

May 2023

Vitality

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

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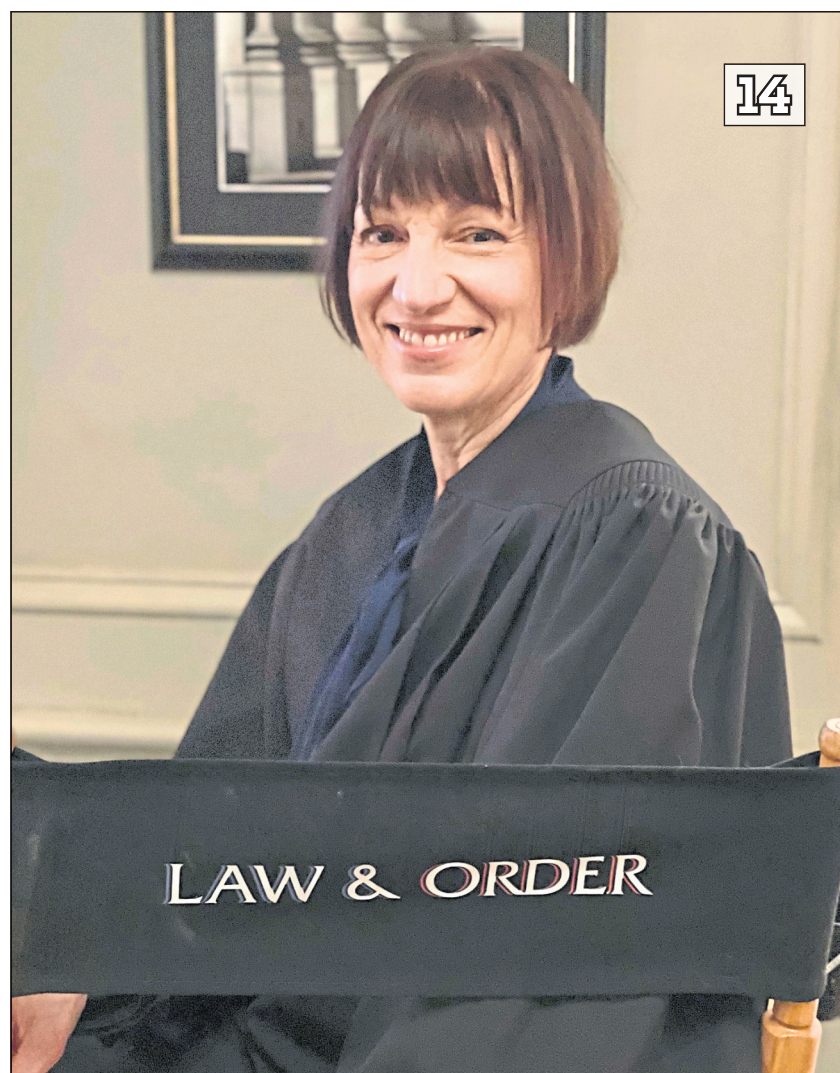
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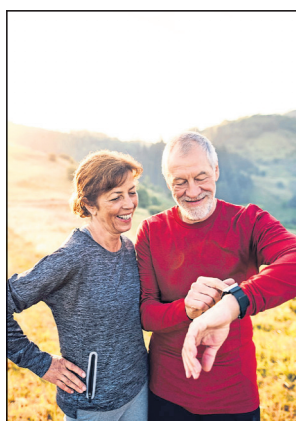
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On the cover: Hobbies and activities that engage the mind and body can help to slow brain decline and reduce dementia risk, according to a recent study.

PHOTO COURTESY OF METRO
CREATIVE CONNECTION



MONEY & SECURITY

Real estate: Should you buy a home through a seller's agent?

Q: I was reading a rental agreement and am confused about the difference between a Lessee and a Lessor. Can you please explain?



Steve Meyers
Columnist

A: Some real estate terms can be confusing. By definition a Lessee (aka Tenant) is a person/entity to whom a property is rented to in a lease agreement. A Lessor (aka Landlord) is the person/entity who rents the property out.

Q: Our niece is looking to buy her first house. Her stepdad says she should work with one real estate agent instead of contacting the agents who have the houses listed for sale. My husband says she'll get a better deal if she buys from the real estate agent who listed the property. Who is right?

A: Stepdad has it right on this one. Before I give you the answer, I am going to ask a question that I always ask potential clients. If you were going to sue your next-door neighbor, would you both use the same attorney? No, of course not; there would be a conflict of interest. Whose best interest would the attorney be looking out for? The same goes for real estate agents in Michigan.

A seller's agent is looking out for the best interest of the seller. It is their fiduciary duty to get the seller the most money for the property and not to disclose any confidential information to the buyer. A buyer's agent on the other hand is doing just the opposite. They are looking out for the best interest of the buyer and trying to get the property at a fair market price and helping the buyer to discover any possible negative features about the property. As far as saving money by using a seller's agent to buy a house; not so. The seller's agent has a listing/commission agreement already signed in place and the brokerage will receive the full commission. If there is some type of commission discount the savings will normally go into the seller's pocket not the buyer's. The seller's agent does not have an agency relationship with the buyer. (There are also dual agents and transaction coordinators; but that is another story).

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@MeyersRealtor.com You can also visit his website: AnswersToRealEstateQuestions.com

MARKET UPDATE

March's market update for Macomb County and Oakland County's housing market is as follows. In Macomb County prices were up by more than 4% and Oakland County prices were up by almost 2% as well for the month. Macomb County's on market inventory was down by more than 1% and Oakland County's on market inventory was down by more than 7%. Macomb County average days on market was 38 days and Oakland County average days on market was 37 days. Closed sales in Macomb County were down by more than 11% and closed sales in Oakland County were down by more than 22%. The closed sales are down as a direct result of the continued low inventory. Demand still remains high. (All comparisons are month to month, year to year.) 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 seven-month supply or more of inventory on the market. A balanced market between buyers and sellers is when there is a six-month supply of inventory. A seller's market is when there is a five-month or less supply of inventory. Inventory has continued to drop. In March the State inventory was at 1.5 months of supply. Macomb County's inventory was at 1.1 months of supply and Oakland County's inventory was at 1.2 months of supply; little to no change. As you can see, by definition it is not a buyer's market.

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Benefits of Hearing Aids

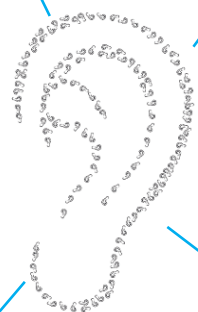
While hearing loss often progresses slowly at first, the long term impacts can cause a significant decrease in quality-of-life. Thankfully, there is help! Hearing aids have been shown to reduce or eliminate many unwanted effects of hearing loss. The benefits of hearing aids impact all areas of our lives, including:

Communication The sooner a hearing loss is treated, the less hearing distortion an individual is likely to experience long-term, and the more benefit they are able to get from amplification.

Tinnitus One of the most effective ways to manage tinnitus, or ringing in the ears, is treating any underlying hearing loss.

Physical health Even a mild hearing loss significantly increases the risks of a fall, and use of hearing aids has been shown to reduce this risk, allowing for more years living independently.

Mental/Emotional Health Hearing aid users see increased ability to engage in group activities and a positive impact on relationships, reducing loneliness and depression.



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SOCIAL & WELL-BEING

Finding your grandparenting style

By Cindy La Ferle
For MediaNews Group

Four years ago, our son and his wife announced that they were expecting a baby boy. I was thrilled to add “Grandma” to my resume — but a little nervous, too.

My husband and I were semi-retired and settled in our empty nest, living quietly in a kid-free zone. It had been more than three decades since we’d sprawled on the floor with Lego building blocks and memorized the lyrics to “The Wheels on the Bus.”

So, I couldn’t help but wonder: Had my child-care skills gotten rusty? Would holding my new grandson feel as natural as cradling my son when he was a baby? Did I have what it takes to be a good grandma?

I didn’t worry about practical issues like choosing a car seat or a portable stroller. But I knew that there’s a fine line between hovering and supporting, and I wasn’t sure how to get it right.

Gerontologist Bernice Neugarten, who conducted a study on the topic, identified five different styles of grandparenting.

Fairly self-explanatory, the styles are: Formal Grandparents (not overly involved by choice), Surrogate Parents (grandparents who provide primary childcare), Fun Seekers (grand “pals” who leave discipline to the parents), Reservoirs of Family Wisdom (advice-giving grandparents) and Distant Fig-



PHOTO COURTESY OF CINDY LA FERLE

Cindy La Ferle with her grandson, Liam.

ures (the long-distance ones who see grandkids only on holidays).

Needless to add, a style that works for one family won’t always work for another. I’m nowhere near “formal” by any stretch, and I know better than to throw nuggets of child-rearing wisdom at my son and his wife.

As our Liam careens from toddlerhood to childhood, I’m simply winging it as I go along.

Dump trucks and superheroes

One of the first things I’ve learned is that grandparenting is not a do-over.

As soon as my grandson was born, I was tempted to revisit all the books, games, and toys my son and I enjoyed ages ago. I pictured myself reading old favorites aloud to Liam, the two of us wrapped in a cozy blanket of nostalgia.

But just because something is considered “a classic” doesn’t mean it will automatically appeal to a new generation of little dudes who are more techno-savvy than we are. It pays to remind ourselves that every small child is a unique individual who’s already developing his own tastes and preferences.

You might try, as I did, to introduce your grandchild to the adventures of Beatrix Potter’s Benjamin Bunny, only to find he’s hooked on stories about garbage trucks, dump trucks and construction sites. And that’s OK. I’m proud to say I finally know the difference between a backhoe and a bulldozer.

I’ve also expanded my definition of quality time. Bonding opportunities are everywhere if I’m willing to push beyond my comfort zone.

There’s the new realm of Marvel superheroes and supervillains, for example. During a recent visit with Liam, I watched more “Spidey and his Amazing Friends” episodes than I could count on both hands. As a result, I’m able to impress our family with a near-perfect imitation of Green Goblin’s heinous laugh.

Reliving the magic

Now that there’s a small child in our lives again, kid-friendly events and seasonal activities are back on the radar, too. Halloween haunts, holiday light displays, and spring planetarium shows are suddenly popping up on our social calendar. Grandpa and I are enjoying these field trips twice as much as Liam does.

Last December, for the first time in ages, we put up a Christmas tree and invited Liam to add his own ornaments, which included a variety of tiny steam trains, dump trucks and fire engines.

In other words, just when you think you’re too



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Leading gerontologist Bernice Neugarten identifies five styles of grandparenting.

old or jaded to revive your sense of wonder and awe, grandchildren will show you otherwise — sometimes when you least expect it.

There was the time last August when Liam’s parents warned us that he might have trouble settling to sleep during his weekend stay with us. (This was common for two-year-olds, they reminded us.) So the intrepid grandfather and I were prepared for the hair-raising, roof-rattling screams we heard on the monitor not long after we put Liam to bed on the first night of his visit. I suppose we could have let him “cry it out” — as some childcare experts would advise. Or, we could have leaned over Liam’s crib and whispered words of reassurance until he nodded off to sleep. But that’s not what we did.

Instead, we invited the little guy to join us in the backyard, to sit on the glider and enjoy one of the last nights of summer. Liam was thrilled at this rare opportunity to play outside in the dark, of course, and gleefully padded across the lawn with

us in his blue cotton PJs.

The night was clear and warm. Liam intuitively lowered his voice to hear the full chorus of singing crickets. And thanks to his grandfather’s handiwork, every part of our garden was aglow with landscape lights — a spectacle Liam hadn’t seen before.

Best of all, my collection of solar lanterns made swirling star patterns on the dark lawn. Handing one of the lanterns to my grandson, I was gifted with another chance to witness the magic of a late-summer night through a small child’s eyes.

At that very moment, I realized my husband and I qualified for the “Fun Seekers” category, according to Neugarten’s five grandparenting styles. I think we can live with that. And no matter how many evenings we spend in our garden, that one summer night will shine in our memories for a very long time.

Cindy La Ferle is an award-winning lifestyles columnist and author in Royal Oak. Visit her “Life Lines” blog: laferle.com.

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MONEY & SECURITY

Ask the Financial Doctor: What's the best Social Security strategy?

Q: I received an email from the IRS claiming that I am entitled to a refund from the 2020 tax year? Is this a legitimate IRS email?



Richard Rysiewski
Columnist

A: The email is fake. The IRS never communicates to taxpayers using emails. If you receive a suspicious email, never click on any icons because the scammers could surreptitiously load malware and ransomware. The scams should be reported by sending the email, the date, time and time zone to phishing@irs.gov.

Q: My brother only took \$5,000 out of the \$20,000 of his RMD (Required Minimum Distribution) in the 2022 tax year. Will he be assessed a 50% penalty?

A: In many cases the answer is yes, a 50% penalty would apply. However, it is possible to avoid the 50% penalty on the \$15,000 not taken. The first step is to withdraw the \$15,000 together with any earnings as soon as possible. This amount will be included as taxable income in the tax year of the distribution. Attach form 5329 and on line 54, write "RC" (reasonable cause) and enter zero for a full waiver. On line 55 enter zero again and attach a brief letter explaining why you missed part of your RMD. Do not pay any penalty and wait till your waiver request is approved. If it is denied follow the IRS instruction for payment.

Q: Are there any income limits for contributions to a ROTH 401(k)?

A: There are no income limit rules for contributions to a ROTH 401(k).

Q: What is the \$17,000 annual gift rule? I am considering giving \$8,000 to my brother. Do I get a deduction for my gift?

A: You can gift-give up to \$17,000 annually to any person without triggering a gift tax. If you are married and your spouse is in agreement, you can double the annual gift to \$34,000. You do not get a deduction and the recipient does not declare the gift as taxable income.

Q: I am 68 years old and plan to work till age 75. I have quite a few years with zero wages because of raising kids. Will working past age 70 increase my Social Security benefits? Should I apply for Social Security benefits after age 70?

A: If you apply after age 70, you are losing money because Social Security does not give you any retirement credits (8% per year) after the age of 70. Any wages earned through your planned retirement age of 75 will increase your benefits. In calculating the retirement benefit based on your work record, the Social Security Administration uses the 35 years with the highest wage record. Each year of earnings is multiplied by an inflation factor to arrive at an indexed earning for that year. After age 60, the inflation factor is always one. A year with no earnings will always be zero for the indexed earnings. By replacing the years having zero earnings, you will increase your Social Security benefits.

Q: I am single and 62 years old and could take my Social Security benefits now or wait a few years. What is the optimal Social Security strategy?

A: If you are healthy and have no budget constraints then you should wait till full retirement age (FRA) which for you is 67. If you remain healthy at FRA and have longevity in your family then you could wait till age 70 for the maximum benefits. Each year after FRA up till age 70, your Social Security benefits will increase by 8%. There are no 8% increases past the age of 70.

Q: I forgot to deduct some state taxes on my schedule A on my 1040 tax return. What forms do I need to correct this mistake?

A: You need form 1040X. Specify the amended tax year and include an explanation. The Internal Revenue Service will send you a refund.

Richard Rysiewski, a Certified Financial Planner, welcomes all questions on tax and financial matters. Send to Richard Rysiewski, Financial Doctor, 3001 Hartford Lane, Shelby Twp., MI 48316.

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WORK & PURPOSE



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There are various reasons older adults may want to consider becoming teachers, and there are many teaching positions and opportunities for their consideration.

What seniors should know about teaching as second career

As seniors live longer, they may have opportunities to explore completely new career paths. After retirement, older adults may want to explore second careers that help them inspire a new generation of people. Teaching is one such career.

A person is never too old to teach if he or she feels capable. In fact, more mature teachers may be coveted because they could bring life experience, social skills and flexibility to school districts. While there are certain protocols in place to become qualified to teach, thanks to teacher shortages brought on by the recent global pandemic, many states now offer shorter routes to classrooms with alternative teacher certification programs that may not require master's degrees.

There are various reasons seniors may want to consider becoming teachers, and there are many teaching positions and opportunities for their consideration.

Substitute teacher

Seniors can begin their pursuits as substitute teachers. This option may not require any certification, and substitutes may only need to undergo background checks for eligibility to work in schools. Substituting enables individuals to work only as much as they desire.

Adjunct professor

Certain colleges and universities hire professionals to teach industry-specific college courses. For example, a certified public accountant may teach an introductory accounting class. Adjunct professors typically are those who are still employed in their fields, but it may be possible to do this as a second career as well. This could be an option for someone who would like to devote more time to teaching at an advanced level.

TEACHING » PAGE 10

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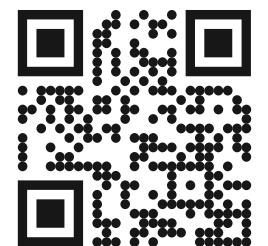
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Teaching

FROM PAGE 8

Elementary school or high school teacher

These positions will require the most dedication and potentially certification in a specific area, such as grade level or coursework. General education teaching requires a term commitment commensurate to the school year. And that commitment will be five days per week. There may be more flexibility if one were to teach a specific special concentration class, such as a foreign language or art. However, certain school districts require such educators to float from school to school in the district during the week.

Preschool teacher

Seniors who aspire to shape the minds and skills of younger children could be drawn to preschool education. Education and other certifications to work in such settings may vary depending on the school. This type of position is ideal for compassionate individuals who have the patience for youngsters who may be nervous being away from home.

Teaching is a potential second career for seniors looking for new challenges after retirement. Most alternative route certification courses are now offered online, which can align with any applicant's schedule.

Story courtesy of Metro Creative Connection



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Certain colleges and universities hire professionals to teach industry-specific college courses. This could be an option for someone who would like to devote more time to teaching at an advanced level.

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SOCIAL & WELL-BEING

Sibling rivalry isn't just for kids

By Randi Mazzella

For Next Avenue

Like many people, my husband and I are hooked on the show “Succession,” now streaming on HBO Max. The main characters are members of the ultra-wealthy, highly dysfunctional Roy family. The family patriarch, Logan, has pitted his four children against each other throughout their lives.

The show dispels a common belief that as kids grow up, sibling rivalries dissipate. Now adults, siblings Kendall, Roman, Siobhan and Connor can't help but treat every situation they are in as a competition, from who should control the family company to playing a “friendly” game of Monopoly.

“Linda Wagner” of Long Island, New York can relate to the sibling tension depicted by the fictional Roy family.

Of her younger brother, to whom she was once close, Wagner, 54, says, “Our lives are very different. If he weren't my brother, we wouldn't know each other. We have nothing in common.”

When their parents were alive, there was a rivalry between them that Wagner dealt with as best she could. Then their father passed away, followed by their mother, bringing to light financial concerns about the estate.

“We hardly speak now,” says Wagner, “He is my only living relative aside from some cousins, so it makes me sad.”

How sibling rivalry starts

A 2021 study conducted by One Poll for NOW polled 2,000 adults about their sibling dynamic. The study found that more than 50% of adult siblings still argue and feel competitive with one another.

Sibling rivalry is typical; the competition usually begins when the second child is born. The first child now has to share their parents' attention which can lead to resentment. In contrast, younger siblings may feel they are always trying to catch up to an older sibling and their accomplishments;



PHOTO COURTESY OF METRO CREATIVE CONNECTION

A 2021 study conducted by One Poll for NOW found that more than 50% of adult siblings still argue and feel competitive with one another.

for example, this may occur when teachers compare them in school.

Megan Harrison, a marriage and family therapist and owner of Couples Candy, says, “If one child is more gifted or talented than the other, their sibling may experience feelings of jealousy or inadequacy over the other's skills, knowledge or talents.”

The role of parents in sibling relationships

Favoritism (real or imagined) by parents of one child over another can play a big part in sibling rivalries. “If a parent praises one child excessively, that child may develop huge expectations for themselves and feel threatened by any accomplishments that other siblings achieve,” says Harrison.

And even when parents truly love all their children equally and try to treat them equally, the chil-

dren still may feel there is an underlying unfairness. For example, a parent may let an older child have a later bedtime or be more lenient with a younger child, leading to resentment between the siblings.

There also may be a pressure, direct or implied, for siblings to be close to one another. Siblings may grow weary of trying not to upset their parents, especially when they don't enjoy each other's company.

“My mother would say ‘You only have each other,’ which made me feel guilty,” says Wagner, “I have two children myself and I would be sad if they weren't close.”

Sibling rivalry that continues

According to family therapy experts, as siblings grow older, their communication skills and levels

of empathy often increase, which can help fortify their current relationships. However, in some instances, siblings find themselves falling back into familiar patterns of negative interaction with one another. When this happens, sibling rivalries may re-emerge.

Rather than growing closer with age, some siblings find the gap between them widening. Just because you are related and grew up together does not mean you will get along or have shared interests or values. Topics such as politics, spouses and parental care can cause resentment between adult siblings.

The 2021 study also found that 20% of adult siblings still argue about which child is their parents' favorite. Other sources of rivalry include who takes nicer vacations, who is the better cook, who has fancier cars and who has better parenting skills.

Ways to improve sibling relationships

Interestingly, 25% of the respondents in the study felt that competition with a sibling was healthy, and two out of ten felt this rivalry helped them achieve more in life because it fueled them to work harder.

If you want to improve your relationship with your siblings, you can take steps. The first is simply talking to them as adults. Discuss what you believe is causing the rivalry. Listen to their feelings without judgment and avoid arguing. Express your views honestly and try to come to a place of mutual understanding.

In some cases, there may be no way to resolve sibling differences. A third of those polled in the study admitted that they stopped talking to a sibling for a period of time due to a disagreement. While family is important, if the relationship between siblings is unhealthy, sometimes it is best to sever ties or take a time out.

“If it's always critical and negative, it's going to be very hard to

have a healthy relationship with them,” Harrison says. “If you feel like your sibling is always putting you down, is manipulative or makes you feel bad about yourself, then it's probably time to end things.”

Sometimes a sibling rivalry is less about your sibling and more about the feelings they trigger within you. According to Harrison, “sibling rivalry can be about many things including low self-esteem, a troubled relationship with parents or general unhappiness.”

If you feel competitive with a sibling, try to figure out what is driving the feeling. It may be that if you make a change to your own life or speak to a mental health professional, you will feel better about yourself and your relationship with your sibling will improve.

While shared memories of childhood can be a connector, it is important for adult siblings to treat one another as adults. The more you know about a sibling's current life, the more empathy you may have for each other.

Also, as adults, you can make your own choices about the relationship. “You can choose to be friendly or not, cordial or indifferent, whatever is best for your situation,” Harrison says.

As for Wagner, she is not sure there is a way forward. “I have kept things cordial, tried not to say anything about my frustration with him,” she says. “But he isn't going to change. So I have to change how I choose to interact with him. At the same time, I feel sad to break ties with him. I need to do what is right for me.”

She added, “I can't let a toxic relationship with my brother drain my energy from being able to be there for the people I love, including myself.”

Randi Mazzella is a freelance writer specializing in a wide range of topics from parenting to pop culture to life after 50. Read more of her work on randimazzella.com.



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WORK & PURPOSE

Midlife career boom is no accident for local woman

By Debra Kaszubski

For MediaNews Group

A longtime actress on both stage and screen, Milica “Mila” Govich’s career continues to evolve well after age 50.

Govich, who lives in both Birmingham and West Hollywood, Calif., has guest-starred in three episodes of “Law & Order” as a judge over the past year, as well as landing small roles on “Chicago Fire” and the Showtime series “American Rust.”

A couple of her notable film credits include the role of Gus’s mom in “The Fault in Our Stars,” and one of Superman’s rescues in “Batman V Superman: Dawn of Justice.” In between television and film roles, Govich has worked as a special lecturer in theater at Oakland University in Rochester since 2004.

Although she doesn’t want her age printed, she says she’s proud to be older than 50 and especially proud to be experiencing a midlife boom in her acting career.

“If you feel like you’re too old to do something, don’t,” she said. “I didn’t get these opportunities after grad school. I was focused on theater and acting. I came to Michigan and it fell into my lap at 50.”

Govich, who grew up in Lorain, Ohio, got involved in church and school productions before attending Ohio University, where she earned an MFA in Acting. She later left for New York to work on the 1995 production of “Hello Dolly!” starring Carol Channing.

She married husband John Vukasovich, who was brought up in Warren, and moved to Michigan. her son Nicholas was born later. It was at that point, she said, that she thought her acting



PHOTOS COURTESY OF MILA GOVICH

In between television and film roles, Govich has worked as a special lecturer in theater at Oakland University since 2004.

career was over. “I went for love, but you know what? The opposite happened and my career blossomed. I worked at all the local theaters: Meadow Brook, The Performance Network in Ann Arbor, (and) The JET in West Bloomfield,” she said.

Her past favorite roles include the comedy “Clean House” at The Performance Network in Ann Arbor where she acted as a house cleaner with messy hair and Neil Simon’s “Broadway Bound” at the former Jewish Ensemble Theatre. “I had the role of the mother and the dad was cheating on the mom, so this was a great drama,” she said.

She also especially enjoyed her role in the musical called “Pump Boys,” which was on the stage at Meadow Brook Theater around the time of the Sept. 11, 2001, terrorist attacks. “It was



OU educator Milica “Mila” Govich has guest-starred in three episodes of “Law & Order” over the past year, as well as landing small roles on “Chicago Fire” and “American Rust.”

just a joyous musical and it was perfect for the time because the world was suffering,” she said.

A few years later, while

auditioning for a role at Meadow Brook Theater, which is located on the campus of Oakland University, Govich decided to



Milica “Mila” Govich

put her name in for a job teaching theater at the college. She was hired and has since continued to expand the program’s curriculum to include acting for camera classes at varying levels. Through her connections, she has helped students secure acting roles, meet and sign with casting agents, and more.

“I love teaching,” she said. “I am passionate about being an actor and I share that with my students. Many of them have gone on and I still keep in touch with them.”

Even though Govich’s husband is enjoying retirement, Govich herself continues to teach and act. Not only is she gear-

ing up for the next semester at Oakland University, but she’s also preparing for her upcoming trip to Belgrade, Serbia (she’s of Serbian descent), and singing with a Serbian American choir. And, if another role comes up on screen, she’s likely to jump at the opportunity.

“I’m excited about these opportunities that are happening for me later in my career,” she said. “But all of the stuff that I did up to this point really created these opportunities. I’m also grateful to have the opportunity to inspire the next generation. It’s fun for me to be of service and to use my expertise as a working actor.”

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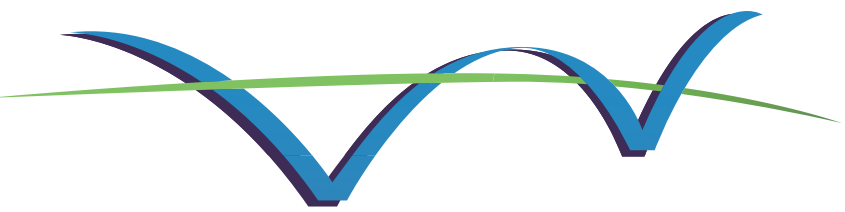
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HEALTH & FITNESS

The challenges of finding a new doctor

By Sally Benford

For Next Avenue

I had a 12-year relationship with my primary care doctor, which abruptly ended late last year. Why the change? My doctor transitioned to a concierge-style practice that would require me to pay a membership fee of \$1,600 per year.

Since I'm healthy with no chronic conditions, I decided to pass on the membership. But, like many other patients, I didn't want to pay two fees — one for membership in the practice and my insurance premiums.

That decision left me with the challenge of looking for a new provider during a physician shortage, which is becoming increasingly complex, especially when looking for practices that accept Medicare patients.

Supply and demand

The Association of American Medical Colleges predicts a shortage of up to 124,000 primary care and specialty physicians by 2034.

The reasons for the shortage are many and complex, ranging from physician retirement and COVID burnout to a shortage of resident physician positions, high medical student debt, primary care doctors reducing their patient load and an aging population that requires more care.

Additionally, many med students lean toward specialty medicine rather than primary care because the compensation is usually higher.

The U.S. population is getting older. The latest U.S. Census Bureau count shows that by 2034, people aged 65 and older will outnumber children for the first time in the country's history. Those population disparities will put even more strain on health care providers in the future.

Today, the typical primary care provider (PCP) maintains 2,000 to 3,000 patients, and many spend almost half of their time updating electronic patient records and administering insurance paperwork.

So it's no wonder they're transitioning to concierge practices, where their patient load is much smaller, but some patients — especially those in rural areas — are left without care.

A shift to concierge medicine

According to a report by Grandview Research, concierge medicine is expected to grow by 10.3% between 2023 and 2030, meaning that, like me, more patients will have to choose between paying a membership fee and insurance premiums or finding a new provider.

Yet, Ailene Gerhardt, an independent patient advocate and founder of Beacon Patient Solutions in Boston, says that physician practices transitioning to concierge medicine are only one of the reasons patients may be left in a lurch for health care.

"Doctors retire or move out of the area, and patients who haven't seen their primary care doctor for a couple of years may be dropped from the practice," says Gerhardt.

"There are certainly clinicians who are leaving the traditional model of health care and moving to concierge medicine to reduce the number of patients and paperwork," she adds. "A shift is happening that makes it harder for folks when they learn they have to make a change because they may have to make a financial decision in addition to finding a new physician."

Making the transition

Dr. Gay Purcell, an MDVIP primary care doctor in Independence, Missouri, switched from a traditional practice to a concierge style after seeing patients for 25 years.

Rather than labeling her practice as concierge, she considers the care she offers as a personalized wellness program for patients who pay about \$140 per month to be a member. As a result, she says her patient load decreased from 3,500 to 600. Purcell accepts patients' insurance,



PHOTO COURTESY OF METRO CREATIVE CONNECTION

The Association of American Medical Colleges predicts a shortage of up to 124,000 primary care and specialty physicians by 2034.

as well as Medicare.

In addition to providing annual insurance-approved exams that include recommended regular screenings, Purcell also offers each patient an additional comprehensive wellness exam each year that is included in their membership fee.

She explains that her practice focuses on wellness coaching, prevention programs and proactive care for chronic conditions.

"During those exams, we perform specific tests for cardiovascular health, gait speed and balance, muscle and grip strength, vision and hearing, and check for issues like sleep apnea, sexual function, depression and anxiety," says Purcell.

During a 90-minute follow-up appointment, she reviews all the test results, focuses on patient education, and discusses health goals with her patients, which usually include exercise and nutrition guidance.

Purcell says she derives a lot

more satisfaction working with her patients since the switch. "I'm able to spend time with my patients now that I didn't have before. The biggest change I see is with the outcomes for the patients and how successful they are. I feel that I'm able to make a bigger difference that counts," Purcell says.

For longtime patient Jana Waits, Purcell's monthly membership fee is worth the extra time and attention she receives. Waits is 66 and admits she doesn't pay for secondary health insurance in addition to her membership fee.

She says she's healthy with no chronic conditions, yet as she ages, she likes having a doctor who has the time to listen, go over results and answer questions.

"It's personalized, it's not just that she just hands you a paper with test results, and she'll see you in a year. She gives a lot of thought about you and your lifestyle. Her care has always been high level but now she has the freedom to do more to help her

patients," Waits says.

Finding a new provider

Not all patients can belong to a concierge practice, whether for financial reasons or availability. So how do you find quality health care if you need to switch for any reason?

Gerhardt says that first, you must decide what you're looking for in a health care provider. Then, think about gender and location preferences. Other considerations include ensuring the clinician takes Medicare or your insurance; whether or not they offer telehealth appointments; how they communicate with patients between appointments; and whether there are special language requirements.

"People need to think more broadly about primary care providers. The benefit of primary care is the continuity of care. Are you open to a nurse practitioner or physician assistant? Once you decide, then figure out what sources are available to find a new provider," says Gerhardt.

She says to start by asking family and friends for recommendations and branch out from there. "You should ask any specialists you see for a referral, and one very underutilized resource are pharmacists, who know a tremendous number of doctors," Gerhardt says.

"Look at your health insurance directory of in-network PCPs. Call the hospitals in your area to ask about new doctors who have signed on for hospital privileges. They may be taking new patients," she notes.

The bottom line: If you need to find a new health care provider for any reason, Gerhardt says you need to be clear about what you want in a PCP and don't procrastinate in finding a practice that meets your needs.

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



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SOMETHING TO THINK ABOUT



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Include more whole grains, fish, fruit and veggies in your diet to maximize brain health.

Lifestyle changes to keep your brain healthy

People age differently. But only 30% of those differences are due to our genetic makeup.

The remaining 70% are due to the way we live — our diet and exercise habits, how much sleep we get, our engagement with friends and family, and our environment all play a role.

Ana Daugherty, PhD, a neuroscientist in the Institute of Gerontology at Wayne State University who runs the Healthy Brain Aging Lab there, says that preventing or slowing brain decline means eliminating the risk factors that are within our control.

For example, researchers know that vascular disease, a category that includes clogged arteries or other conditions of the circulatory system, plays a role in Alzheimer's disease and other dementias.

Having diabetes, high blood pressure and metabolic syndrome, all related to heart health,

puts people at higher risk of brain decline.

"One of the most important things you can do is take care of the heart," Daugherty says. That starts in early life: the choices you make in your 20s will affect your brain in your 70s, she says.

Diet

What you put in your mouth affects your brain.

A recent study in *JAMA Neurology* found that eating highly processed food — those with artificial color and flavors and preservatives — speeds up the development of dementia. The study followed 10,000 adults 35 to 74 years old at four-year intervals for about nine years. Researchers found that those whose daily diet consisted of at least 20% highly processed foods scored worse on tests for word recall, word recognition and verbal fluency tests.



PHOTO COURTESY OF AREA AGENCY ON AGING 1-B

Ana Daugherty, PhD, is a neuroscientist at the Institute of Gerontology, Wayne State University, where she runs the Healthy Brain Aging Lab.

Their cognitive decline was more than 25% faster, researchers found.

The takeaway? Staying away from foods that are manufactured rather than grown is a step in the right direction. Include more whole grains, fish, fruit and veggies in your diet to maximize brain health.

Diets that are considered both balanced and protective of your health are the Mediterranean and DASH (a plan with less sodium to help hypertension) diets.

Daugherty says it is also about how much of certain types of food you eat, as well. Eating a lot of cheese frequently, for example, contributes to higher levels of sodium. Watch your alcohol intake, too. Evidence shows that excess drinking also boosts the risk for dementia, heart disease, liver failure and general frailty.

Exercise

Daily exercise is also considered a hedge against brain decline.

A 2022 study in the UK involving more than 78,000 adults between 40 and 79 years old found that walking just under 10,000 steps a day decreased the risk for dementia. Even taking half that number of steps each day had a brain benefit.

Daugherty says that any activity that raises your heart rate is good for your heart and muscular strength and hence, brain health. That could mean a brisk walk through Target or around the neighborhood, or even a couple

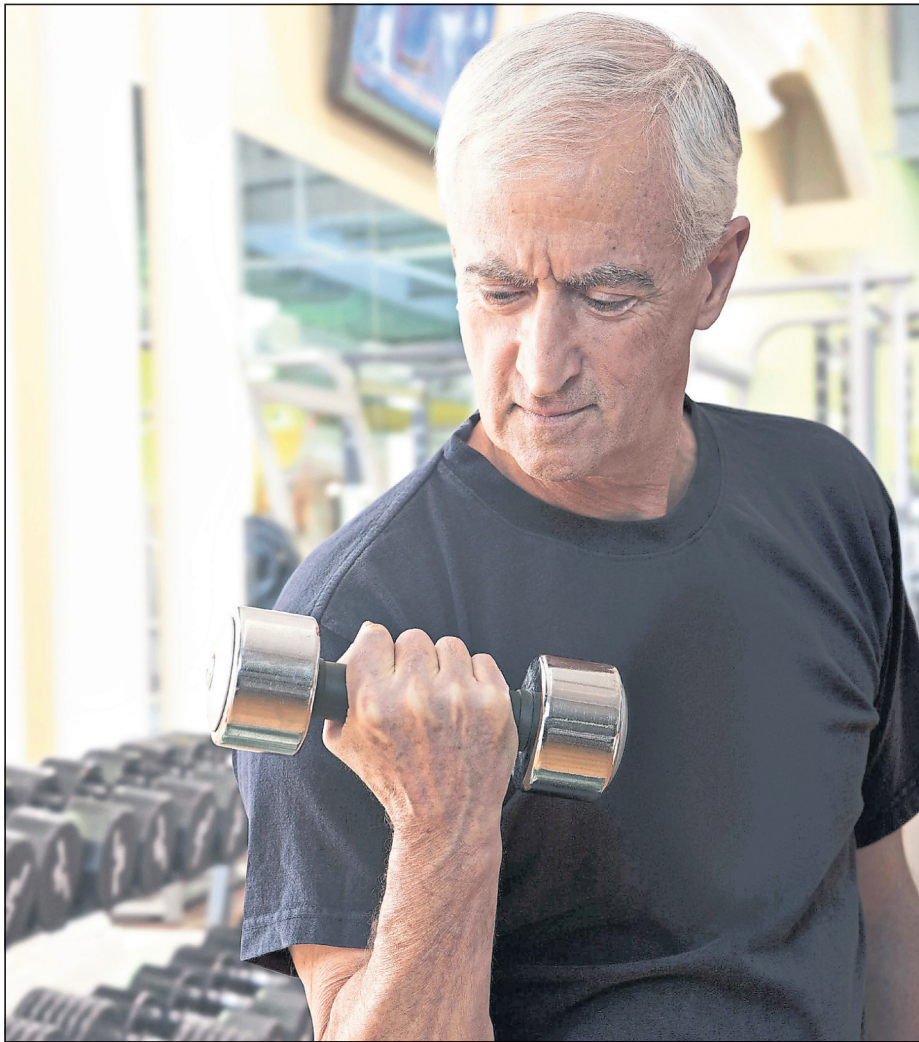


PHOTO COURTESY OF METRO CREATIVE CONNECTION

Daily exercise is considered a hedge against brain decline.

hours gardening. The goal should be to do 150 minutes of activity each week that raises your heart rate.

Sleep

If you're in midlife, sleeping at least seven hours a night can protect against dementia and early death.

A few studies have shown the link between short nights and brain decline. One of them, published in 2021, involved 2,800 participants who were 65 and older. After five years, research found that those who got five or fewer hours of sleep per night and those who did not sleep well had a higher incidence of dementia and early death. The study also found that the participants who felt refreshed during the day had a lower risk of developing dementias.

See your doctor if you are having trouble sleeping.

Thinking

Hobbies and activities that engage the mind can reduce the risk of all-cause de-

mentia, Daugherty says. Cognitive engagement is anything that gets you thinking. That could be puzzles and board games or hobbies like knitting and learning a new language. Traveling and even dancing that involves learning steps are both protective of the brain.

Socializing

Connecting with family and friends leads to lower rates of anxiety and higher levels of well-being. It also seems to be linked with lower cognitive decline. Even introverts can benefit from being engaged with a community.

The upshot?

You can't do anything about your genes, but you can maintain a healthy lifestyle. Even at the age of 70, Daugherty says, you strengthen your defenses against dementia.

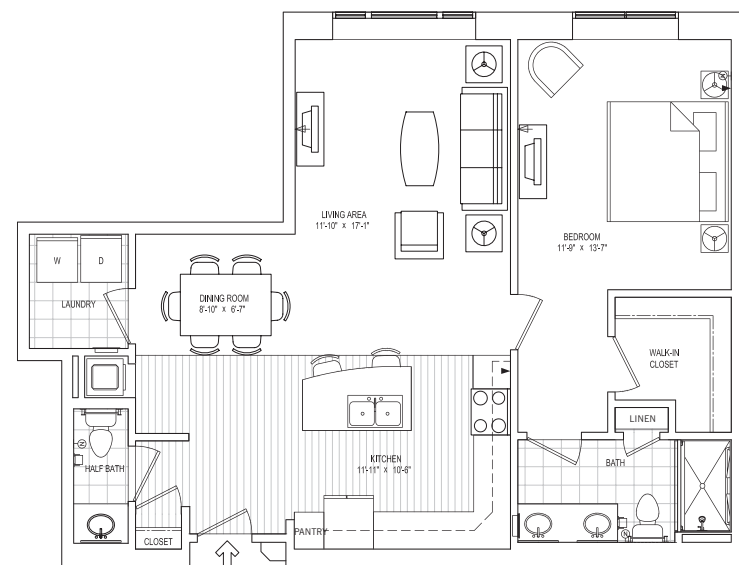
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MONEY & SECURITY

A financial planner reflects at 50

By **Lazetta Rainey Braxton**
For *Next Avenue*

I'm turning 50 this year. As a financial planner, I rehearse in my mind conversations with my Gen X clients about reaching and surpassing this beautiful milestone in their lives. I recall their bundled emotions — fear and excitement — about decisions made and future opportunities for living their best lives.

One would imagine that I would show the same care to myself as I extend to my clients. I have some work to do, and I hope my confession transforms into wisdom for you and me. Let's explore my realizations as an approaching half-century through the lens of the financial planning journey.

Where are you financially?

Each year during tax season, my husband and I update our Lifestyle Plan (income and expenses or budget) and our Net Worth Statement (all of our assets and liabilities) as we compile our tax forms and statements for our tax professional.

We reflect on how our decisions during the year show up in our checking, savings, investment balances and property values based on how we spent and saved money. We discuss many competing goals: managing household expenses, paying for our daughter's education, redeploying capital for my growing businesses, covering estimated taxes, saving for retirement and finding funds for college visits and vacations.

It's not clear, however, if our financial habits and one-year reviews afford us the peace that we're on track for a comfortable future. We're fortunate to know the rules of thumb, such as living within our means, paying off credit cards each month, saving with high-yield savings accounts, investing in brokerage accounts, maxing out

deposits to our 401(k)s (including catch-up contributions) and Health Savings Accounts (HSA), getting a state tax deduction on contributions to a 529 college-savings plan and securing insurance and estate-planning documents.

Real-life circumstances — job transitions (including my season as a Chief Family Officer, stay-at-home mom or domestic engineer), residing in high-cost-of-living areas and founding businesses — consistently challenge our intent to maintain these financial best practices.

Hire a financial planner

If I'm honest, I fear knowing the answer to these two looming questions: What is the cumulative effect of our financial circumstances and decisions, and where do we go from here? Assistance with answering these questions with confidence and assurance is one of the many valuable attributes of a financial planner.

A survey by MagnifyMoney in March 2021 found that 76% of Gen Xers haven't hired a financial planner, and I confess that my husband and I are in that majority.

The good news is that it's never too late to act on your financial planning journey. I believe this mantra and will hire a financial planner as one of my 50th birthday gifts to myself.

Ideally, I will find a planner who shares my family's values, possesses cultural competency, believes in holistic financial planning and values leading with EQ (engaging our humanness) to enhance the IQ (knowing the craft).

While these characteristics reflect my revered team at my firm, 2050 Wealth Partners, I desire a new partnership that will give me fresh perspectives on what I believe to be true for my family, my team and the people we serve.

REFLECTS » PAGE 22



PHOTO COURTESY OF LAZETTA RAINEY BRAXTON

Lazetta Rainey Braxton is a Certified Financial Planner and cofounder and co-CEO of 2050 Wealth Partners.

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Reflects

FROM PAGE 21

Making this investment in me and my family is worth it. I am no longer hesitant about adding this recurring line item to our Lifestyle Plan.

Health is wealth

In my quest to be wealthy, as I define it, I realize that physical health holds a significant piece to the financial health puzzle. As my husband and I advance to our retirement years, I acknowledge that Fidelity's 2022 Retiree Health Care Cost Estimate suggests that we may need approximately \$315,000 saved (after tax) at age 65 to cover health care expenses in retirement. We're not that far away! This figure does not include long-term care costs to support our activities of daily living (ADLs)

if needed, as we age.

I confess that I neglected my health as the stress of balancing life and career as a wife, mom, sandwich-generation daughter, employee and entrepreneur grew over the years. While I celebrate these roles — and being among the 1.9% of 94,968 Certified Financial Planners who is Black, according to the 2022 CFP Board of Standards — I realize that advice about staying healthy is as significant as guidance on financial matters.

My focus on improving my physical health as a proactive way of managing my medical costs includes addressing my mental health. Life and workplace trauma often weigh down one's ability to maintain good physical health while also affecting one's financial health.

I'm proud to be among the 26% of Gen Xers who, as reported by the American Psychological Associ-

ation, have received treatment or therapy from a mental health professional, and I have extended this wealth opportunity to my Gen Z daughter.

While I'm turning 50 this year, my confessions and reflections assure me that anyone can achieve the life and legacy we desire and deserve. Focusing on the right mindset, securing the right team and doing the work will serve us all well as we navigate the opportunity to live longer and better.

Lazetta Rainey Braxton is a certified financial planner and co-founder of 2050 Wealth Partners and CEO and founder of Lazetta & Associates. She was named a 2021 Crain's New York Business Notable Black Leader and Executive as well as one of the Top 10 of Investopedia's 100 Top Financial Advisors in 2020 and 2021.



PHOTO COURTESY OF LAZETTA RAINEY BRAXTON

Lazetta Rainey Braxton (left), with her husband and their daughter.

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At the Older Persons' Commission. Available for short term use: walkers, wheelchairs, canes, shower stools, transfer benches. To schedule a loan pickup, call 248-608-0248. Leave a voicemail with your name, contact number and item you need or wish to donate or return.

MAY

May 11: 650 Nite Club: Kentucky Derby Party, from 6-7:30 p.m. \$15. Saddle up and run for the roses OPC style! Live music by the South Street Dixie Band. Seersucker, pastel bow ties and colorful hats are fun. Southern Flair appetizers and refreshments included. Cash Bar: Champagne, cocktails, wine and beer. Tickets are \$15 and available by calling 248-659-1029. The Older Persons' Commission is located at 650 Leticia Drive, Rochester. For more information, visit opcsenior-center.org.

May 11: Shelby Garden Club hosts The Monarch Crusader at 1 p.m. at the Shadbush Nature Center, 4101 River Bends, Shelby Twp. Brenda

Dziedzic, raises monarch butterflies in her yard and has written books sharing her techniques. Programs are free but donations are appreciated. For further more, contact Ivy Schwartz at 586-873-3782.

May 12: Financial Friday, at 10 a.m. Budgeting & Debt Strategies — How to determine your current spending and strategies to create more cash flow. Presented by Xenia Woltmann, from Rochester Wealth Strategies. Register by calling 248-659-1029. \$2 drop-in fee. The Older Persons' Commission is located at 650 Leticia Drive, Rochester.

May 16: RHGS Program: Guardians of Detroit at the Roseville Public Library, 29777 Gratiot Ave, Roseville on Tuesday, May 16 at 6 p.m. No registration required. The Roseville Historical and Genealogical Society presents a program at the Library each month. Historian and photographer Jeff Morrison is the author of two books, the multi-award-winning Guardians of Detroit: Architectural Sculpture in the Motor City and the just-released Guardians of Michigan: Architectural Sculpture of the Pleasant Peninsulas. He will present a sixty-minute program with more than 250 spectacular pictures of interesting architectural sculpture found on buildings throughout Michigan, from Ann Arbor to Ontonagon and all points

in between. You will learn about the symbolism behind the sculpture and hear some of the untold stories of the artists, artisans, and architects involved in the creation of these wonderful structures and the unique art that adorns them. There will be time for questions and answers and both books will be available for sale after the presentation. For more information, contact RHGS representative Ken Schramm at 313-884-3067.

May 16-20: 650 Players: Glitz & Glamour — 2023 Spring Variety Show. May 16, 17 & 18, from noon—3 p.m. \$20. Luncheon Show. May 20, from 1-3 p.m. \$15. Matinee show. Be entertained by the 650 Players as they perform a variety of musical selections that will bring out your inner Glitz and Glamour. Tickets are \$15 for the Matinee show (includes dessert) or \$20 for the luncheon shows (include lunch and dessert). Tickets are on sale now by calling 248-659-1029. The Older Persons' Commission is located at 650 Leticia Drive, Rochester. For more information, visit opcsenior-center.org.

May 17: Rewired Not Retired at 6 p.m. \$5. Let's get social! Detroit Piano Guy, Stefan Kukuraugya, returns to entertain and "Play that Tune"! There is rarely a song he can't play — join us and see if he can play

your favorite tune! Program and dessert. Tickets are \$5 and available by calling 248-659-1029. The Older Persons' Commission is located at 650 Leticia Drive, Rochester. For more information, visit opcsenior-center.org.

May 17: Honky Tonk Angels and lunch at Alfocchino's, from 11 a.m. to 5:15 p.m., Bus departs from JPAC, 24600 Frederick Pankow Blvd, Clinton Twp MI 48036 Cost is \$110. For more information, visit Lc-ps.ce.eleyo.com or call L'Anse Creuse Community Education at 586-783-6330.

May 18: Mystery Book Club: The Thursday Murder Club at the Roseville Public Library, 29777 Gratiot Ave, Roseville on Thursday, May 18 at 6:30 p.m. No registration required. Calling all sleuths. Get together with other mystery readers as we discuss crime novels every

third Thursday of the month. We will discuss The Thursday Murder Club by Richard Osman for our first meeting. You are welcome to join us even if you have not finished the book. For more information, call 586-445-5407 or visit rsvlibraryservice@roseville-mi.gov

May 19: Caring & Sharing Loss Support Group. May 19, from 10-11 a.m., for newcomers. May 12, from 11 a.m. to noon, for 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 Older Persons' Commission is located at 650 Leticia Drive, Rochester. For more information, visit opcsenior-center.org.

May 26: Visually Impaired

Group, from 10-11:30 a.m. Support group providing information, socialization, support and speakers to those with low vision. Register by calling 248-608-0261. The Older Persons' Commission is located at 650 Leticia Drive, Rochester. For more information, visit opcsenior-center.org.


May 26: River of God Church, 230 East Saint Clair Street, Romeo is honoring the troops and those who have given their lives in service to our country with a 15 piece Big Band Salute. The Rhythm Society Orchestra will provide the music. A dance instructor will be there to teach the dances from the Big Band era. A light meal (hamburgers hot dogs salad drink) will be served. Doors open at 5:30 p.m. Concert begins at 7 p.m. and lasts until 10 p.m. Tickets are \$25 through the

CALENDAR » PAGE 24

Next Issue of Vitality

will be on

THURSDAY JUNE 8, 2023





WE'RE GIVING YOU A CHANCE TO HIGHLIGHT YOUR SPECIAL PET ON OUR TRIBUTE PAGE BY SENDING US YOUR PHOTO. YOU MAY ALSO TELL US ABOUT YOUR PET.

It's easy! Just fill out the form below and mail or email it to us along with your photo, tribute or poem. Photos will not be returned. We must receive photos by May 24, 2023 to be included in our June 8, 2023 issue.

PET TRIBUTE PAGE

LET ME TELL YOU ABOUT MY
Special Friend!

Name(s) of Pets: _____

Member of the _____ Family.

Address: _____

Phone: _____

EMAIL FORM & PHOTO TO:
demke@medianewsgroup.com

Mail to: Vitality Pet Page
Attn: Dawn Emke
53239 Settimo Crt
Chesterfield, MI 48047

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

Calendar

FROM PAGE 23

rogromeo.com site or call 586-752-2998.

May 26: Coffee and donuts at the DSO featuring Respect — A tribute to Aretha Franklin's music, from 9:15 a.m. to 1:45 p.m. Sponsored by L'Anse Creuse 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

May 27: The Single Way, a Christian singles adult ministry, is having a barbecue dinner and games night on Saturday, May 27 at 5 p.m. Cost of \$5 and includes a complete dinner, snacks, and beverages. If coming, a reservation is required by May 26. For more information and location, call 586-

774-2119.

May 31: Parkinson's Care Partner Group, 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 Kathy Walton 248.568.3549. The Older Persons' Commission is located at 650 Leticia Drive, Rochester.

JUNE

June 2: Tchaikovsky at the DSO, from 9:15 a.m. to 1:45 p.m. Sponsored by L'Anse Creuse Community Education. Bus departs from 45400 Marketplace Blvd, Chesterfield. Cost is \$60. All tickets can be purchased online at Lc-ps.ce.eleyo.com or calling L'Anse Creuse Community Education at 586-783-6330.

June 3: St. Malachy Church is having a Trunk Sale on Saturday, June 3, from 9

a.m. to 2 p.m. in the church parking lot. Free to shop. The church is located at 14115 Fourteen Mile in Sterling Heights.

June 15: Open Mic Night at 6 p.m. Free for Booked Talent. \$5 audience. Talent, sign up by calling 248.659.0253 by June 8! Audio/Visual managed by Pete Hassett — Line up posted by June 13. Great night to listen to live music! Register by calling 248-659-1029. Cost: \$5 Audience. The Older Persons' Commission is located at 650 Leticia Drive, Rochester.

June 21: Sponsored by the L'Anse Creuse Community Education, from 11:45 a.m. to 5:15 p.m. Comerica Park for a Tiger's Game. Bus departs from 45400 Marketplace Blvd, Chesterfield. Cost is \$64. All tickets can be purchased online at Lc-ps.ce.eleyo.com or calling L'Anse Creuse Community Education at 586-783-6330.

June 25: Singin' in the Rain and brunch at Lily's Seafood, from 11 a.m. to 5 p.m., Bus departs from JPAC, 24600 Frederick Pankow Blvd, Clinton Twp. Cost is \$107. For more information, visit Lc-ps.ce.eleyo.com or call L'Anse Creuse Community Education at 586-783-6330.

SEPTEMBER

Sept. 7: Sponsored by the L'Anse Creuse Community Education, from 8:30 a.m. to 2:30 p.m., Cranbrook House Tour and High Tea. Bus departs from 45400 Marketplace Blvd, Chesterfield. Cost is \$84. All tickets can be purchased online at Lc-ps.ce.eleyo.com or calling L'Anse Creuse Community Education at 586-783-6330.

MONTHLY EVENTS

▪ **Older Persons' Commission Membership:** Mondays — Thursdays, from 8:30

a.m. — 7:30 p.m.; Friday, from 8:30 a.m. — 3:30 p.m.; and Saturday, from 8 a.m. to 2 p.m. OPC membership is available at no charge to all residents 50+ of Rochester, Rochester Hills and Oakland Township. Registration forms are available at OPC or online at opcseniorcenter.org. You must register in person and proof of residency is required. The OPC is located at 650 Leticia Drive, Rochester. For more information, call 248-656-1403.

▪ **Water Aerobics:** Mondays and Wednesdays 10:45 to 11:35 am, Water Aerobics held at L'Anse Creuse High School North, 23700 21 Mile Rd, Macomb. Walk in \$5 a visit or purchase a punch card. Tickets can be purchased online at Lc-ps.ce.eleyo.com or calling L'Anse Creuse Community Education at 586-783-6330

▪ **Mondays and Wednesdays:** 20/20/20 Fitness

held at Pankow Center, 24600 Frederick Pankow Blvd, Clinton Twp., from 5:30 to 6:30 p.m. For more information, visit Lc-ps.ce.eleyo.com or call L'Anse Creuse Community Education at 586-783-6330.

▪ **May 3:** Slow Flow Yoga held at Wheeler Community Center, 24076 Frederick Pankow Blvd, Clinton Twp. Wednesdays, from 9-10 a.m. Cost is \$50. For more information, visit Lc-ps.ce.eleyo.com or call L'Anse Creuse Community Education at 586-783-6330.

▪ **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



Vitality

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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.

▪ **Breakfast every Wednesday:**

Sponsored by Widowed Friends Ministries. Join us at 10 a.m. at Cavis Pioneer Restaurant, 5606 Lapeer Rd., Kimball. Call Rita, 810-334-6287 for more information.

▪ **Senior Card Playing:**

Come and join a fun group of

card players who play a wide range of card games. Everyone brings a snack to share while playing. Free. Mondays from 1-4 p.m. at 35248 Cricklewood Blvd. (Cricklewood Recreation Building). Call 586-725-0291.

▪ **Dancing every Tuesday:**

at Polish Century Club, 33204 Maple Lane, Sterling Heights. Doors open at 6 p.m. Music from 7-10:30 p.m. Cost is \$8 per person with a cash bar. A table is reserved for Widowed Friends. Sponsored by Widowed Friends Ministries. Contact Kate at 586-344-3886.

▪ **New Baltimore Senior Club:**

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

▪ **Zumba Gold:**

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

▪ **Fish Fry Every Friday:**

Join us for dinner/music at the American Legion Hall, 1026 6th St., Port Huron. Food served from 4:30-7 p.m. Music goes from 5-8 p.m. Sponsored by Wid-

owed Friends Ministries. Contact Rita, 810-334-6287.

▪ **Cards/Games/Friendship:**

Ss. John and Paul, (1st Thursday or every month), 1:30-4 p.m. at, 7777 28 Mile Rd. Bring a snack to share and your own beverage. Ss. John and Paul supports the Agape Center, a resource center for the most vulnerable members of society and would appreciate it if you could bring a canned good (vegetable, meat, fruit) when you come to play. (Dinner afterward at Romeo Family Restaurant, 66020 Van Dyke Rd., between 30 & 31 Mile is optional.) Sponsored by Widowed Friends Ministries. Call Ellen, 586-781-5781.

▪ **Men Only Breakfast:**

Lukich Family Restaurant (1st & 3rd Thursday), 3900 Rochester Rd., Troy, at 9 a.m. The Widowed Men's Group invites you to meet with other widowed men for breakfast at either of the Men's Fellowship locations whichever is more convenient for you. Many topics & ideas help you become involved in the activities of Widowed Friends. Sponsored by Widowed Friends Ministries Contact Ray at 248-585-5402.

▪ **Eastside Movies:** (1st Tuesday of each month) at Chesterfield Crossing Digital Cinema 16 (known for free soda & popcorn refills also offers discount matinee pricing) 50675 Gratiot Ave., Chesterfield Twp. Ear-



PHOTO COURTESY OF METRO CREATIVE CONNECTION

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@medianewsgroup.com.

ly dinner afterwards TBD. Sponsored by Widowed Friends Ministries. For more information, contact Marion at 586-703-1427

▪ **Metamora — Dinner Club:** (3rd Wednesday of the month) at 5 p.m. Join

us at The White Horse Inn, 1 E High St., Metamora. Reserved seating. Sponsored by Widowed Friends Ministries. Please RSVP to Sharry 248-840-0063. No walk-ins. Please call if you must cancel your reserved

seating.

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



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Address: _____

Phone: _____

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

Email: Form & Photo to Demke@medianewsgroup.com

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Poetry Page

MAY

Open my eyes, so that I may see beyond
what is in front of me.
Open my ears, so that I may hear the earth
sounds of harmony.
Open my nose, so that I may smell the
mystic fragrances of life.
Open my touch, so that I may feel the love
of Spirit in all hearts.
Open my taste buds, so that I may taste
The fluids of life flowing through me.
Open my consciousness, to the love of
Christ to be felt by all.
Open me to the smile of Christ.

Alethea Monk Howard of Detroit, MI

The Wrong Criminal

The harp of memories
stringing through my mind.
Physical assault
Committed without effort.
Fearful and withdrawn,
She took my crown.
Broke me like a bone.
Like air, I will rise again.
A snake in the grass.
Slithers to where the thorns are laid.
Unseen by most,
Convincing the world she doesn't exist.
Cold heart.
Spineless.
Venomous bites.
Blood that sparkles like rubies.
Your wicked love of money.
You are the devil.
Strengthened by hate and anger.
Laughing when she lies.
The mouth can lie.
Eyes cannot.
Evil so deep it scars souls.
For all evil,
For all good,
There is no remedy for her.
Your perfect crime.
The role you made my mom play.
A criminal.

Red lights, blue lights.
Your uniform protects your bulletproof heart.
Shoot me with your words.
Words – what are they?
Beauty is the truth.
Karma is my dog.
Tracking your scent.
Digging up skeletons in your backyard,
Like a private eye.
Karma is real.
You started this.
I lived in your game of checkers.
I took my crown back.
A queen has a reputation to live up to.

It's coming back around.
I hold the keys to your bad dreams.
Showing you every version of yourself.
Making you scream.
Checkmate.
Justice.
Freedom.
The truth always rises above.

By Lauren Weiss from West Bloomfield, 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 June 8, 2023.

Poems due by May 26.

FIRST & LAST NAME: _____ PHONE NUMBER: _____

ADDRESS: _____

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

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

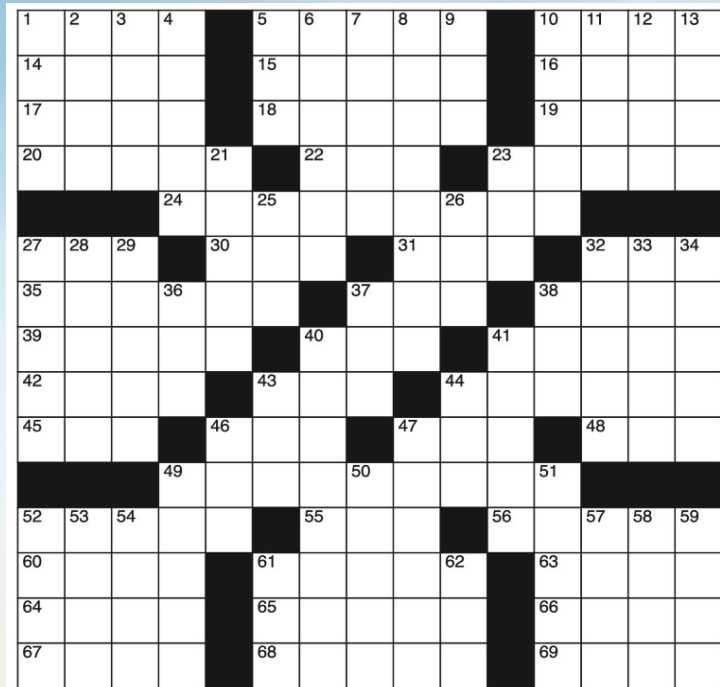


If you chose to submit your poem or letter of appreciation through email, please include your first and last name along with your phone number and the city, state you reside in. You will not be solicited and all information will be kept confidential.

Email Poems to: demke@medianewsgroup.com

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

PUZZLE PAGE

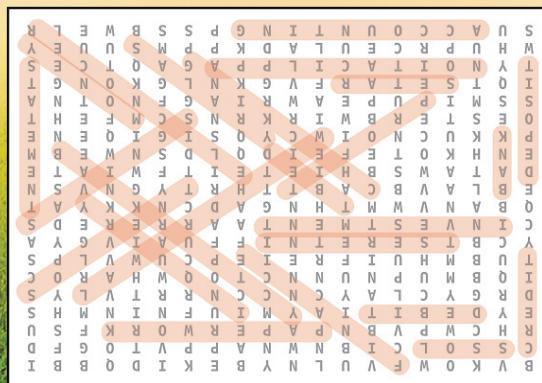


CLUES ACROSS

- 1. Dylan and Marley are two
- 5. Makes healthy
- 10. The Who's "O'Riley"
- 14. Side sheltered from wind
- 15. Flat-bottomed sailboats
- 16. Egyptian supreme god
- 17. Advice
- 18. Mass of small, loose stones
- 19. Online learning services provider
- 20. "Lords" in Northwest Semitic languages
- 22. Of she
- 23. A place to relax
- 24. Critical and mocking
- 27. Consumed
- 30. You get one in summer
- 31. Bath
- 32. Luxury automaker
- 35. Spiders spin one
- 37. Guy (slang)
- 38. Greek personification of Earth
- 39. Large instruments
- 40. Domestic cattle genus
- 41. Appetizer
- 42. Oil group
- 43. Where to put groceries
- 44. Speak incessantly
- 45. Popular color
- 46. A place to sleep
- 47. Make fun of
- 48. Former CIA
- 49. Salts
- 52. Bleated
- 55. Never sleeps
- 56. Sword
- 60. Water (Spanish)
- 61. Cyprinids
- 63. "Dark Knight" actor Christian
- 64. Fictional demon
- 65. Old World lizard
- 66. The content of cognition
- 67. Makes a mistake
- 68. A way to make wet
- 69. Tide

CLUES DOWN

- 1. One-liner
- 2. Evergreen genus
- 3. College in Rome
- 4. Prevents from seeing
- 5. Cycles/second
- 6. Mischievous child
- 7. Less common
- 8. Honorably retired
- 9. Midway between south and southeast
- 10. A confusion of voices and other sounds
- 11. Bony fish genus
- 12. Type of pear
- 13. Egyptian cross
- 21. Satisfies
- 23. Founder of Babism
- 25. Bar bill
- 26. Chicago ballplayer
- 27. Performer
- 28. Hairpiece
- 29. Partner to flowed
- 32. Aircraft formation
- 33. You have 3 per day
- 34. Goes into
- 36. College athletic organization
- 37. Wet, muddy ground
- 38. Talk
- 40. Witty conversation
- 41. Gurus
- 43. "French Price of ___ Air"
- 44. Sports equipment
- 46. Try to get
- 47. Flower cluster
- 49. Sea dwellers
- 50. Palmlike subtropical plant
- 51. Polio vaccine developer
- 52. Baseball's Ruth
- 53. Gelatinous substance
- 54. Hungarian violinist Leopold
- 57. Offered
- 58. Ancient Greek City
- 59. A way to derive
- 61. Touch lightly
- 62. Witnessed



ANSWER:

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to finance.

CDTIRE

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

MONEY & FINANCE WORD SEARCH

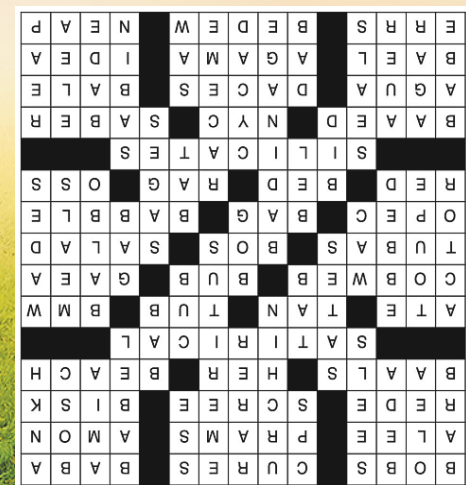


Find the words hidden vertically, horizontally, diagonally, and backwards.

WORDS

- ACCOUNTING
- APPLICATION
- BANK
- BANKRUPTCY
- CHECKING
- CREDIT
- DEBIT
- DEBT
- DEPOSIT
- FINANCE
- INQUIRY
- INTEREST
- INVESTMENT
- LOSS
- MONEY
- PAPERWORK
- PROFIT
- RATES
- RECONCILE
- SALARY
- SAVINGS
- SOLVENT
- STATEMENT
- WITHDRAWAL

ANSWER:



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