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Save money on gift-giving by making your own

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Sterling Heights, MI 48312 CONTACT US Customer service/circulation: 586-731-1809 On the

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#### **MONEY & SECURITY**

# Ask the Financial Doctor: Take those required minimum distributions or risk being penalized

Q: I am 48 years old and can contribute to a 401(k) in pre-tax, post-tax and Roth 401(k) dollars. What is the maximum allowed for 2023?



Richard Rysiewski Columnist

A: The pretax and Roth 401(k) contributions have a combined maximum of \$22,500 (\$30,000 if age 50 or older) for 2023. The post-tax contribution depends on the 401(k) plan. You could contribute above the \$22,500. The combined pre-tax, post-tax, Roth 401(k) and employer contributions can-

for the 2023 tax year. Check with your plan administrator for the allowed maximum.

wski
ist
penalty for failure
to take the annual
RMDs (required
minimum distributions)
from an IRA once you
reach the age limit. What
is the penalty for the 2023

A: The penalty is 25%, but will be reduced to 10% if the IRA owner withdraws the RMD and submits an amended re-

tax vear?

not exceed \$66,000 turn in a timely manner.

e: I will be 73 years old in 2023. When do I have to take my first RMD?

A: The first RMD must be taken by April 1, 2025. Additionally, you would have to take a second RMD before Dec. 31, 2025. If you prefer not to take two distributions in one tax year, you could take your first RMD in 2024.

C: What are the changes for the Roth 401(k) and Roth 403(b) in 2023 and 2024?

A: Regular RMDs for Roth 401(k)s and ROTH 403(b)s must be taken in 2023. Starting in 2024, Roth 401(k)s and ROTH 403(b)s will no longer have RMDs.

ember and am collecting a widow's Social Security benefit. I will apply for my Social Security benefit based on my work record at age 70. Can I collect both benefits at age 70?

A: You cannot collect both benefits. You will get the larger of the two benefits. If your retirement benefit at age 70 is greater than your widow's benefit, then you will receive the higher benefit.

C: What is the capital gains tax rate for 2023?

A: If the holding period is less than a year, then the gain is taxed as ordinary income at your tax bracket rate. If the holding period is greater than a year, the gain receives a favorable tax rate of 0%, 15% or 20%, depending on your tax bracket.

The 0% rate applies to single filers with taxable income less than \$44,625 or less and joint filers with \$89,250 or less.

The 15% rate applies to single filers with taxable income from \$44,626 to \$445,850 and joint filers with \$89,251 to \$501,650.

The 20% rate applies to those making more than \$445,850 (single filers) and \$501,650 (joint filers.)

Some higher-income taxpayers will pay an additional 3.8%.

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

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#### SOCIAL & WELL-BEING

### Skipping sleep? 5 hours or less raises depression risk in older adults

By Teddy Amenabar

The Washington Post

Short sleepers — those who regularly get five or fewer hours of sleep at night — may be at a higher risk of developing depression symptoms, according to a study published recently.

Researchers examined the health data of 7,146 individuals, age 50 and older in England, and found that or fewer hours a night – show signs of depression of depression later in life, vears later. The researchticipants for an average of seven hours. eight years.

#### The findings

a night, older adults who likely to sleep for five or ing. reported five or fewer fewer hours a night. hours on average were 2.5

"The more we know about our individual genetic signatures, the more we're likely to be able to take preventive steps to disease broadly."

- Odessa Hamilton

14% more likely to develop symptoms of depression ilton, the lead author of the vears later in life.

older adults who sleep five problem, too. Older adults who reported sleeping either because of a genetic more than nine hours of predisposition or other reassleep were 1.5 times more sons — were more likely to likely to develop symptoms as compared with those ers followed the study par- who slept an average of

times more likely to de- from the English Longitudi- consider whether a lack of velop symptoms of depres- nal Study of Ageing, found sion later in life. Those who an association and not a were genetically predis- causation between shorter

posed to short sleep were sleep and symptoms of depression, said Odessa Hamstudy and a doctoral re-• Too much sleep was a searcher in biobehavioral epidemiology and precision medicine at the University College London. The study was published in Translational Psychiatry.

#### **Background**

Sleeping for too many or too few hours at night has Depression also was been seen as a sign of demore likely to lead to worse pression, Hamilton said. sleep. People with symp- And some studies show that • Compared with peo- toms of depression were depression is often associple who sleep seven hours approximately 33% more ated with problems sleep-

> But, more recently, re-The study, based on data searchers have started to sleep could be the cause of depression and other men-

> > SLEEP » PAGE 6

# talidays

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jgray@medianewsgroup.com **Subject Line: Vitality Community Calendar** 







PHOTO COURTESY OF METRO CREATIVE CONNECTION

People who regularly get five or fewer hours of sleep at night may be at a higher risk of developing depression symptoms, according to a study published recently.



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#### Sleep

#### FROM PAGE 5

tal health issues.

Hamilton said the researchers wanted to study genetic data to "unravel" what comes first.

take preventive steps to disease broadly," she said.

fied genes that are associated with short sleep and that allow individuals to sleep a night. not suffer from the effects of sleep deprivation. But there are no definitive num- saying bers on how many people in the world have these genes, researchers said.

Hamilton said they used polygenic scores to identify individuals with a genetic predisposition for less sleep based on genome-wide association studies.

on participants of European ancestry, which is a dian Code," a book on the limitation, Hamilton said. importance of maintain-The results may not be generalizable to people of other It may be because older races and ethnicities.

#### Risks of less sleep

The potential health ported. In a study of almost workers published last as much sleep, Panda said. year, getting less than five sion, cancer and diabetes.

Individuals who sleep

rest, research shows. Brain regions that are involved in the processing of emotions can be affected by extended periods of sleep deprivation.

A good night's sleep benefits your memory, mood "The more we know and overall health. And about our individual ge- one study suggests when netic signatures, the more we're sleep deprived, we're we're likely to be able to less generous. The Centers for Disease Control and Prevention has age-spe-Researchers have identi- cific recommendations for sleep and advises adults get at least seven hours of

#### What experts are

Older adults can find it difficult to sleep through the night, with or without health problems. And it's harder for them to fall asleep once they're awake, said Satchin Panda, a pro-The study focused only for Biological Sciences and the author of "The Circaing your circadian rhythm. adults have less deep sleep, so small disturbances can wake them up.

It's not that older adults risks associated with a require fewer hours of lack of sleep have been re-sleep. Instead, they actually don't "rebound" as 8,000 British civil service well from a night without

"We may not feel sleepy, hours of sleep was associ- just like teenagers do on ated with an increased risk the weekend, but we still of heart disease, depres- have to make an effort to sleep enough," he said.

less than the optimal hours less and feel fine, they're to sleep because we just each night may feel de- not tired or irritable don't see it as being impressed because the ability throughout the day, Panda portant."

to regulate emotions can said. And that may be, at be hampered by the lack of least in part, because of genetics.

> But no one gene can cause someone's sleep problems, he said. And healthy sleeping habits can reduce the risk of diseases associated with poor sleep, such as depression.

> "If you're given a lemon, you have to make lemonade," he said. "The good habits can lessen the bad effect of bad genes."

#### What you can do to help your sleep

A person's genetic predisposition to sleeping less every night should "warrant consideration" but it is just one of the factors determining whether someone regularly gets poor sleep, Hamilton said. Their sleep habits and environment — the time a person goes to sleep, when they wake up and the noise or fessor at the Salk Institute light around them as they go to bed - plays a large role.

> "These genetic scores are accounting for quite a modest level of variability in your likelihood of developing these outcomes," Hamilton said. "There is some good news in this in that we can regard sleep and depression as largely modifiable risk factors."

> Hamilton's advice is to dedicate the time for sleep and to avoid late-night procrastination where you find one more episode to watch or one more task to complete before going to bed.

"We just find reasons," Some people do sleep she said, "Some reason not

Older adults can find it difficult to sleep through the night, with or without health problems. And it's harder for them to fall asleep once they're awake, said Satchin Panda, a professor at the Salk Institute for Biological Sciences and the author of "The Circadian Code," a book on the importance of maintaining your circadian rhvthm.

DECEMBER 2023

#### **MONEY & SECURITY**

# Real estate: Can the type of shingles make or break a deal?

e: Our home needs a new roof. The roofing contractor said we had a choice between regular 3-tab shingles or dimensional shingles at an additional cost. We are planning to sell in a few years. The price difference is about \$600. Does it matter?

: This question has come up often over the years. In my opinion, if your budget can handle the additional expense, I would get the dimensional shingles (sometimes called architectural). They look a lot better than regular shingles and from what I have been told by industry experts; the dimensional shingles last longer than standard 3-tab shingles which makes it a good selling point. By today's standards, 3-tab shingles just don't look new, even when they are brand new. Also, keep in mind that shingle manufacturers will

In my opinion, if your budget can handle the additional expense, I would get the dimensional shingles (sometimes called architectural).



Steve Meyers Columnist

not give the full warranty on their product unless it is a single layer of the new shingle; a tearoff must be done (no more second and third layers).

: We're looking to sell our home and move into a condominium. Should we try to sell our home in December and January or should we just wait until spring?

A: Just as Christmas comes this time of year, so does this question. My answer; Yes, you can sell now with success! Here are numbers to back this up. I checked the sales in the MLS (multiple listing service) for Macomb and Oakland counties. Last December and January, 3,480 sales closed. That figure does not include any new construction builder sales. Who says homes don't sell this time of year?

Steve Meyers is a real estate agent/ Realtor at RE/MAX Metropolitan in Shelby Twp. and is a member of the RE/MAX Hall of Fame. He can be contacted with questions at 586-997-5480 or Steve@MeyersRealtor. com You also can visit his website: AnswersToRealEstateQuestions.com.

#### **Market Update**

October's market update for Macomb County and Oakland County's housing market (house and condo sales) is as follows: In Macomb County, average sales prices were up by almost 5% and Oakland County average sales prices were up by more than 2% for the month, as well. Macomb County's onmarket inventory was down by more than 38% and Oakland County's onmarket inventory was down by more than 29%.

Macomb County's average days on market were 25 days and Oakland County's average days on market were 27 days. Closed sales in Macomb County were down by almost 19% and closed sales in Oakland County were down by almost 15%.

The closed sales continue to be 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, 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 stay low.

In October, the state of Michigan inventory was at 2.3 months of supply. Macomb County's inventory was at 1.7 months of supply and Oakland County's inventory was 2 months of supply. As you can see, by definition, it is not a buyer's market.







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#### SOCIAL & WELL-BEING

# Local handbell choirs, made up of ringers ages 50 and older, chime in the holidays

By Debra Kaszubski

For MediaNews Group

Beautiful sounds of said. ringing bells fill the venue swing, strike and rotate a set of shiny handbells. It looks like a simhandbell performance is a accidental notes plus corchallenging feat accom- said. plished by a talented group of musicians.

area, there are several properly perform a tune. handbell choirs, with many at local churches, community centers and other venues.

Handbells are finely tenance and handling.

produce are surprising to most first-time concertgo- arrangement flops."

13-member choir, led by dithey've also performed at communities. Jimmy John's Field, Comerica Park, the Detroit rector Twylia Voshol, travel churches and venues.

Christmas show, themed early December.

concert saying they were leave of absence.

not aware of the different sounds that can be obtained from the bell," Fox

To be successful in a as musicians ring, pluck, handbell choir, most musicians are required to read music.

Each bell corresponds to ple enough task, however, a note on the piano. Each don't be fooled. Often tak-ringer is responsible for at ing months of rehearsal, a least two bells and their precisely orchestrated and responding chimes, Fox

A missed note is obvious, so each player must In the metro Detroit know his or her part to

"This looks easy, but performing and rehearsing playing handbells is one of the more difficult hobbies," said Jan White, a ringer with the Auburn Hillsbased Heritage Handtuned instruments that bells. "It takes total concost thousands of dollars centration and teamwork and require proper main- to make an arrangement sound beautiful. Only one When properly cared for person is playing each and performed by trained note, so if a wrong bell is musicians, the sounds they lifted, or gets out of synch with the others, the whole

The Heritage Handbells The Gosbells handbell is an 11-member group choir is based at the Utica based in the Heritage of United Methodist Church the Hills Active Adult subin Sterling Heights. The division, a community for people aged 55 and older. rector Dave Fox, rehearses Although based at Herand performs regularly itage of the Hills, many at the church although members live in nearby

The ringers, led by di-Yacht Club, and at other to perform at senior cenperformed a few shows as Sterling Heights. They also facilities that cater to seters, hospitals, schools, of early December, the Her-The group, most of churches and nursing itage Handbells do have whom are age 50 and older, homes throughout the several performances set performed their popular area. Formerly called the Belles and a Beau, the Her-"A Christmas Carillon," in itage Handbells rebranded themselves after their male "Most people leave a member took a temporary



PHOTO COURTESY OF THE GOSBELLS CHOIR

The Gosbells choir is a handbell choir based out of the Utica United Methodist Church in Sterling Heights.

Although the group has the Randall Residence of how to make a note. At and performing, throughout Macomb and Oakland counties. At 11:30 a.m. Dec. 14, the group will perform at Meadowbrook

shows.

For the Heritage Handbells, audience participa-

along.

Heritage Handbell tion is a big part of their ringer Jody Faron has been active with the group for At schools, ringers give about 13 years. She has Hall, and at 10 a.m. Dec. the kids a chance to play since learned to read mu-19, they take the stage at the handbells and learn sic and enjoys rehearsing

"Playing bells gives (me) plan to perform spring nior citizens, they encourintense pleasure and pride. age singing and clapping The fellowship from being in a choir is a lifetime benefit," she said. "The handeve-brain coordination that ringing takes is perfect as one ages. Ringing is just plain fun, and I love

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#### SOCIAL & WELL-BEING

# Free educational platform gives family caregivers a smart way to find answers

By Area Agency on Aging 1-B

us, millions of family caregivers are facing challenges that might be new.

by the seat of their pants.

ing 1-B (AAA 1-B) is a way from other caregivers.

well of topics. It contains a

can be read, listened to or watched. It features sce-With the holidays upon narios such as downsizing holiday obligations and celebrating with a loved one who lives elsewhere. Gen-The good news is that eral subjects include rethey don't have to operate sponding to a loved one's resistance to taking medi-A lively online educa- cations and managing fam- giving, with topics like the bathroom tional platform offered by ily disagreements about Caregiving vs. Care Partthe Area Agency on Ag- care. Trualta offers tips for moving your loved one to get answers to caregiv- from a bed to a wheelchair ing questions and to learn or modifying the home environment to make it safer Trualta digs deep into a and easier to navigate.

Renowned dementia vast range of short, print- care leader Teepa Snow of- Trualta offers include: able learning modules that fers her expertise on care-

Trualta digs deep into a well of topics. It contains a vast range of short, printable learning modules that can be read. listened to or watched.

nering and 5 Tips for a Positive Approach to Care. Other experts share their knowledge. Users can join facilitated online support groups or attend webinars.

Some of the other topics

- wounds
- Grandparents caring for grandchildren
- Healing caregiver burnout
- Using technology for caregiving

Each learning mod-• General care tasks in ule has an activity and a and supported." goal. New content is added each month. Tutorials and checklists are available. All content can be translated to Spanish.

with caregivers.

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'We're very excited to offer this learning platform to help caregivers reduce burnout and improve confidence in their roles," says Jeannine Roach, manager of health promotion. "Tru- Managing pressure alta has a wealth of material that can be helpful for many different caregiving situations and can be accessed at all hours of the day. Caregivers will have access to videos, support groups and toolkits to help them feel more competent Monroe, Oakland, St.

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function so caregivers can St. Clair and Washtenaw.

To sign up, visit aaa1b. trualta.com. You'll be asked to answer a few eligibility questions and to create a login to enter the platform.

For additional information or questions, call 833-262-2200 or email trualta@aaa1b.org.

This content is provided by the Area Agency on Aging 1-B, a nonprofit that serves older adults and family caregivers in Livingston, Macomb, Clair and Washtenaw counties. We provide services, programs are designed to help seniors age safely and





PHOTO COURTESY OF METRO CREATIVE CONNECTION

With the holidays upon us, millions of family caregivers are facing challenges that might be new and now they have a resource to help them.

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#### MONEY & SECURITY

#### Social Security benefits in 2024: 5 changes retirees should plan for

By Bob Haegele

Tribune News Service

As inflation lingers, the Social Security Administration (SSA) is boosting adjustment (COLA) its cost of living adjustment rises (COLA) for benefit checks in 2024. It's just one of by Social Security recently.

More than 71 million cial Security's benefit programs, so annual changes to the program and its payouts are always highly an- ary. ticipated. While this year's cost-of-living-adjustment is down substantially from last year's 8.7% increase the biggest boost in over 40 is welcome news for beneficiaries on fixed incomes.

Here are some kev

changes to Social Security happening next year — and tied cost of living adjustwhat you need to know.

### 1. Cost of living

The SSA has announced many changes announced that benefit checks will rise 3.2% in 2024. The 3.2% adjustment will amount to people depend on one of So- a \$59 increase in monthly benefits for the average retired worker on Social Security, beginning in Janu-

Specifically, the average check for retired workers will increase from \$1,848 to \$1,907. For a couple with both partners receivyears — any extra income ing benefits, the estimated payment will increase from \$2,939 to \$3,033, a rise of

ments to the Consumer Price Index for urban wage earners and clerical workers (CPI-W). The SSA compares the third-quarter CPI-W for the prior year to the third-quarter CPI-W in the current year to determine the COLA. It then adjusts the COLA based on the difference in CPI-W from one vear to the next.

#### 2. Maximum taxable earnings going up

In 2023, the maximum earnings subject to Social Security taxes was \$160,200. That is, workers paying into the system are taxed on wages up to this amount, typically at the 6.2% rate. In 2024, the

Since 1975, the SSA has maximum earnings will increase to \$168,600, meaning more of a worker's income will be subject to the tax. This adjustment is due to an increase in average wages in the U.S.

#### 3. Maximum Social Security benefit also set to increase

As expected, the maximum Social Security benefit for a worker retiring at full retirement age will also increase in 2024, from \$3,627 to \$3,822. It's important to note that this maximum applies to those retiring at the full retirement age, which is 67 for anyone born after 1960.

The maximum will be different for those who retire before the full retirement age, because benefits exempt amounts are reduced in that situation. The same applies for benefit check.

#### 4. Average benefit for spouses and disabled workers is increasing. too

The average benefit will increase across the board in 2024, and that includes benefits for people such as figures break out:

\$3,653.

\$1,718 to \$1,773.

to \$2,720.



More than 71 million people depend on one of Social Security's benefit programs, so annual changes to the program and its payouts are always highly anticipated.

cumstances will vary.

#### 5. Social Security adjusts earnings test

If you claim your retirethose who retire after the ment benefits before you full retirement age, a strat- hit full retirement age, Soegy that can max out your cial Security will withhold some benefits from your check above certain levels of income. It's what the program calls the retirement earnings test exempt amounts, and it can claim a serious chunk of your benefits if you're still working. Here's how it will work in

If you start collecting Sowidows, widowers and the cial Security before full redisabled. Here's how those tirement age, you can earn up to \$1,860 per month The SSA says the aver- (\$22,320 per year) in 2024 age widowed mother with before the SSA will start two children will see an withholding benefits, at the increase from \$3,540 to rate of \$1 in benefits for every \$2 above the limit. In -Aged widows and wid- 2023, the maximum exempt owers living alone will see earnings were \$1,770 per their benefits increase from month (\$21,240 per year).

In the year you reach full The benefit will in- retirement age, this rule crease for a disabled worker still applies, but only up with a spouse and one or until the month you hit full more children from \$2,636 retirement age and with much more forgiving terms. Of course, those are av- In 2024, you can earn up to erages, and individual cir-\$4,960 per month (\$59,520 for ongoing inflation, too.

per year) before benefits are withheld, at the rate of \$1 in benefits for every \$3 earned above the limit (instead of every \$2). In 2023, the threshold was \$4,710 per month (\$56,520 per vear).

#### Medicare Part B premiums increase

While Social Security and Medicare are different programs, most retirees participate in both, and many have their Medicare Part B premium automatically deducted from their Social Security check.

Monthly Medicare Part B premiums will rise from \$164.90 in 2023 to \$174.70 in 2024. The annual Part B deductible is also rising next year, from \$226 in 2023 to \$240 in 2024, or a \$14 increase.

#### **Bottom line**

The 2024 Social Security COLA offers retirees and others a better-thanaverage boost to their benefits as inflation lingers. But that's not the only change to the program, as other levels and thresholds have been adjusted to account



Names and place of photo: Person Submitting Form: Address:\_\_\_\_

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#### **WORK & PURPOSE**

# MADE WITH LOVE

Save money on holiday gifts by making your own through online, senior center classes

By Debra Kaszubski

For MediaNewsGroup

It's no surprise that for many people, the holidays come with a hefty price tag for those tasked with buying gifts for friends and family.

Hosting holiday parties, travel and charitable donations add even more expense. With inflation running high, some people may be forced to cut back on their holiday spending, especially those who live off fixed incomes or retirement nest eggs.

The holidays don't have to bankrupt gift-givers, especially with some advanced planning. Those who give homemade gifts are likely to save a substantial amount of money while providing a unique and sentimental gift.

At the OPC Social and Activity Center in Rochester, members use their time in various arts and crafts classes to create unique gifts for family and friends.

Oakland Township resident Debbie Buffa is a big fan of creating handmade pottery gifts for the dozher annual Christmas Eve party. Buffa will visit the OPC regularly where she fashions items in the potterv studio.

"I harvest my own lavender. So, I took a bunch of really nice (ceramic) leaf that I rounded (by hand)," Buffa said. "They're already wrapped and ready for the party."

Buffa was busy working on sunflower-shaped dessert plates, which she plans to gift next Christmas Eve. to consider giving hand-



PHOTOS BY DEBRA KASZUBSKI — FOR MEDIANEWS GROUF

Lynn Cromwell assists Troy resident Lesley Winters with a tie- dye scarf. Cromwell is owner of Ersie Tie Dye in Fraser and has been giving tie-dye items as personalized gifts for

Nearby, Cheryl Jurkie- made crafted items as gifts. ens of people she hosts at wicz was working on gifts, ramic ornaments, she also creates personalized, dated ornaments for her grandchildren. "They're only 4 and 2 ½, so I just started plan to continue."

Lynn Cromwell, owner of been giving tie-dye items as locations and urges people Holiday Gifts and Decora-

"Everyone I know gets as well. Not only does she tie-dye," she said, while craft Michigan-shaped ce- laughing. "It's a one-of-akind gift that can never be recreated. People will remember the gift and the person who gave it to them."

Deana Neibert is an inlayender and I put it in this doing this," she said. "But I structor for GetSetUp, an online learning community for older adults. Neibert of-Ersie Tie Dye in Fraser, has fers a variety of classes in which students may wish to personalized gifts for years. give the items they've cre-She recently offered tie-dye ated, including a session classes at the OPC and other called "Dollar Tree Crafts:



GIFTS » PAGE 15 Rochester Hills resident Margaret Afheldt holds a pot she made as a gift.

Vitality 15 DECEMBER 2023



DEBRA KASZUBSKI — FOR MEDIANEWS GROUP

Yolanda Rollins of Rochester Hills shows one of the plates she created as a gift.

#### **Gifts**

#### FROM PAGE 14

tions." Neibert is also leading classes where students

In another session, Neibfashion old books into an-

a paper technique called

terials, I always feel like vorite dish, picking up grothere's a certain energy that ceries, or taking an older is transferred into that gift relative for a nighttime and the receiver feels it, as ride to see a holiday light well," said Neibert, who has display. gifted homemade items for will create watercolor hol- over 20 years. "There is as take hours to complete," iday cards and homemade much joy in making some- Neibert said. "When someas receiving a gift that was gift, I know how much time

Yet another class utilizes could consider putting to- cess just to pick something quilling to craft snowmen. to pass down to genera- make something by hand, "When making a gift for tions; framing family pho- our love is transferred to someone, they are close to tos; or even volunteering to that. I cannot think of anyour heart and mind. As our provide a helpful act of ser-thing more joyful."

hands travel across the ma- vice such as cooking a fa-

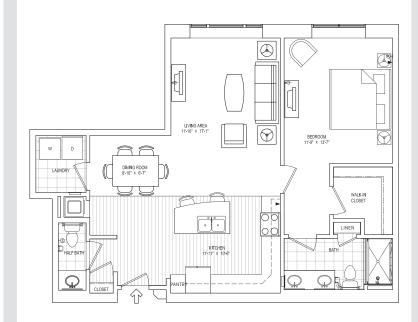
"Handmade gifts can thing for someone you love one gives me a (handmade) ert teaches students how to made specifically for you." they put into designing Those who are not in- that gift and making it. It's terested in taking a class such a quick and easy progether a family cookbook out and hit 'buy.' When we

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#### **HEALTH & WELLNESS**

### Let's have an honest conversation about what to expect as you age

By Judith Graham

Tribune News Service

How many of us have wanted a reliable, evidence-based guide to aging that explains how our bodies and minds change as we grow older and how to adapt to those differences?

Creating a work of this kind is challenging. For one thing, aging gradually alters people over decades, a long period shaped by individuals' economic and social circumstances, their behaviors, their neighborhoods, and other factors. Also, while people experience common physiological issues in later life, they don't follow a well-charted, developmentally predetermined path.

"Predictable changes occur, but not necessarily at the same time or in the same sequence," said Rosanne Leipzig, vice chair for education at the Brookdale Department of Geriatrics and Palliative Medicine at the Icahn School of heterogeneous a group than older people."

I called Leipzig, 72, who works full-time teaching medical residents and fellows and seeing patients, after reading her new 400-plus-page, information-packed book, "Honest Aging: An Insider's Guide to the Second Half of Life." It's the most comprehensive examination of what to exacross in a dozen years covering aging.

two goals in writing this middle age. guide: "to overcome all the and have an enjoyable, en- "I told her no; with medi- cantly in health and func-



HYE JIN KANG — DREAMSTIME/TNS

Aging gradually alters people over decades, a long period shaped by individuals' economic and social circumstances, their behaviors, their neighborhoods and other factors.

gaged, meaningful life."

ing"? "Because so much of what's out there is dishon-Medicine at Mount Sinai in est, claiming to teach peo-New York. "There's no more ple how to age backwards," Leipzig said. "I think it's time we say, 'This is it; this is who we are,' and admit how lucky we are to have all these years of extra time."

The doctor was referring to extraordinary gains in life expectancy achieved in the modern era. Because of medical advances, people over age 60 live far longer than people at the dawn of the 20th century. Still, pect in later life I've come most of us lack a good understanding of what happens to our bodies during

Several months ago, negatives that are out there a medical student asked about growing older" and Leipzig whether references "to help people understand to age should be left out of that there are lots of things a patient's written medithat you can do to adapt to cal history, as references to your new normal as you age race have been eliminated.

Why call it "Honest Ag- Leipzig said. "It gives you a sense of where people are in their life, what they've lived through, and the disorders the ages of 75 and 85," she they might have, which are different than those in younger people."

What questions do older adults tend to ask most often? Leipzig rattled off a list: What can I do about this potbelly? How can I improve my sleep? I'm having trouble remembering names; is this dementia? Do I really need that colonoscopy or mammogram? What should I do to get back into shape? Do I really need to stop driving?

and the physical and mental alterations aging brings.

Can the stages of aging be broken down, roughly, by decade? No, said Leipzig, noting that people in their 60s and 70s vary signifi-

cine, age is always relevant," tioning. Typically, predictable changes associated with aging "start to happen much more between highlights in her book:

> Older adults often present with different symptoms when they become ill. For instance, a senior having a heart attack may older person with pneumonia may fall or have little appetite instead of having a fever and cough.

 Older adults react dif-Underlying these is a ferently to medications. Be-Leipzig told me she had this extended period after poor understanding of cause of changes in body in joints contracts. Ten- year. Get hearing aids. Don't what's normal in later life composition and liver, kidney, and gut function, older as strong, and falls and fracadults are more sensitive to medications than younger people and often need lower doses. This includes medi- change. Older adults need cations that someone may have taken for years. It also applies to alcohol.

duced energy reserves. With advancing age, hearts become less efficient, lungs transfer less oxygen to the blood, more protein is needed for muscle synthesis, and muscle mass and strength decrease. The result: Older people generate less energy even as they need more energy to perform everyday tasks.

 Hunger and thirst decline. People's senses of taste and smell diminish, and loaded with informalessening food's appeal. tion or that occurs in noisy Loss of appetite becomes more common, and seniors tend to feel full after eating less food. The risk of dehydration increases.

 Cognition slows. Older adults process information more slowly and work harder to learn new information. Multitasking becomes more difficult, and reaction times grow slower. Problems finding words, especially nouns, are typical. Cognitive changes related to medications and illness are more frequent.

• The musculoskeletold me. Here are a few of tal system is less flexible. the age-related issues she Spines shorten as the discs that separate the vertebrae become harder and more compressed; older adults typically lose 1 to 3 inches in height as this happens. Balance is compromised be short of breath or conbecause of changes in the fused, rather than report inner ear, the brain, and chest pain. Similarly, an the vestibular system (a complex system that regulates balance and a person's sense of orientation titasking and work at your in space). Muscles weaken own pace. Do balance and in the legs, hips and buttocks, and range of motion vour eyes checked every dons and ligaments aren't exercise, drink alcohol, or tures are more frequent as bones become more brittle.

> Eyesight and hearing much more light to read than younger people. It's harder for them to see the you're willing to do it.

• Older adults have re- outlines of objects or distinguish between similar colors as color and contrast perception diminishes. With changes to the cornea, lens and fluid within the eye, it takes longer to adjust to sunlight as well as darkness.

> Because of accumulated damage to hair cells in the inner ear, it's harder to hear, especially at high frequencies. It's also harder to understand speech that's rapid environments.

 Sleep becomes fragmented. It takes longer for older adults to fall asleep, and they sleep more lightly, awakening more in the night.

This is by no means a complete list of physiological changes that occur as we grow older. And it leaves out the many ways people can adapt to their new normal, something Leipzig spends a great deal of time discuss-

A partial list of what she suggests, organized roughly by the topics above: Don't ignore sudden changes in functioning; seek medical attention. At every doctor's visit, ask why you're taking medications, whether doses are appropriate, and whether medications can be stopped. Be physically active. Make sure you eat enough protein. Drink liquids even when vou aren't thirsty. Cut down on mulresistance exercises. Have eat a heavy meal within two to three hours of bedtime.

"Never say never," Leipzig said. "There is almost always something that can be done to improve your situation as you grow older, if

Vitality 17 DECEMBER 2023

ever been in."

— WB Romeo

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**Everyone and everything** was great. Enjoyed the stay. - WB Rochester Hills

"Excellent help, good at attending to everything. "This is by Wish there was a better word than excellent to far the best rate this facility." — WB Pinckney facility I've

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#### DECEMBER 2023

#### **WORK & PURPOSE**

### 7 ways to organize and store holiday decorations

By Metro Creative Connection

Decorating a home for holidays is quite popular.

A survey from the National Retail Federation found that 53% of respondents said they were plan- bins and shelving racks, ning to decorate their hanging them where you mas stockings or wrapped home or yard for Halloween in 2023.

Lombardo Homes polled 1.000 Americans in 2021 they decorate.

With so many avid holto organize and store their easier to stack and store. seasonal items. Holiday decor comes in many differ-

vard or inflatable items.

. Purchase clear, sim- mantel hooks. Lilarly sized storage plan to keep the decora-

and 94% said they cele-spot, such as in the gabrate Christmas in at least rage, attic or basement. some way, and 84% said Label each bin by holiday dig through boxes or bins and put the bins in chrono- to know what is inside. logical order to make findiday decorators, individu- ing items more convenient. to ask for a label maker for als will need to find ways Uniform bin sizes make it the holidays!

**?**. Store smaller items

minated statues for the out for Christmas or Cha- to keep holiday decoranukah are ideal places to tions. Always keep bins Figuring out a storage keep smaller tchotchkes and boxes off the floor so plan can take a little effort. like ceramics, dreidels, they are not vulnerable to These seven tips can help. candlestick holders or

elicate items can be tucked into Christand stored in a fluffy tree skirt. Egg cartons can be Most people prefer used to keep small items an out-of-the-way safe, as well.

**?**. Label everything so This might be a good year

Use overhead or 4. Use overnead wall storage for holi-Zinside larger decor day decor. Overhead spaces as toilet paper or paper est tree ornaments to illu- or wrapped boxes brought walls can be good spaces and wires tidy. Tuck cords out anything that is dam- ple year after year.

damage related to leaks or floods.

**5**. Garment bags can protect larger decorations, such as wreaths, artificial trees or signs. If you have a large number of mechanical, illuminated or inflatable lawn ornaments, consider investing **O**you will not need to in a small shed where these items can be safely kept. Wrap the extension cords and any bracing stakes or

. Utilize pieces of Ocardboard as well



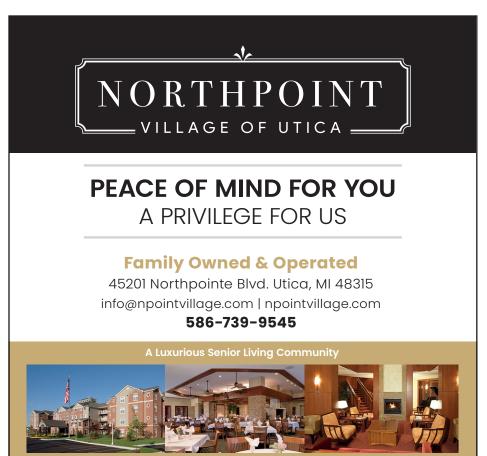
PHOTO COURTESY OF METRO CREATIVE CONNECTION

strings used with the dec- into the toilet paper tubes, orations so it's easy to find. and wrap lights around the cardboard to avoid tangles.

7. Each year, take inventory of your deco-

aged or has seen better

Storing holiday decorations will take some time. but once you establish a ent sizes – from the smallitems. Decorative baskets in the garage or basement towel tubes to keep lights ration collection and toss system, things will be sim-





DECEMBER 2023



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#### **MONEY & SECURITY**

#### White House releasing \$3.7B in home heating aid. See if you're eligible

6 million families relied on the program with an additional \$100 HHS Office of Community for heating or cooling last year

#### By Niels Lesniewski, CQ-Roll Call

Tribune News Service

The White House recently announced the release of roughly \$3.7 billion in funding to help lower-income households afford their home heating

the allocated funding for to be able to stay warm." the program known as the Low Income Home Energy Assistance Program for fiscal 2024, with the balance there is a budgetary adjustment in the final full-

Name(s) of Pets: \_\_\_\_

Address:\_

Phone:

Member of the

the Department of Health and Human Services.

the president worked so hard to get a bipartisan infrastructure law passed," HHS Secretary Xavier Becerra said on a call with reporters. "We know that The funding, according in the next several weeks to a senior administration — we're beginning to figofficial, represents 90% of ure out how people need billion.

Six million families were reliant on LIHEAP for heating or cooling last year, the secretary being held back in case said. The funding largely comes from regular appropriations through the cur-

million from the Biden administration's bipartisan infrastructure law.

"In addition, the Bidenprogram, which is run by Harris administration is looking at every avenue to increase support to "We've got news because the American people, and we're also looking at opportunities to potentially increase LIHEAP funding as well," a senior administration official said in response to a question about the allocation at this point last year being \$4.5

#### How to see if you're eligible

In conjunction with the announcement, the administration released a new online tool to help people determine their el-

Services Director Lanikque Howard said was an important advancement because eligibility requirements vary.

"As a block grant, LI-HEAP grant recipients have flexibility in establishing program eligibility requirements. And with varying income eligibility requirements all across the country, it can be difficult for individuals and households to determine if they might be eligible for the program and whether they should invest the time and energy to apply," Howard said.

White House infrastruc- states, in D.C. and the terof President Joe Biden's for low-income commu-

"The purpose of this ter approaches. It's going eligibility-tool



U.S. Health and Human Services Secretary Xavier Becerra

is to lower energy bills to allow families to afford Mitch Landrieu, the for households in all 50 ture coordinator, put the ritories," Landrieu said. tials like food and medifunding in the context "This funding is a lifeline cine and housing." year appropriation for the rent continuing resolution, igibility for funds, which broader economic agenda. nities, especially as win-visit liheapch.acf.hhs.gov/

their home energy costs on top of the other essen-

To check your eligibility,

#### **HEALTH & FITNESS**

#### Facts about oft-misunderstood fruitcake

By Metro Creative Connection

Certain sights and sounds are ingrained in fun facts: the holiday season, from twinkling lights to carols piping over retailers' sound systems.

Amid the shelves of holiday wares and delicacies, fruitcake makes its annual appearance.

ferred to as plum cake or Christmas cake, can be prepared in various ways. However, a dense bundt-type desserts into the tombs cake dotted with dried, with their dead so a sweet candied fruit and often treat could be enjoyed in soaked in rum or brandy the afterlife. has become the standard. Loathed or loved, seldom larity as military rations, as anything in between, fruit- everyone from Roman solcake is typically mocked as diers to Crusaders found the ultimate regift.

mocked, it's time to see which can be beneficial for fruitcake in a new light.

Consider these fruitcake

■ The texture of fruitcake can vary from cake-like to more of a sweet bread like brioche. Italians dig into panettone, Germans delight with stollen and Jamaicans serve black cake.

• The first fruitcakes Fruitcake, sometimes re- weren't eaten. According to historians, fruitcakes were initially made by ancient Egyptians, who tucked the

■ Fruitcake gained popufruitcake provided a di-But just like Charlie verse array of nutrients and Brown's scant Christmas an energy boost in battle. tree, which was initially Fruitcake also stores well,

military personnel in battle.

 Fruitcake seemingly is indestructible. While it likely cannot last forever, Tastemade says if a fruitcake is kept in an airtight container and stored in a dark, cool place, it could be reheated years after being baked. Starch crystals and dried fruit in the cake will release stored water when warmed, rehydrating the cake.

• Historical accounts indicate Romans were among the first people to eat fruitcake, which they might have enjoyed as early as 100 A.D. A version called "satura" was made by mixing stale bread with pine nuts, pomegranate seeds, raisins, and then soaking it in a barley mash and an alcoholic beverage brewed from

**FRUITCAKE** » PAGE 22



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#### SOCIAL & WELL-BEING



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# Find the right volunteer opportunity for you

By Metro Creative Connection

community can provide a unteer opportunity may sense of purpose and improve an individual's overall well-being.

Data from Volunteer Hub indicates that peo- interests. Before choosple who volunteer improve ing a volunteer opportutheir health by strengthening their bodies, improving their moods and reducing may help guide volunteer stress. Volunteerism also produces additional benefits, including boosting one's positive perception cal park. to others.

Builder found 60% of hiring managers see volunprove leadership skills.

By understanding the value behind volunteer ment level. Figure out how ing end as well as the vol- only have the weekends find an inspiring opportuunteer - more individuals or a few hours in the evenity.

may decide to donate their nings? Understanding how time and services. How- much free time you have Giving back to one's ever, finding the right vol- can help you choose optake some trial and error.

The following are some

 Consider skills and nity, make a list of activities that you enjoy. This choices. For example, if you like hiking, you may volunteer to clean up a lo- ing opportunities. Defining

 Assess your skill lev-A study from Career- els. Is there something you unteer and see a project are particularly adept at doing? For example, if you teerism as a valuable asset are a certified public ac- into a volunteer opportuwhen making recruitment countant, you may be able decisions. Furthermore, to volunteer by mentoring human resources execu- young accounting students, tives attest that contribut- or doing taxes or bookkeep- a week or month. Increase ing to a nonprofit can im- ing tasks for the elderly or the time you spend volunless fortunate.

Think about commit-

portunities that fit within these parameters.

 Research potential ortips for finding the right fit: ganizations. Not all nonprofit groups are created equal. Utilize resources such as CreativeVolunteer that vet charitable groups to determine if they are trustworthy.

> Define your goals. Have goals in mind when selecta goal can help you maintain the motivation to volthrough to completion.

> • Start small. Wade nity slowly to see if it is the right fit. This may include volunteering one day teering once you've found the right place for you.

Volunteering can bring work - for the people or much time you can spend joy to a person's life, esorganization on the receiv- volunteering. Maybe you pecially when individuals

#### Senior calendar of activities and events

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.

**Medical Equipment** Loans: 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.

#### DECEMBER

Dec. 15: Coffee & Donuts at the DSO — "Home for the Holidays," from 9:15 a.m. to 1:45 p.m. Bus departs from Walmart parking lot, 45400 Marketplace Blvd, Chesterfield. Cost is \$65. Enroll online at Lc-ps. ce.eleyo.com or by calling

Vitality publishes the second L'Anse Creuse Community Education at 586-783-6330.

> Dec. 21: Mystery Book Club: Holiday Mysteries at the Roseville Public Library, 29777 Gratiot Ave, at 6:30 p.m. No registration required. This month, we will discuss holidaythemed mysteries. Please choose any mystery with a Christmas, Hanukkah, Kwanzaa, or New Year theme. For more information, call 586-445-5407 or visit rsvlibraryservice@ roseville-mi.gov

Dec. 23: The Single Way, a group for Christian singles, is sponsoring a Christmas chocolate fondue with strawberries, pineapple and bananas at its games night on Saturday, Dec. 23 at 7 p.m. Cost is \$5. and includes snacks, chocolate fondue, and beverages. If coming, a reservation is required by Friday, Dec. 22. To register and for information on location, call 586774-211.

Dec. 28: Red Cross Blood Drive at the Roseville Public Library, 29777 Gratiot Ave, frp, 11 a.m. to 5 p.m. Give the gift of life. Give blood during the Red Cross Blood Drive. You can register in advance at https://www. redcrossblood.org/give. html/find-drive. Walk-ins are also welcome. For more information, call 586-445-5407 or visit rsvlibraryservice@roseville-mi.gov

Dec. 31: The Single Way, a group for Christian singles, is sponsoring a games night at its New Years Eve party on Sunday, Dec. 31 at 8 p.m. Cost is \$3 and includes holiday fruit punch, snacks and beverages (no alcohol allowed). If coming, a reservation is required by Saturday, Dec. 30. To register and for information on location, call 586-774-211.

#### **JANUARY**

Jan.: Tax Season is around **CALENDAR » PAGE 24** 

#### **Fruitcake**

FROM PAGE 20

honey.

• Fruitcake became a popular dish to serve at British royals' weddings. Queen Victoria, Princess Diana and Prince William served fruitcake at their receptions.

■ The Smithsonian Air and Space Museum in Washington, D.C., has a fruitcake on display. It traveled into space on Apollo 11 in 1969, but was never eaten.

• Seth Greenberg, who worked in his family's New York City bakery, attests that fruitcake is delicious when made with the right ingredients. the problem with poor Records," came in at sold each year.



PHOTO COURTESY OF METRO CREATIVE CONNECTION

cakes. But proper ingre- 9,596 pounds. Despite the dients like brandy, glace cherries, apricots, figs it's only around 92 to 160 and dates can make for a calories per serving. delicious fruitcake.

weighs between two and three pounds. However,

hefty weight of this cake,

Regardless of its unfa-• The average fruitcake vorable reputation, fruitcake remains an unwavering holiday tradition. The neon-colored, dry the heaviest fruitcake on The website Serious Eats and overly sweet fruit record, according to "The reports that more than that many bakers use is Guinness Book of World 2 million fruitcakes are





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#### Calendar

#### FROM PAGE 22

the corner. The Clawson Recreation and Senior Center, 509 Fisher Court will begin AARP tax aide appointments in January. For more information, call Gina or Lisa at 248-589-0334.

Jan.: Martin Luther King Day is Monday Jan. 15. When Reverend Dr. Bernice King, daughter of Dr. Martin Luther King Jr., spoke at Jefferson in 2018, she asked the audience to perform acts of kindness to honor her father's memory. The Senior Center will continue this tradition for Martin Luther King Day by providing guests with cards containing motivational words, inspirational quotes, and kind thoughts throughout January. We are closed Monday, Jan. 15. For more information, call 248-589-0334 or visit cityofclawson. com

Jan.: Adult Music Lessons: Beginner Piano on Mondays, 7:15—8 p.m., starting Jan. 22. Beginner Guitar on Tuesdays, 7:15-8 p.m., starting Jan. 23 and Saturdays 11:15 a.m. to noon, starting Jan. 20. Ukulele for Fun on Wednesdays, 7:30 — 8 p.m., starting. Rental instruments are available for all classes. Classes held at Kawai Music Lesson Studios in Shelby Twp. Register online at Lc-ps.ce.eleyo.com or call L'Anse Creuse Community Education at 586-783-6330

Jan. & Feb.: Mondays and Wednesdays, from 5:30—6:30 p.m. (Jan 8— Feb 21), Fitness 20/20/20 held at Frederick V Pankow Center — Room 505, 24076 F V Pankow Blvd, Clinton Twp. Cost is \$96 Register online at Lc-ps.ce.eleyo. com or calling L'Anse Creuse Community Education at 586-783-6330

Jan. 8: Lunch Bunch, sponsored by the Clawson

Recreation and Senior Center, 509 Fisher Court. on Monday, Jan. 8. Depart 11:45 a.m. to enjoy lunch with friends at Jim Brady's in Downtown Royal Oak. Cost \$4. Take our bus or drive yourself (if you drive yourself, still sign up). Attendees are responsible for their meal. Sign up at the front desk. For more information, call 248-589-0334 or visit cityofclawson.com

Jan. 10: Birthday Lunch at the Clawson Recreation and Senior Center, 509 Fisher Court on Wednesday, Jan. 10 at noon. Dine-in only. Please signup and attend to get your birthday card and lunch coupon.For more information, call 248-589-0334 or visit cityofclawson. com

Jan 11: Virtual Chat & Learn at the Clawson Recreation and Senior Center, 509 Fisher Court on Thursday, Jan. 11 at 11am meet a representative with Interfaith Volunteer Caregivers. Learn about their volunteer services that help older adults and those living with a disability in their homes. You can attend the Zoom meeting at home or at the senior center. Those joining from home must provide their email address to join the discussion, or you can join on Facebook. For more information, call 248–589–0334 or visit cityofclawson.

Jan 18: Cranbrook Museum. sponsored by the Clawson Recreation and Senior Center, 509 Fisher Court, on Thursday, Jan. 18, depart at 10:30 a.m. Cost is \$4. Enjoy a day with friends at the Cranbrook Art Museum in Bloomfield Hills. Current exhibitions include Black Realism in Detroit, LeRoy Foster, Carl Toth, and Ash Arder. Bring a sack lunch or purchase one from us in advance as there is no cafeteria at the art museum. Sign up at the front desk. For more information,

call 248-589-0334 or visit cityofclawson.com

Jan. 25: Casino Trip to MGM Casino, sponsored by the Clawson Recreation and Senior Center, 509 Fisher Court, on Thursday, Jan. 25. Depart at 10 a.m., cost is \$12. Please sign up early for this trip, as we may cancel if participation is low. Sign up at the front desk. For more information, call 248–589–0334 or visit cityofclawson.

Jan. 25: Afternoon Movie at the Clawson Recreation and Senior Center, 509 Fisher Court on Thursday, Jan. 25 at 12:45 p.m. Join us to watch, "One Night in Miami," A fictional account of one night where icons Muhammad Ali, Malcolm X, Sam Cooke, and Jim Brown gathered discussing their roles in the Civil Rights Movement of the 60s. Complimentary popcorn and pop provided. For more information, call 248-589-0334 or visit cityofclawson.com

Jan. 30: Canvas Painting at the Clawson Recreation and Senior Center, 509 Fisher Court on Tuesday, Jan. 30 at 11 a.m. This FREE event is sponsored by ACHC. Sign up required. For more information, call 248-589-0334 or visit cityofclawson.com

#### **FEBRUARY**

Feb 8: Coffee & Donuts at the DSO — "Lush Life" Duke Ellington & Billy Strayhorn, from 9:15 a.m. — 1:45 p.m., Bus departs from Walmart parking lot, 45400 Marketplace Blvd, Chesterfield. Cost is \$68. Enroll online at Lc-ps.ce.eleyo.com or call L'Anse Creuse Community Education at 586-783-6330.

#### MARCH

March: Adult Water Fitness: Mondays and Wednesdays, from 10-10:50 a.m., open now through March 2024, at L'Anse Creuse High School North, 23700 21 Mile

# B I N G O

#### MORNING BINGO Mondays

Open 10:00 a.m. - Starts 11:15 a.m.

AMERICAN LEGION SAL 326

North Gratiot Hall

47650 Gratiot (east side)

(Just North of 21 Mile Boad)

(Just North of 21 Mile Road)
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586-598-4960

Proceeds to assist our Veterans
Progressive and Life Changing Super Pots
Electronics & charity game tickets sold
Lic. #A-21969

### **Life Center Bingo**

Linked Progressive, Computer and Paper Packages.
Charity Game Tickets Sold

#### **FRIDAYS**

Doors Open at 11:00am Sales Start at 11:30am Games Start at 12:30pm Lic #A-21848

Proceeds to assist individuals with disabilities.

North Gratiot Bingo Hall 47650 Gratiot (east side, just north of 21 mile rd) 586-598-4960

TO ADVERTISE IN THIS DIRECTORY CALL 586-273-6186

Rd, Macomb. Walk in \$5 a visit or purchase a punch card. Punch cards can be purchased at the pool, online at Lc-ps.ce.eleyo. com or calling L'Anse Creuse Community Education at 586-783-6330.

#### **MONTHLY EVENTS**

- Chair Exercise on Mondays, Wednesdays and Fridays at the Clawson Recreation and Senior Center, 509 Fisher Court. Level I at 10:30 a.m.: Seated warmup, light weights, bands and balance work. Level II at 11:15 a.m.: Low-impact moves. No fee, donations welcome. For more information, call 248-589-0334 or visit cityof-clawson.com
- Zumba Gold at the Clawson Recreation and Senior Center, 509 Fisher Court at 1:30 p.m. on Mondays with Ivy. Cost is \$5 per dropin class. For more information, call 248-589-0334 or visit cityofclawson.com

- Indoor Walking on Mondays and Wednesdays at 9:15 a.m.at the Clawson Recreation and Senior Center, 509 Fisher Court Meet with friends to walk in our gym. For more information, call 248-589-0334 or visit cityofclawson.com
- Mondays and Wednesdays: 9:15-10 a.m.(tentatively starting this Fall/Winter), Water Walking or Lap Swim held at L'Anse Creuse High School North, 23700 21 Mile Rd, Macomb. Walk in \$5 a visit or purchase a punch card. Punch cards can be purchased at the pool, online at Lc-ps.ce.eleyo.com or calling L'Anse Creuse Community Education at 586-783-6330.
- 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 Letica Drive, Rochester. For more information, call 248-656-1403.
- Pinochle on Mondays and Wednesdays at 12:45 p.m. at the Clawson Recreation and Senior Center, 509 Fisher Court. Cost is \$1. Price includes prize money for the top three scores. For more information, call 248-589-0334 or visit cityof-clawson.com
- Chair Yoga at 10:30 a.m. on Tuesdays & Thursdays with Melissa or Stephanie at the Clawson Recreation and Senior Center, 509 Fisher Court. Come get a great stretch in this class! No fee, but donations are welcome. For more information, call 248–589–0334 or visit cityofclawson.com

- Tai Chi at 1:30 p.m. on Thursdays with Cheryl at the Clawson Recreation and Senior Center, 509 Fisher Court. Cost is \$5 per drop-in class. For more information, call 248-589-0334 or visit cityofclawson.com
- Euchre on Tuesdays at 12:45.pm. Cost is \$1, which includes prize money, at the Clawson Recreation and Senior Center, 509 Fisher Court. For more information, call 248–589–0334 or visit cityofclawson.com
- 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.



Vitality publishes every month, and is specially written and produced for older adults 55 and over. Monthly features include • Health Care

- Travel Fitness Community Resources Entertainment
- Investing & Financial Planning Senior Discounts and much more.

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# Poetry Page

#### The Small, Still Voice

A long time ago I was repulsed and nauseated By norms imposed on me with which I felt cornered For one, I learned we do fake buff and polish And applaud the vain and phony, if it's deemed stylish

Rock not the boat, dare not to stick out
Lest I'd upset the pack with the clout
They set the rules, the games and trends
That I'd mimic and echo, despite common sense

The ranks and popular might be daft, lazy or cruel
If they fatten or flatter me, I'd back them as a rule
It is what it is, I was not to check or question
But follow to keep alive the tribal ways and tradition

For a great while I relented to keep my head intact
Amid internal fury, I bowed and kept the act
Yet every so often I would hear this small, still voice
Nagging me so gently – "you think that's the right choice?"

The voice insisted that I listen to its suggestion
So I could cope with conflicts without much malfunction
And live with less anger, fear or resentment
But thrive and enjoy whatever there is at present

I remember not the details but the gists of its advice That allowed me to apply in real world, to my surprise One was simply to be kind to myself and others Another was to be thankful and to pursue my druthers And, yes, to be happy for them who get rich with flourish
Judge them not, and that beastly dope, smear not with relish
To make room for others to express their soul
For peace' sake, forgive their flubs, goof, bad and all

My favorite tip was to live well the moment
And to make time each day to notice the present
To remember all is fleeting and will die if its earthly
To let go of harmful feelings and be mindful of life's beauty

On the warped and unjust, not to succumb but adjust Make small steps toward solutions that will work and will last Use my talents effectively to overcome the circumstances Be patient and work faithfully to realize the changes

At present I still live in the same chaotic situation
But my world has since evolved from painful angst to a mission
There is a sense of hope and freedom and lightness
For now I can accept what is and be the change to reduce the madness

Life can seem like a battle when my ideals are frustrated
But I go back to the wisdom bits the small, still voice had me upended
And this shifts my outlook and puts me in good disposition
To deal with reality, this time in a more artful fashion.

By Maria Odine of Troy, 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 January 11, 2024.

Poems due by December 27, 2023.

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.

# Poetry Page CHRISTMAS HOLIDAY TAKE-OFF

Christmas comes but once a year
Bringing with it loads of good cheer.
Family rehearsals from Thanksgiving on,
Reviews behaviors and recipes and the stories
go on and on.....

The best part of all,
Is the tree so tall,
That every present big or small,
Has a place to reside
With love wrapped inside.

The decorations make it special
With sparkly paper and ribbons galore;
And tags of gnomes and elves,
candles and angels,
And puppy dog biscuits for special guests
who arrive.

Of special stars in the sky,
Like the one on your tree,
That shined over Bethlehem
And brought a surprise;
To animals who talked on that Special Eve night.

While all the time, we recall the stories

In a plain stable
A child was born to remind us all,
That the love in our hearts, can only make
Holidays bright, if we share it with family
And neighbors alike.

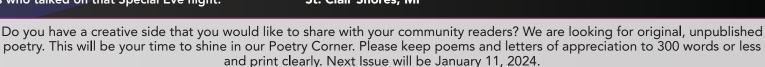
Christmas is love
With Joy we can spread;
Without ribbons and paper and
Visions in our head.

It's a Holiday Take-Off,
So get on board
Tie it with a cord
And knot it twice;
Don't let it escape on Christmas night.

Open it up every day, So that visions of hope Surround you and make you realize, That you are the gift.

Like the babe in the stable Use your talents tried and true; To be Christmas for someone, Just like you!

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



FIRST & LAST NAME: \_\_\_\_\_\_ PHONE NUMBER: \_\_\_\_\_\_
ADDRESS: \_\_\_\_\_
CITY/STATE/ZIP: \_\_\_\_\_ NAME OF POEM: \_\_\_\_\_

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