

January 2023

Vitality

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

DEMENTIA DEFENSE

Experts say engaging
in hobbies can improve
cognitive function

PAGE 18

REAL ESTATE
Property tax increases,
housing prices in 2023

PAGE 5

HEALTH & FITNESS
Take a nature break
for better health

PAGE 22



INDEX

MONEY & SECURITY

Ask the financial doctor: What are the rules for an inherited non-spouse IRA? **PAGE 6**

Real Estate: Property tax increases, housing prices for 2023 **PAGE 5**

SOCIAL & WELL-BEING

Do this: Best new year's resolutions **PAGE 8**

Brain health: Can a hobby keep dementia at bay? Experts weigh in **PAGE 18**

Bottoms up: 4 ways to have more fun drinking wine **PAGE 4**

HEALTH & FITNESS

What's the answer?: Why do some people get Alzheimer's and others don't? How a new tool checks your risk **PAGE 3**

Take caution: Be wary of winter heart attacks **PAGE 12**

Time out: Take a nature break for better health **PAGE 22**

Shape up: Jump start your fitness goals, take part in OPC's annual Indoor Triathlon **PAGE 16**

WORK & PURPOSE

What retirement?: 6 good side gigs for retirees in 2023 **PAGE 14**

Classroom lessons: Considerations for older adults looking to go back to school **PAGE 10**

CALENDAR

Upcoming travel and events listings for Macomb County and Oakland County **PAGE 25**



MACOMB COUNTY

Centerline Towers: 803310 Mile, Centerline, 48015

Chesterfield Library: 50560 Patricia, Chesterfield, 48047

Chesterfield Senior Center: 47275 Sugarbush, Chesterfield, 48047

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

Macomb County Seniors: 21885 Dunham, Clinton Twp, 48036

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

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

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

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

Eastpointe City Rec: 164358 Mile, Eastpointe, 48021

Fraser Senior Center: 34935 Hidden Pine, Fraser, 48026

Tucker Senior Center 26980 Ballard, Harrison Twp, 48045

Macomb Senior Center: 1992523 Mile, Macomb Twp, 48042

Mt Clemens Library: 150 Cass, Mt. Clemens, 48043

New Baltimore Library: 36480 Main, New Baltimore, 48047

Romeo Park and Rec: 361 Morton, Romeo, 48065

Roseville Senior Center: 18185 Sycamore, Roseville, 48066

Roseville Library: 29777 Gratiot/ Common, Roseville, 48066

Shelby Senior Center: 51670 Van Dyke, Shelby, 48316

Sunrise Assisted Living: 46471 Hayes, Shelby, 48315

Utica Senior Residence: 7650 Greeley, Shelby/Utica, 48317

St Clair Shores Library: 2250011 Mile, St. Clair Shores, 48081

SCS Parks and Rec: 20000 Stephens, St. Clair Shores, 48080

Sterling Heights Senior Center: 40200 Utica, Sterling Heights, 48313

Henry Ford Medical: 350015 Mile Rd/ Ryan Rd, Sterling Heights 48310

Andreas Rest: 12/Bunert, Warren 48088

Warren City Hall: 29500 Van Dyke between 12 & 13, Warren, 48093

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OAKLAND COUNTY

Auburn Hills Senior Center: 1827 N. Squirrel, Auburn Hills, 48326

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On the cover: Research indicates that mentally challenging activities can have both short- and long-term benefits for the brain.

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HEALTH & FITNESS

Why do some people get Alzheimer's and others don't? How a new tool checks your risk

By Michelle Marchante
AP News Exchange

Why do some people develop Alzheimer's disease and others don't? What makes one person's brain healthier than another's? And what can be done to improve, or at least slow, a brain's deterioration?

Researchers at the University of Miami Miller School of Medicine have developed a new tool they say will help fill in the blanks.

The Brain Health Platform provides a snapshot of how healthy a patient's brain is and how much risk the patient has of developing Alzheimer's and related disorders. Using the collected data, doctors will be able to create a personalized care plan to help reduce the disease's onset, said Dr. James Galvin, the director of UM's Comprehensive Center for Brain Health and the senior author on the paper, which was recently published in the *Journal of Alzheimer's Disease*.

"I think we spend way too much time talking about disease and disability and death — that's what doctors always do," Galvin said. "I think we need to spend more time talking about health and vitality and capabilities. And so we can change the tone of the conversation to prevention, instead of reaction."

Alzheimer's is the most common cause of dementia. The disease affects about one in nine people 65 and older, according to the Alzheimer's Association. Younger people can also get Alzheimer's, although that's less common.

Certain factors, such as age, genetics and family history can increase a person's risk of Alzheimer's. There's also growing evidence that healthy behaviors, such as getting enough sleep, not smoking and staying active can reduce a person's cognitive decline.

"It's one thing to say, phys-

ical activity is good for you, and mental activity is good for you, and using your brain is good for you. But if you don't know how to measure these things, then how can you study them?" Galvin said.

"I jokingly say, this is how I spent my pandemic — we spent a lot of time trying to think about how we could measure these things," he said. "So we created scales and we validated these scales. And then we realized that these scales were telling us really important pieces of information."

The Alzheimer's Association says the disease "begins 20 years or more before the onset of symptoms." This makes it difficult to effectively treat and prevent Alzheimer's, though it also "implies that there is a substantial window of time in which we can intervene in the progression of the disease," according to the association.

No cure exists yet for Alzheimer's, although treatments can help with symptoms. One of the challenges doctors face is identifying at-risk people before the prevention window closes. That's what led UM researchers to create the Brain Health Platform.

In the study, researchers evaluated 230 participants: 71 healthy controls; 71 with mild cognitive impairment and 88 with diagnosed dementia. The team found that participants with abnormal scores on the platform had a greater than 95% probability of being impaired. The platform's results will make it easier for doctors to assess a patient's brain health and decide on a treatment plan.

How does the new UM tool identify Alzheimer's risk?

The screening tool is already being used by UHealth patients and research participants at the Comprehensive Center for Brain Health, and relies on the following assess-

ments to determine someone's brain health and future risk:

- Resilience index, which tells doctors how "well we built our brain over the course of our lifetime." It looks at lifestyle, such as your diet, exercise and the type of cognitive and leisure activities you do.

- The vulnerability index considers risk factors that can be found in medical records, such as age, sex, race, ethnicity and education, and conditions such as diabetes, heart disease or depression.

- The Number-Symbol Coding Task uses numbers and symbols to test a patient's "executive functions" such as problem-solving and decision-making.

Once the 15- to 20-minute assessment is completed, doctors can look at the results to rate a person's brain health and determine if it's a healthy brain, a healthy brain with some risks or a brain that is deteriorating. Then the doctor can create a treatment plan. Sometimes, it might not even involve medicine.

Instead, patients might get an exercise routine or a diet change prescribed. A patient that reads books, for example, might get told to join a book club to increase their brain stimulation by adding a social activity, Galvin said. It's more of a "healthy body, healthy mind, healthy spirit leads to a healthy brain approach."

"This doesn't take away from taking medicines when you need medicines. But this is a way of empowering people to take charge of their health, and giving them actionable data, that they can have a personalized care plan that's built for them," Galvin said.

"It's not a one size fits all approach," he said. "It's a plan that fits me as an individual. And that's going to make it much more likely to be adhered to."



Brian J. Kurtz

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SOCIAL & WELL-BEING

4 ways to have more fun drinking wine

By **Dave McIntyre**
The Washington Post

Have you abandoned your New Year's resolutions yet? Yeah, me too. Actually, I long ago abandoned the idea of New Year's resolutions altogether. But I do like to take the new year as an opportunity to consider ways to juice up my wine exploration. Despite the incredible variety of wines available to us, it's easy to become a creature of routine, locked-in preconceptions of what we like, too timid to venture into the new and unknown. So, let's pop a cork to new adventures.

Here are a few suggestions for jump-starting your wine life in 2023. These aren't revolutionary ideas, nor are they difficult, though some may challenge your budget. Mostly, they require your attention and focus. Let your corkscrew be your passport to wine adventure in the year ahead.

1. Cultivate your retailer

If you're not on a first-name basis with a specialist at your local wine store, you should be. Your local retailer is the single best resource you have for exploring the wine available in your market. A good retailer will have tasted the wines, maybe traveled to the regions where they were made and met with the winemakers, and can introduce you to the story that brings the wine to life. Don't be wary that the retailer is "trying to sell you something." Of course they are. But they also want to sell you the second bottle, and the only way to do that is to make you happy with the first one.

A good retailer is a good

listener. Tell them what you do and don't like. If they seem uninterested in what you have to say, find someone else or a different store. But when you get on a first-name basis and cultivate this relationship, your personal wine curator can point you to interesting wines you might not have heard of, and away from pretty labels that may not be your style. This is where you must pay attention. It won't work to say, "I loved that red wine with the blue label you sold me last month." (Pro tip: A photo of the label on your phone will help.)

Does your store offer monthly sampler packs? These are a great way to explore wines that may be new to you or outside your comfort zone.

And if your store sponsors dinners at a local restaurant with a visiting winemaker, take the opportunity to learn about wine over a delicious meal, usually at a reasonable cost. You're supporting two local businesses (the store and the restaurant) while getting a first-hand introduction to a winery that may become a new favorite.

2. Explore a wine region or a grape variety

Do you enjoy Argentina's malbec? Mendoza, where most of Argentina's wine is made, is one of the most fascinating regions in the wine world. Winemakers are exploring different areas of the Uco Valley in the Andes foothills to suss out subtly different expressions of malbec, cabernet franc and other grapes. Catena and Zuccardi are two wineries with national U.S. distribution that offer wines



PHOTOS COURTESY OF METRO CREATIVE CONNECTION

Here are a few suggestions for jump-starting your wine life in 2023.

from subregions of Mendoza's Uco Valley such as Gualtallary, San Pablo, Tupungato and Paraje Altamira. With a modest investment, one could do a mini master class on Mendoza terroir. Just fire up the grill for some steaks.

You could also explore the classics, of course, such as Bordeaux's left bank (based in cabernet sauvignon and merlot) or the right bank (merlot and cabernet franc). Or you could go down the ultimate rabbit hole of Burgundy. (Pro tip: Your retailer can help with these.)

If you love cabernet sauvignon, compare Chile with South Africa, then Paso Robles, and don't forget Mendoza. Compare the syrah of the northern Rhône Valley in France with shiraz from Australia's Barossa or McLaren Vale. Same grape, different names, two wildly diverse styles of wine. All delicious.



Once in a while, splurge on a bottle above your normal comfort price. If you love it, go back to the retailer who sold it to you and ask for more affordable bottles with similar qualities.

3. Visit wineries

Support your local wine region. Even if you don't care for the wines, the experience can be fun and you will be supporting a local business. Since wine is made in every state now, a visit to "wine

country" doesn't require a plane ticket. If you're lucky enough to live near the vibrant wine regions of Virginia, Maryland, the Texas Hill Country, Michigan's Old Mission and Leelanau peninsulas and, of course, New York's Finger Lakes

and Long Island, wine country is just a day trip away. Don't neglect urban wineries either: What they lack in views they make up for in vibe.

The pandemic has changed the winery experience dramatically. More wineries are charging for tastings and requiring appointments. (To be sure, the pandemic may have accelerated, rather than caused, this shift.) So a visit to wine country - even the one near you - involves planning and a budget. (Pro tip: Check the websites of local winery associations for travel info as well as lists of wineries and their hours.)

When you do go, try to break away from the touristy faux chateaux and Tuscan-style vanity wineries, and seek out some mom-and-pops. Explore the Lompoc Wine Ghetto in an out-of-the-way industrial park in Santa Barbara County, or the newer (opened in 2021) Bacchus Landing in Sonoma County's Healdsburg. In such places you can find artisans without the glitz and glam, just an intense focus on the quality of their wine.

4. Splurge

No special occasion needed. You owe yourself. Once in a while, splurge on a bottle above your normal comfort price. If you love it, go back to your retailer friend who sold it to you and ask for more affordable bottles with similar qualities. You may be pleasantly surprised. (Pro tip: Well, you got it - specialty retailer.)

Throughout this year, we'll explore these and other themes in this column. For now, I raise my glass to you with good cheer and hope for a fruitful, healthy and happy 2023.

MONEY & SECURITY

Real Estate: Property tax increases, housing prices in 2023

Exactly one year ago in this column, I wrote about the above normal property tax increase that homeowners were going to be facing in Michigan when their 2022 tax assessments came out along with the property tax bills for summer taxes and winter taxes. Last year the allowable taxable value increase was 3.3%. Unfortunately, the main stream media did not pick up on this story until July when the summer tax bills started to arrive in homeowner's mailboxes. I appeared as a local real estate expert on WXYZ Channel 7 News and stated that in 2023 it was going to be worse. Guess what? It's just like I predicted. The State of Michigan inflation rate multiplier came in at 1.079% which means the allowable taxable value rate multiplier will be capped at the maximum allowed of 1.05%. That means the municipalities are required to increase the taxable value of properties to the maximum of 5%. This is the first time since Proposal A was approved in 1994 and took affect in 1995 that the inflation rate multiplier has reached the maximum allowed of 1.05 which is 5%. As stated in the letter from the State of Michigan to all municipal Assessors and Equalization Directors: "Local units cannot develop or adopt or use an inflation rate multiplier other than 1.05 in 2023."

Q: I have seen on the news that it's now a buyer's market and that house prices are going to drop 10%-15%. When will that happen? I've been looking online for quite awhile and really don't see the prices dropping and there doesn't seem to be much for sale.

A: By the long-standing historical definition from the National Association of Realtors (NAR) which has been in existence since 1908; a buyer's market is when there is a 7-month supply or more of inventory on the market. A balanced market between buyers and sellers is when there is a 6-month supply of inventory. A seller's market is when there is a 5-month or less supply of inventory. Inventory has continued to drop. In December 2022, according to Realcomp MLS (Multiple-Listing-Service) which includes most of Michigan, posted a drop



Steve Meyers
Columnist

to 1.7 months of supply of inventory. July through September inventory was at 2.1 months supply, October 2.2 and November 2.1. Macomb County and Oakland County's inventory dropped to 1.5 months of supply of inventory in December. As you can see, by definition it is not a buyer's market.

As far as prices falling a lot, don't count on it. For December 2022 in Macomb County the average sales price was up 6.3% and in Oakland County the average sales price was up 5.8%. According to NAR, nationally, between existing homes, new construction and multi-family (apartments etc..) there is a shortage of over 6 million units and the shortage is only going to get worse. To give you an idea how far off we are if you compare inventory to January 2008 when the Great Recession was getting started, we had a 10-month supply of inventory going in and a lot of bad mortgages sitting on the books which doesn't exist today; not even close. Foreclosures are almost non-existent today. In November 2022, Michigan had a foreclosure rate of 1 in every 4,259 homes which is 0.0002347%. Regarding the 10%-15% price drop, that was taken out of context in a report from NAR Chief Economist Lawrence Yun who stated "After a big boom over the past two years, there will essentially be no change nationally" in home prices in 2023, Yun said. "Half of the country may experience small price gains, while the other half may see slight price declines." He pointed to markets in California, like San Francisco, that may be the exception. The Bay Area could register double-digit price drops of 10% to 15% next year, Yun added. "The ongoing housing supply challenges will prevent home prices from falling, though price appreciation will slow, he added."

Unfortunately, there is a lot of misinformation out there. But right here, in this column, be assured that you will only get the facts based on verified statistics and research.

Steve Meyers is a Real Estate Agent/Realtor at RE/MAX Metropolitan located in Shelby Twp., Michigan 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.

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MONEY & SECURITY

Ask the Financial Doctor: What are the rules for an inherited non-spouse IRA?

Q : My employer offers two retirement plans, a 403(b) and a 457. Can I contribute the maximum to each plan?



Richard Rysiewski
Columnist

A : Yes, in 2022 you can contribute \$20,500 (\$27,000 if age 50 or over) to each plan.

Q : What is the 10 year rule for inherited non-spouse IRAs?

A : For inherited non-spouse IRAs, the balance at the end of 10 years must be zero. The beneficiary can take distributions in any amount and in any year as long as the IRA balance is zero by Dec. 31 in the year after the 10th anniversary of death.

Q : My dad passed away on June 6, 2022 when he was 69. My dad named me the sole beneficiary for his traditional IRA. What are the rules for an inherited non-spouse IRA?

A : The rules are complicated but in your case you have no required minimum distribution (RMD) and the IRA must be depleted by Dec. 31 in the year after the 10th anniversary of your dad's death, which is Dec. 31, 2032. You can take distributions in any amount and in any year as long as the IRA has a zero balance by Dec. 31, 2032.

Q : My spouse passed away and I inherited his IRA. What are my options for this IRA?

A : You have several options. If the decedent died before his required begin date then you can treat the inherited IRA as your own or rollover the entire balance into your IRA or qualified retirement plan such as a 401(k) or take RMDs based on decedent's age (RMDs do not have to begin until your deceased spouse would have turned age 72). If the decedent died on or after the required begin date then you can treat the inherited IRA as your own or rollover the entire balance into your IRA or qualified retirement plan such as 403(b) or take RMDs

based on your age or take the RMDs based on the decedent's age.

Q : My mother died in February and I was 77 years old. She did not take her RMD this year and I inherited her traditional IRA. Do I have to take a RMD in 2022 and what about next year?

A : You are required to take a RMD in 2022 using the uniform table with your mom's age because your mother began her RMDs. For 2023 and for the next nine years, you need to take a RMD using the uniform table based on your age. At end of 10 years, Dec. 31, 2032, the inherited IRA must have a zero balance. The IRS has issued contradictory rules on inherited IRAs and is proposing to waive all RMD requirements for the tax years 2021 and 2022. The final rules should be available in January 2023.

Q : When is the due date for filing my 2022 personal tax return?

A : The due date is Monday, April 17, 2023. As long as you have the post-

mark, April 17, your tax return is considered on-time. Taxpayers needing an extension have until October 16 to file their 2022 tax returns. Regardless of the extension, any tax liability must be paid by April 17.

Q : This past September, my 12-year-old daughter inherited a traditional IRA from her 71-year-old uncle. What are the RMD rules for a minor?

A : A minor child is considered an eligible designated beneficiary (EDB) as well as a chronically ill or disabled child or a beneficiary that is not more than 10 years younger than the original owner. Your daughter can spread her RMDs over her lifetime until she reaches the age of 18, then her RMDs will be under the 10 year rule. Your daughter's first RMD must be completed next year by Dec. 31, 2023.

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

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SOCIAL & WELL-BEING

Best new year's resolutions

Resolving to help others can have many health benefits

By Marie Sherlock
For Next Avenue

You can probably guess the most common New Year's resolutions for 2023. They're the traditional big three pledges we make every year after a month of winter holiday excess: exercise more, eat healthier and lose weight.

Thanks perhaps to the pandemic — or just life in general in a mad, mad, mad world — we can now add “improve mental health” to the list. In fact, a Forbes Health/OnePoll survey of 1,005 U.S. adults conducted November 18 to November 22 revealed that this goal is now the top resolution among all age groups.

But what if I told you that you could reap most of the benefits of those daunting — and too often abandoned — pledges without counting a calorie or joining a gym? And make the world a better place in the process?

'It's good to be good'

You can do this by resolving to help others in lieu of improving yourself. By vowing to volunteer in 2023, you can reap a host of physical and mental health benefits.

Stephen G. Post, a professor of preventive medicine and bioethics at Stony Brook University in New York, has spent 35 years studying the benefits of volunteering and is convinced they are significant. “Absolutely, resolving to help others can yield just as many



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Resolving to help others can yield just as many health benefits as the more traditional new year's resolutions, according to experts.

health benefits as the more traditional new year's resolutions,” he says.

Evidence is substantial, Post adds. “All told, there are probably 3,000 studies confirming the myriad benefits of helping others, studies that tell us, essentially, that ‘it's good to be good.’” In a what-goes-around-comes-around bit of karmic serendipity, those who give of themselves end up getting as much as they give. Or more.

Benefits of benevolence

Here's a round-up of perks that research sug-

gests we can receive by helping others:

- **Healthier Hearts.** Those who volunteer are less likely to develop hypertension and simply donating money to good causes can lead to lower blood pressure.

- **Longer Lives.** Numerous studies reveal that those who volunteer tend to live longer than those who don't. One study found a 44% reduction in early death among frequent volunteers, making volunteering more effective than exercising four times a week.

- **Sharper Minds.** Research also shows that older adults who volunteer could delay or possibly reverse de-

clines in brain function.

- **Lower Weights.** The physical activity involved in volunteering can help you reduce the risk of weight gain and obesity-related conditions.

- **More Joy.** Extensive research suggests that when you help others your brain releases “feel good” chemicals like serotonin, dopamine, oxytocin and endorphins. This can lead to a euphoric experience called “helper's high.”

- **Less Depression.** The release of those “feel good” chemicals also can combat feelings of depression; specific research shows decreased depression levels

for people over 65.

- **Reduced Stress.** Helping others can also reduce cortisol, the stress hormone that can make you feel overwhelmed or anxious. The American Psychological Association points to myriad physical conditions caused or exacerbated by stress, including chronic pain, respiratory problems, obesity, irritable bowel syndrome and even heart attacks.

Prescription volunteering

The list goes on. And on. And on: More energy, better sleep, improved immunity, help with chronic

pain, decreased loneliness, increased self-esteem and life satisfaction, a greater sense of belonging and an enriched sense of purpose in life.

Wow. Not a bad return for what experts say may require an investment of as little as two hours a week.

The research is so persuasive that the National Health Service in the United Kingdom has begun “prescribing” volunteering for patients. Post, who has been part of this “social prescribing” movement, thinks older Americans — who studies show can benefit most from volunteering — should shoot for three to four hours per week, if possible.

How to stick to your pledge

New Year's resolutions have a well-earned reputation for being forgotten within weeks after the ball drops in Times Square. Studies show that as few as 8% of people making these annual pledges are still keeping them by year's end.

Here's the good news: Your pledge to make helping resolutions for this year are more likely to succeed than those traditional vows. According to the Corporation for National and Community Services, 65% of the people who volunteer at nonprofit agencies are still pitching in to help a year later.

There is abundant advice available to people who tackle any kind of annual pledge. For individuals adopting helping resolutions, there are additional, specific strategies that will assist you in sticking to your pledges.

Experts caution that you're setting yourself up for failure if you aspire to unachievable goals. So, while "solving the homelessness crisis in my city" is an admirable ambition, it shouldn't be on your list of resolutions. Instead consider more realistic possibilities like contributing to a local homeless shelter.

Make sure that your resolutions are specific. Take that contribution to a local homeless shelter mentioned above and refine it: "I'll donate \$25 each month to XYZ Shelter."

Don't bite off more than you can chew. While you may fantasize about joining the Peace Corps, if you're just starting out as a good-deed-doer, consider an ad hoc, event-based commitment.

Volunteer-specific tips

1. Make It Meaningful.

Ensure that the cause you're volunteering for is meaningful to you. Your partner may feel moved to join a group working to improve LGBTQ lives — and you may share the sentiments — but your altruism north star could be eradicating hunger. Go with your gut.

"Don't just go through the motions," admonishes Post. "Be sure your heart is in the right place."

If you need help finding the right nonprofit for you, check out Volunteer Match where you can select the "cause areas" that speak to you—from disaster relief to politics and everything in-between.

2. Have a Compassionate Spirit.

Post emphasizes that helping others should be founded upon what he terms "an intention of kindness." He explains that it's not so much about the quantity of your volunteering efforts but the quality. It's about "how much kindness you put



PHOTO COURTESY OF METRO CREATIVE CONNECTION

There are thousands of studies confirming the myriad benefits of helping others, studies that tell us, essentially, that 'it's good to be good.'

into the giving."

This is one area where your helping resolutions have an advantage over those hit-the-gym and fit-into-those-jeans goals. It's much more empowering to look at your list of do-good goals and be able to tie them to your values of caring for people and the planet versus your aspiration to impress folks at your high school reunion.

3. Max Out 'Helper's High' Benefits. This feel-good benefit of volunteering is a built-in motivator. Acknowledge it. It will help you see your efforts not as deprivation but as rewarding, even exhilarating.

4. Get Support. Studies suggest that connecting with others is important to volunteers — especially if they are retired. Post says that "volunteer attrition occurs when people don't have the opportunity to reflect and form community."

This is true for me. During the pandemic I began making sack lunches for a local charity serving the homeless. At first, I did this alone and delivered them while wearing a mask and respecting social distancing.

A couple of friends joined me in 2022, which has been pivotal in my continuing with this project. We've tri-

pled the number of lunches we make each week and strengthened our friendships. A win-win-win.

5. Keep a "Helper's Journal." Post is emphatic about this strategy. "It gives the helper an opportunity to reflect on the human, emotional side of their experience," he says.

Post adds that if you already keep a gratitude journal, a practice that he notes also has myriad health benefits, you could add your volunteering thoughts to that.

For the past few years, the world has felt pretty off-balance to me (and many others). Pandemics, wars, mass shootings, homelessness, polarization and more can leave us feeling hopeless.

By resolving to help others, we can, at a minimum, begin to heal that personal disconnect between our own inaction and those in need of compassion.

And be part of making the world a bit less disconnected — and a little kinder.

Marie Sherlock worked as the editor of several publications and is the author of a parenting book, "Living Simply with Children." She spends her empty-nest days writing about travel trends and destinations, simplicity, spirituality and social justice issues.



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WORK & PURPOSE

Considerations for older adults looking to go back to school

The picture of a traditional college student is one in his or her late teens or early 20s. However, a deeper look may reveal that college student demographics are more diverse than one might imagine. In fact, older adults can rest assured that if they plan to return to the classroom, they're likely to find students around their age.

According to the senior citizen resource Elder Guru, just over 0.3% of university students are over 65. Even though that is a low number in the grand scheme of things, it is an indication that seniors have a presence on college campuses. And that number is expected to rise. Universities are increasing efforts to include seniors as important parts of their student bodies. Here are some things seniors considering going back to school may want to know.

▪ Incentives are available. Many schools are looking to ex-

pand their elder student body populations by making it easier for them to go to school. That means seniors may be able to attend for little to no cost through tuition waivers and discounts. Speak with an admissions officer about your options.

▪ Lay the foundation for a new career. A survey from the Rand Corporation found that 39% of workers age 65 and older who were currently employed had previously retired at some point. Going back to school may provide a foundation for new skills that can make it easier to advance in a second career. Heading back to classes also can help people stay competitive in a current job.

▪ Engage and socialize. Going back to school provides seniors with an opportunity to engage with their peers and younger students. Returning to school may expose older adults to new experiences, technologies and cus-

oms they may otherwise never have enjoyed.

▪ Embrace the excitement of a new environment and its challenges. Heading back to college can be challenging, which is something seniors looking for mental stimulation may enjoy. Senior Finance Advisor reports that heading back to school and lifelong learning has been linked to better health, improved financial situations and even a reduced risk of dementia.

▪ Staying informed. Going back to school can enable seniors to stay technologically informed and learn about movements and other factors that are helping to shape the modern world.

Seniors have many reasons to return to the college classroom, and such a pursuit can pay numerous dividends.

Story courtesy of Metro Creative Connection



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Seniors have many reasons to return to the college classroom, and such a pursuit can pay numerous dividends.

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Due to personal and physical reasons I am retiring as of December 31st.

I've been in the travel business since 1969 when I was 21 years old - which makes me 75 this coming April. That's long enough no matter how much I still love it all. However, I may come back next December for another Church Tour.

Happy New Year and God Bless You All!

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HEALTH & FITNESS

Be wary of winter heart attacks

By Sally Benford

For Next Avenue

January has always been my least favorite month for several reasons — the let-down after the holidays and the dark, cold days punctuated with piles of snow.

And several years ago, my brother's death from sudden cardiac arrest at 55 on a cold January morning gave me another reason to dread the month.

I didn't know then, but I've recently learned that heart attacks increase during winter for various reasons, including cold weather, holiday stress, lack of exercise, virus exposure, and eating and drinking habits.

A 2021 study published in the journal *Medicine* found that overall, in the U.S., cardiac arrests peak during the early winter months of December and January.

According to the American Heart Association's 2022 Heart Disease and Stroke Statistics, approximately 850,000 Americans have heart attacks yearly, and about 350,000 die from sudden cardiac arrest.

My brother died from sudden cardiac arrest while outside on a cold morning. He had never been diagnosed with heart disease, but that doesn't mean he wasn't at risk.

One study concluded that cold weather is a factor in cardiac events for patients without a previous diagnosis of heart disease, perhaps because they aren't adequately medicated for a cardiac condition.

Pay attention to seasonal challenges

Dr. Norman Lepor, a clinical professor of medicine at the Geffen School of Med-



PHOTO COURTESY OF METRO CREATIVE CONNECTION

A 2021 study published in the journal *Medicine* found that overall, in the U.S., cardiac arrests peak during the early winter months of December and January.

icine at UCLA and attending physician at the Cedars-Sinai Heart Institute, says that most people are unaware that the risk of heart attacks and strokes increases in winter.

"The three days of the year that have the highest incidence of heart attacks are Christmas Eve, Christmas, and New Year's Day," says Lepor.

"There are multiple factors involved. For example, around the holidays, people may forget to take their medications, their diet changes, and the season is stressful. These are reasons winter is more dangerous in terms of cardiac

disease," he explains.

How does cold weather play a role?

"The cold can cause a narrowing of the blood vessels, which restricts blood flow," says Lepor. As a result, cold weather can increase blood pressure, and your heart rate tends to go faster. And when you're not exercising regularly, your heart reacts differently to strenuous exercises, such as shoveling snow."

It's also known that as temperatures drop, viruses increase. During winter, we spend more time indoors, so viruses such as colds and flu

pass more easily from person to person.

"The flu is associated with a significantly increased risk of heart attack and stroke, which is why it's important to get your flu vaccination," Lepor says.

Cholesterol spikes during the holidays

A 2019 study by Danish researchers found that nine out of 10 people had very high levels of low-density lipoprotein — the "bad" cholesterol — in their bloodstream during the first week of January.

In addition, the analysis suggested that holiday cel-

ebration is associated with higher total and LDL cholesterol levels.

Lepor says that cholesterol remains the number one attributable risk for heart disease. Blood tests are a good indicator of cholesterol to assess a patient's risk. Yet, he says other tests are essential.

"Give yourself a holiday gift and ask your doctor for a coronary calcium scan; if it's over zero, you have plaque and need to be treated," Lepor says.

'Holiday Heart' is real

Eating rich and sugary foods and drinking more alcohol can be culprits over

the holidays. Excess alcohol consumption at this time of year, known as Holiday Heart Syndrome, is a cause of adverse cardiac events.

"Acute alcohol intake can lead to cardiac rhythm abnormalities, and the most common is atrial fibrillation, which can lead to stroke. However, many people are susceptible to alcohol, so you don't necessarily have to be a heavy drinker to be affected," Lepor says.

Reduce holiday stress

Angela Ficken, a licensed psychotherapist in Massachusetts specializing in stress and anxiety disorders, says that the holiday season is a recipe for stress-induced depression and anxiety.

"The cold winter months pack a punch for mental health issues in general — anxiety, depression, sadness and stress. Then take the holiday season and add family and that's a whole other can of worms," notes Ficken.

The best way to reduce holiday stress is to plan. Ficken explains that setting boundaries can lower stress levels, whether with your budget, time, or lifestyle.

"If you know you're going into something hard and your stress level goes up during the holidays, instead of winging it, have a plan," Ficken says. "Think about your budget, the dynamics of family get-togethers, and how you want to spend your time. Planning can help bring down stress levels."

"Also, try to have some self-compassion. It's holiday time, and there's stress, so instead of beating yourself up, focus on what you've learned so that you can do better next time."

Don't wait to get to a hospital

Living in Lakeville, Pa., Anthony Bombaci, 70, is used to extremely cold weather, but he didn't know his risk of a heart attack increases during the winter months. Then, last winter, Bombaci had a heart attack.

"It can be very cold where we live, and I'm always doing something outside," Bombaci says. So when he began to experience mild chest pain, he decided to go to the hospital.

"It felt like more of a constant discomfort in my chest. People generally wait for severe pain, which I didn't have. So I went to the hospital mainly because of my wife," he says.

After being evaluated and diagnosed with a heart attack, Bombaci had a stent placed in his coronary artery. He feels good, although he knows he has to be cautious now when out in the cold weather.

Bombaci's cardiologist, Dr. Bradley Serwer, says tak-

ing special care during cold weather is extremely important. Serwer is Chief Medical Officer for CardioSolution, an interventional cardiology practice that specializes in assisting hospitals with their cardiology needs, predominately in rural areas of the U.S.

"We see significant physiologic changes depending on winter temperatures and barometric pressures. Studies on increases in heart attacks during cold weather aren't new, but it's clear that many patients aren't aware of the increased risk," says Serwer.

Outdoor exercise in winter can be particularly tricky. Serwer says that people who exercise regularly are at a lower risk overall than someone who made a "New Year's resolution" and goes out once to exercise. Yet he has seen quite a few heart attacks from shoveling snow.

"Blood pressure goes up, heart rates go up, and you don't have to have a pre-existing cardiac condition to be at risk," Serwer says.

Heart-healthy strategies

So what are the best strategies to avoid adverse cardiac events like heart attack, stroke, atrial fibrillation, and sudden cardiac arrest during winter?

"I tell patients that if they have to go outside in winter — particularly to shovel snow — to dress appropriately for the weather, take their time and stay hydrated. I advise them to avoid tobacco and alcohol. Sitting and having a couple of martinis before you go out to shovel snow is not recommended," Serwer says.


Above all, recognize the symptoms of heart attack — chest, jaw, or back pain, lightheadedness, shortness of breath, nausea — and if you're developing any symptoms, call 911 or go to the hospital immediately.

Sally Benford is a Phoenix-based freelance journalist who currently writes about a wide range of topics, including health, careers, lifestyle, travel and history.



PHOTO COURTESY OF AMERICAN HEART ASSOCIATION

Keep safety in mind this winter when shoveling snow.



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WORK & PURPOSE

6 good side gigs for retirees in 2023

By Nancy Collamer

Next Avenue

If inflation and the gyrating stock market has you fretting over your financial security in retirement, you're not alone. Fully 71% of boomers recently surveyed by Bankrate said they are behind on retirement savings.

One way to boost your income after retirement is to work a side gig — a flexible job that can be worked on a part-time, occasional or seasonal basis. In addition to the financial benefits, side gigs can add enjoyment, interest and purpose to your retirement years.

To help you learn about good side gigs for retirees in 2023, I turned to two experts: Toni Frana, career services manager at FlexJobs, and Kathy Kristof, founder of SideHusl.com.

Here are their 6 recommendations:

1. Professional Services Consultant

Consulting has long been a popular second-act career for retirees. But Kristof says a tenuous economy and new technology have made consulting opportunities stronger than ever. "Right now, many companies are reluctant to hire full-time employees," notes Kristof. "So, they're relying more on consultants."

To find consulting opportunities, you can strike out on your own or you can search on one of the many online consulting platforms, like Maven or Zintro. Assignments range from one-off hourly consults to months-long commitments.

Pay varies widely, depending on your expertise and industry, but most professionals command at least \$50 an hour, with some earning north of \$500 an hour. Notably, many highly paid positions no longer require a college degree.

According to data collected by SideHusl.com, the best college-optional jobs are in tech, logistics, construction, marketing, landscape and design, but other indus-



PHOTO COURTESY OF METRO CREATIVE CONNECTION

One way to boost your income after retirement is to work a side gig — a flexible job that can be worked on a part-time, occasional or seasonal basis.

tries are open to non-college graduates as well. "Your reviews and experience will matter far more than your education," Kristof says.

2. Tutor or Instructional Designer

Demand for tutors exploded during the pandemic and hasn't cooled off since. "The difference is now there's demand for both virtual and in-person tutors," says Kristof. Tutors are needed for both children and adults, in everything from reading to coding; Spanish to SAT prep.

You don't need teaching credentials to land work (although it helps), so long as you're well-versed in the subject matter. To find clients, you can tap your network for leads, affiliate with a local tutoring service or register with one of the many online tutoring platforms.

Starting rates for online tutors are in the \$15 to \$20 an hour range, but as Kristof details in this blog post, 3 Best Tutoring Sites, it's possible to earn considerably

more: SAT tutors in affluent suburbs can earn \$200 an hour or more.

In addition to tutoring, Frana says that FlexJobs has demand for instructional designers, people who develop training materials, programs and curricula for organizations and businesses. Successful instructional designers typically have some background in adult learning combined with strong technical skills and familiarity with e-learning platforms.

3. Editor, Copywriter and Content Writer

The growth in corporate blogs and websites has created a growing market for freelancers with strong writing and editing skills. As an example, Penguin Freelancers, which is operated by one of the world's largest publishing houses, has listings for freelance copy editors and proofreaders at over \$30 per hour.

FlexJobs currently has hundreds of postings for a variety of flexible writing gigs, including

technical writers, content developers and grant writers. If you'd like to learn more about online writing gigs, consult this SideHusl.com post, Where to Find Writing or Editing Jobs.

4. Online Art Vendor

Traditionally, most artists and artisans have depended on local fairs and galleries to sell their work. But increasingly, they are taking advantage of technology to boost their sales and expand their reach.

"The number of online platforms where you can make money selling your art and crafts has exploded," says Kristof. A few examples: on Society6 or RedBubble, you can have your artwork printed on items like notebooks, mugs and T-shirts.

They process the orders, and you earn a commission or royalty for every item sold. If you're a fine artist, you can sign-up with Turning Art, a site that works with corporate clients that want to buy or rent artwork for their office buildings.

Or if you're more into craft

items, you might set-up shop on a site like Etsy. Whichever platform you use, be sure to carefully review their terms and conditions so that you're clear on how you'll be paid — and how much the site takes for handling your listing, transactions and payment processing.

5. Mock Juror

If you're a devotee of legal dramas, you might enjoy a quick stint as a mock juror. Lawyers pay mock jurors to review their case summaries, so they can get a better feel for the potential pitfalls in their legal arguments. You won't earn a lot (one firm, Online Verdict, pays mock jurors \$20 to \$60 an hour and another, Jury Test, pays \$5 to \$50 per trial) but it could be an intriguing way to earn a few dollars.

6. Clinical Trial Participant

Kristof suggested a side gig that comes with both risk and reward: clinical trials of drugs and cosmetics. You can peruse scheduled tests on sites such as Labcorp Drug Development (formerly called Covance) or Princeton Consumer Research, and if you find something that fits your health, risk-tolerance or age, you can then decide if you want to sign up.

"They are always looking for people who have existing conditions, like eczema or diabetes," notes Kristof, "but there are plenty of other studies as well." Compensation varies wildly: short-term low-risk studies average \$25 to \$100 an hour, while studies involving invasive procedures and overnight stays can pay thousands of dollars.

Clearly this option isn't for everyone but if you'd like to learn more, read "Clinical Trials: Highly Paid but Risky" (sidehusl.com/clinical-trials-highly-paid-but-risky).

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



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HEALTH & FITNESS

Jump start your fitness goals, take part in OPC's annual Indoor Triathlon

By MediaNews Group

The Rochester Older Persons Commission's annual Indoor Triathlon makes its return on Saturday, Jan. 21, providing a great opportunity for athletes of all levels to jump start their fitness in the new year.

The fun, challenging and rewarding event is open to the public, with opportunities to compete individually or as a team. Athletes will compete in 20-minute intervals of running, biking, and swimming, with awards given based on age groups. Heats begin at 10 a.m. and will continue throughout the afternoon.

Jane Evans, a regular OPC Fitness & Aquatics participant, and lifeguard at the facility, is looking forward to the event and has discovered the many benefits of training.

"I signed up for the OPC Triathlon because I have done similar events in the past and think it's a great way to get an hour workout in with some fun competition," she said. "It will also motivate me to run, bike and swim more prior to the event. It's a great healthy way to start off the New Year and it supports a wonderful organization!"

Event timers will track each leg of the race as participants complete each portion at their own pace. Fees for individuals are \$40 for OPC members and \$50 for non-OPC members. Teams are \$30 per person for one event and \$40 per person for two. No gender restrictions will be made for those competing on teams of two or more.

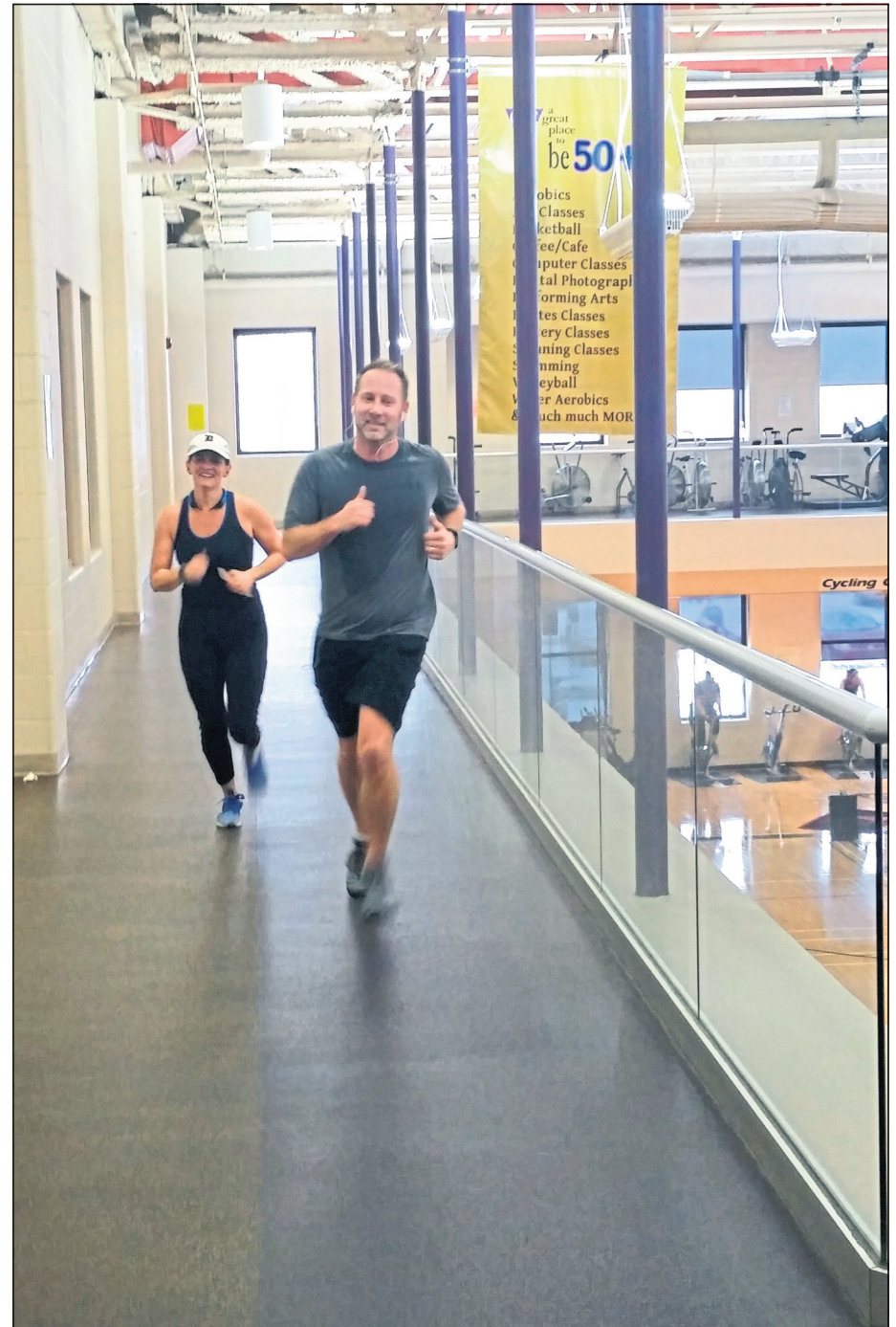


PHOTOS COURTESY OF ROCHESTER OLDER PERSONS' COMMISSION

The Indoor Triathlon is sponsored by HealthQuest Physical Therapy, whose goal is to help clients regain and maintain healthy and pain-free mobility.

The Indoor Triathlon is sponsored by HealthQuest Physical Therapy, whose goal is to help clients regain and maintain healthy and pain-free mobility. OPC's Fitness and Aquatics department is also dedicated to provid-

ing engaging physical activities that keep the body and mind well. For sign up forms and other Fitness and Aquatics events, call 248-659-1029, email mmullins@opcse-niorcenter.org or visit opcse-niorcenter.org.



The fun, challenging and rewarding event is open to the public, with opportunities to compete individually or as a team.



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SOCIAL & WELL-BEING

CAN A HOBBY KEEP DEMENTIA AT BAY? EXPERTS WEIGH IN

By Anthea Rowan

Special To The Washington Post

To many, the word “hobby” signifies something lightweight or trivial. Yet taking on a new hobby as one ages might provide an important defense against dementia, some experts say.

About 5.8 million adults over 65 in the United States live with Alzheimer’s disease or other dementia disorders, according to the Centers for Disease Control and Prevention. One in 9 Americans over 65 has Alzheimer’s, according to the Alzheimer’s Association. And although the rate of dementia may be falling thanks to lifestyle changes, more of us are living longer, which means the societal burden of dementia is rising.

David Merrill, an adult and geriatric psychiatrist and director of the Pacific Brain Health Center in Santa Monica, Calif., suggests we use the word “pursuit” instead of “hobby,” as it elevates the concept of an activity to something demanding, something requiring concentration or collaboration. Something we ought to chase down.

Activities that demand focus and industry are the whetstone to keeping cognition sharp, Merrill says. Our brains, he continues, are like any other part of our body. “Use it or lose it” is not just a hypothesis, it’s a basic biologic fact that holds as true for our brains as our muscles or our bones.”

While there is as yet no surefire way to prevent dementia or cure it, the *Lancet* in 2020 identified 12



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Incorporating new hobbies into your daily life is an excellent way to challenge oneself and possibly set off a cascade of positive changes.

potentially modifiable risk factors for the condition; they include physiological (blood pressure, diabetes, hearing loss), lifestyle choices (smoking, drinking, physical inactivity), environmental (air pollution) depression, social isolation and a lower level of education. The Alzheimer Society of Canada is also clear about what we can do to help minimize our dementia risk: keep cognitively engaged, learn new things, meet new people, keep a diary, remain curious and en-

gage in conversations.

While the loss of muscle is a visual thing — taut thighs grow flaccid, flat stomachs soft — and the health of our skeleton can be measured using bone density scans, Merrill says, “it is only recently that we were aware the same reality was evident in our brains.” Disuse atrophy applies to sedentary muscles in the same way it does the cognitive decline seen in dementia.

Brain imaging illustrates this point: Learning and

engagement contribute toward building not just psychologic lift but also physiologic lift in the preservation of brain volumes and preventing that atrophy — or shrinking — of memory centers, in much the same way physical exercise keeps our visible muscle in well-defined shape, Merrill adds.

The Alzheimer’s Association says we need to “stump” ourselves by challenging our brains, by doing something we find hard. Think of it as cognitive weightlifting, a task

that requires mental flexibility and strength. And that often means doing something we aren’t used to doing: something new.

We do this naturally in our youth, but when we hit midlife, we are inclined to slow down and be less social, less active, less inclined to stretch ourselves mentally.

In her book “Breaking the Age Code: How Your Beliefs About Aging Determine How Long and Well You Live,” Becca Levy, a professor of psychology and ep-

idemiology at Yale University, argues that individuals — and society — speed up aging by reinforcing stereotypes about “senior moments.” First among these images: “the false age stereotype that older I have trouble learning new information.”

She writes, “The fact is that there are many positive cognitive changes in older age and there are many techniques to support lifelong learning. Older persons can benefit from the same memory



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Activities that demand focus and industry are the whetstone to keeping cognition sharp.

strategies that young persons use to improve recall. In fact, our brains experience new growth of neurons in response to challenges throughout the lifespan.”

The problem is that thinking you’re old — or accepting the ageism that society trusts upon you — becomes a self-fulfilling prophecy, so you’re less likely to try new things. Then you are not only failing to exercise your brain but also developing a habit of giving up.

According to Gallup, the average age of retirement

in the United States is 61 in 2022. The Pew Research Center reports that just over half of Americans over 55 had retired by the third quarter of 2021 — a statistic exacerbated by the pandemic and one that will rise as a generation of boomers hurtle toward pension age. The average life expectancy is 76.1 years.

But while getting older is — one hopes — a given, dementia is not, says Monica Moreno, senior director of care and support at the Alzheimer’s Association.

Research indicates that mentally challenging activ-

ities can have both short- and long-term benefits for the brain, she says. And a hobby — something new that we introduce to our lives as the demands of employment recede — is an excellent way to challenge oneself and possibly set off a cascade of positive changes.

“Imagine on retirement you decide to take up dancing lessons,” Moreno says. Ultimately, “you’re not just benefiting from the cognitive challenge — learning new steps — you’re also likely more socially engaged and more active. And because you’re more active,

you may think about your diet, so before you know it, you’ve embraced a number of important lifestyle changes.”

She directs me to the Alzheimer’s Association education program, “Healthy Living for Your Brain and Body: Tips From the Latest Research.”

Sylvain Moreno, an associate professor at the School of Interactive Arts and Technology at Simon Fraser University in British Columbia (no relation to Monica Moreno), agrees that remaining mentally agile is important, so im-

portant that it might carry more weight in protecting you from dementia than your genetics or your current cognitive skills.

What about learning something in retirement? “You’re never too old to improve cognitive function,” he says.

And when thinking about retirement, think about staying engaged as you age, too. “Having a plan is critically important,” Monica Moreno says. Ask yourself: “How am I going to keep busy, stay engaged, remain active?”

Taking up a new hobby is

an excellent first step.

“Based on a large scientific literature, our general sentiment is that it is never too early or too late to engage in physically and mentally stimulating activities,” says Judy Pa, co-director of the Alzheimer’s Disease Cooperative Study at the University of California at San Diego.

“We think of these healthy activities as a savings account for the brain,” Pa says. “Begin building that cognitive reserve now, so the money is in the bank for down the road if our brains need it.”

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MONEY & SECURITY

Money management tips for retirees

What constitutes a perfect retirement is different for everyone. Some people may imagine spending their golden years fishing their days away, while others may aspire to finally embrace their inner globetrotter. Though individuals' retirement dreams differ, every retiree will need money, which only underscores the importance of a wise and disciplined approach to money management.

Average life expectancies have risen considerably over the last several decades. According to estimates from the United Nations Population Division, the average life expectancy in Canada for both sexes is just under 83 years, while it's slightly more than 79 in the United States. Those figures are a welcome sign, but they may inspire a little fear among seniors who are concerned that they might outlive their money.

No one knows how long they will live, but everyone can embrace a handful of money management strategies to increase the chances that they won't feel a financial pinch in retirement.

- Study up on the tax implications of withdrawing from your retirement ac-

counts. Every retirement investment vehicle, whether it's an IRA or a 401(k), has tax implications. Money withdrawn too early may incur tax penalties, and even money withdrawn long past retirement age could elevate retirees into a new tax bracket that could prove costly. A financial advisor can help retirees determine the tax implications of withdrawing money from their retirement accounts and may even develop a detailed guideline of when withdrawals should be made and how much should be withdrawn in a given year in order to minimize tax liabilities.

- Prioritize your own needs. Though retirees, particularly those with children and grandchildren, may feel an obligation to help their families in difficult financial times, generosity can be very costly for adults who have stopped working. Retirees may or may not have opportunities to generate new income, and even those who do likely won't make enough to meet their daily financial needs. Given that reality, retirees must prioritize their own financial needs, including their immediate needs and those they will



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Various strategies can help retirees effectively manage their money so they can enjoy their golden years without having to worry about their finances.

have for the rest of their lives. Though it might be difficult to turn down loved ones' requests for financial help, retirees must make sure they can pay their bills and maintain a quality of life that won't jeopardize their long-term health.

- Examine your housing situation. Equity in a home is a feather in the cap of many retirees. Retirees who own their homes and live in locations with high property taxes might be able to cash in on their equity by selling their

homes and downsizing to a smaller home with lower property taxes. If moving is not a consideration, discuss a reverse mortgage with a financial advisor. A trusted financial advisor can highlight the advantages and disadvantages of

reverse mortgages, which are a great option for some people to improve their financial well-being in retirement.

- Stick to a budget during retirement. The U.S. Department of Health and Human Services reports that roughly 70% of individuals who turn 65 will need long-term care in their lifetimes. That's just one expense retirees must budget for, and it's more sizable than some people may recognize. In fact, the Fidelity Retiree Health Care Cost Estimate found that the average retired couple age 65 in 2022 will need roughly \$315,000 to cover health care expenses in retirement. And health care costs are just one of many expenses retirees can expect to have. Budgeting and avoiding overspending can ensure retirees have the money they need when they need it.

No one wants to outlive their money in retirement. Various strategies can help retirees effectively manage their money so they can enjoy their golden years without having to worry about their finances.

Story courtesy of Metro Creative Connection

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, February 9, 2023.

Deadline is January 27, 2023

To be included in our next edition please Email to:

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Email: Joe Gray

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Subject Line: Vitality Community Calendar

Next Issue of Vitality

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**THURSDAY
FEBRUARY 9, 2023**



HEALTH & FITNESS

Take a nature break for better health

By Rosie Wolf Williams
For Next Avenue

Nature could be one of the keys to mental health — but what if you cannot hike

or spend hours outdoors? Kristen Mastel grew up enjoying time outside, but she found that as an adult, that time decreased.

“As an academic librarian,

I have similar responsibilities as faculty to publish, teach and service,” says Mastel, who works for the University of Minnesota. “However, I also am a care-

giver, and I was burning the candle at both ends.”

Mastel knew that spending time in nature was a central part of who she was and essential to her

well-being practice. “I began spending more time outdoors not only going for walks but just sitting to observe nature — to reconnect with nature, to recon-

nect with myself,” she says.

The goal is less stress

It has long been known by scientists that nature has a positive impact on



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Any outdoor activity that allows a person to connect with nature can benefit physical and mental health.

the brain. Research has shown that the amygdala, the part of the brain that helps process stress, is activated more often in people who live in cities than those who live in rural areas.

But a new study at the Lise Meitner Group for Environmental Neuroscience found that nature directly touches on stress reduction. In the analysis, activity in the amygdala remained the same after participants took a one-hour walk on a busy city street, leading researchers to believe that urban exposure does not add to a person's stress levels.

However, the study participants' activity decreased after a one-hour walk in the forest. The study further revealed that communing with nature could prevent mental health issues for city-dwelling individuals.

"Spending time immersed in nature does wonder to our brains. It encourages mindfulness which helps heighten our senses, and stimulates the brain, thereby improving our cognitive functions and combatting anxiety and depression," says Christine Kingsley, health and wellness director at the Lung Institute in Manchester, Connecticut.

"Forest bathing helps boost immunity as it exposes one to a phytoncide-rich atmosphere, a compound released by trees, that triggers the increase of natural killer (NK) cells in the blood."

Kingsley continues, "Stronger immunity means that the body's protective responses against harmful viruses, bacteria and other foreign bodies are hyper-charged, helping keep infections and diseases at bay, specifically alleviating hypertension and reducing the risk of chronic heart failure."

Fifteen minutes of forest

Mastel learned about forest bathing while studying in Japan. So she began offering forest bathing sessions to the University of Minnesota community to combat the mental health issues of isolation during the pandemic.

"While research suggests optimal health benefits are achieved through spending 120 minutes outdoors a week, even as little as 15 minutes can help relax the fight or flight response by our nervous system," says



PHOTO COURTESY OF METRO CREATIVE CONNECTION

It has long been known by scientists that nature has a positive impact on the brain.

Mastel.

However, any outdoor activity that allows a person to connect with nature can benefit physical and mental health. For example, Kingsley suggests replacing a stroll through the forest with sitting under a tree for older adults with more limited mobility. This will reduce the possibility of injury or muscle and joint difficulties.

In addition, remove any distractions such as crossword puzzles, books, or electronics. "Allowing them to think about what they smell, what colors they see, and how the air feels will heighten their senses and deliver all the mental health benefits they need. Doing this at least 15 minutes weekly will suffice, but it can be done for as much as an hour daily during older patients' downtimes," Kingsley says.

Other ways to connect with nature

For older persons who are unable to visit the outdoors, these options are an excellent step to incorporate into their daily or weekly routines:

- Kingsley says that spending time at an open window will offer significant benefits as long as the patient is exposed to natural air, smells and visual scenery. "Immune-boosting effects are absorbed through inhaling the air around the trees and plants, so there must be air circulation coming from nature."

- A grass mat for barefoot standing would do the job of stimulating the brain and triggering the senses, Kingsley says, but you can take it further by picking leaves and flowers and placing soil in a bowl to touch and look at.

- Placing a bird feeder near

their window and attracting birds will offer an immersive experience even if they are inside their rooms. Spend time identifying the birds that visit the feeder for an additional brain boost.

- Create a "sit spot" for the older adult. "One of the most straightforward practices anyone can adopt is a sit spot, or a favorite place outdoors (or indoors), ideally close to home," says Mastel. "The idea is that you will regularly visit to sit and observe nature if convenient. Watch nature's patterns, and try observing the area using all five of your senses. Get comfortable, and you will be amazed by what you'll notice in as little as five minutes in that special spot."

- Look for natural items during a walk, and collect a few to take home. Search for textures and colors. Place a "touch bowl" in an indoor location for older individuals who cannot get outside, and fill

it with leaves, pinecones, stones, feathers, or other natural items. "I gathered outdoor items and created activities in a nursing home facility," says Mastel. "Participants reflected on nature experiences in their youth; they explored different textures and aromas and created art pieces using natural objects."

- Finally, "practicing breathing exercises is the best thing older adults can do when they are in the presence of nature," says Kingsley. This activates all their senses, allowing them to reap all the mental health benefits of being outdoors. Furthermore, breathing in the air will let them take in all the phytoncides and improve their overall health.

Rosie Wolf Williams is a freelance writer whose work has appeared in USA Weekend, Woman's Day, AARP the Magazine and elsewhere.

WORK & PURPOSE

Determining when the time is right to retire

Professionals work hard to achieve both short- and long-term goals. Retirement certainly qualifies as a long-term goal, and many people spend decades building and investing in a nest egg that they hope will help them enjoy their golden years to the fullest extent.

The decision regarding when to retire is affected by a host of variables, so what's a good time for one individual may not be ideal for another. However, professionals on the cusp of retirement can consider these tips as they try to pick the right time to retire.

- Consider age-related benefits. Both the United States and Canada feature government-sponsored retirement income programs and it behooves individuals to familiarize themselves with the rules of those programs so they can maximize their benefits. The Canada Pension Plan (CPP) allows individuals to begin receiving full CPP benefits at age 65, but they also can get a permanently reduced amount the moment they turn 60. The CPP also allows people to receive a permanent increase if



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Many individuals recognize that there's no perfect time to retire. But a few simple strategies can help professionals make the best decision possible.

they wait until turning 70 to receive payment.

Similar age-related rules govern the Social Security benefits program in the United States, where individuals can begin claiming benefits at age 62, though those benefits will be reduced by 25%. If individ-

uals wait until they're 66 or, in some cases, 67, to claim Social Security benefits, they will receive their full benefits. The Social Security Administration notes that those who can wait until age 70 to claim benefits will receive as much as 132% of the monthly benefit they would have received at full retirement age.

These distinctions are significant, especially for people who will be looking to government-sponsored programs to provide significant financial support in retirement. Individuals who won't rely as heavily on such programs may be able to retire earlier.

- Pay off your debts. Carrying debt into retirement can be risky. In general, it's ideal to pay off all debts, including a mortgage and car payment, before retiring. Doing so can provide more financial flexibility and make it easier to manage unforeseen expenses, such as those incurred due to health problems.

- Consider your retirement living expenses. It goes without saying that a sizable nest egg will be a necessity for anyone hoping to live comfortably in retire-

ment. But the tricky part is figuring just how big a nest egg might need to be. In such instances, individuals can speak with a financial advisor and discuss what their retirement living expenses will be. Conventional wisdom based on the Consumer Price Index suggests individuals will need to replace between 70 and 80% of their pre-retirement income after calling it a career. But even that figure is not set in stone, as rising inflation, such as the rapid spike experienced in 2022, can quickly put retirees in financial jeopardy. By estimating the expenses they might have in retirement, individuals can begin to see just how close or far away from retirement they may be. Budget for inflation so any spike in living expenses can be easier to manage.

Many individuals recognize that there's no perfect time to retire. But a few simple strategies can help professionals make the best decision possible.

Story courtesy of Metro Creative Connection

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Senior calendar of activities, trips 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.

January

Jan. 12: Computer Basics and Lunch at the Pankow Center — 3 classes (on Thursdays) starting Jan. 12. Sponsored by L'Anse Creuse Public Schools. Enjoy a lunch prepared by Pankow Center students and learn basic computer skills or specific tech issues you need help with. Held at the Pankow Center, 24600 Frederick Pankow Blvd, Clinton Twp., MI 48036 — cost \$40 for 3 sessions. Tickets can be purchased online at 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. Spon-

sored by Widowed Friends Ministries Contact Kate at 586-344-3886.

▪ **New Baltimore Senior Club:** Tuesdays from 10 a.m. to 2 p.m. This welcoming group of seniors has all sorts of fun. We play bingo, hold luncheons, go on trips, and play cards. Monthly dues, \$2. Location 35248 Cricklewood Blvd. (Cricklewood Recreation Building). Call 586-725-0291.

▪ **Zumba Gold:** from 10:30-11:30 a.m. every Monday and Wednesday at the Washington Center, 57880 Van Dyke, Washington Twp. Cost depends on how many punches are purchased. 4 punches \$23 resident, \$29 NR; 11 punches \$60 resident, \$66 NR. For more information, call 586-752-6543.

▪ **Fish Fry Every Friday:** Join us for dinner/music at the American Legion

Hall, 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.



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Poetry Page

Star of Wonder

Star of wonder on the way,
To shine in our hearts on Christmas Day.
Decorate and savor ornaments from the past
Loaded with memories that last and last.

Lights of color, lights of white,
Decked out to embellish
A Christmas night.

Menus to plan, cookies to bake,
Small packages to wrap;
To remember the loving, the giving,
The caring;
The star will guide you
To more days of sharing.

Families together
In icy, cold weather,
Warms the heart
And keeps us all part of this
Wonderful feeling, we feel inside.

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

Do you have a creative side that you would like to share with your community readers? We are looking for original, unpublished poetry. This will be your time to shine in our Poetry Corner. Please keep poems and letters of appreciation to 300 words or less and print clearly. Next Issue will be February 9, 2023.

Poems due by January 27th.

My Get Up And Go Has Got Up and Went

How do I know that my youth is all went?
Well my get up and go has got up and went.
But in spite of it all, I'm able to grin
When I think of where my get up has been.
Old age is golden, so I've heard it said
But sometimes I wonder as I get out of bed
With my ears in a drawer, my teeth in a cup,
My eyes on the table until I get up.
When I was young, my slippers were red
I could kick up my heels right over my head.
When I grew older, my slippers were blue
But then I could dance the whole night through.
Now I am older my slippers are black
I walk to the store and puff all the way back.
The reason I know that my youth is all spent
My get up and go has got up and went.
Really I don't mind when I think with a grin
Of all the grand places my get up has been.
Since I have retired from life's competition
I busy myself with complete repetition.
I get up each morning, dust off my wits
Pick up the paper and read the obits.
If my name is missing, I know I'm not dead
So I eat a good breakfast and go back to bed!

By Robert J. Beller, Sr. of Clinton Twp, MI

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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 organization.

L F D E R O

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LUNAR NEW YEAR WORD SEARCH

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

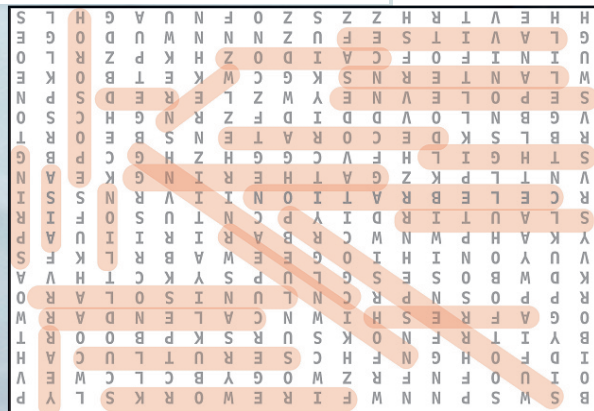
Find the words hidden vertically, horizontally, diagonally, and backwards.

CLUES ACROSS

- 1. Respiratory disorder
- 7. Bulgarian mountain peak
- 10. Group of important people
- 12. South American nation
- 13. Amazes
- 14. ___Castell, makers of pens
- 15. Perlman and Seehorn are two
- 16. Early medieval alphabet
- 17. Legislator (slang)
- 18. Tasty crustacean
- 19. Course of action
- 21. Airborne (abbr.)
- 22. Permanent church appointment
- 27. Larry and Curly's pal
- 28. Famed American journalist
- 33. 12th letter of Greek alphabet
- 34. In a way, vanished
- 36. Afflict in mind or body
- 37. Egyptian Sun god
- 38. Source of the Blue Nile
- 39. Egyptian unit of weight
- 40. Be the source of pain
- 41. Esteemed award ___ d'Or
- 44. Partner to pains
- 45. Deep blue
- 48. No longer living
- 49. Country in the UK
- 50. Not even
- 51. Arizona city

CLUES DOWN

- 1. Wager
- 2. Classical portico
- 3. As a result
- 4. Bird
- 5. A type of "Squad"
- 6. Autonomic nervous system
- 7. Dish with food on a stick
- 8. City northwest of Provo
- 9. C. European river
- 10. One out of jail
- 11. Henry Clay estate
- 12. Heathen
- 14. Refrained
- 17. Parts per billion (abbr.)
- 18. "The Stranger" author
- 20. Not old
- 23. Periods of starvation
- 24. Language of tribe in India
- 25. Savings account
- 26. Pitching stat
- 29. Megabyte
- 30. Ribonucleic acid
- 31. A place to put your feet
- 32. The fun part of a week
- 35. We all have our own
- 36. Partner to "ooled"
- 38. African nation
- 40. Breezed through
- 41. Sets out
- 42. Other
- 43. Not fattening
- 44. "Much ___ about nothing"
- 45. Central Time
- 46. Former EU monetary unit
- 47. Charles S. Dutton sitcom

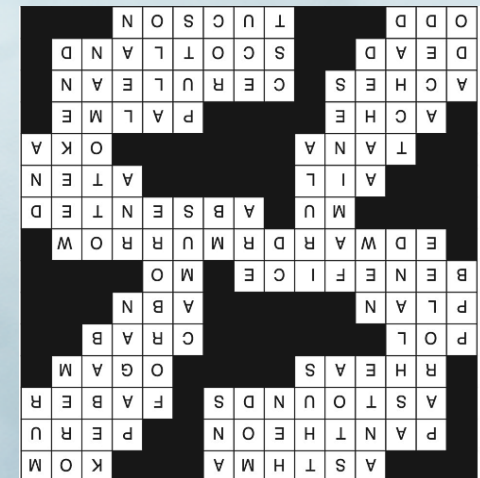


ANSWER:

WORDS

- AFRESH
- ASIA
- CALENDAR
- CELEBRATION
- CLEANING
- CULTURES
- DECORATE
- ENVELOPES
- FESTIVAL
- FIREWORKS
- GATHERING
- HOROSCOPE
- LANTERNS
- LIGHTS
- LION
- LUNISOLAR
- NEW
- PROSPEROUS
- RED
- REUNION
- RITUALS
- SPRING
- YEAR
- ZODIAC

ANSWER:



PUZZLE SOLUTION

Answer: Folder

Marilu has mastered the art of being receptive, which is a real asset since she handles the front of the house.



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