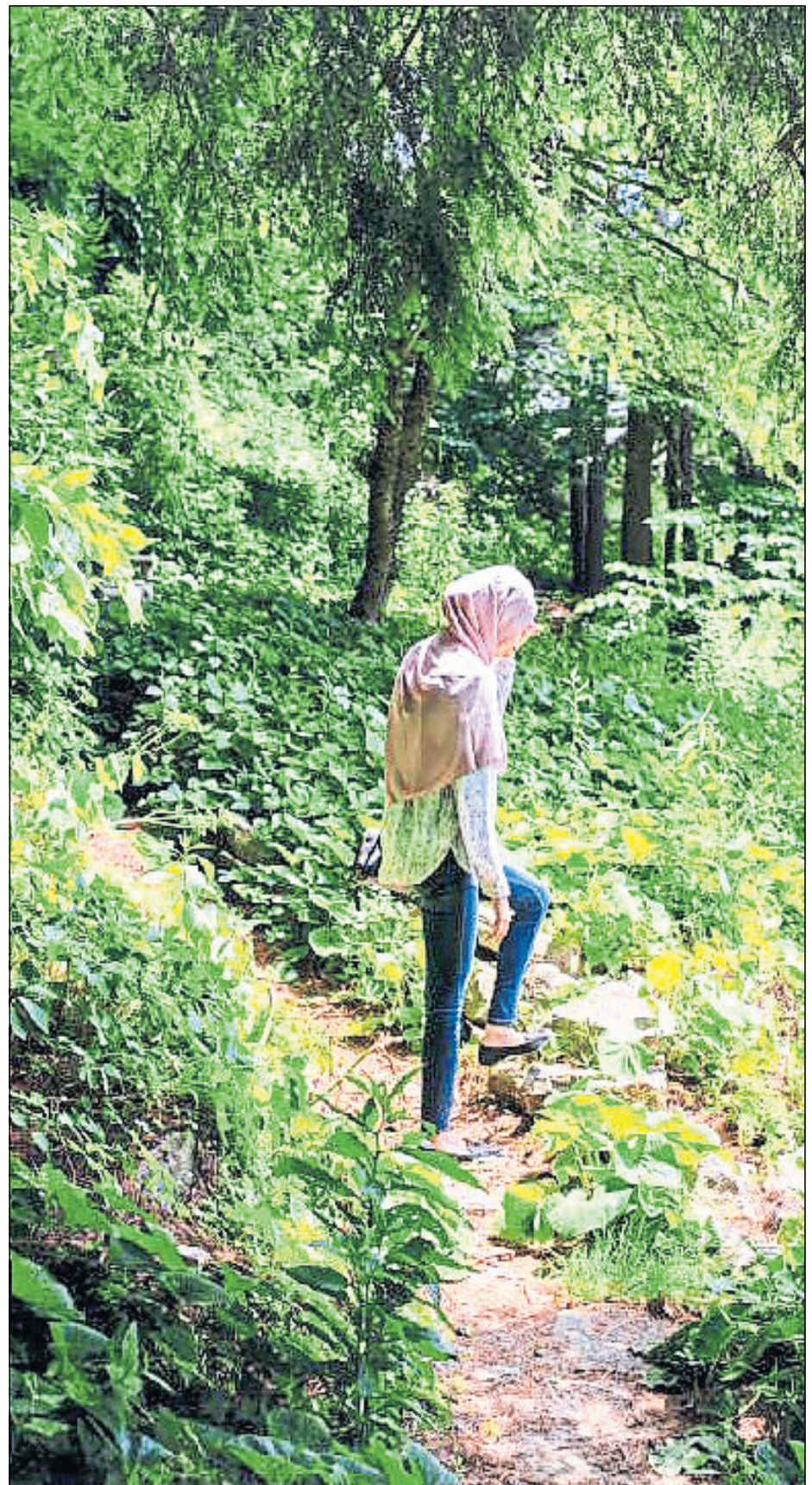
“Rosa Parks, Heidelberg Fragment,” from 1986 is part of “Rethinking Monuments.” Artist Tyree Guyton, who lives in Detroit,

found the battered sign and added a line drawing of a bus. “The sign comes from the artist’s Heidelberg Project, a large-scale sculptural installation in a Detroit neighborhood that has seen radical depopulation and disinvestment,” Colman said.

“Rethinking Monuments” is DIA’s second touring exhibit through Art Bridges, which is based in Bentonville, Ark. Arts patron Alice Walton, founder of Crystal Bridges Museum and The Momentary, started the foundation in 2017. “The DIA collaborated with Art Bridges on pilot programming that built on decades of our experience sending exhibitions to art centers, museums and galleries around Michigan. That’s not unheard of, but it’s not common,” Colman said.

The touring exhibit is one more way to whet the public’s appetite for art, he added. “More than offering concrete answers, this exhibit introduces a set of questions visitors can carry with them as they think about how artists represent the past and the present.”

Story courtesy of Next Avenue. Patricia Corrigan is a professional journalist, with decades of experience as a reporter and columnist at a metropolitan daily newspaper, and a book author.



PHOTOS COURTESY OF DETROIT INSTITUTE OF ARTS

Farah Al Qasimi’s “Sally at the Ford Estate,” from 2019, shows a young Muslim woman, veiled and wearing jeans, in the garden at Ford House in Dearborn.

HEALTH & FITNESS

Water aerobics offer effective alternative to land workouts

Waltonwood, Clinton Township Senior Center team up to offer aqua classes

By Debra Kaszubski
For MediaNews Group

When most people think of working out in the pool, they might imagine a brawny swimmer practicing the breaststroke while gliding effortlessly through the water. Although a workout, swimming is not the only way to exercise while in the water.

Water aerobics and resistance training in the pool are great alternatives for those who may not be able to work out on land. For people in midlife and beyond, the advantages of pool workouts are clear.

“The resistance from water is greater in water than on land which is excellent for strength and endurance training. Water is denser than air which contributes to your muscles working harder,” said Dr. Asha Shajahan, a family medicine physician with Beaumont Health. “Exercising in water eliminates the stress to joints that can occur on land because body weight is reduced by about 90% in water than on land.”

Since there is less stress on the joints, pool workouts are ideal for older individuals or anyone who suffers from joint problems, arthritis, or other physical limi-



PHOTO COURTESY OF METRO CREATIVE CONNECTION

The Clinton Township Senior Adult Life Center partnered recently with Waltonwood of Sterling Heights to offer water aerobics classes to members for the first time.

tations.

A person can resistance train in any body of water, by simply walking, doing knee or arm lifts, leg kicks, or just swimming. Although there are many examples of how to resistance train in the water online, many people prefer to take organized water-based fitness classes.

Along with traditional water aerobics, some examples of water-based classes available at senior centers, private gyms, and community centers include aqua

ballet, water yoga, aqua cycling, aqua Zumba, and more.

The Clinton Township Senior Adult Life Center partnered recently with Waltonwood of Sterling Heights to offer water aerobics classes to members for the first time.

“Waltonwood has been a great supporter of our Senior Center by being a sponsor on many of our events. So, when this opportunity came up to partner with a pool, it was an exciting way to offer something

new and different that our facility doesn't have to offer,” said Dan Ulmer, Sports and Fitness Coordinator at the Clinton Township Senior Adult Life Center.

The pool at Waltonwood is a small therapy pool that is between three- to four feet deep and heated. Participants will be transported by bus from the Senior Center to Waltonwood, which is located in Sterling Heights.

The hour-long classes will be led by fitness instructor Angeles Pichette

and will improve range of motion, balance, and overall movement.

“Water supports weak muscles and helps minimize the fear of falling. It provides confidence as the body is constantly challenged to stabilize against the continuously moving water,” Ulmer said. “Water provides multi-directional resistance, making it easier to enjoy a more balanced workout. For example, on land arm curls target the biceps both on the way up to lift the weight

against gravity and on the way down to control against gravity. In the pool, it's different. Resistance is everywhere.”

The new water aerobics classes will take place 10:30 a.m. Tuesdays, Nov. 15-Dec. 9. A second session is scheduled for Dec. 13-Jan. 3. Classes are open to Clinton Township Senior Center residents only, although more sessions may open to the public and residents of Waltonwood in the future. The cost is \$40. To register, call 586-723-8076.

Poetry Page

CHANGING OF SEASONS

As autumn approaches
 And Michigan comes to life in colorful view,
 We can remember the days of colorful flowers
 And friends brand new.
 Soft warm breezes
 Light, rain, cool breezy days
 Kept us guessing;
 To nurture and care
 For gifts from the earth
 For foods to ripe to compare.
 An abundance of butterflies,
 Grasshoppers and fireflies too,
 To light up the skies
 When night lowered its late curtain
 And cicadas sang into the night.
 Birds made their final visits,
 Singing songs of joy;
 Entertaining our days
 And keeping watchful eyes
 On changing skies.
 Michigan has a lot to offer
 In every direction.
 So travel not far
 To find perfection.
 Autumn is here!
 Much will be, well spent memories
 As the year continues on.....

**By Margherita J. Wiszowaty of
 St. Clair Shores, MI**

I'VE BEEN DREAMING, DREAMING OF YOU

I've Been Dreaming, Dreaming of You
 When I go to sleep at night
 I think of only you
 I just can't wait to hold you near
 To embrace your tenderness
 I've been dreaming, dreaming of you
 I see that sparkling smile
 Your little fingertips and toes
 Most of all your soft
 Baby doll eyes
 I've been dreaming, dreaming of you
 I close my eyes and I am hugging you
 I am rocking you to sleep
 I am tucking you in your crib
 I am kissing you good night
 My precious
 I've been dreaming, dreaming of you
 Now my imagination
 Will unfold and be
 A beautiful life
 That grew inside of me
 A beating heart
 A throbbing soul existing
 I pray that the spirits
 Will protect you
 Guide you out of darkness
 Most of all
 Show you love
 Beyond my dreams
 Of tomorrow

By Marion R. Daney of Chesterfield Twp, MI

HEALTH & FITNESS

Eating right after 50 with The Fit Foodie

By Michele Wojciechowski

By Next Avenue

My name is Michele. I'm 54. And I want to learn how to eat better.

Chef Mareya Ibrahim to the rescue!

Ibrahim, also known as The Fit Foodie and author of the book "Eat Like You Give a Fork: The Real Dish on Eating to Thrive," is more than happy to help.

Born in Alexandria, Egypt, and then raised in New York after her family emigrated to the U.S. when she was two years old, Ibrahim knows all about how eating better can help. She says that growing up in a Middle Eastern family, shopping, preparing meals for many and then eating together was the anchor of her life.

"I really enjoyed getting together with my family," Ibrahim, 53, recalls. "The only part I didn't enjoy was feeling like I always had to overeat. I think the starvation mindset of a third world culture was if you have food, you should eat as much as you can. That didn't work for me."

She says that "The Fit Foodie came out of wanting to love food and embrace beautiful cuisine, but at the same time, take a sustainable approach that allows you to be fit of the mind, body and soul at the same time."

So how can you become a fit foodie?

Building Blocks of Life

Ibrahim says that the number one thing people 50 and over need to think about in terms of their diets is protein.

"Proteins are the building blocks of life. It's what feeds your muscle, and as we age, holding muscle is so incredibly important for a number of reasons. More muscle burns fat efficiently. It helps to keep your skeletal system in shape. It helps to build your bone density, which is important along with calcium," she explains. "By keeping lean muscle mass on your body, you will help prevent inflammation that often comes from joint breakdown, lack of collagen in your system and

just aging in general."

When we think about a meal, many of us tend to think about simple carbohydrates, she says — pasta, rice or bread. "And in small quantities, that's still okay," she says. But focusing on and prioritizing lean protein such as chicken breast, turkey, fish, and Omega-3 fatty fishes like salmon, mackerel, sardines and tuna fish is key.

Even eggs — yolks and all — can be good for you. Be sure, though, to stay away from bisphenol A (BPA), an industrial chemical that can be found in plastics and metal food cans.

Second, add leafy greens to your diet. If you're not thrilled with them, Ibrahim suggests sneaking them into your diet. For example, you can make a smoothie that includes spinach, but also cocoa powder and blueberries. "It tastes like chocolate milk," she says. "You don't taste the greens, but they're giving you a lot of benefit."

Changing your eating is all about rewiring your brain; wanting to avoid bitter greens is natural. "From a historical perspective, bitter has always signified danger," says Ibrahim. Bitter foods tell our brains to be aware. "If you couple it with other things that change the flavor for you, it becomes really palatable," she says.

When you're focusing on your nutrition, you can then add in some complex carbohydrates. And begin to retrain your tastebuds.

For example, we all love sugar. But "sugar is more addictive than crack," Ibrahim says. "After the age of fifty, it's much harder to metabolize if you're not getting enough protein. You store it, and we don't want you to store it. We want you to burn it."

Don't Starve Yourself

Sometimes, when people want to lose weight, they start deprivation diets. "They want to cut their calories, and that's all they focus on. But it's not just about less calories. It's about eating the right foods and doing it throughout the day so you can actually

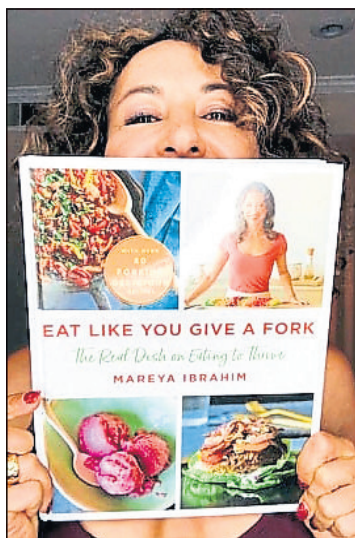


PHOTO COURTESY OF NEXT AVENUE/CHEF MAREYA @ EAT CLEANER

Mareya Ibrahim, The Fit Foodie.

support your blood sugar," Ibrahim explains.

Focus on a healthy approach, and unless under a physician's orders, don't eat less than 1,300 calories a day. "It's not acceptable. You will lose muscle," she says. "If you're moderately active, you should be getting at least 1,500 calories each day from good food." High protein, low sugar, lots of greens, and lots of water will help you support a healthy body and a healthy metabolism.

Don't tell yourself that you will never eat a particular food again. "It's not sustainable because what it ends up creating is this anxiety around food," she says. Instead focus on the "90/10 rule." What this means is that if you eat well 90% of the time, then you can eat what you want 10% of the time.

"You can eat whatever the fork you want. In training, it's called 'the refeed.' Metabolically, it's actually really important to refeed because you can't keep your body in a constant state if you don't have some extra calories once in a while," she says.

Biggest Problem to Watch For

"One of the biggest mistakes people make is relying on going

out to eat for their main source of nutrition," says Ibrahim. "That can create all kinds of problems because serving sizes are often way too large. They've added too much sodium and saturated fat to make it taste good."

Having worked in restaurants, she adds that "the amount of butter that is used is just unbelievable. The restaurant doesn't care about your diet. They care about making the food taste good so you come back."

Finally, taking control of your eating habits means becoming comfortable with cooking. Ibrahim gives tips in her books about how to build a shopping list and doing meal prep. If you cook a chicken breast, you can use it in salads, soup, and even tacos. Having foods prepped helps because when you get hungry, there's something good for you to eat.

"Your age is not a barrier to becoming healthy. There's a difference between your chronological age and your biological age. It doesn't matter what happened in your past. It doesn't matter if you've had issues. I've helped people get off of sixteen different medications just from changing their lifestyle and their eating habits," she says. "You're not a prisoner of your body. You're not your parents. Just because they suffered from something doesn't mean you're destined to do the same. Figure out what your 'why' is. Why do you want to do this? For me, it's my family. I want to be around for them."

"This is a lifestyle," she adds. "This is a commitment, but it's a really good one. It will change you for good."

Ibrahim offers a free booklet of 10 recipes you can make in 15 minutes or less on her Instagram @ChefMareya. She has a link to a free program on there for women going through menopause. She also has free downloads on her website.

Michele "Wojo" Wojciechowski is a writer and author of the humor book "Next Time I Move, They'll Carry Me Out in a Box." Story courtesy of Next Avenue

A RECIPE FROM THE FIT FOODIE

Dark Chocolate Avocado Mousse with Raspberry Coulis and Coconut Whip From "Eat Like You Give a Fork: The Real Dish on Eating to Thrive" by Mareya Ibrahim

Raspberry Coulis

1 cup fresh raspberries 1 tsp. granulated stevia 2 tsps. fresh lemon juice

Dark Chocolate Avocado Mousse

1 large ripe avocado 1/4 cup unsweetened cocoa powder 1/4 cup unsweetened almond milk or coconut milk (or rice milk, for a nut-free option) 1/4 cup granulated stevia

Optional Toppings

Coconut whip topping, raspberries, blueberries, all-natural coconut whipped cream, star fruit slices, slivered almonds, unsweetened shredded coconut, dusting of ground cinnamon and/or unsweetened cocoa powder—or any combination of these that your heart desires!

Directions

1. Make the coulis: In a small saucepan, combine the raspberries, stevia, and 1/2 cup water and bring to a boil. Reduce the heat to low and cook for about 10 minutes. Remove from the heat and push the mixture through a fine-mesh strainer into a clean bowl. Whisk in the lemon juice. Let cool to room temperature.
2. Make the mousse: Halve and pit the avocado. Scoop the avocado flesh out of the skin using a spoon and drop it into a food processor. Pulse the avocado until smooth.
3. Add the cocoa powder, almond milk, stevia, and 1/2 cup water and pulse again until completely blended and smooth.
4. Evenly distribute the mousse among four martini glasses, champagne flutes, ramekins, or mason jars and divide the raspberry coulis among them. Chill for at least 1 hour before serving.
5. Before serving, top as desired and eat it up with a spoon!

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WORK & PURPOSE

Local home chef shares recipes, culinary techniques on YouTube



PHOTO COURTESY OF JERRY BOJANOWSKI

Washington Township home chef Jerry Bojanowski has turned his passion for cooking for his family into a growing YouTube channel, Papa Bojo's Kitchen.

By Debra Kaszubski
For MediaNews Group

After Jerry Bojanowski, 64, retired from his position as a system architect with General Motors in April, he knew he wanted to do something to keep busy.

A longtime home chef who enjoyed sharing recipes with his family, Bojanowski (or "Bojo" for short), decided to record and post a video of himself cooking Sicilian Steak with A'moigue on YouTube.

More than 50 videos later, Bojanowski's following is growing, with some popular videos — including his post for steak Pizziola which garnered 18,000 hits — faring well. Besides YouTube, Bojanowski also posts regularly on Facebook, Instagram, and TikTok. He's known online as Papa Bo-

jo's Kitchen.

Although Bojanowski has no formal culinary training, he does have a lot of practice in the kitchen.

"I've been cooking ever since I could see over the counter and watch my mom," said Bojanowski, who lives in Washington Township. "My mom's Italian, my father's Polish, and my wife is Middle Eastern and German, so food has always been something big in our lives."

Before posting videos online, Bojanowski, who has two children and four grandchildren, often referred to a binder of family recipes when cooking everyday and holiday meals for his family. He knew he wanted to pass the collection down to his children and grandchildren as a keepsake, but his daughter

suggested something more. "She told me I should post my videos to a website when I cook," he said. "That's how I got started, as something to do in my retirement."

Each video takes about five hours from start to finish, Bojanowski said. Although it's a lot of work, the process is a labor of love.

His recipes range from family favorites like Chicken Cremosi and Sicilian Steak to pierogi and schnitzel. Along with family favorites, he's also re-created dishes he's tried at restaurants, including avocado toast, which he enjoyed recently at a restaurant in Hawaii. "I'm good at taking recipes and reverse engineering the ingredients in them," he said.

Most of the dishes he creates can be cooked quickly

CHEF » PAGE 22

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Chef

FROM PAGE 21

at home, except for a few of the entrees he created in the smoker. He has meats, sides, soups, and more on his page. Even with such a huge variety, he said he's surprised at what videos are popular.

"I was surprised at how many people were interested in my bacon video," he said. "It's just very simple as how to cook bacon in the oven versus frying it. You don't get the splatter and the bacon stays flat."

Along with working on posts for Papa Bojo's Kitchen, Bojanowski also posts online video reviews as The Local Food Critic. However, since COVID-19, Bojanowski has slowed down on his restaurant reviews because he said the industry has been impacted enough by the pandemic.

Although the future is

"For me, this is so much fun. I enjoy cooking and sharing what I know with people. If that makes one person happy or (compels them to) try something new, then I'm happy."

— Jerry Boganowski

uncertain for his restaurant review videos, Bojanowski has no plans to slow down on Papa Bojo's Kitchen posts. As the channels continue to grow, he has received positive feedback from viewers, including Sherry Rinke Eckhardt, who gave Bojanowski a positive review of Facebook. "I

love his cooking and the way he explains it all," she wrote.

"For me, this is so much fun. I enjoy cooking and sharing what I know with people. If that makes one person happy or (compels them to) try something new, then I'm happy," he said.

Right: Jerry "Bojo" Boganowski, 64, of Washington Township, is known online as Papa Bojo's Kitchen. He posts cooking videos on Youtube, Facebook, Instagram and TikTok.

PHOTO COURTESY OF JERRY BOGANOWSKI



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ASSISTED CARE AVAILABLE

Swap

FROM PAGE 10

change, LoveHomeSwap, or HomeLink, which usually charge annual subscriptions ranging from \$105 to \$180. Home Exchange also requires swappers to put up \$500 deposits that the company can use to settle small claims of damage or theft. Home Exchange also promises, for no added fee, to reimburse swappers for as much as \$1 million in property damage if it meets the firm's terms of use. None of these three businesses require cleaning deposits or charge cleaning fees.

Despite the terminology, travelers do not always have to vacation at the same time in the same home as people on the other side of the home swap.

"We offer two options to members," says Emmanuel Arnaud, CEO of Home Exchange. "One is a classic traditional home exchange that is reciprocal, and the two families exchange homes simultaneously. Our second option is a guest points system. The points system allows members to earn points if they allow someone to stay in their home, but they don't want a reciprocal exchange. These points can be redeemed for another member's home or another date."

Swaps let you work really remotely

There are also Facebook groups for people looking for home swaps without having to pay an intermediary. Home swaps are available within the United States as well as all over the world.

"COVID changed travel a lot," Arnaud says. "People were less inclined to travel internationally. But they also had more opportunity to participate in home swaps since many began working remotely."

This is especially true for



PHOTO COURTESY OF METRO CREATIVE CONNECTION

House swapping in retirement can let you vacation in beautiful locales you might not otherwise be able to afford.

people 50 and older, a group he says has been "surprisingly active."

"Home swapping has become a lifestyle," Arnaud says. "Our annual membership allows people to make as many swaps as they want in a year. Older adults have been taking advantage of their flexibility whether they are retired or now work from home."

Berryman and her husband were able to stay in a home in Northern Ireland for five weeks this year. "A longer stay meant we didn't have to be on the go all the time," she says. "We got to live our lives in another place and discover more of the area."

Is house swapping right for you?

Here are some things to know when considering house swapping:

- Location. Homes near a beach, ski area or city are very popular for home swaps, as you might expect. But you may still be able to arrange a swap if your house is not close to any such place because some people want to swap for houses in suburbs or smaller towns to be close to a wedding or a newborn grandchild.

- Don't expect a hotel. Swaps involve people's real homes, so they are not perfect. There may be glitches, so Arnaud suggests you adjust your expectations.

- Be a good host. A house swap is like inviting guests

to stay at your home, so leave your place clean and uncluttered. As a gracious gesture, Costello suggests preparing a list of things to do in the area, such as good restaurants or local attractions, as well as the names and numbers of a plumber and other maintenance workers, just in case.

- Be a good guest. Follow your host's house rules. If, for example, the homeowner asks you not to smoke, don't smoke. If they ask if you would mind watering plants, politely comply. Should you accidentally break something, inform the host and offer to pay for repair or replacement. When you depart, Arnaud says, show your gratitude by leaving a bottle of wine or a thank you card.

An added bonus of house swapping is the opportunity to make friends in other places. "We have made lifelong friendships with people worldwide through home exchange," Berryman says. "In 2014 we home-swapped with a family in South Africa and have kept in touch, sending holiday cards every year and (connecting) on Facebook. We're talking about returning to South Africa, this time staying with them as guests in their home."

Story courtesy of Next Avenue. Randi Mazzella is a freelance writer specializing in a wide range of topics from parenting to pop culture to life after 50.

Are OTC Hearing Aids Right for Me?

A 2017 study conducted by the National Institute on Deafness and Other Communication Disorders (NIDCD) found that users provided with self-fit Over-the-Counter (OTC) hearing aids were less satisfied than those that received hearing aids with professional fitting and consultation. Furthermore, OTC user's satisfaction increased when they later received professional services. Why is this the case? Let's consider some of the differences between OTC hearing aids and professionally fit hearing aids.

OTC Hearing Aids	Professionally Fit Hearing Aids
Evaluation: Not required; may be performed using smartphone without validation of accuracy.	Evaluation: A comprehensive audiologic evaluation is completed to determine the level of hearing loss at various frequencies, the processing ability, and the loudness discomfort level, among other key factors used to personalize the prescription.
Amplification level: Individualization dependent on accuracy of hearing level information.	Amplification level: Prescribed for each individual frequency based on hearing evaluation results to maximize audibility, comfort, and clarity.
Verification of Benefit: None; no requirement for trial period or return policy.	Verification of Benefit: Various methods may be used to verify user benefit, including Real Ear Measurements, aided testing, and/or validation questionnaires. Customary minimum 30 day trial.
Acoustics and Physical Fit: May include 3-4 options of tips. No confirmation of appropriate fit.	Acoustics and Physical Fit: The provider may consider 12+ silicon tip options, or order a custom-fit ear mold using a cast of the ear canal. Factors that will be considered in determining the best option include hearing level, occlusion (plugging of ear), physical comfort, ease of full insertion, and retention.
Advanced Features: Limited	Advanced Features: Noise filtering, feedback suppression, directionality and more may be used to improve clarity and comfort in various listening environments.

If you are considering pursuing an OTC hearing aid, keep in mind that these are appropriate for perceived mild to moderate hearing loss, and will not provide adequate benefit for more severe loss. The severity and cause of hearing loss cannot be determined without a comprehensive evaluation.

We are proud to actively support our community. Find us out and about at . . .

- *The Waterford Senior Center – Free screenings the second and fourth Tuesday of the month
- *Dublin Senior Center in White Lake – Free screenings and hearing aid checks on the first Tuesday of the month
- *The Inn at Cass Lake in Waterford – Free hearing aid checks on the first Wednesday of the month
- *The UAW Local 594, 5960, & 653 meetings



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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.

November

Nov. 10: Cool Cars: Unique Automobiles of the Detroit Historical Society Collection at the Roseville Public Library, 29777 Gratiot Ave at 6 p.m. Presented by the Detroit Historical Society. The Detroit Historical Society is the caretaker of sixty automobiles. Most are rare. Many are one-of-a-kind vehicles that exist in no other collection. These include the first closed salon Cadillac, the Scripps-Booth Bi-AutoGo, and a pre-production Mustang prototype. Several were the personal cars of the Auto Barons, and some came to the Society

with original engineering drawings. This presentation takes a tour of a very unique automobile collection. For more information, call 586-445-5407 or visit rsvlibraryservice@roseville-mi.gov

Nov. 12: Brunch and Learn at SarahCare Daytime Senior Care and Activities. Learn about Dementia and Family Impact with other caregivers on Saturday, Nov. 12 from 9 a.m. to noon. The session is free and led by Debra Ross, MA, CDP, CALD, who is a volunteer presenter with the Alzheimer's Association. SarahCare is located at 13425 19 Mile Rd., Ste 500, Sterling Heights (NW corner of 19 and Schoenherr). Free adult respite provided so caregivers can attend if registered in advance. RSVP to Beckie at 586-731-2273.

Nov. 14: The Greater Clinton Township Historical Society presents the free program

First Settlers: Early Native American Tribes of Michigan on Nov. 14 at 7 p.m. in the main auditorium of the Clinton Macomb Public Library, 40900 Romeo Plank Road, Clinton Twp. The speaker is Joseph Oldenburg, a retired instructor of Michigan History at Oakland Community College and a librarian at the Burton Burton Historical Collection. The program is free. No reservations required. For program inquiries, contact Jeri 586-286 9173.

Nov. 15: Budapest: Pearl of the Danube at the Roseville Public Library, 29777 Gratiot Ave, at 2 p.m. Hungary's capital city has long been acclaimed as one of Europe's most beautiful, with its parliament building frequently highlighted on advertisements for Danube river cruises. Come and travel through one of the Roman empire's northern provinces and experience

the spas, bridges, markets and historical areas of "Buda" and "Pest," two cities which, along with Obuda, merged in 1873 to form the popular tourist destination we know today. We'll look at geography, history, cuisine, landmarks, and culture. Let Mariya Fogarasi pique your curiosity and entice you to come along on her tour of Budapest, a city where she spent six wonderful years exploring, mastering the language, and sampling delicious Hungarian specialties (accompanied, preferably, by traditional violin music). For more information, call 586-445-5407 or visit rsvlibraryservice@roseville-mi.gov

Nov. 17: Computer Class #2 — Online Shopping at the Roseville Public Library, 29777 Gratiot Ave, at 2 p.m. In this class, we will discuss how to shop online and how to protect yourself when buying things online. You may bring your device if you would like to follow along, or use one of our Chromebooks. However, it is not required. Paper and pens will be provided for note taking. Please register in advance for each class you wish to attend as space will be limited. Registration required. For more information, call 586-445-5407 or visit rsvlibraryservice@roseville-mi.gov

Nov. 17: Dinner at the Marine City Fish company and then The Sound of Music

at the Riverbank Theatre in Marine City, from 4:45-10:45 p.m. Trip sponsored by the L'Anse Creuse Public Schools Community Education. Bus departs from 24600 Frederick Pankow Blvd, Clinton Twp. Cost is \$97. Tickets can be purchased online at Lc-ps.ce.eleyo.com or calling L'Anse Creuse Community Education at 586-783-6330.

Nov. 18: Caring & Sharing Loss Support Group at the Older Persons' Commission. 10-11 a.m. — Newcomers; 11 a.m. to noon — Continued Support. Participating in a grief support group can be a healthy step in the healing process. Meet others who are dealing with similar losses and gain a better understanding of the grief process. Register by calling (248)608-0261. The OPC is located at 650 Leticia Drive, Rochester. For more information, visit opcsejiorcenter.org.

Nov. 18: Coffee and donuts at the DSO featuring Sci-Fi Spectacular — travel to new worlds, distant galaxies, and back to the future with music from your favorite sci-fi movies including Star Wars, Star Trek, Alien and more, from 9:15 a.m. to 1:45 p.m. Trip sponsored by the L'Anse Creuse Public Schools Community Education. Bus departs from 45400 Marketplace Blvd, Chesterfield. Cost is \$60. Tickets can be purchased

online at Lc-ps.ce.eleyo.com or calling L'Anse Creuse Community Education at 586-783-6330.

Nov. 19: Gobble Wobble Line Dance Party at the Older Persons' Commission, from 1-3 p.m. Enjoy fun and lively line dancing with friends both new and old. This event is open to the public. \$5 ticket includes music, dancing, cider and donuts. The OPC is located at 650 Leticia Drive, Rochester. Call (248) 659-1029 or visit opcsejiorcenter.org for additional information.

Nov. 22: Meet the Mayor, Rochester Mayor Stuart Bikson, at the Older Persons' Commission at 4:40 p.m. Stay up to date on happenings in your community. The OPC is located at 650 Leticia Drive, Rochester. The OPC is located at 650 Leticia Drive, Rochester. For tickets or more information, call (248) 659-1029 or visit opcsejiorcenter.org.

Nov. 30: Parkinson's Care Partner Group at the Older Persons' Commission, from 1-3 p.m. This group provides an opportunity for those who are caring for their loved one to come together for support, sharing and time to talk with others who are also living with Parkinson's. Call facilitator: (248) 568-3549.

December

Dec. 4: In its 60th year, the St. Clair Shores Community Chorus under the direction

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ATTENTION ORGANIZATIONS GROUPS & CLUBS

Send in your information for meetings, seminars, events and press releases for our monthly calendar. Our next edition will run Thursday, December 8, 2022.

Deadline is November 25, 2022

To be included in our next edition please Email to:

NEW EMAIL ADDRESS

VITALITY
Groups & Clubs

Email: Joe Gray

jgray@medianews-group.com

Subject Line: Vitality Community Calendar

of Ms. Cynthia Ohrt proudly presents "Celebrate and Rejoice" on Sunday, Dec. 4 at 3 p.m. at St. Margaret of Scotland Catholic Church, 21201 Thirteen Mile Road, St. Clair Shores. Ticket prices are as follows: Adults presale, \$15, adults at door \$18, children 6-12, \$6. For tickets, contact Linda at 586-482-6056. For more information, visit at <https://www.scscommunitychorus.org>

Dec. 6: Van Gogh Exhibit at the DIA — 65 of Van Gogh's original works from museums and private collectors from around the world will be displayed, from 10:30 a.m. to 4 p.m. Bus departs from 24600 Frederick Pankow Blvd, Clinton Twp. Cost is \$48. Tickets can be purchased online at [Lc-ps.ce.eleyo.com](https://www.lc-ps.ce.eleyo.com) or calling L'Anse Creuse Community Education at 586-783-6330.

Dec. 16: Coffee and donuts at the DSO featur-

ing Home for the Holidays — share Detroit's favorite holiday musical tradition with family and friends and thrill to the spectacle of the season, from 9:15 a.m. to 1:45 p.m. Trip sponsored by the L'Anse Creuse Public Schools Community Education Bus departs from 45400 Marketplace Blvd, Chesterfield. Cost is \$60. Tickets can be purchased online at [Lc-ps.ce.eleyo.com](https://www.lc-ps.ce.eleyo.com) or calling L'Anse Creuse Community Education at 586-783-6330.

Dec. 21: Les Miserables at the Fisher Theatre, from 11:45 a.m. to 4:15 p.m. Trip sponsored by the L'Anse Creuse Public Schools Community Education. Bus departs from 24600 Frederick Pankow Blvd, Clinton Twp. Cost is \$97. Tickets can be purchased online at [Lc-ps.ce.eleyo.com](https://www.lc-ps.ce.eleyo.com) or calling L'Anse Creuse Community Education at 586-783-6330.

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

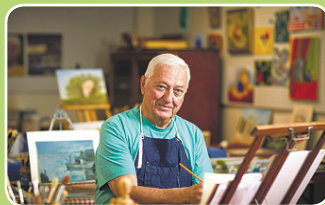
sorts of fun. We play bingo, hold luncheons, go on trips, and play cards. Monthly dues, \$2. Location 35248 Cricklewood Blvd. (Cricklewood Recreation Building). Call 586-725-0291.

▪ **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.

▪ **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

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Poetry Page

LOOKING AT LIFE

Life is a beautiful sight,
Trees standing tall in the light,
Birds singing as they take flight.
Sun going down into the night,
Dawn early rise...
Bringing day forward,
Sunny and bright.

By Althea Monk Howard of Detroit, MI

Do you have a creative side that you would like to share with your community readers? We are looking for original, unpublished poetry. This will be your time to shine in our Poetry Corner. Please keep poems and letters of appreciation to 300 words or less and print clearly. Next Issue will be December 8, 2022.

BLACK VELVET

You could tell she comes from class.

Close the door.
Give it to me.
Put it over there.
She gave out orders like
She was passing out forks and knives
She carves your ego
Into a tender
Shrimp
Dabbing your blots of ego
Into a
ketchup sauce
but the
horseradish threw her off
her hot-n-trotting
to sneezing,
coughing,
choking,
queezing, and
her horsiness
inside of her
snorted.

By Diane Asitimbay, San Diego, CA

FIRST & LAST NAME: _____ PHONE NUMBER: _____

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NEW
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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 caregiving.

AHLTHE

--	--	--	--	--	--	--	--

DIABETES WORD SEARCH

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

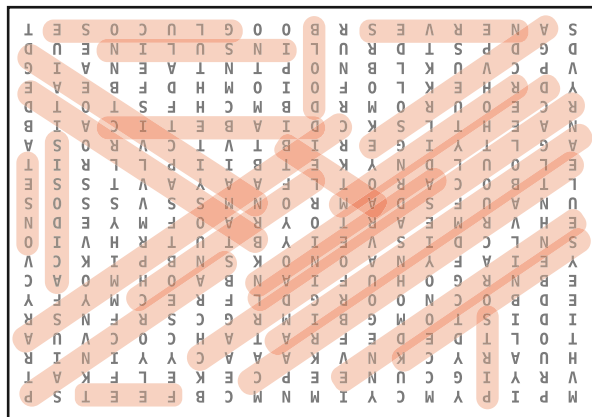
Find the words hidden vertically, horizontally, diagonally, and backwards.

CLUES ACROSS

- Clip a small piece
- Enter forcibly
- Southwestern Native American tribe
- Helps you smell better
- Sun or solar disk
- Low frequency
- Former Houston football player
- Federal crime
- Home to Boston (abbr.)
- Approval
- Those who fight an establishment (abbr.)
- student, learns healing
- Indian groomer of horses
- Line where two pieces meet
- One might be brief
- Type of sword
- Knife for fruits or vegetables
- Stinkhorns
- Stroke
- Industrial process for producing ammonia
- Sir _____ Newton
- Wild goat
- Muslim ruler
- Scottish ancestor
- Hat
- Horse mackerel
- Alcoholic accompaniment
- Tech department
- Manifesting approval
- Upper bract of grass
- Of I
- Large wading bird
- Military prisons
- Famed American cartoonist
- Rise
- Greek God of war and courage

CLUES DOWN

- Sewing needles
- Functionary
- Induces vomiting
- The finger farthest from the thumb
- Not moving
- Sports official
- Water purification process (abbr.)
- University of Dayton
- Indo-Malaysian evergreens
- High schoolers' math course
- Yankovic is a weird one
- Adversaries
- Merchandisers
- Radioactive metal (abbr.)
- Atomic #52
- The back
- One-time computer giant
- Female of a horse
- Football's big game (abbr.)
- Vehicle
- Single Lens Reflex
- It's becoming more prevalent
- Political action committee
- Makes lightbulbs
- Natural home of an animal
- In bed
- Superman villain
- The Golden State
- One who leads prayers in a mosque
- They accompany a leader
- Atomic #18
- Electronic countermeasures
- The appearance of something
- Connecting line on a map
- Deep red color
- Secret affairs
- Drenches
- Contains music
- Expression of surprise
- Intestinal pouches
- Where birds are born
- and behold
- Cools your home
- The First State

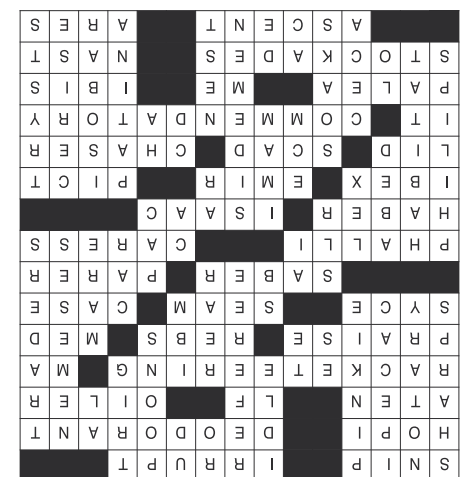


ANSWER:

WORDS

- ACIDOSIS
- ADRENAL
- ADVERSE
- ALBUMINURIA
- ASYMPTOMATIC
- BASAL RATE
- BETA
- BLOOD
- CARBOHYDRATE
- CARDIOVASCULAR
- CONTROL
- DEHYDRATION
- DIABETIC
- DIETICIAN
- ENDOCRINE
- FEET
- GLUCOSE
- INSULIN
- KETONES
- MONITOR
- NERVES
- ONSET
- PANCREAS
- STRIP

ANSWER:



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