

January 2024

# Vitality

YOUR MONTHLY GUIDE TO AGING WITH  
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## HELPING HANDS

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volunteers year-round

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## PUMPING IRON

It's never too late to lift  
weights

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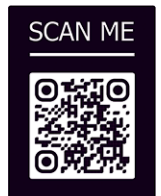


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**On the cover:** Leonetti Dewit Kozikowski receives a meal from Meals on Wheels volunteers.

PHOTO COURTESY OF MACOMB COUNTY OFFICE OF SENIOR CITIZEN SERVICES

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## HEALTH &amp; FITNESS

# It's never too late to lift weights: Older bodies can still build muscle

Those 60 and above should check with their doctor and if approved, seek out training designed for older adults

By Gretchen Reynolds  
*The Washington Post*

Contrary to popular wisdom among many gymgoers and even some scientists, healthy people in their 60s, 70s and beyond can safely start lifting weights and rapidly build substantial muscle mass, strength and mobility.

A new study of resistance exercise and the elderly found that even people in their 80s and 90s — who hadn't weight trained before — showed significant gains after starting a supervised program of lifting weights three times a week.

"It shows that healthy older people can certainly respond to resistance training, that their muscles are still plastic," said Tommy Lundberg, an exercise researcher at the Karolinska Institute in Sweden, who was not involved in the study.

Lundberg, the author of the new book, "The Physiology of Resistance Training," said the research shows it's never too late for older people to start lifting weights. "They can increase both their muscle size and their strength," he said.

Most of all, the study implies that our perceptions of what's physically possible in old age also may need updating.

## Aging muscles can grow

"It is often assumed that the oldest old, or, say, peo-



SEAN GALLUP — GETTY IMAGES

Healthy people in their 60s, 70s and beyond can safely start lifting weights and rapidly build substantial muscle mass, strength and mobility, according to a new health study.

ple past the age of 80, are less likely to be able to gain muscle mass and strength," said Luc van Loon, a professor of human biology at Maastricht University, and senior author of the new study.

This idea took hold partly because the oldest old so rarely were studied. Past weight-training research often capped volunteers' ages at about 75, because of worries that older people would be unable to handle the training or that their muscles wouldn't respond if they could manage to lift.

But van Loon and his colleagues were unconvinced. "Muscle tissue is constantly turning over as long as we live," he said, so why shouldn't an octogenarian's muscles strengthen and

grow as well as a youngster's of 65?

To investigate that idea, he and his co-authors recruited 29 healthy, older men and women. The study consisted of two groups. The "younger old" included 17 people between the ages of 65 and 75. Participants in the "older old" group were at least 85. All lived independently and had no debilitating illnesses.

None had regularly weight trained before.

## Growing stronger at any age

The researchers measured everyone's current strength and muscle mass and then introduced them to weight training, with a basic full-body resistance routine using gym

machines such as the lat pulldown and leg extension. The volunteers lifted three times a week for 12 weeks, in supervised sessions, using weights set to as much as 80% of their full strength.

This program is more intense than some people might expect older people to tolerate. But the volunteers "loved participating in this intervention," said Gabriel Nasri Marzuca-Nassr, an associate professor at the University of La Frontera in Chile, who led the new study. Attendance was high, injuries rare.

And both the "younger old" and "older old" groups responded powerfully to the exercise, surprising the researchers somewhat. Before the study started, Marzuca-Nassr said, he and his

co-authors had expected the oldest men and women to gain strength and mass, but to a lesser extent than among the 65- to 75-year-olds.

However, after three months, the people aged 85 and up had packed on more strength and mass, in relative terms, than the younger group, adding an average of 11% to muscle mass and 46% to strength, versus 10% more muscle and 38% more strength among the younger volunteers.

The oldest men and women also improved their scores on a test of their ability to rise from a chair and move around by about 13%, versus 8% in the younger of the groups.

The oldest group's greater relative gains were due, in part, the researchers think, to their having had an extra decade of declining muscle size and strength, compared to the younger lifters. They started from a lower baseline.

## Never too late to lift

The results persuasively show that "it's never too late to start training," said Michael Roberts, a professor of kinesiology at Auburn University in Alabama, who has extensively studied resistance exercise.

The oldest group's improved mobility was especially encouraging, he added, because "loss of physical function is ultimately what defines frailty."

The results have caveats.

The study was small and lasted only for three months. Plus, the training was supervised, with people's lifting form and loads monitored and adjusted as needed, a level of attention that could be difficult to replicate for ordinary people.

The study also is not meant to give any of us carte blanche to skip weight training now, in anticipation of starting in retirement. "It's better to start at an earlier age," Marzuca-Nassr said, "and continue throughout life."

Perhaps most important, the older men and women who joined the study were healthy for their ages, with few glaring physical limitations. It may be unrealistic for some older people with serious illnesses or disabilities to begin lifting.

If you're worried about your readiness for weight training, Marzuca-Nassr said, talk with your doctor.

Anyone past about age 60 who's interested in starting a new lifting or other exercise routine should probably check first with their doctor and then seek out training programs at a gym or community center specifically designed for older people. The costs often are covered by Medicare or other insurance.

The study's key takeaway, though, is that there seems to be no age limit or hard stop on our bodies' ability to adapt and improve, said study co-author van Loon. "You are never too old to start exercising."

**MOONEY & SECURITY***Real Estate: Putting deadlines on offers isn't smart, especially nowadays*

**Q:** I was looking at a house listing and it showed that it had a wood foundation. I looked at a photo of the basement and it looked like the basement wall was plywood and two-by-sixes? Not sure if this was the

way the homeowner finished the basement or is this a thing? I've seen poured concrete, concrete block and stone, but have never heard of or seen a wood foundation.



**Steve Meyers**  
Columnist

**A:** Yes, wood foundations are a thing, although rare in our neck of the woods. They are referred to as permanent wood foundations or PWFs for short. They are constructed of treated lumber and installed by specialized contractors. The ones I have seen were backfilled with stone/gravel. One had a concrete basement floor and the other one had stone/gravel covered with a vapor barrier with a wood platform type of basement floor. I highly recommend that you do research on wood foundations before purchasing a home with one. They don't last as long as concrete and are more susceptible to water damage if not properly drained. Like anything, there are pros and cons. The couple that I have seen over the years were both out in country/rural areas.

**Q:** We've been trying to buy a house for over a year. The real estate agent we

were working with has gotten out of the business. He always put an offer acceptance deadline with our offers. Is that a good thing?

**A:** In my opinion, experience shows that it's not a good idea; especially in a seller's market. I have seen it often on offers for my new listings and just shake my head. Here's the normal scenario: A new listing goes active on a Thursday afternoon.

A buyer goes through the house Thursday evening with their agent and writes an offer. The buyer's agent submits an offer with an offer time limit of 6 p.m. on Friday. Now, with the huge inventory shortage, the seller usually has nonstop showings all day Friday, Saturday and Sunday and will receive multiple offers if the property was prepared right to be in show condition, marketed correctly including professional photos and priced right.

Now the offer that came in with a deadline is automatically extinguished after 6 p.m. Friday and is technically no longer valid. Some inexperienced agents think the buyer is king and is in charge. Nothing could be further from the truth in a seller's market. I personally do not use time limits because of all the possible scenarios that could be going on behind the scenes. If a buyer no longer wants to wait for an answer on an of-

MEYERS » PAGE 6



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**Market Update**

November's market update for Macomb County and Oakland County's housing market (house and condo sales) is as follows: In Macomb County, average sales price was up by 12% and in Oakland County, average sales price was up by more than 4% for the month. Macomb County's on-market inventory was down by almost 37% and Oakland County's on-market inventory was down by almost 25%. Macomb County's average days on market were 27 days and Oakland County's average days on market were 27 days, as well. Closed sales in Macomb County were down by more than 7% and closed sales in Oakland County were down by more than 14%. 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 November, the state of Michigan inventory was at 2.2 months of supply. Macomb County's inventory was at 1.7 months of supply and Oakland County's inventory was 1.9 months of supply. As you can see, by definition, it is not a buyer's market.

## MONEY &amp; SECURITY

# Ask the Financial Doctor: Know these deduction limits before filing 2023 tax returns

**Q**: What is the standard deduction for 2023?

**A**: For married couples, it is \$27,700 plus \$1,500 for each spouse age 65 or over. For single filers, it is \$13,850 plus \$1,850 if age 65 or over. For heads of households, it is \$20,800 plus \$1,850 if age 65 or older.

**Q**: What are the mileage deductions for the 2023 and 2024 tax years?

**A**: For 2023, the mileage deduction for



**Richard Rysiewski**  
Columnist

business, medical and charity is respectively 65.5, 22 and 14 cents per mile. For 2024, the mileage deduction is respectively 67, 16 and 14 cents per mile.

**Q**: What is the 2023 threshold for medical expenses?

**A**: Any unreimbursed medical expense above 7.5% of your AGI (adjusted gross income) is deductible on Schedule A. If Schedule A is less than your standard deduction, then use the standard de-

duction.

**Q**: Is there any age limitation for IRA contributions in 2023?

**A**: No, there is no age limitation. You can make an IRA contribution after 70 ½ as long as you or your spouse has W-2 wages.

**Q**: I inherited an IRA from my uncle in October 2022. What are the new rules for inherited non-spousal IRAs?

**A**: Beginning with deaths in 2020, an inherited IRA is subject to a 10-year payout. The inher-

ited IRA must be depleted by the end of the 10th year following the year of death. In your case, the inherited IRA must have a balance of 0 by Dec. 31, 2032. You can withdraw any amount in any year as long as the balance is 0 after the 10th year. Check with the IRA custodian to determine your options.

**Q**: I discovered I was not eligible for a Roth contribution that I made in 2023. What should I do?

**A**: You must remove the funds together with any gains from the Roth IRA. You can recharacter-

ize these funds to a traditional IRA if done by Oct. 15, 2024. The transfer must be done by a trustee-to-trustee arrangement. Another option is to claim an excess contribution and pay a 6% penalty. The last option is to do a carry-forward to the next tax year provided that you qualify for a Roth contribution and pay the 6% penalty.

*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.*

## Meyers

FROM PAGE 5

fer, their agent can withdraw the offer before it is accepted. It would be a different ballgame if the offer was for cash, no inspection and \$50,000 over asking.

Then an offer deadline might get the seller's attention away from the 20 or 30 showings they have scheduled for the weekend with more than likely multiple offers competing against each other.

*Steve Meyers is a real estate agent/Realtor at RE/MAX First in Shelby Twp. He can be contacted with questions at 586-997-5480 or Steve@MeyersRealtor.com or visit: AnswersToRealEstateQuestions.com.*

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## SOCIAL &amp; WELL-BEING

# New Year's resolutions: How to become a better home chef, according to Amanda Haas

By **Kate Bradshaw**  
MediaNews Group

Sure, you're probably just thinking about the holiday frolic ahead. But can we talk 2024? Is one of your New Year's resolutions to cook more meals at home or to eat healthier? Amanda Haas can help.

The cookbook author and former Williams Sonoma culinary director recently released her fourth cookbook, "Homemade Simple: Effortless Dishes for a Busy Life" (Cameron + Company, \$29), which builds on an idea she first explored in her debut cookbook, "One Family, One Meal": that dinner-time should not involve being a short-order cook for each family member. In her latest cookbook, she returns to that concept of family-friendly meal simplicity, but with an added emphasis on health and nutrition.

**Q.** What inspired this cookbook?

**A.** This is my fourth cookbook. When I had young kids, I believed that I would figure out how to cook things that we would all enjoy eating. I started messing around with simple recipes of the foods I loved, and found that it worked really well on my kids and their friends. Over the years, it became my philosophy that it doesn't have to be hard to cook, that it doesn't have to cost a lot of money, and it doesn't have to take a lot of time.

With that, there are a couple of ancillary benefits. One is that you're just eating better and taking better care of yourself. It's



COURTESY KATHLEEN SHEFFER — CAMERON + COMPANY

Amanda Haas, a cookbook author, offers tips for healthy home cooking in her new book, "Homemade Simple."

not that it has to be perfect or free of anything that we consider bad for you — it's just a better way to live. Over time, I've had health issues and started to explore anti-inflammatory cooking and make the connection that food can be medicine, or it can make you feel terrible.

During the pandemic, my kids were home from school, and I started cooking everything that they love — with the philosophy that that is probably taking better care of yourself than if you get take-out every night. I took all the tools I've learned over the years, like how to meal plan, shop and budget, and I wrapped that up with over 100 recipes that are easy to make, delicious and maybe a little bit better for you, than if you

went out to eat.

That's the new wellness story to live by: Let's just try to do a little bit better. If you want to learn how to cook something that you're used to getting (at restaurants) all the time, it's probably going to have less sodium and less refined ingredients. I don't want to beat myself up, and I don't try to change everything at all at once. Let's just pick one thing, and let me make it easy for you and give you the recipes and the tools you need, so that it doesn't feel like a challenge or hard to pull off. During the pandemic, I launched cooking classes online. This book came out of that class.

**Q.** The book talks about how to meal plan. What pointers can

you share?

**A.** I love to cook, but I don't love it when recipes call for something obscure. That's one of the most important things for me — I don't call for ingredients that you're not going to use again. I want to teach people how to meal plan. You have to start understanding a couple of things: What are the main things you want to cook that week and then carry into other recipes? If you're going to roast a whole chicken, can you use part of that to make something else during the week? I start by giving them the ideas and sample calendars of things that they can cook during the week.

**Q.** What are some of your favorite recipes in this book?

**A.** Skirt steak with chimichurri. The chimichurri (is made with) fresh herbs, garlic, olive oil, capers, and it is so dang good on everything — a roasted sweet potato, a piece of fish, a steak — so I love that. I had someone stop me last night and tell me that the honey mustard salmon is her family's favorite. I had to laugh, because it is three ingredients and salt, and I've had publishers tell me I couldn't put it in a cookbook because it was too simple. It's so simple, but it is so good. Simple food can be really delicious.

**Q.** What are some tips for incorporating more home cooking into our regular routines?

**A.** The first thing is: Don't feel like you have to do it all. Even if you pick a couple recipes that you want to learn how to make and master, it gives you confidence. When you learn to do those in your sleep, it makes everything easier.

I like to go to the grocery (store) and meal plan all at once. You can come home and just spend 30 minutes unloading your groceries and then making a vinaigrette or a chimichurri — something you know you can use during the week.

I also teach people how to master one thing that you slow cook or that you can make a really big batch of, because it's so nice to have something to

be able to rely on throughout the week that's delicious and homemade.

Many of my friends learning how to cook think that they've got to learn how to do really fancy recipes. I always joke that's why I go out to eat. I love going to restaurants where people make complicated food because, most nights of the week, I don't want to spend two hours making dinner. So start small and build up.

**Q.** What are some cooking tools people should keep in their kitchens?

**A.** If you want to cook well, you don't need that much. But there are some things that are going to make your life a lot easier, like a good knife and a good pan, a good cutting board, things like that. I try to teach people that if you're going to get new tools for the kitchen, make them count. They don't have to be expensive; they just have to work well. I'm obsessed with owning a fish spatula, because a spatula like that can flip a pancake and flip burgers. It's so helpful.

**Q.** Anything else to add?

**A.** Even though this is my fourth cookbook, I feel like it's the book I was always meant to write. I think I hit the jackpot on this one — to get the feedback that people are actually already cooking from it and returning to it makes me feel like I'm doing my job well.





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## SOCIAL &amp; WELL-BEING

# Tips for traveling light in the new year

By **Cindy La Ferle**  
For *MediaNews Group*

As French author Antoine de Saint-Exupery once advised, “He who would travel happily must travel light.”

By the time we reach our senior years, most of us have accumulated way too much stuff. Whether we tend to overpack our suitcases when we travel or stuff our closets at home with outdated clothing, we all need to weed out or pare down.

It also occurs to me that I’ve been dragging around a trunkload of pet peeves and old habits — most of which are as useless as the winter jacket I once packed for a spring trip to Florida. And so, in lieu of making a list of New Year’s resolutions this year, I’m taking inventory of the metaphorical baggage I need to dump at the curb.

## What to unpack?

First on my list of things to unload is habitual worry. If there’s something to be anxious about — a world crisis, a health issue, or my wrinkled neck — I’m inclined to obsess over it. By now I should know that worrying about things I can’t control robs my serenity and produces nothing but stomach acid. Out it goes.

Then there’s the patronizing term, “age-appropriate.” It’s heading straight to the dumpster along with the question, “Am I too old for this?” True, I’m probably not at the right fitness level to try skateboarding, but I’m not too old to start a new hobby or blast my favorite tunes on the car radio.

Likewise, I’m not too old to wear whatever I like, including black nail polish or red cowboy boots. Even if I do look silly, I’ll be having too much fun to worry about the opinions of less adventurous people.

And while I’m at it, I’ll ditch

my subscriptions to most lifestyle and fashion magazines. Editors who treat women over 60 as if we’re invisible don’t deserve our readership. (That’ll show ‘em what “invisible” means.)

## Clear the obstacles

Seniority may bring wisdom and aptitude — yet there’s nothing more annoying than an aging know-it-all. So, next on my list of things to pitch is the need to be right all the time. Experience proves that when I have the guts to say “I don’t know” or “I made a mistake,” I always learn something new and interesting.

Another joy buster is boredom, which often comes disguised as resistance to change. That’s going out the door, too. From now on, when I find myself repeating the same old routines, such as eating at the same old restaurants, I’ll try to get more creative.

I’m also determined to drop the exhausting habit of trying to please everyone — and to start respecting my own limits. If I stop saying “yes” when I really mean “no,” I’ll rekindle the energy I need for the people and activities I truly enjoy.

Lastly, old grudges occasionally resurface in the baggage I carry. For those of us who are blessed with good recall, grudges can be the hardest thing to let go. In fact, they get so heavy that they turn into roadblocks that thwart our peace of mind.

That’s when I need to remember that forgiving others for hurting or disappointing me doesn’t mean I’ve become a doormat for future offenses. It simply means I’m clearing a path for traveling light — and making room in my heart for healthier, happier relationships.

*Cindy La Ferle is a freelance columnist in Royal Oak who blogs at [laferle.com](http://laferle.com).*



Cindy La Ferle with her grandson, Liam.

PHOTO COURTESY OF CINDY LA FERLE

## MONEY &amp; SECURITY

# Older Americans now earning almost as much as younger workers

By Michael Sasso

Bloomberg News

The share of Americans working beyond retirement age has almost doubled since the late 1980s and the wage gap between them and their younger colleagues is shrinking, according to a Pew Research Center report.

Older workers are now as likely to hold college degrees as younger ones and can expect to earn \$22 an hour compared to \$13 in 1987, a 69% increase in 2022 dollars, according to the Pew report issued last week. That's in contrast to the 19% boost in median hourly earnings for 25- to 64-year-olds.

The trends are reshaping the U.S. workforce, as seniors' participation in the labor market is expected to rise while the participation rates of most other

age groups stall or decline. All told, about 19% of people 65 and older today are employed, compared with 11% of that cohort in 1987, according to the report.

A few factors are converging to push older Americans into the workforce, and keep them there longer.

Traditional pension plans that often incentivized Americans to retire at a certain age are on the decline, while the sheer number of Baby Boomers naturally increases the older-age workforce. There are also more "age-friendly" jobs that don't require as much physical exertion than there used to be, the report said.

The share of older workers in the labor force slipped during the pandemic as a wave of "excess retirements" — older Americans quitting work at rates above historical trends —

peaked at an estimated 3 million in December 2022, according to research from the Federal Reserve Bank of St. Louis. However, some of those older workers have since returned to the labor force because of higher living costs and other factors, the bank's research shows.

Over the long term, older workers are far more likely to work full-time than decades ago. Nowadays, 62% of workers 65 and older are working full time, compared with 47% in the late 1980s.

One area where older workers haven't made as many strides is gig work. Only 10% of people 65 and older performed any gig work in the previous month, according to a recent Federal Reserve study cited in the Pew report. That's compared to the 17% of younger adults who reported doing so.



ALESSANDRO BIASCIOLI — DREAMSTIME/TNS

Nowadays, 62 percent of workers 65 and older are working full time, compared with 47 percent in the late 1980s.



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## HEALTH &amp; WELLNESS

# New weight loss drugs carry high price tags and lots of questions for seniors

By Judith Graham  
MediaNews Group

Corlee Morris has dieted throughout her adult life.

After her weight began climbing in high school, she spent years losing 50 or 100 pounds then gaining it back. Morris, 78, was at her heaviest in her mid-40s, standing 5 feet 10½ inches and weighing 310 pounds. The Pittsburgh resident has had diabetes for more than 40 years.

Managing her weight was a losing battle until Morris' doctor prescribed a Type 2 diabetes medication, Ozempic, four months ago.

It's one in a new category of medications changing how ordinary people as well as medical experts think about obesity, a condition that affects nearly 4 in 10 people 60 and older.

The drugs include Ozempic's sister medication, Wegovy, a weight loss drug with identical ingredients, which the FDA approved in 2021, and Mounjaro, approved as a diabetes treatment in 2022. (Ozempic was approved for diabetes in 2017.) Several other drugs are in development.

The medications reduce feelings of hunger, generate a sensation of fullness, and have been shown to help people lose an average of 15% or more of their weight.

"It takes your appetite right away. I wasn't hungry at all and I lost weight like mad," said Morris, who has shed 40 pounds.

But how these medications will affect older adults in the long run isn't well understood. (Patients need to remain on the drugs permanently or risk regaining the



Boxes of the diabetes drug Ozempic rest on a pharmacy counter.

weight they've lost.)

Will they help prevent cardiovascular disease and other chronic illnesses in obese older adults? Will they reduce rates of disability and improve people's ability to move and manage daily tasks? Will they enhance people's lives and alleviate symptoms associated with obesity-related chronic illnesses?

Unfortunately, clinical trials of the medications haven't included significant numbers of people ages 65 and older, leaving gaps in the available data.

While the drugs appear to be safe — the most common side effects are nausea, diarrhea, vomiting, constipation and stomach pain — "they've only been on the market for a few years and caution is still needed," said Mitchell Lazar, founding director of the Institute for Diabetes, Obesity and Metabolism at the University of Pennsylvania Perelman School of Medicine.

Given these uncertainties, how are experts approaching the use of the new obesity medications in older people?

As might be expected, opinions and practices vary. But several themes emerged in nearly two dozen interviews.

The first was frustration with limited access to the drugs. Because Medicare doesn't cover weight loss medications and they can cost more than \$10,000 a year, seniors' ability to get the new drugs is restricted.

## Medicare coverage

There is an exception: Medicare will cover Ozempic and Mounjaro if an older adult has diabetes, because

the insurance program pays for diabetes therapies.

"We need Medicare to cover these drugs," said Shauna Matilda Assadzandi, a geriatrician at the University of Pittsburgh who cares for Morris. Recently, she said, she tried to persuade a Medicare Advantage plan representative to authorize Wegovy for a patient with high blood pressure and cholesterol who was gaining weight rapidly.

"I'm just waiting for this patient's blood sugar to rise to a level where diabetes

**The drugs include Ozempic's sister medication, Wegovy, a weight loss drug with identical ingredients, which the FDA approved in 2021, and Mounjaro, approved as a diabetes treatment in 2022.**

can be diagnosed. Wouldn't it make sense to intervene now?" she remembered saying. The representative's answer: "No. We have to follow the rules."

Seeking to change that, a bipartisan group of lawmakers has reintroduced the Treat and Reduce Obesity Act, which would require Medicare to cover weight loss drugs. But the proposal, which had been considered previously, has languished amid concerns over enormous potential costs for Medicare.

If all beneficiaries with an obesity diagnosis took brand-name semaglutide drugs (the new class of medications), annual costs would top \$13.5 billion, according to a recent analysis in *The New England Journal of Medicine*.

If all older obese adults on Medicare — a significantly larger population — took them, the cost would exceed the total spent on

# Weight

FROM PAGE 12

Medicare’s Part D drug program, which was \$145 billion in 2019.

Laurie Rich, 63, of Canton, Massachusetts, was caught off guard by Medicare’s policies, which have applied to her since she qualified for Social Security Disability Insurance in December. Before that, Rich took Wegovy and another weight loss medication — both covered by private insurance — and she’d lost nearly 42 pounds. Now, Rich can’t get Wegovy and she’s regained 14 pounds.

“I haven’t changed my eating. The only thing that’s different is that some signal in my brain is telling me I’m hungry all the time,” Rich told me. “I feel horrible.” She knows that if she gains more weight, her care will cost much more.

While acknowledging difficult policy decisions that lie ahead, experts voiced considerable agreement on which older adults should take these drugs.

Generally, the medications are recommended for people with a body mass index over 30 (the World Health Organization’s definition of obesity) and those with a BMI of 27 or above and at least one obesity-related condition, such as diabetes, high blood pressure, or high cholesterol. There are no guidelines for their use in people 65 and older. (BMI is calculated based on a person’s weight and height.)

But those recommendations are problematic because BMI can underestimate older adults’ body fat, the most problematic feature of obesity, noted Rodolfo Galindo, director of the Comprehensive Diabetes Center at the University of Miami Health

System.

Dennis Kerrigan, director of weight management at Henry Ford Health in Michigan, a system with five hospitals, suggests physicians also examine waist circumference in older patients because abdominal fat puts them at higher risk than fat carried in the hips or buttocks. (For men, a waist over 40 inches is of concern; for women, 35 is the threshold.)

Fatima Stanford, an obesity medicine scientist at Massachusetts General Hospital, said the new drugs are “best suited for older patients who have clinical evidence of obesity,” such as elevated cholesterol or blood sugar, and people with serious obesity-related conditions such as osteoarthritis or heart disease.

Since going on Mounjaro three months ago, Muriel Branch, 73, of Perryville, Arkansas, has lost 40 pounds and stopped tak-

ing three medications as her health has improved. “I feel real good about myself,” she told me.

## Weight loss cuts mortality risk

When adults with obesity lose weight, their risk of dying is reduced by up to 15%, according to Dinesh Edem, Branch’s doctor and the director of the medical weight management program at the University of Arkansas for Medical Sciences.

Still, weight loss alone should not be recommended to older adults, because it entails the loss of muscle mass as well as fat, experts agree.

And with aging, the shrinkage of muscle mass that starts earlier in life accelerates, contributing to falls, weakness, the loss of functioning, and the onset of frailty.

Between ages 60 and 70,

about 12% of muscle mass falls away, researchers estimate; after 80, it reaches 30%.

To preserve muscle mass, seniors losing weight should be prescribed physical activity — both aerobic exercise and strength training, experts agree.

## Protein, calcium needed for bones, muscles

Also, as older adults taking weight loss drugs eat less, “it’s critically important that their diet includes adequate protein and calcium to preserve bone and muscle mass,” said Anne Newman, director of the Center for Aging and Population Health at the University of Pittsburgh.

Ongoing monitoring of older adults having gastrointestinal side effects is needed to ensure they’re getting enough food and water, said Jamy Ard, co-di-

rector of Wake Forest Baptist Health’s Weight Management Center.

Generally, the goal for older adults should be to lose 1 to 2 pounds a week, with attention to diet and exercise accompanying medication management.

“My concern is, once we put patients on these obesity drugs, are we supporting lifestyle changes that will maintain their health? Medication alone won’t be sufficient; we will still need to address behaviors,” said Sukhpreet Singh, system medical director at Henry Ford’s weight management program.

*KFF Health News is a national newsroom that produces in-depth journalism about health issues and is one of the core operating programs at KFF — an independent source of health policy research, polling, and journalism.*



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## SOCIAL &amp; WELL-BEING

# Volunteers needed for Meals on Wheels programs

By Debra Kaszubski  
For MediaNews Group

Driving and meal delivery is a labor of love for Shelby Township resident Linda Peltz.

While some might assume Peltz works for DoorDash or a similar meal delivery service, the 71-year-old doesn't receive a paycheck for her time on the road. Instead, Peltz delivers meals on a volunteer basis for the Macomb County Meals on Wheels program.

Peltz, who retired from her role as an administrative assistant at Oakland University about four years ago, decided she wanted to give back to Meals on Wheels after noticing how much her parents benefited from the service. In addition, she received Meals on Wheels after knee replacement surgery.

"I had Meals on Wheels for my parents for a while. I was working full-time then and I really appreciated it. I said when I retire someday, I'm going to give back," she said.

Peltz drives meals to homebound seniors one to five days a week. Depending on where she's delivering, Peltz will pick up meals at either the Washington or Shelby Township senior centers, Lakeside Towers or Schoenherr Towers, or at Immanuel Lutheran Church before delivering to approximately 10 seniors along her route. A shift on her route

takes about an hour to an hour and a half.

"It's very rewarding for me to see the seniors and spend time with them," she said.

Peltz will often pick up extra routes when she's delivering meals, and although she doesn't mind delivering extra meals, there is a need for additional volunteer drivers. Sheila Cote, director of the Macomb County Office of Senior Citizen Services, said the program currently needs 72 volunteers.

"We currently have a waiting list for seniors who need meals, especially for those who live in the north end of the county," Cote said. "We are asking for our community to help support our seniors by delivering meals."

If the program doesn't get more volunteers, it will be forced to pay workers to deliver, thus increasing the program's operating costs. Locations in which volunteers are needed include Richmond, Lenox, Memphis, Ray Township, Armada and New Haven. Other communities that need volunteers include Clinton Township, Harrison Township, Warren and Sterling Heights.

Seniors receive daily meals, which usually consist of a hot entrée, side dish, salad or fruit, dessert and milk for a donation of as little as \$3.50 per meal. Emergency packs of non-

**"We currently have a waiting list for seniors who need meals, especially for those who live in the north end of the county. We are asking for our community to help support our seniors by delivering meals."**

— Sheila Cote, director of the Macomb County Office of Senior Citizen Services



The Rochester Older Persons' Commission's annual Top Chef competition raises much needed funds for Meals on Wheels.

PHOTO BY TERRY JACOBY — FOR MEDIATEWS GROUP

perishable goods and cold meals also are delivered to participants.

Participants should be age 60 or older and reside within the program's service area. Seniors also should be homebound. Those who do not qualify can purchase meals at their full price of \$8.

The Macomb County Office of Senior Services oversees 84 routes for the Meals on Wheels program, and each of those routes needs to be filled by a volunteer every day.

This requires hundreds of volunteers to ensure all 1,700 seniors served by the program receive their meals.

"These are individuals who raised families and worked in our community. They deserve kindness, dignity, and respect as they age. Unfortunately, many times older individuals are pushed aside. Consequently, they become isolated and lonely," Cote said. "We refer to the program as 'More than just a meal.' Oftentimes, our volunteers might be the only person the individual sees all week."

A similar need exists in Oakland County, according to Bridget Ajemian, program director of the Western Oakland Meals on Wheels, which serves about 1,200 seniors who live in nearly

40 communities throughout Oakland County. There are about 400 volunteer drivers who regularly serve the area, but there is always a need for more she said.

"Our participants are elderly persons who would like to age in place and not go into a nursing home. Meals on Wheels helps them achieve this," Ajemian said. "The volunteer that delivers the meals gives our seniors something to look forward to and a reason to get out of bed. We are forever grateful to those that give their time to help make the lives of seniors who are homebound a little brighter each day."

Volunteers typically deliver meals between 10 a.m. and 1:30 p.m. weekdays for the Western Oakland County Meals on Wheels program. In Macomb County, routes are driven from 11 a.m. and 1 p.m. weekdays. Volunteers also deliver holiday meals on Easter, Thanksgiving and Christmas.

Volunteers must pass a background check, have their own vehicle with insurance, and a valid driver's license. Mileage reimbursement is offered.

For information about routes in Macomb County, email [volunteer@macombgov.org](mailto:volunteer@macombgov.org). To volunteer in Oakland County, visit [mealsonwheelsmi.org](http://mealsonwheelsmi.org).



PHOTO COURTESY OF MACOMB COUNTY OFFICE OF SENIOR CITIZEN SERVICES

Marie Shaw receives a meal from the Macomb County Meals on Wheels program. Additional volunteers are needed to deliver meals, especially in northern Macomb County and all of Oakland County.

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## HEALTH &amp; FITNESS

# Want to live to a healthy 100? Longevity doctor Peter Attia has advice

By Andrea Atkins  
The Washington Post

Do you want to live to 100? Thanks to modern medicine, you have a decent chance of doing so.

But if you want to live well to 100, physician and best-selling author Peter Attia says you may have some work to do so that your last decade of life — your “marginal decade,” as he calls it — is healthful and rewarding, not limited by disease.

If we adopt new ways of looking at our health, we can do a better job of matching our life span (how long we live) to our “health span” (how long we live free from chronic disease or other health problems), says Attia, the author of “Outlive: The Science & Art of Longevity.”

In a phone interview, Attia talked about “the Four Horsemen of Chronic Disease” — cardiovascular disease, cancer, cognitive diseases (such as Alzheimer’s) and metabolic diseases (such as Type 2 diabetes) — and new ways to plan for longevity.

The following was edited for length and clarity.

**Q**: Many people fear living to be 100, imagining loneliness, poor health and solitude. Should living so long be our aim?

**A**: I don’t think it should, actually. A lot of those fears are really valid. I think a better goal is to maximize health span. When you do that, you will automatically get a longer life span. If you improve your health span, so that when you’re 80, you actually function like a 65-year-old, it’s almost impossible to not also get five to 10 years of life-span extension.



DIA DIPASUPIL — GETTY IMAGES

Peter Attia attends the premiere of “Limitless With Chris Hemsworth” at Jazz at Lincoln Center on Nov. 15, 2022, in New York City.

**Q**: One of the ways to improve health span is through something you call “the Centenarian Decathlon.” What is it, and how do we train for it?

**A**: It’s a mental model which says the greater the specificity with which you train for your physical goals, the more likely you are to achieve them. I think back to the very first goal I ever had, which was to run five, five-minute miles. That’s a lot more specific than saying I want to be able to run five miles. If you want to achieve that, you have to train with far greater specificity than if you just want to be able to run five miles. And this is true across the board. And it’s what’s necessary to achieve remarkable feats. I ask patients to think specifically about what they want to be able to do when they are in their 80s or older, and to start training for that when they are in their 40s or 50s or 60s.

**Q**: You mean, for example, if you want to hike for two miles when you’re 80?

**A**: Yes.

**Q**: Why won’t just hiking every day in the years leading up to that prepare you to continue walking outdoors?

**A**: Because as you age, the degradation of strength, stamina, balance, lower leg variability is so profound that it is insufficient to just hike two miles when you’re in your 40s and 50s, and assume that’s going to get you doing the same thing when you’re 80. When you’re 80, you have to aim much higher. ... The Centenarian Decathlon is asking, “What do you want to do in your marginal decade?” And the more specific you can make it, the better, because you’ll be able to train for it, and increase the odds that you will be ready for it.

**Q**: And if you want to lift your great-grandchild when you’re 80, you need to do what, exactly, when you’re 50, 60 and 70?

**A**: To safely pick up a 30-pound child from the floor, you need hip flexibility and abdominal and spinal stability to get into a low squat position, then you need to be able to pick up a 30-pound weight. It’s harder to do a squat with weight in front of you because it requires more core stabilization and more scapular stability (shoulder strength). This essentially means you need to be able to do a 30-pound goblet squat at the age of 85. ... By the time they’re 85, most can’t even do the goblet squat, without any additional weight. So just on that one metric of strength, we have something that we need to train for.

**Q**: You say exercise is the most important tactic for longevity, but

more than 60% of Americans do not get enough exercise. Can sedentary people undertake the vigorous training that you recommend?

**A**: If you’re starting from zero, just getting to 90 minutes a week of exercise will result in a 15% reduction in all-cause mortality (including the Four Horsemen). That’s dramatic. I mean, we don’t have drugs that can reduce 15% all-cause mortality across the board. And the good news is it’s not just like this abstract thing of “we’re adding a couple of years to your life.” No, no. You’re going to feel better in three months.

Every person who saves for retirement, in my view, is doing something slightly more difficult. Because in the short term, you get nothing out of saving for retirement. ... And I would say with these other changes that we ask people to make, at least they’re getting a benefit today. How is anybody supposed to find time for this? I would just say, if you’re not going to make time for this, what are you making time for?

**Q**: Most of us succumb to one of those Four Horsemen. What do these diseases have in common?

**A**: Cancer, cardiovascular disease and neurodegenerative diseases, Alzheimer’s being the most common, are all exacerbated dramatically by metabolic disease. So, if you have Type 2 diabetes, your risk of those other diseases goes up dramatically.

**Q**: You suggest getting ahead of these diseases by screening, gene

testing or digging deeply into bloodwork to uncover markers that, frankly, most insurance companies won’t pay for. What do you say to patients, and your critics, about why these things are worth doing?

**A**: I guess the question is, what’s the alternative? The alternative is continuing to do what we’re doing. How is that working out? Not so well. So, if herculean preventive measurements are too expensive, treating them is costlier. Is it expensive to get a \$1,000 CT angiogram when you’re 40? Yes, it is. Do you know what it costs to get a stent placed? Or to get a bypass when you’re 65? Unfortunately, if you really want to take prevention seriously, you’re on the hook for the cost.

**Q**: Does this mean that only rich people can live healthfully to 100?

**A**: Screening is simply one small part of this. Far more relevant to increasing your health span is not whether or not you’re getting a CT angiogram, it’s whether you’re doing all of the other things that we talked about vis-à-vis sleep, nutrition and exercise. You don’t have to be wealthy to do those things.

**Q**: Isn’t it true that even if you do all of this, the Horsemen could still come for you?

**A**: Isn’t there a chance that if you save for retirement, your investments will sour before you need to draw the money out? Yeah, of course, there is. But if you don’t do these things, you dramatically increase the odds of things not going well.



**WORK & PURPOSE**

# Area Agency on Aging I-B is now AgeWays

Organization remains your first stop for resources for seniors, family caregivers

**By AgeWays**

*Formerly Area Agency on Aging I-B*

As it enters its 50th year, the Area Agency on Aging I-B has a new name.

As of this month, the agency is now known as AgeWays Nonprofit Senior Services or AgeWays for short.

That's good news for anyone who has tripped over its former name.

"I'm hoping our new name opens up a new level of awareness and we draw many more people to our agency looking for services and direction," says

Michael Karson, CEO and president of AgeWays.

AgeWays offers resources, services and programs ranging from respite care to homebound meals to transportation and Medicare counseling for residents in Livingston, Macomb, Monroe, Oakland, St. Clair and Washtenaw counties. It also advocates for older adults, adults with disabilities, and caregivers on the local, state and federal levels.

The agency chose the new name because it reflects best on what it does: helping older adults age in

the ways they choose and giving tools to family caregivers to support those choices. AgeWays is also easier to remember.

The main phone number hasn't changed. Call 800-852-7795 to learn about services, resources and classes for older adults and family caregivers.

By mid-January, the website address will be changed to [ageways.org](http://ageways.org) and email addresses will end with [ageways.org](mailto:ageways.org) (for example, [jsmith@ageways.org](mailto:jsmith@ageways.org)).

The Area Agencies on Aging were established in the federal Older Americans Act (OAA) of 1973 to help older Americans and their caregivers live quality lives with indepen-

dence and dignity.

The (former) Area Agency on Aging I-B is one of 16 in the state and 622 nationwide that formed a year later.

AgeWays is funded with a combination of federal OAA and state Health and Human Services dollars.

This content is provided by AgeWays (formerly the Area Agency on Aging I-B), a nonprofit that serves older adults and family caregivers in Livingston, Macomb, Monroe, Oakland, St. Clair and Washtenaw counties. We provide services, programs and resources that are designed to help seniors age safely and independently.

Call us at 800-852-7795 to get connected.



Michael Karson

PHOTO COURTESY OF AGEWAYS



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## MONEY &amp; SECURITY

# Why long-term care insurance falls short for so many

By **Jordan Rau and JoNel Aleccia**  
*KFF Health News*

For 35 years, Angela Jemmott and her five brothers paid premiums on a long-term care insurance policy for their 91-year-old mother. But the policy does not cover home health aides whose assistance allows her to stay in her Sacramento, California, bungalow, near the friends and neighbors she loves. Her family pays \$4,000 a month for that.

“We want her to stay in her house,” Jemmott said. “That’s what’s probably keeping her alive, because she’s in her element, not in a strange place.”

The private insurance market has proved wildly inadequate in providing financial security for most of the millions of older Americans who might need home health aides, assisted living, or other types of assistance with daily living.

For decades, the industry severely underestimated how many policyholders would use their coverage, how long they would live, and how much their care would cost.

And as Jemmott belatedly discovered, the older generation of plans — those from the 1980s — often covered only nursing homes.

Only 3% to 4% of Americans 50 and older pay for a long-term care policy, according to LIMRA, an insurance marketing and research association. That stands in stark contrast to federal estimates that 70% of people 65 and older will need critical services before they die.

Repeated government efforts to create a functioning market for long-term care insurance — or to provide public alternatives — have never taken hold. Today, most insurers have

stopped selling stand-alone long-term care policies: The ones that still exist are too expensive for most people. And they have become less affordable each year, with insurers raising premiums higher and higher. Many policyholders face painful choices to pay more, pare benefits, or drop coverage altogether.

“It’s a giant bait-and-switch,” said Laura Luncford, 69, of Sandy, Utah, whose annual premium with her husband leaped to more than \$5,700 in 2019 from less than \$3,800. Her stomach knots up a couple of months before the next premium is due, as she fears another spike. “They had a business model that just wasn’t sustainable from the get-go,” she said. “Why they didn’t know that is beyond me, but now we’re getting punished for their lack of foresight.”

The glaring gaps in access to coverage persist despite steady increases in overall payouts. Last year, insurers paid more than \$13 billion to cover 345,000 long-term care claims, according to industry figures. Many policyholders and their relatives reported that their plans helped them avert financial catastrophes when they faced long-term care costs that would have otherwise eviscerated their savings.

But others have been startled to learn that policies they paid into over decades will not fully cover the escalating present-day costs of home health aides, assisted living facilities, or nursing homes. And in other cases, people entitled to benefits confront lengthy response times to coverage requests or outright denials, according to records kept by the National Association of Insurance Commissioners, the organization of

state regulators.

Jesse Slome, executive director of the American Association for Long-Term Care Insurance, an industry trade group, said long-term care was the most challenging type of insurance to manage. “You need multiple crystal balls,” Slome said. “And you have to look 20 years into the future and be right.”

## The Pandemic Paused a Long-Term Decline

The industry’s wobbly finances haven’t steadied despite a brief profitable surge during the coronavirus pandemic. Earnings rose because thousands of people who were drawing benefits, many in nursing homes or assisted living facilities, died from covid-19, and other policyholders died before using their insurance. Others stopped tapping their benefits because they fled facilities and went to live with their families, who provided unpaid care.

Overall, earnings went from \$2.3 billion in losses in 2019 to two years of profits totaling \$1.1 billion, before receding into the red in 2022 by losing \$304 million, according to Fitch Ratings.

Still, none of that was enough to reverse the industry’s long-term decline. Doug Baker, a director in Fitch’s U.S. life insurance group, said long-term care insurance “is one of the riskiest in our universe” because of the lingering financial burden from underestimating the number of people who would tap their policies.

More insurers now offer hybrid plans that combine life insurance with long-term care. Those policies are less generous than the ones offered a decade ago — and using the long-term

care benefit drains some or all of the money policyholders hoped to leave to their heirs.

“I don’t think people will offer unlimited again,” said Tom McInerney, the chief executive of Genworth Financial, which suspended selling plans through brokers in 2019. “One way or another, taxpayers are going to have to pay more for long-term care needs of the baby boomers.”

Many experts believe it’s untenable to expect that a private insurance market can protect most people from the growing burden of long-term care costs.

“The whole situation is poorly suited to that kind of insurance offering,” said Robert Saldin, a political science professor at the University of Montana who studies the industry.

## Falling Profits and Skyrocketing Premiums

Starting in the 1970s, long-term care insurance was touted as a way to keep older people from eroding their retirement savings or resorting to Medicaid, the state-federal program for the poor and disabled. Early plans were limited to nursing home care but later expanded to cover in-home care and assisted living centers. Sales of the policies doubled from 1990 to 2002.

As demand grew, however, there were signs the industry had vastly miscalculated the cost of its products. Insurers set early policy prices competitively low, based on actuarial models that turned out to be markedly inaccurate. Forecasters’ estimates of policyholders’ longevity were wrong. U.S. life expectancy increased to nearly 77 years in 2000 from about 68 years in 1950, federal records

show. And as people lived longer, their need for care increased.

Industry officials also failed to account for the behavior of savvy consumers determined to keep their long-term care coverage. Insurers counted on policy lapse rates — people giving up their policies or defaulting on payments — of about 4% annually. The actual lapse rate was closer to 1%.

As the miscalculations sent profits plummeting, insurers raised premiums or exited the market. By 2020, sales of traditional policies had dropped to 49,000 and the number of carriers offering plans had fallen to fewer than a dozen from more than 100.

Premiums for some consumers doubled in just a year or two. Three class-action lawsuits accused Genworth of failing to disclose to policyholders that it had planned multiyear rate increases, leaving them without information they needed to decide whether to keep their policies. Genworth settled the lawsuits with offers to allow customers to adjust their policies, and in some cases it paid cash damage to those who accepted reduced benefits. The company did not admit wrongdoing.

The increases continue. AM Best, a rating agency, said in a report last November that Genworth “will continue to need annual rate increases for at least several more years to reach economic break-even.”

Prices for new policies have jumped, too. A decade ago, a couple aged 55 could expect to pay about \$3,725 a year for a policy that included \$162,000 in total benefits and 3% annual inflation protection, according to the American Association for Long-Term Care Insurance. Today, a policy

that is virtually the same would cost \$5,025, 35% more, even as rising health costs and inflation have eroded the value of the benefits.

And that’s only for the people who can qualify. To limit their losses, insurers have narrowed the eligible pool of clients. In 2021, about 30% of applicants ages 60 to 64 were denied long-term care insurance. For applicants 70 to 74, the rejection rate was 47%. Even among people in their 50s, more than 1 in 5 were turned down. Chronic health conditions, a history of stroke or diabetes, or psychiatric illness may all be grounds for disqualification.

At the same time, insurers began scrutinizing claims more closely. “They tightened their belts,” said Alan Kassan, a senior partner with the California law firm Kantor Kantor, which represents clients challenging denials. “Then they tightened their claim administration and started denying claims more and more.”

In 2022, the proportion of traditional long-term care claim denials varied, from 4.5% in Rhode Island to 9.6% in Alaska, according to the National Association of Insurance Commissioners.

Despite efforts to limit liability, financial problems forced several high-profile insurance providers to drastically revise policy terms and premiums or go into insolvency, affecting the investments of thousands of clients.

They included Alice Kempinski, a retired nurse who, after her husband died, bought a policy from the insurance company Penn Treaty and American Network in 2004 on the advice of a financial adviser,

paying premiums of \$180 a month for 16 years. By 2017, she was hobbled by osteoporosis and was struggling to manage her multiple medications, according to her daughter, Ann Kempinski. She sold the family home in Wilmington, Delaware, in 2017 and, now needing help bathing, moved to an assisted living center there. But when the family tried to file a claim, they discovered that Penn Treaty was insolvent and the policy had been taken over by the Pennsylvania state insurance guaranty fund.

The fund had frozen Kempinski's benefits and increased her premiums to about \$280 a month, her daughter said. Her doctor told Penn that she had "mild dementia" and osteoporosis and should be in an assisted living facility. But the insurer said that there was not enough evidence that she needed help with two daily living activities

or had severe cognitive impairment, conditions that would trigger coverage, according to correspondence between Kempinski and the company.

Kempinski was paying roughly \$5,400 a month out-of-pocket to the assisted living center. She moved in with her daughter when the pandemic hit, but she continued to pay full rent to the facility to save her spot until she returned in 2021. In March of that year, when her daughter was preparing to refile a claim for long-term care insurance and her premiums had reached \$320 a month, Kempinski had a massive stroke. She died the next month. The insurer never paid for any of her care.

**Coverage in a Facility but Not at Home**

The policy held by Angela Jemmott's mother, Jewell Thomas, went un-

used for a different reason: Like many older policies, it covered only skilled nursing care in a facility. Her children had purchased the policy after Thomas' husband died at 56.

But decades later, once Thomas developed dementia in her 80s, her children realized how desperately their mother wanted to stay home. Jemmott said they tried to add a rider to the policy to cover home care but were told that their mother's age (older than 75) barred add-ons. Now the siblings jointly pay about \$4,000 a month for two home health aides, while still paying the insurance premium of more than \$2,500 a year. "We feel like if we stop paying it, another unforeseen need will arise and cause us to wish we kept it," Jemmott said.

Not all policyholders are displeased.

Bert Minushkin, of Royal Palm Beach, Florida, paid

monthly premiums for 27 years, beginning in 1993 when the policy was offered as a benefit by Westinghouse Electric Corp., where he worked as a nuclear engineer. Over time, he paid about \$120,000 toward the policy, said his daughter Lisa Heffley, 61, of Louisville, Kentucky.

Diagnosed with dementia, Minushkin began declining swiftly in 2019. His wife spent \$220,000 on assisted living facilities and private aides for him over three years, with about \$90,000 of the cost offset by his policy, Heffley said. He died in February 2022 at age 91.

"He didn't break even, but thank God he had it," she said.

**Turning to Crowdfunding**

Many experts say what's needed is a government-subsidized or public pro-

gram that requires people to carry long-term care insurance, as the Netherlands and Singapore have. But federal efforts to create such a system, including the CLASS Act, which was repealed in 2013, and the WISH Act, introduced in 2021, have failed to gain traction in Congress. At the state level, Washington this summer started a first-in-the-nation program that will provide long-term care benefits for residents who pay into a fund, but the maximum benefit of \$36,500 will not cover a year in most assisted living facilities.

Lack of a safety net leaves some people unprotected, like Jeffrey Tanck, a real estate broker in Washington, D.C. In 2021, his mother, Sue Tanck, at 75, suffered a serious fall, leaving her with broken arms and a traumatic brain injury. She had been the primary caretaker for his father, Roger, then 77,

who had rapidly worsening dementia.

Without warning, Jeffrey Tanck had to assume charge of his father's care, moving him into an assisted living center in Ocala, Florida, that now charges \$4,600 a month, and had to get his mother into a skilled nursing facility paid for by Medicaid. With no money to cover his father's costs until he sold their house, Tanck resorted to a plea on the crowdfunding site GoFundMe.

Wanting to shield himself from a similar financial crisis somewhere down the road, Tanck, who is 51, applied for long-term care insurance, only to be denied. The reason? He takes antidepressants, which help him cope with the anxiety and stress of caring for his parents.

"What are people supposed to do?" Tanck asked. "I'm going to need something."

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## Calendar of activities and events

To have an event included in the Vitality calendar, email the name of the event, the time, date, address, cost (if applicable) and contact information to [jgray@medianewsgroup.com](mailto:jgray@medianewsgroup.com).

### JANUARY

**Jan.:** Tax Season is around 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](http://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](http://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](http://Lc-ps.ce.eleyo.com) or calling L'Anse Creuse Community Education at 586-783-6330

**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.com](http://cityofclawson.com)

**Jan. 16:** Slow Flow Yoga. Wednesdays, 7—8 p.m. Slow Flow Yoga held at Graham

Elementary School Cafeteria, 25555 Crocker Blvd, Harrison Twp. Beginning Jan. 16. Cost is \$50 Register online at [Lc-ps.ce.eleyo.com](http://Lc-ps.ce.eleyo.com) or calling L'Anse Creuse Community Education at 586-783-6330

**Jan. 16-Feb. 10:** There's SNOW Better Time to READ: Winter Reading Challenge 2024 at the Roseville Library, 29777 Gratiot Ave, Tuesday, Jan. 16—Saturday, Feb. 10. The Winter Reading Challenge is back! This program is open to all ages. Read five books or for five hours during the challenge dates to earn a prize and an entry into the drawing for a grand prize. Track your reading using READ-squared or get paper entries at the library. For more information, call 586-445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**Jan. 16:** SCAMS: Stopping Crimes Against Macomb Seniors, at the Roseville Library, 29777 Gratiot Ave, Tuesday, Jan. 16 at 2 p.m. No registration required. Macomb County Prosecutor Peter J. Lucido presents a safety-focused workshop for seniors about how to avoid being taken advantage of by criminals. For more information, call 586-445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**Jan. 16:** Tuesdays and Thursdays 6:30-7:30 p.m. (Next Session begins Jan. 16), Fit to Dance held at Tenniswood Elemen-

tary School Gym, 23450 Glenwood Avenue. Cost is \$204 (17 Classes) Register online at [Lc-ps.ce.eleyo.com](http://Lc-ps.ce.eleyo.com) or calling L'Anse Creuse Community Education at 586-783-6330.

**Jan. 18:** Mystery Book Club: "Razorblade Tears" by S. A. Cosby at the Roseville Library, 29777 Gratiot Ave, Thursday, Jan. 18 at 6:30 p.m. No registration required. Get together with other sleuths every month as we discuss crime novels. You do not need to have finished the book to join us. For more information, call 586-445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**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](http://cityofclawson.com)

**Jan. 22 & 29:** Deal Me In!: Euchre, at the Roseville Library, 29777 Gratiot Ave, Mondays at 6 p.m., Jan. 22—Learning the Game; Jan. 29—Social Play. Registra-

tion begins three weeks before each session. Play card games and meet new people at the library every month. For more information, call 586-445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**Jan. 23:** Pewabic: Detroit's Pottery, at the Roseville Library, 29777 Gratiot Ave, Tuesday, Jan. 23 at 2 p.m. No registration required. Explore images from the Pewabic Pottery archives as you are guided through over a century of handcrafting pottery and tiles in Detroit. For more information, call 586-445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**Jan. 24:** Tour The Masonic Temple & lunch at the Detroit Shipping Company, Bus departs from Walmart, 45400 Marketplace, Clinton Twp at 1:30 p.m., Wednesday, Jan. 24. Cost is \$85 Register online at [Lc-ps.ce.eleyo.com](http://Lc-ps.ce.eleyo.com) or calling L'Anse Creuse Community Education at 586-783-6330.

**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.com](http://cityofclawson.com)

CALENDAR » PAGE 24



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Send in your information for meetings, seminars, events and press releases for our monthly calendar. Our next edition will run Thursday, February 8, 2024.

**Deadline is January 31, 2024**

To be included in our next edition please Email to:

**VITALITY  
Groups & Clubs**

**Email: Joe Gray**

**[jgray@medianewsgroup.com](mailto:jgray@medianewsgroup.com)**

**Subject Line: Vitality Community Calendar**

# Next Issue of Vitality

will be on

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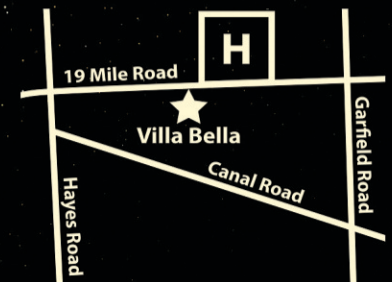


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# Calendar

## FROM PAGE 22

**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. 3:** Murder on the Orient Express at Hilberry Theatre, WSU and lunch at The Mack Grille, Bus departs from Walmart, 45400 Marketplace, Clinton Twp at 11:15 a.m., Saturday, Feb. 3. Cost is \$85 Register online at Lc-ps.ce.eleyo.com or calling L'Anse Creuse Community Education at 586-783-6330.

**Feb. 6:** Crafting on Tuesday, Feb. 6 at 11 a.m. at the Clawson Recreation and Senior Center, 509 Fisher Court. This FREE event is sponsored by ACHC. Sign up required. For more information, call 248-589-0334 or visit cityofclawson.com

**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.

**Feb. 8:** Virtual Chat & Learn on Thursday, Feb. 8 at 1 p.m.

sponsored by the Clawson Recreation and Senior Center, 509 Fisher Court. Learn about the Oakland City CATS program. Attend the Zoom meeting at home or at the senior center. If you join from home, please provide your email address to join the discussion, or join on Facebook. For more information, call 248-589-0334 or visit cityofclawson.com

**Feb. 8:** Birmingham Musicale on Thursday, Feb. 8 at the Clawson Recreation and Senior Center, 509 Fisher Court. Depart at 12:30 p.m. Cost \$3. Enjoy sweet treats and music from local musicians. Sign up at the front desk. For more information, call 248-589-0334 or visit cityofclawson.com

**Feb. 12:** Lunch Bunch on Monday, Feb. 12 Depart at 11:45 a.m. at the Clawson Recreation and Senior Center, 509 Fisher Court. Enjoy lunch with friends at Asya Middle Eastern restaurant in Madison Heights! 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

**Feb. 13:** Chat & Learn with Oakland County Sheriff on Tuesday, Feb. 13 at 1 p.m., at the Clawson Recreation and Senior Center, 509 Fisher Court. Sheriff Bouchard will discuss Drones, Technology in Law Enforcement and Senior Scams. Sign up for this FREE event. For more information, call 248-589-0334 or visit cityofclawson.com

**Feb. 14:** Birthday Lunch on Wednesday, Feb. at noon, at the Clawson Recreation and Senior Center, 509 Fisher Court. 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

**Feb. 14:** Valentine's Day Luncheon on Wednesday, Feb. 14 at noon, at the Clawson Recreation and Senior Cen-

ter, 509 Fisher Court. Cost is \$5. Celebrate Valentine's Day with a delicious lunch and some musical entertainment. You are welcome to attend for the great entertainment even without purchasing a lunch ticket. For more information, call 248-589-0334 or visit cityofclawson.com

**Feb. 14:** Valentine Bingo on Wednesday, Feb. 14 at 1 p.m. at the Clawson Recreation and Senior Center, 509 Fisher Court. Join us for bingo. Come early for lunch and stay to play. For more information, call 248-589-0334 or visit cityofclawson.com

**Feb. 20:** Virtual Chat & Learn on Tuesday, February 20th at 1 p.m., at the Clawson Recreation and Senior Center, 509 Fisher Court. Staff with the MI Assistive Tech Program discusses how assistive devices promote independence as we age. Attend virtually at home or with us at the senior center. Call Gina or Lisa to learn more. For more information, call 248-589-0334 or visit cityofclawson.com

**Feb. 22:** Afternoon Movie on Thursday, Feb. 22 at 12:45 p.m. at the Clawson Recreation and Senior Center, 509 Fisher Court. Join us to watch the jazz sensation, 'Ma Rainey's Black Bottom.' Free movie and popcorn. For more information, call 248-589-0334 or visit cityofclawson.com

**Feb. 22:** The Purple Door Tearoom on Thursday Feb. 22, sponsored by the Clawson Recreation and Senior Center, 509 Fisher Court. Depart at 10:45 a.m. Cost \$4. Choose your lunch option (not included in cost, range, \$15—\$20) when you sign up for this fun trip with friends. For more information, call 248-589-0334 or visit cityofclawson.com

**Feb. 27:** Self Defense for Women, held at Middle School South Cafeteria, 34641 Jefferson Ave, Harrison Twp, Tuesday, Feb 27, 6:30—8:30 p. Cost is \$40 Register online at Lc-ps.ce.eleyo.com or calling L'Anse Creuse Community Educa-

tion at 586-783-6330

**Feb. 28:** Meadow Brook Theatre 'Native Gardens,' on Wednesday, April 3 & lunch at Kruse & Muer. Sponsored by the Clawson Recreation and Senior Center, 509 Fisher Court. Depart at 10:45 a.m. Cost \$70, includes lunch. Reserve by Feb. 28. Sign up at the front desk. For more information, call 248-589-0334 or visit cityofclawson.com

**Feb. 29:** Casino Trip Hollywood on Thursday, Feb. 29, sponsored by the Clawson Recreation and Senior Center, 509 Fisher Court. 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.com

## MARCH

**March 8:** Coffee & Donuts at the DSO — Red Carpet Film Scores, Bus departs from Walmart, 45400 Marketplace, Clinton Twp at 9:15 a.m., Friday, March 8. Cost is \$65 Register online at Lc-ps.ce.eleyo.com or calling L'Anse Creuse Community Education at 586-783-6330.

**March 10:** Mystery Trip?!?! Of Course, since it is a Mystery, we can't say too much. We can tell you that lunch will be at an historic, waterside eatery that has a lovely interior and after lunch, we're off to one of Metro Detroit's finest venues for a performance by an Emmy Award-winning professional comedienne that, most likely, will stir up fond memories, and have you laughing too. Bus departs from JPAC Parking lot, 24600 F V Pankow, Clinton Twp at 11:45 a.m., Sunday, March 10. Cost is \$125 Register online at Lc-ps.ce.eleyo.com or calling L'Anse Creuse Community Education at 586-783-6330.

**March 16:** To Kill a Mockingbird and lunch at the Grand Trunk Pub, Bus departs from Walmart, 45400 Marketplace, Clinton Twp at 10:45

a.m., Saturday, March 16. Cost is \$145 Register online at Lc-ps.ce.eleyo.com or calling L'Anse Creuse Community Education at 586-783-6330.

**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 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.

## APRIL

**April 26:** Coffee & Donuts at the DSO — Country Hits, Bus departs from Walmart, 45400 Marketplace, Clinton Twp at 9:15 a.m., Tuesday, April 26, Cost is \$65 Register online at Lc-ps.ce.eleyo.com or calling L'Anse Creuse Community Education at 586-783-6330

## MAY

**May 8:** Route 66 at Meadowbrook Theatre — Bus departs from Walmart, 45400 Marketplace, Clinton Twp at 11 a.m., Wednesday, May 8. Cost is \$115 Register online at Lc-ps.ce.eleyo.com or calling L'Anse Creuse Community Education at 586-783-6330

## MONTHLY EVENTS

■ **Current Events Club:** meets the 1st Tuesday of each month at 1 p.m. at the Clawson Recreation and Senior Center, 509 Fisher Court. Let's meet up to discuss the latest topics and ask questions in a friendly environment. For more information, call 248-589-0334 or visit cityofclawson.com

■ **Fitness 20/20/20:** Monday and Wednesdays, 5:30-6:30 p.m. 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

com or calling L'Anse Creuse Community Education at 586-783-6330.

■ **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 warm-up, 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 cityofclawson.com

■ **Socrates Club:** meets the 3rd Tuesday of each month at 5 p.m. at the Clawson Recreation and Senior Center, 509 Fisher Court. Meetup to discuss current events in a relaxed, informal setting. For more information, call 248-589-0334 or visit cityofclawson.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 drop-in class. For more information, call 248-589-0334 or visit cityofclawson.com

■ **Solo-Seniors Group:** meets the 2nd Thursday of each month at 1 p.m. at the Clawson Recreation and Senior Center, 509 Fisher Court Meet and mingle with other seniors in this fun social group. 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.



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— WB Fenton



“Excellent help, good at attending to everything. Wish there was a better word than excellent to rate this facility.” — WB Pinckney

“This is by far the best facility I’ve ever been in.”  
— WB Romeo

“Everyone cared for me so much!”  
— WB Grand Blanc

“They take really good care of me.”  
— WB Brighton

“Nurses and aides, plus OT & PT staff were knowledgeable and dedicated.”  
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# EPIC

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# Poetry Page

## Walk The Zigzag Line

Living is like walking a zigzag line  
With goals pursued while spirits are fine  
we take steps, fall, get up and sideways we design  
a new path to take to make those dreams shine.

Many will dream of a new star to wish upon  
some will persist till the dream and them are one  
Either way, fancy and illusion will be used by the mind  
so we'll continue on, grow, or adjust from what's left behind

Success in life is often measured by our human delusion  
that others and not us are blessed with talent, fame, or possession  
we neglect to notice their years of painstaking work and action  
that they started with just a goal, and a lot of aches and confusion

So this new year, let's renew our dreams or start new ones  
keeping in mind, there'll be snags, we'll fall and get up more than once  
let's redefine success each time we rise from a fall and align  
our actions with those goals and walk the zigzag line.

**By Maria Odine of Troy Michigan**

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

Next Issue will be February 8, 2024.

**Poems due by January 31, 2024.**

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](mailto: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

## THE FLY FISHER

Six years had passed since discharge  
from the war.  
He had returned to his job as an engineer.  
Married now with a family of four,  
A newer car helped make things clear.

A single man before being drafted.  
He and his best pal fly fished often  
One spring day came thoughts of the  
Fly-fishing gear he had crafted.

He soon drove over to his parent's house  
To ease his fear  
By checking the condition  
Of his fly-fishing gear.

Feathery necks of hackle and  
jungle cock eyes  
Had been eaten by moths – time unknown  
The old 3 piece rod, reel and box of flies  
Were found in the closet under  
the stairs – alone.

The drive to an old friends farm  
Came next evening late,  
When the sun could do no harm.

A spring fed stream was found;  
So he tied on a coachman fly  
And watched for trout rising  
Near the weeping willows all around.

Line was pulled off the reel  
And cast with a ten to one o'clock motion.  
The fly swished overhead to get the feel  
And then landed lightly with hackled  
lotion.

The fly floated into the currents eddy.  
His right hand gripped the rod's handle.  
The left hand tendered the fly line steady.  
Skylight was dimming like  
an ebbing candle.

The trout's nose suddenly appeared  
And the water became a violent swirl.  
His body became tense as the  
fly disappeared.  
The hook was set as he gave  
the rod a whirl.

Line on the reel began to scream;  
The rod was held high so it would bend.  
The trout swam swiftly downstream  
He feared the fight would end.

No need to fret  
Evening shadows fell  
As the big trout slid into the net.  
It was a story he could often tell.

By Robert F. Miller of Rochester Hills, MI

## TUNNEL OF LOVE

We're here in the dark, just me and you,  
But I see a light at the end.  
As long as I can hold your hand,  
We'll make it all the way through.

By Marcia J. Bloomfield of Macomb, 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: January 31, 2024.

FIRST & LAST NAME: \_\_\_\_\_ PHONE NUMBER: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP: \_\_\_\_\_ NAME OF POEM: \_\_\_\_\_

MAIL TO: Vitality Poetry  
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