

March 2024

Vitality

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

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UP, UP AND AWAY

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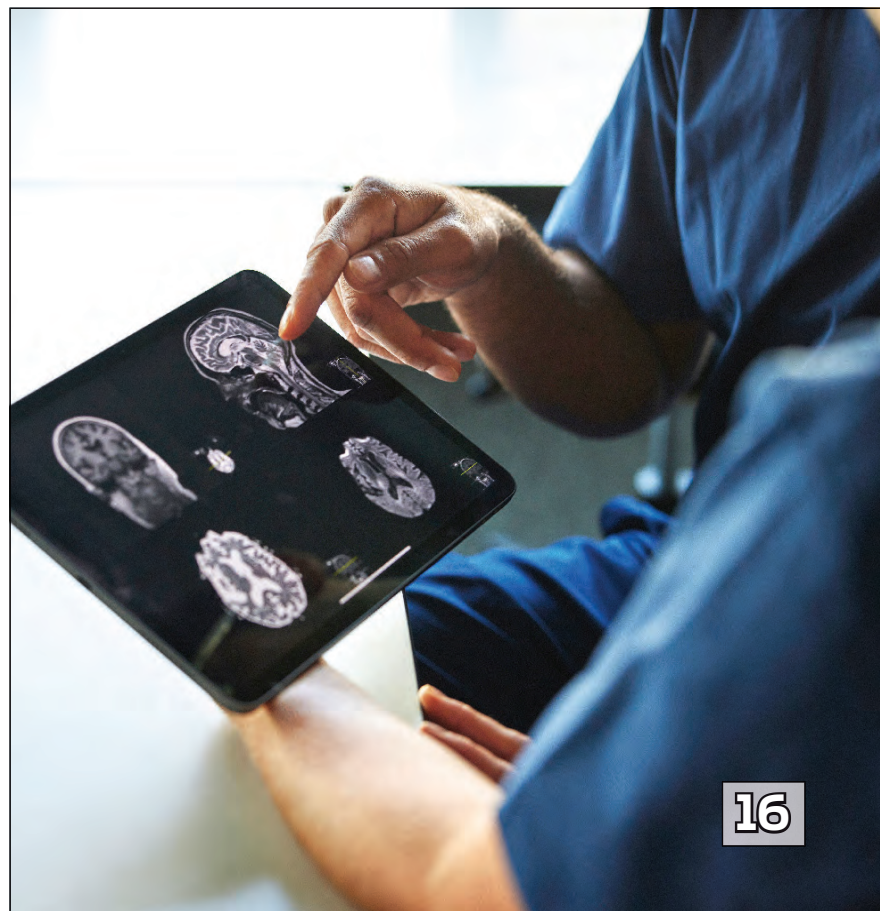
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On the cover: Sharon Decker, who has arthritis in her wrist, was among the residents at Baldwin House interested in learning more about holistic medicine from Tucker Jasso, CEO and founder of For The Love of Charlie.

GINA JOSEPH — MEDIANEWS GROUP

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MONEY & SECURITY

Real estate: Property taxes are the highest ever since Proposal A was enacted

Q: We received our notice of assessment for the taxable value of our house and it seems outrageous. Our property taxes have gone up big again. Is this correct that the property taxes are going up 5% again for 2024 in Michigan?



Steve Meyers
Columnist

A: Unfortunately, yes. Property taxes are going up 5% again this year. First, a quick review. Proposal A (known as the Headlee Amendment) of 1994 amended the Michigan Constitution to provide that beginning in calendar year 1995, Michigan property taxes are levied on taxable value, not the state equalized value. Proposal A provided that the taxable value of a residence or business cannot increase

in any one year by more than 5% or by the Consumer Price Index (CPI), whichever is less. The CPI number for the state of Michigan uses is calculated by taking the average from the previous two state fiscal years. So that's October 2021 through September 2022 and the average from October 2022 through September 2023 and then the ratio is calculated by dividing the average of both years. This year, the Michigan CPI was 1.051, which goes automatically to the capped value of 1.05 (5%). Last year, the Michigan CPI was 1.079, which again resulted in the capped value of 1.05 (5%). In 2022, it was 1.033 (3.3%).

If you're thinking that you cannot remember

your property taxes jumping this much in consecutive years in a row — you're right! Since Proposal A took effect in 1995, up until last year, the taxable value increase never reached the capped value of 5%. Now we have hit it two years in a row. The last three years combined have given us the highest property tax increases for any three years combined since Proposal A took effect in 1995.

Speaking of taxes ... The Michigan State Housing Development Authority (MSHDA) is currently pushing the Michigan Legislature for a \$50 million real estate transfer tax increase. MSHDA is eyeing a tax increase on all real estate for the creation of a new housing fund. This would impact all residential and commercial real estate

transactions. The real estate transfer tax in Michigan is currently \$8.60 per \$1,000 of sales price. Of that, \$7.50 per thousand goes to the state and \$1.10 per thousand goes to the county the property is located in. For example, when you sell a \$400,000 home right now in Michigan, the seller pays a transfer tax of \$3,440. If you don't like the idea of a higher transfer tax, I recommend contacting the Michigan Legislature.

Steve Meyers is a real estate agent/Realtor at RE/MAX First 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

January's market update for Macomb County and Oakland County's housing market (house and condo sales) is as follows: In Macomb County, the average sales price was up by almost 9% and Oakland County's average sales price was up by more than 12% for the month. Macomb County's on-market inventory was down by more than 39% and Oakland County's on-market inventory was down by more than 32%. Macomb County's average days on the market were 34 days and Oakland County's average days on the market were 38 days. Closed sales in Macomb County were down by almost 21% and closed sales in Oakland County were down by 6%. The closed sales continue to be down as a direct result of the continued low inventory while demand 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 January, the state of Michigan inventory was at 1.7 months of supply. Macomb County's inventory was at 1.3 months of supply and Oakland County's inventory was 1.3 months of supply. As you can see, by definition it is not a buyer's market.

MONEY & SECURITY

Ask the Financial Doctor: How can an ABLE account help my disadvantaged son?

Q: What is an ABLE account? Can I use an ABLE account for my disadvantaged son?

A: ABLE (Achieving a Better Life Experience) is a tax-free investment account that lets people with disabilities save for their future without affecting their benefits. If you have a qualifying disability before the age of 26, you may be able to save up to \$33,060 each year in an ABLE account without affecting Medicaid, Supplemental Security Income (SSI) and most other benefits. Of that \$33,060 per year, up to \$18,000 can come from any source, including your family and friends. If you have a job, you can save up to another



Richard Rysiewski
Columnist

\$15,060, which can only come from your earned income.

When an ABLE account exceeds \$100,000, the beneficiary will no longer qualify for SSI benefits. However, the beneficiary will continue to be eligible for Medicaid.

Q: How does Michigan tax Social Security benefits?

A: Michigan is a friendly state and does not tax Social Security benefits.

Q: My neighbor has deposited money in Ally Bank and is earning 4.4%. I am considering depositing some money, but I am worried about the safety of my principal. How

safe is Ally Bank?

A: Ally Bank is federally insured (FDIC) up to \$250,000. Ally Bank is the successor of GMAC Bank. When GM filed for bankruptcy in 2009, all the depositors of GMAC Bank never lost a penny and were automatically converted into Ally accounts.

Q: My husband passed away 5 years ago and I recently discovered three stock certificates titled only in his name. How do I change the ownership of the stock certificates?

A: To change the title of a stock certificate owned solely by a decedent, you have to go to probate court. If the property was jointly owned, send a letter of instructions to-

gether with a death certificate to the transfer agent to reissue new certificates.

Q: I have five IRAs and turned 72 in August. When do I have to take my first distribution? Do I have to take a distribution from each IRA?

A: You were 72 in 2023 and your first required minimum distribution (RMD) must be taken by April 1, 2025. A second RMD must be completed by Dec. 31, 2025. Optionally, you could take your first RMD in 2024. The RMDs can be taken from one IRA or all the IRAs. If the total RMDs are \$10,000, you can take \$10,000 from one IRA or any combination of IRAs. If one of the IRAs is a decedent IRA then you must treat that IRA separately

from the other IRAs. The RMD of a decedent IRA can only come from the decedent IRA.

Q: What is the tax treatment for alimony payments in 2023 and 2024?

A: Alimony payments for divorces after Dec. 31, 2018, are not deductible and the recipient of alimony payments does not include them as taxable income. Alimony payments for pre-2019 divorce agreements remain the same as the old tax laws.

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.

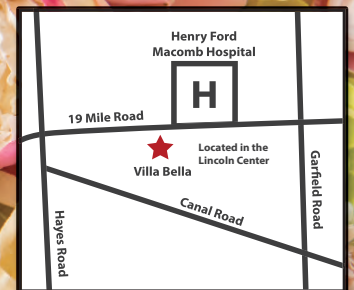
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HEALTH & FITNESS

Michigan senior tours state touting the effects of medical marijuana

By Debra Kaszubski
For MediaNews Group

Tucker Jasso, 60, says she would take up way more than the recommended dose of ibuprofen for pain she sustained by “having a really fun life,” referring to several injuries she sustained while growing up on a farm and working in the rodeo circuit.

After taking a daily dose of CBD elixir on an ongoing basis and CBD-based painkillers as needed, Jasso said she now rarely takes conventional medicines for pain.

She has seen similar results in other people, in-

“I firmly believe that growing older shouldn’t have to hurt so much. These products can help so many people and I want to spread the word so that people do not have to suffer like Charlie did.”

— Tucker Jasso

cluding a close friend named Charlie who had stage 4 pancreatic cancer but felt more comfortable in his final days due to using CBD-based products. “Day by day, his family thought he was getting better because he was so active and so alert,” Jasso said.

While taking the medical marijuana that she suggested, Jasso said, Charlie lived for six weeks in a lucid and present state. “At his funeral, his daughters hugged me and thanked me and that’s something I will never forget,” Jasso said.

Charlie’s story prompted

Jasso to start For the Love of Charlie and Inspired by Charlie, two websites that market medical marijuana products for older adults. “I firmly believe that growing older shouldn’t have to hurt so much,” she said. “These products can help so many people and I want to spread the word so that people do not have to suffer like Charlie did.”

About 12 years ago, Jasso, who lives in Lyndon Township, decided to market hemp-based products to senior citizens. The products, which are made up of elixirs, creams, lotions, roll-ons, gummies, and cap-

JASSO » PAGE 8



Tucker Jasso

See also: Study: More older adults are using cannabis post-pandemic. **See Page 8**



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HEALTH & FITNESS

Study: More older adults are using cannabis post-pandemic

By Hunter Boyce
MediaNews Group

A new study, published in the Cannabis and Cannabinoids Research journal, found more older Americans are using cannabis today than before the pandemic.

According to researchers with the University of Michigan's Institute for Healthcare Policy and Innovation, roughly 1 in 8 Americans over 50 currently use the substance.

"As the stress of the pandemic and the increased legalization of cannabis by states converged, our

findings suggest cannabis use increased among older adults nationally," addiction psychologist and study lead Anne Fernandez told the University of Michigan.

"Older adults represent a vulnerable age group for cannabis use due to interactions with medications, risky driving, cannabis-related mental health impacts and increased possibility of falls and memory issues."

To determine how many older adults are currently using cannabis, compared to years passed, researchers analyzed data from the National Poll on Healthy Ag-

ing, a poll funded by AARP and Michigan Medicine.

The poll was taken in January 2021 and featured 2,023 older adults.

While roughly 12% of older adults in the study said they used cannabis within the past year, only 9.5% used the substance in 2019.

"Other research has shown that using both alcohol and cannabis increases the chance that a person will drive while impaired," Fernandez said. "They are also more likely to have physical and mental health issues, including substance use disorders. Screening for

alcohol use, cannabis use, and other drug use could help more people get counseling and reduce their risk and risk to others."

Among those who said they have used cannabis within the past year, 34% said they used the substance four or more days a week.

Some older adults were also found to be more likely to use cannabis than others.

Those who consumed alcohol were found to be more likely to use the substance, as well as unmarried/unpartnered and unemployed respondents.



CECILIA SANCHEZ — AFP/GETTY IMAGES/TNS

Farmer David Falkowski, 46, holds a jar of distillate and refined cannabis oil, at Open Minded Organics farm in New York.

Jasso

FROM PAGE 6

sules, are branded For the Love of Charlie and are of varying dosages and indications.

"It (CBD-based products) does amazing things for pain," she said.

Jasso travels to various senior centers and senior living facilities around Macomb and Oakland counties, as well as other parts of Michigan discussing the benefits for older adults who decide to use CBD products. She calls her visits open houses and has preached the benefits of use and addressed misconceptions many people have about marijuana-based products.

"The biggest (misconception) is that people will get high or addicted. I tell them that they will not get high. We go over labels. We teach them how to read the labels of the products," she said. "I believe education is just as important as the medicines you take. We can't make any claims, but what I tell them

is about the research I have done. I have ran my own trials. I have spent my own money and I put my own retirement into this. I want to spread the word about these products."

It's no surprise that since Michigan and many other states have legalized both medical and recreational marijuana, the use of cannabis-based products is on the rise.

The University of Michigan's Institute for Healthcare Policy and Innovation recently released a report stating that marijuana use among those ages 50 and older is on the rise.

In 2019, 9.5% of older adults polled reported using cannabis. In the 2023 study, 12% of older adults stated they used a cannabis product four or more times a week. The poll question asked about use of any product containing THC, the main psychoactive component of cannabis, including edibles. It did not differentiate between medical and recreational use of cannabis.

The study concluded that, "Older adults repre-



GINA JOSEPH — MEDIATEWS GROUP

Tucker Jasso, CEO and founder of For The Love of Charlie, a licensed medical marijuana processing facility, talks to residents of Baldwin House Senior Living in Clinton Township about her experience with cannabis products.

sent a vulnerable age group for cannabis use due to interactions with medications, risky driving, cannabis-related mental health impacts and increased possibility of falls and memory issues," said Anne Frenan-

dez, an addition psychologist at the University of Michigan Addiction Center and Department of Psychiatry.

Fernandez advises older adults who use cannabis products for any reason to

be open with their health care provider about it, especially if they also drink alcohol or take certain medications.

Physicians, nurse practitioners and pharmacists can advise if any medica-

tions a person is taking might interact with cannabis, including ones for insomnia, depression and anxiety, opioid-containing pain medications, seizure medications and blood thinners.

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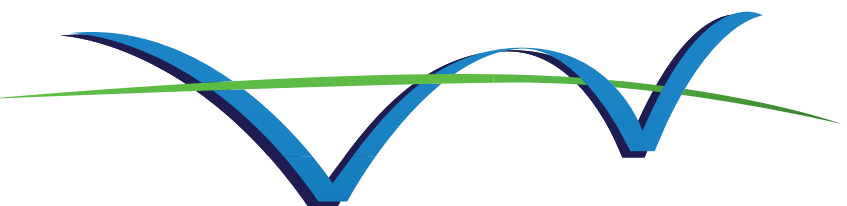
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WORK & PURPOSE

Respite program provides \$575 vouchers to hire temporary caregivers

By AgeWays
Formerly Area Agency on Aging 1-B

Family caregivers often don't get enough time for themselves — an unfortunate reality that can lead to burnout, depression and physical illness.

With some 40 million unpaid caregivers in the U.S., many of whom also work outside the home, relief is critical.

AgeWays Nonprofit Senior Services has stepped in, offering help in the form of respite vouchers, which

“Caring for someone never stops. They always need help. But it’s important for caregivers to take breaks, too. That’s where support comes in.”

— Julie Lowenthal, program coordinator at AgeWays

can be used to provide a much-needed break for those caring for a loved one.

Funded with a two-year, \$327,000 grant from the Michigan Health Endowment Fund and Ralph C. Wilson Jr. Foundation, the

Respite Voucher Program offers families up to \$575 to hire an outside caregiver. Of the 195 available vouchers, there are 83 remaining through 2024.

“Caring for someone never stops. They always

Area Agency on Aging 1-B



need help. But it's important for caregivers to take breaks, too. That's where support comes in," says Julie Lowenthal, program coordinator at AgeWays. "Respite care is like a helping

hand. It gives caregivers a chance to rest while making sure their loved ones still get the care they need." The program is open to caregivers who are providing at least two hours of

unpaid care each week to a person 60 or older and who lives in one of the six counties served by AgeWays (Livingston, Macomb, Monroe, Oakland, St. Clair and

VOUCHER » PAGE 12

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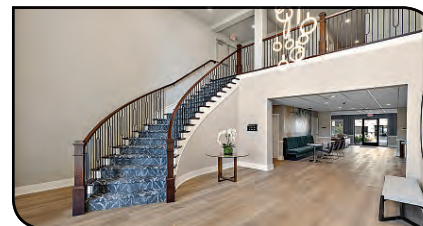
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WONG MAYE-E — THE ASSOCIATED PRESS

AgeWays Nonprofit Senior Services' Respite Voucher Program offers families up to \$575 to hire an outside caregiver.

Voucher

FROM PAGE 10

Washtenaw).

Respite care can be provided by another family member, friend or professional caregiver.

Keep in mind that a referral from a health care provider, senior center or other aging-services professional is required when applying. AgeWays can help you find a professional caregiver, as well.

Anyone paid through the program will need to pass a background check and be approved.

There are signs that lawmakers in Washington and Lansing are paying more attention to the challenges faced by caregivers, among them financial strain.

According to a report issued by the TIAA Institute and the University of Pennsylvania, caregivers' uncompensated expenses for housing, health care and transportation come to more than \$7,000 per year.

Gov. Gretchen Whitmer, in her State of the State address in January, proposed a \$5,000 tax credit

that would allow eligible caregivers to write off expenses for transportation, nursing services, and respite care on their state income tax returns.

The Credit for Caring Act, first introduced in Congress in 2021 and again this year, is similar but would provide a \$5,000 federal tax credit to working family caregivers to offset the cost of in-home aides, adult day care, home modifications, respite care and transportation.

There are other federal proposals aimed at easing the financial burden on family caregivers.

For more information, go to caregiverrespiteprogram.org or call 248-262-5500.

This content is provided by AgeWays Nonprofit Senior Services (the new name of 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 or visit ageways.org to get connected.

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MONEY & SECURITY

Halfway through ‘unwinding,’ Medicaid enrollment is down about 10 million

By Phil Galewitz,
KFF Health News (TNS)

Halfway through what will be the biggest purge of Medicaid beneficiaries in a one-year span, enrollment in the government-run health insurance program is on track to return to roughly pre-pandemic levels.

Medicaid, which covers low-income and disabled people, and the related Children’s Health Insurance Program grew to a record 94 million enrollees as a result of a rule that prohibited states from terminating coverage during the nation’s public health emergency.

But since last April, states have removed more than 16 million people from the programs in a process known as the “unwinding,” according to KFF estimates compiled from state-level data.

While many beneficiaries no longer qualify because their incomes rose, millions of people have been dropped from the rolls for procedural reasons like failing to respond to notices or return paperwork. But at the same time, millions have been reenrolled or signed up for the first time.

The net result: Enrollment has fallen by about 9.5 million people from the record high reached last April, according to KFF. That puts Medicaid and CHIP enrollment on track to look, by the end of the unwinding later this year, a lot like it did at the start of the coronavirus pandemic: about 71 million people.

“What we are seeing is not dissimilar to what we saw before the pandemic —

Joan Alker, executive director of the Georgetown University Center for Children and Families, said she remains worried the drop in Medicaid enrollment among children is steeper than typical. That’s particularly bothersome because children usually qualify for Medicaid at higher household income levels than their parents or other adults.

it is just happening on a bigger scale and more quickly,” said Larry Levitt, executive vice president for health policy at KFF.

Enrollment churn has long been a feature of Medicaid. Before the pandemic, about 1 million to 1.5 million people nationwide fell off the Medicaid rolls each month — including many who still qualified but failed to renew their coverage, Levitt said.

During the unwinding, many people have been disenrolled in a shorter time. In some ways — and in some states — it’s been worse than expected.

The Biden administration predicted about 15 million people would lose coverage under Medicaid or CHIP during the unwinding period, nearly half due to procedural issues. Both predictions have proven low. Based on data reported so far, disenrollments are likely to exceed 17 million, according to KFF — 70% due to procedural reasons.

But about two-thirds of the 48 million beneficiaries who have had their eligibility reviewed so far got their coverage renewed. About

one-third lost it.

The federal government has given most states 12 months to complete their unwinding, starting with the first disenrollments between last April and October.

Timothy McBride, a health economist at Washington University in St. Louis, said the nation’s historically low unemployment rate means people who lose Medicaid coverage are more likely to find job-based coverage or be better able to afford plans on Obamacare marketplaces. “That is one reason why the drop in Medicaid is not a lot worse,” he said.

There are big differences between states. Oregon, for example, has disenrolled just 12% of its beneficiaries. Seventy-five percent have been renewed, according to KFF. The rest are pending.

At the other end of the spectrum, Oklahoma has dumped 43% of its beneficiaries in the unwinding, renewing coverage for just 34%. About 24% are pending.

States have varying eligibility rules, and some make it easier to stay enrolled. For



DREAMSTIME — TNS

Medical stethoscope.

instance, Oregon allows children to stay on Medicaid until age 6 without having to reapply. All other enrollees get up to two years of coverage regardless of changes in income.

Jennifer Harris, senior health policy advocate for Alabama Arise, an advocacy group, said her state’s Medicaid agency and other nonprofit organizations communicated well to enrollees about the need to reapply for coverage and that the state also hired more people to handle the surge. About 29% of beneficiaries in Alabama who’ve had eligibility reviews were disenrolled for procedural reasons, KFF found.

“Things are even keel in Alabama,” she said, noting that about 66% of enrollees have been renewed.

State officials have told the legislature that about a quarter of people disenrolled during the unwinding were reenrolled within 90 days, she said.

One of a handful of states that have refused to expand

Medicaid under the Affordable Care Act, Alabama had about 920,000 enrollees in Medicaid and CHIP in January 2020. That number rose to about 1.2 million in April 2023.

More than halfway into the unwinding, the state is on track for enrollment to return to pre-pandemic levels, Harris said.

Joan Alker, executive director of the Georgetown University Center for Children and Families, said she remains worried the drop in Medicaid enrollment among children is steeper than typical. That’s particularly bothersome because children usually qualify for Medicaid at higher household income levels than their parents or other adults.

During the unwinding 3.8 million children have lost Medicaid coverage, according to the center’s latest data. “Many more kids are falling off now than prior to the pandemic,” Alker said.

And when they’re dropped, many families

struggle to get them back on, she said. “The whole system is backlogged and the ability of people to get back on in a timely fashion is more limited,” she said.

The big question, Levitt said, is how many of the millions of people dropped from Medicaid are now uninsured.

The only state to survey those disenrolled — Utah — discovered about 30% were uninsured. Many of the rest found employer health coverage or signed up for subsidized coverage through the Affordable Care Act marketplace.

What’s happened nationwide remains unclear.

(KFF Health News, formerly known as Kaiser Health News (KHN), is a national newsroom that produces in-depth journalism about health issues and is one of the core operating programs of KFF — the independent source for health policy research, polling and journalism.)

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HEALTH & FITNESS

How your memory really works and how it changes as you age

By Caitlin Gilbert, Gretchen Reynolds, Richard Sima and Teddy Amenabar

The Washington Post

Have you ever mixed up the names of your children? Struggled to remember key dates or the year a loved one died? Recent news of mental lapses by President Biden and Donald Trump have sparked a national conversation and social media posts about what memory mistakes really mean about aging and brain health.

Matt Griffin, 54, who works in communications for a school district in Vancouver, Washington, said he thinks about his father, Grady Griffin, every day, and he remembers what he was doing the night his father died. But he can't remember the exact date of his death from terminal brain and lung cancer. (He looked it up, and it was 19 years ago this month.) "I don't think it's reasonable to expect everybody to recall everything," he said. "The thing I know that is ever present is my dad is gone, and I miss him."

Experts agree. Memory, no matter what your age, is fallible and malleable. Our brain processes incalculable amounts of information at a given time, and there's simply not room for all of it to be stored.

And surprisingly, the act of forgetting is an important aspect of memory.

Mental acuity has been a flash point affecting both presidential candidates,



PHOTO COURTESY OF METRO EDITORIAL SERVICES

Health professionals look over a patient's brain scan.

but it has taken on new urgency following a special counsel report into Biden's handling of classified documents. The report noted that Biden, 81, had trouble recalling the years he served as vice president and didn't remember the exact date his son Beau had died, among other issues. Trump, 77, has struggled with his own memory lapses, most recently confusing former U.N. ambassador Nikki Haley, his last-remaining rival for the Republican presidential nomination, with former House speaker Nancy Pelosi (D-CA).

The Washington Post interviewed several memory experts.

They noted that the cognitive abilities of Biden and Trump can't be eval-

uated based on anecdotal memory lapses.

Formal evaluations are needed to truly assess someone's brain health. But they noted that memory lapses at any age are surprisingly normal and, for most people, aren't a signal of mental decline.

"Most of us have memory slips all the time," said Earl K. Miller, professor of neuroscience at the Massachusetts Institute of Technology. "We can't remember where we put our car keys. We can't remember dates or names. But we don't really notice the mistakes when we're young. It's when people get older that mistakes in memory seem to have more significance. Memory lapse really is normal at every stage of life."

How our memories work

Our brain can process and hold vast amounts of information, but it has limits.

Facts, dates and events can be stored and recalled for days and weeks — or even across a lifetime. As new memories are created, the brain must prioritize important memories, making it more difficult to recall less important details or events.

When we encounter new information, our brains encode it with changes in neurons in the hippocampus, an important memory center, as well as other areas.

These groups of cells work together to hold onto the specific information of a memory, creating a memory trace, known as an engram.

Much of this information is forgotten unless it is stored during memory consolidation, which often happens during sleep, making the memories more stable and long-term.

These neurons become active when the event happens and, "when you recall the memory, they're active again," said Sheena Josselyn, a senior scientist at the Hospital for Sick Children in Toronto who studies memory.

Unlike a computer, our memories are not fixed and permanent. Each time we access and reconsolidate a memory, it is subject to change.

Sometimes, when we have conversations about a memory or see news foot-

age related to it, the mind can recombine these experiences and wrongly store them as memories.

That's why the stories we tell about our real memories may shift and change over time, and misremembering is common. Mitt Romney once shared a memory about a jubilee in Detroit that took place before he was born.

Hillary Clinton once spoke of being under sniper fire in Bosnia, only to later admit that she had her facts wrong.

"Memory is never perfect even when it seems perfect," said Miller. "We remember what we want to remember. That's true for everyone at every stage of life. If we literally remembered everything, it would be too much for our brains. Our brains would be completely overwhelmed. We always have selective memory."

Why forgetting is necessary

What we remember tends to be distinctive, emotionally loaded and deemed worthy of reflecting upon in our heads after the event happened.

Our memories are centered on our life stories and what has affected us the most.

As a consequence, more insignificant details are often cast off.

Our imperfect recollections are the price we pay for a memory system that is adapted to the things we want to remember in our everyday lives.

"We don't want a memory system that's going to encode every single trivial detail of our experience and retain that over time," said Daniel Schacter, psychology professor at Harvard University and author of "The Seven Sins of Memory," which covers the common ways our memories are forgotten or distorted.

"The possible consequences of retaining every detail of every experience might be a very cluttered mind and an inability to sort through relevant and irrelevant experiences," Schacter said. "So the fact that we don't encode and retain typically every detail of every experience leaves us prone to forgetting, but on balance is probably a good thing because we end up, by and large, remembering the most important things."

According to Josselyn, forgetting allows us to identify important knowledge from our experiences as we age.

"We tend to lose the non-important things so we can extract the important principles," Josselyn said. "Rather than remembering the time and details, we remember the concepts and the generalized principles."

How memory changes as we age

"It's very clear that there are a number of changes that occur with aging and cognition that are just part of getting older," said Bradford Dickerson, a professor of neurology at Harvard Medical School, who's stud-

ied cognitive super-agers.

Declines in the ability to think and remember among the elderly are broad and almost universal, he continued. “There’s just not much cognitively that’s better in an 80-year-old than in a 20-year-old.”

“The raw power of our memory tends to peak in our early twenties,” said Thomas Wisniewski, a professor of neurology, pathology and psychiatry at NYU’s Langone Health. Mental acuity begins a long, slow slide from then on.

Some of this decline probably is due to structural changes that occur throughout the brain, starting by midlife, said Jason Shepherd, an associate professor of neurobiology at the University of Utah. Synapses, the connections between neurons, can weaken.

Brain cells may die. Some of the brain’s tissue becomes tattered and thin.

The most obvious impacts of age involve processing speed, Dickerson said. “Everything gets slower. And that’s not just cognition. Movement slows. Sensory processing slows.”

The effects can be seen most clearly during speech, he said, an activity that takes place at relatively high speeds and requires considerable mental juggling and swift recall. “But word retrieval becomes more difficult with age, so people stumble while talking,” he said. “It’s not that they don’t know what a word means, but retrieving it takes more time.”

Aging also “magnifies any vulnerabilities that already exist,” he said. “If someone had difficulties speaking as a young adult, for instance, then getting older is likely to worsen the problem.”

At the same time, older brains can be especially susceptible to stress, dis-

traction and fatigue, he said, all of which worsen memory recall.

Still, older brains can often compensate for their growing weakness, he and other researchers point out. “There’s evidence that older adults can strategically focus memory” on the most important information, Schacter said.

Older brains often become more adept than younger brains at filtering irrelevant information or at making connections between experiences, the researchers agreed, because they’ve had more of them.

“An older brain is a wiser brain. It has experience to draw on,” Miller said.

“The thing I’d most like people to understand is that, yes, there is some normal cognitive decline during aging,” Shepherd said. “But it’s not a disease state. It’s part of life.”

Wisniewski agreed. “We should not be prejudiced

about age” and thinking ability, he said. “It’s true that age is the primary risk factor” for Alzheimer’s disease and other types of memory loss. “But many very elderly people remain quite sharp, mentally, and they also have a great depth of wisdom and experience.”

Why we often forget dates and names

Some types of information are harder to hold onto. Remembering dates and names can be particularly difficult unless we make a point of rehearsing and strengthening those memories, experts say.

Memory for “when an event happened is something that for everyone, regardless of age, is one of the most vulnerable aspects of memory,” Schacter said.

Names are also harder to recall because they “have no inherent meaning — they’re kind of arbitrary,”

Schacter said. (A phenomenon called the Baker-baker paradox highlights that it’s harder to remember the name Baker than if the person’s job was a baker, because we have more information about the occupation than the name.)

The inability to retrieve names, even those we know well, is a common complaint of aging.

Though often something people find worrisome, by itself, this is not a sign of cognitive issues, Schacter said.

On social media, some people criticized the special prosecutor for singling out Biden’s memory lapses related to the death of his son, noting that they also have forgotten the date or year a family member died. “Trauma does that,” one person wrote.

“Pretty bad for the special (counsel) to criticize Biden for not recalling the details of his son’s death,”

Michael Lawson, 36, an architect who lives in Roanoke, wrote on Threads. “My mom died more than ten years ago, and the day of her death is very memorable but not one I actively maintain in my memory library.”

In an interview, Lawson said his mother, Susan Lawson, died at 53, three years after being diagnosed with ovarian cancer.

Lawson said he remembers his mom’s hospice room, the table where the family would gather to eat a meal or play board games and the window that looked out to a garden.

“The visual of that room is one of those things that stands out,” Lawson said.

“The granularity of the detail isn’t something that I need to go back to,” Lawson said. “The fuzzy memories, the way I’m not totally clear on exactly what she said, here and there, is fine with me.”



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HEALTH & FITNESS

Get your balance right: Essential tips to help prevent falls by older adults

By Helen Dennis

For MediaNews Group

There are things we can do to mitigate the risks associated with people with balance issues by creating a living environment that is as risk-free as possible.

The National Institute on Aging provides some tips useful for everyone, regardless of age:

Floors, stairways and hallways

Handrails on both sides are ideal. If the handrail is only on one side — use it and carry what you need in the free hand. If needed, make a second trip. Also, no small throw rugs, even if they are heirlooms, worth a lot of money or add just the perfect touch to your floor or hallway. Carpets need to be fixed firmly to the floor.

Bathrooms

This is one of the most dangerous rooms. According to the National Institute on Aging, 80% of older adult falls happen in the bathroom due to slippery floors and surfaces.

Here are some tips:

- Place a nonslip mat inside and outside the tub.
- Plug in nightlights in and around the bathroom.
- Clean up puddles on the floor. Install grab bars by the toilet or near the shower and tub and keep shampoo, soap and other bath products high on a shelf to avoid bending over.

Bedrooms

Darkness is a hazard. Place nightlights and switches close to your bed and keep a flashlight close by in case of a power outage, particularly if you need to make a bathroom stop. Also, keep a well-charged phone or



GETTY IMAGES

Let's look at some tips to help avoid falls.

landline near your bed.

Kitchen

Place pots, pans and utensils in a place that is easy to reach. That may involve rearranging your kitchen. Clean up spills immediately; they are falls waiting to happen. Be cautious of waxed floors; if possible, do without. Consider a nonslip mat in areas near common spills or water.

Outdoor spaces

Make sure steps leading to your home are not broken. When visiting others, be aware that some older homes have concrete steps that are not deep which can affect one's balance.

If leaving your home during the day and plan to return when dark, turn on an outdoor light when leaving or have a programmed outdoor light. Also, consider a grab bar near your

front door for balance as you lock the door.

Other living areas

One may think: "Just this one time, I'll stand on the chair to reach something high." Don't. That one time could be the last time. Use a reach-stick or ask for help. If you use a step stool, make sure it's steady and has a handrail on top. If you have a pet, know where it is when you are standing or walking. Keep electrical cords near walls and away from walking paths. Make sure your sofas and chairs are the right height for you to get in and out easily. Finally, keep a list of emergency numbers in large print near your phone and save them under "favorites" on your mobile phone.

A few other tips

Get your eyes checked once a year and update your eyeglasses



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Grab bars make it easier for aging men and women to get into and out of the shower or the tub by giving them something to hold onto.

as needed. Review medications periodically to check for side effects such as drowsiness or dizziness which could increase the risk for falling. And get your hearing checked since hearing plays an important role in balance. A Johns Hopkins study found that falls increase three-fold with even a mild hearing loss.

Fall prevention is not just about our environment; it's about one's level of fitness. To prevent or minimize injury from a fall, consider exercise.

Regardless of one's life stage, there are fitness programs that can suit each individual's level for optimum functioning. Such exercises typically are designed to maintain or enhance strength, balance and flexibility. For example, consider tai chi, yoga or joining a fitness class.

"When we fall, we are consumed with embarrassment," author Dani Shapiro wrote in

the New York Times article, "My Fall Made Me Feel Ashamed," Nov. 4. She continues: "A fall is different from an accident or an act of violence. It's not something done to you, but something you have done. I had been an agent of my own near catastrophe. My trust in myself had been broken along with my jaw." Shapiro continues, "When injured we are separated from the herd of the healthy." She offers a lesson learned: "If we could all acknowledge our shared fragility (with age), shame would disappear."

Helen Dennis is a nationally recognized leader on issues of aging and the new retirement with academic, corporate and nonprofit experience. Contact Helen with your questions and comments at helendenn@gmail.com. Visit Helen at HelenMdennis.com and follow her on [facebook.com/SuccessfulAgingCommunity](https://www.facebook.com/SuccessfulAgingCommunity).

SOCIAL & WELL-BEING

Are older adults without computers socially invisible? Some thoughts on access

By Helen Dennis

For MediaNews Group

This column comes indirectly from a phone conversation I had with a 96-year-old woman who describes herself as essentially homebound. She lives alone, uses a wheelchair and has no local family. She said her interaction with the outside world is severely limited because she has no computer.

The topic of our conversation was about older women feeling invisible, often referred to as the Invisible Woman Syndrome. It can happen with experiences in restaurants, in family gatherings, shopping in stores, using public transportation and feeling invisible because of no computer.

For those of us who are computer-savvy think about how we use our devices in our daily lives. We communicate with family, grandchildren and friends through texting or email.

We take classes, shop, watch movies, listen to music, book airline tickets play games and have telehealth visits.

We file taxes, check the weather and traffic, pay our bills, manage our bank accounts, check the financial and real estate markets and use it for remote working.

All of this connects us to the outside world. For most of us, living without technology is almost unthinkable.

Among older adults, reasons for the digital void typically include the cost, one's physical and mental limitations, or the attitude of "I just don't like technology."

Check what you know about older adults and their use of technology. There may be some surprises.

1. More than 15% of those age 65 and older have no computers and no internet access.

True. That 15% is not evenly distributed across the U.S.

2. More than 68% of those with no computers or internet access occur in Texas, Kentucky, Alabama, Georgia and Mississippi.

True. Likely reasons are lack of awareness, training, the price of devices or broadband limitations.

3. When it comes to digital health, health care professionals assume older patients are willing to use tech-

nology.

False. In one study, health care professionals equated older age with poor technological skills and assumed they lacked "digital health competence" and generalized this to all older adults. Researchers attributed this to ageism.

4. Having a computer means one has a reliable Internet connection.

False. In 2019, about 4 million older adults had a computer with no Internet connection; just over 7 million had no computer.

5. Even though older adults are more digitally connected than ever, there is still a generational divide.

True. The good news is that more older adults are connected each year, particularly through smartphones.

Yet many still have a distant relationship with technology and typically are less affluent and have lower levels of education.

Older adults who want a computer and cannot afford one have some options.

The opportunities typically are based on age, usually 60 years and older, disability status, income and need.

For a resource for low-income families, see gov-relations.com/free-laptops-for-low-income-families.

The irony is that you need an electronic device to access the information. So, what to do?

If you know of an older person who feels invisible and isolated primarily because of no digital devices, consider reaching out to help.

Ask if you can use your device to help that individual access services or information or find an affordable device and training opportunities.

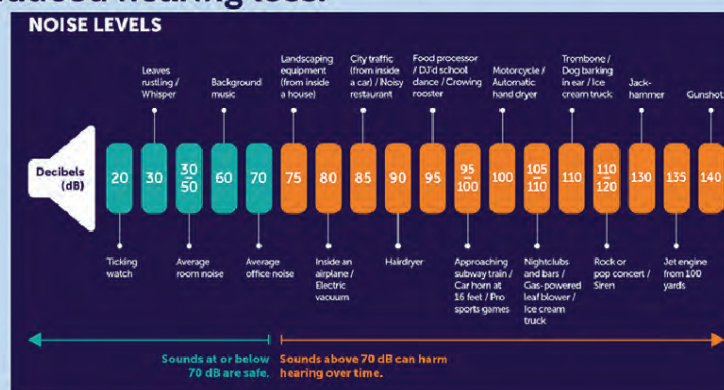
Seek out those who would welcome such support by contacting a faith-based community or any organization where older adults may gather.

Consider it as one of your acts of kindness.

Stay well everyone and stay connected — digitally and in person.

Helen Dennis is a nationally recognized leader on issues of aging and the new retirement with academic, corporate and nonprofit experience. Contact helendenn@gmail.com or visit HelenMdennis.com and [facebook.com/SuccessfulAgingCommunity](https://www.facebook.com/SuccessfulAgingCommunity).

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MONEY & SECURITY

Social Security is not enough: How to set up alternative retirement income

By James Royal, Ph.D.
Bankrate.com

Social Security provides a significant number of retirement benefits, the biggest being a growing income stream that you can't outlive. So you won't face the danger that you'll run out of money in your golden years when you aren't working for a living. The downside is that for all but the most frugal Americans Social Security alone simply won't be enough to retire on comfortably.

The Social Security Administration says the program should replace about 40% of your pre-retirement income. In short, you'll need more income to maintain your standard of living. That's why it's absolutely vital to set up alternative income streams for retirement — here's how.

Social Security won't be enough — What to do instead

Despite such warnings, many Americans are woefully underprepared for retirement. According to various studies conducted by the Social Security Administration, between 20% and 25% of Americans aged 65 or older received at least 90% of their income from Social Security. With the average Social Security retirement check in Decem-

ber 2023 of \$1,905, retirees have to pay Medicare premiums as well as other living expenses, which have been soaring in the last few years. It's a tough road, even if you're able to avoid taxes on your benefit.

"Social Security was never set up to fully fund someone's retirement — it was just set up to hedge the risk of a retirement shortfall," says Eric Bond, president of Bond Wealth Management in Long Beach. "For many Americans, Social Security is the only guaranteed income stream they'll have in retirement. This means it's more crucial than ever before to have multiple streams of income in retirement."

But a recent Bankrate survey revealed that 56% of American workers — including 69% of Generation X — have insufficient savings, meaning the need for retirement income is great. While Gen X is just on the cusp of retirement, most feel they're nowhere near prepared.

Certainly, workers can try to maximize their Social Security benefits through smart planning.

"Many people can benefit from waiting until 70 to collect Social Security since it is the only government-guaranteed, inflation-protected income source," says David A. Schneider, CFP, president of Schnei-

der Wealth Strategies in the New York City area.

Schneider points to the fact that filing for benefits early can hurt your monthly payout, while waiting to claim after full retirement age can boost your benefit 8% a year. The upshot: If you claim at age 62, you can earn a check that's just 70% of your full retirement benefit, while if you wait, you can boost your payout to about 124% of your full benefit.

But even with a maximum Social Security benefit, retirees will still need alternative income. Here are five ways to set up retirement income and four key accounts to use to do so.

5 accounts to use for retirement income

Retirement savers have five key accounts for building income, often with tax advantages that can help them build wealth faster, though you may have access to other top retirement plans.

401(k)

The 401(k) is an employer-sponsored account that allows you to invest in potentially high-return assets such as stocks and stock funds. With a 401(k) you'll avoid taxes on any earnings while the money is in the account. Then when

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Income

FROM PAGE 21

you withdraw the money in retirement, after age 59 ½, you'll pay taxes in the traditional 401(k) while avoiding them completely in the Roth 401(k).

For public sector employees, the equivalent of the 401(k) is the 403(b) program.

IRA

An IRA is an account open to any working American even if they already have another plan. An IRA lets you invest in an even wider selection of potentially high-return assets such as stocks, stock funds, bonds and many other securities. With an IRA you can avoid taxes on earnings while the money is in the account. When you withdraw money in retirement, at age 59 ½ or later, you'll pay taxes on money from the traditional IRA and avoid them fully in the Roth IRA.

Brokerage account

Even a regular, after-tax brokerage account can help you amass money for retirement, though the account itself doesn't offer any tax advantages. Still, you can invest in potentially high-return securities such as stocks and stock funds. You'll owe taxes on any dividends you receive in the account, though you won't owe taxes on your capital gains until you sell the security. That means you could hold investments for decades and not owe capital gains taxes.

Annuity

An annuity is another type of account that can be set up through an insurance company. The key benefit of an annuity is that it can pay you lifetime income, meaning you won't run out of income, and it may offer other insurance-like benefits. You can set up an an-



STEVEHEAP — DREAMSTIME/TNS

Social Security provides a significant number of retirement benefits, the biggest being a growing income stream that you can't outlive. So you won't face the danger that you'll run out of money in your golden years when you aren't working for a living.

nity so that you receive a fixed rate of return or one that depends on the earnings of the annuity's investments.

"Annuities can be complex — there's several options to consider, each with their own unique set of rules — so you really need to understand annuities before you get into them," says Bond.

Health savings accounts (HSAs)

While health savings accounts were established to pay for healthcare expenses, they can also function as a way to save for retirement, and many financial advisers put HSAs near the top of the list for retirement savings. An HSA offers you a triple tax break:

- In an HSA you can save with pre-tax money, meaning you can skip the tax on your contributions.

- The money can compound tax-free inside the HSA.

- Finally, you can withdraw the money tax-free if you use it for healthcare expenses.

But if you wait until age 65, the HSA effectively becomes like a traditional IRA. At that time the money can be withdrawn and used for any purpose while paying only ordinary income taxes. So for savvy savers and those who don't need to use the funds, the HSA can function as an additional retirement account

and you may even be able to invest in high-return assets.

5 ways to set up alternative income streams

Inside the account types above — with the exception of the annuity, which itself is an income stream — you can invest in securities that can produce income for you. You have two main strategies here to get an income stream:

- Current income now: If you need the highest current income today — if you're a retiree now, for example — you can invest in income-paying securities such as bonds, bond ETFs and preferred stocks. In exchange for more yield today, you'll be sacrificing growth later, but it can be worth the trade-off if you're really under pressure for income.

- Growing income for later: If you can afford to wait for income, you can potentially grow your income much more while even having more wealth. This approach works well with dividend-paying stocks and S&P 500 funds, where yields are lower today but should grow over time. This approach likely leads to more total wealth for you.

But it's critical that you understand how taxes affect these strategies.

Whenever you receive income such as dividends or interest, you'll owe tax on that income unless it's received inside a tax-ad-

vantaged account. On the other hand, if you focus on income for later, you may be able to grow your wealth without having to pay taxes on much of your gains, even in a taxable account.

"It's crucial that you talk with your tax preparer along with your financial professional as you determine your retirement income plan to ensure you have an eye on the tax implications of your various income streams," says Bond.

Here are five key securities for setting up your alternative income stream.

Bonds

Bonds are the classic example of an "income now" strategy. Your total return for a bond is typically the interest rate paid by the bond's issuer, and when the bond matures you'll get your principal back. You can use your income from the bond to pay your expenses, or you can reinvest into other bonds, as you like. If you'd prefer not to buy individual bonds, you can purchase a bond fund and enjoy the reduced risk due to diversification.

Bonds or bond ETFs may be a better fit for tax-advantaged accounts, given that interest is the key part of their total return.

Dividend stocks

Dividend stocks may offer a bit of both worlds, some income today and the potential for capital gains and a higher dividend later.

The trade-off is that income received from the dividend stock today is likely to be lower than what you could receive from an income-only investment such as a bond. But if you're able to be patient, you're likely to have a more powerful income stream, since the best dividend stocks can grow their payouts for decades, boosting your income later.

If you'd prefer to not pick individual stocks, it's easy to purchase a top dividend-paying fund. You can enjoy a yield that's likely to grow while having increased safety due to diversification. Dividend stocks may be a better fit for tax-advantaged accounts, given the payout.

Preferred stocks

Despite the name, preferred stock acts more like a bond than stock. Preferred stock pays income at a specified rate and may have a maturity like a bond, so it functions more like an "income now" strategy. The payouts on preferred stock may be higher than typical bond yields, and they may also be eligible for lower tax rates, depending on the exact security.

For a lower-risk way to invest in preferred stocks, search for the best preferred stock funds. Because of their high income, preferred stocks may be better in tax-advantaged accounts.

Real estate investment trusts (REITs)

REITs are popular with investors looking for income today and some growth later. REITs own real estate inside a tax-advantaged structure, so as long as the company pays out most of its cash flow to shareholders, it pays no corporate tax. REITs have a strong, long-term track record, and they're popular with many older investors due to their larger payouts.

Investors here may want to turn to a top diversified REIT fund rather than ana-

lyze and invest in individual names. Because of their payouts, REITs may work better in tax-advantaged accounts.

S&P 500 index funds

An index fund based on the Standard & Poor's 500 index contains hundreds of America's top companies and is focused more on growth than paying dividends today. It can be a great vehicle for those looking to build wealth and while its dividend is small today, it can grow massively with enough time. So an S&P 500 fund is a great strategy for those looking to build income later. The best S&P 500 funds are a good fit for taxable and tax-advantaged accounts. Because the dividend is a relatively small part of the total return, investors won't be sacrificing too much return in a taxable account, and they won't be hit with capital gains taxes until they sell anyway. Of course, inside a tax-advantaged account, you can avoid the drag from taxes.

Bottom line

Retirement savers need to establish alternative income streams for themselves, because they can't rely on Social Security to maintain their standard of living. Those who start early — ideally as soon as they begin their working years — will have the chance to build a powerful income stream that can propel them through their golden years.

Visit Bankrate online at [bankrate.com](https://www.bankrate.com).

Editorial Disclaimer: All investors are advised to conduct their own independent research into investment strategies before making an investment decision. In addition, investors are advised that past investment product performance is no guarantee of future price appreciation.

Calendar of tips, activities and events

MARCH

March: Somerset Mall Walking on the 1st & 3rd Wednesday of the month in March. Depart at 9:45am with friends to enjoy a scenic and safe way to support your physical & mental well-being. Cost \$3. Sponsored by the Clawson Senior Center, 509 Fisher Court, Clawson. Sign up at the front desk. For more information, call 248-589-0334 or email lball@cityofclawson.com

March 14: Green Thumb #1 — How to Garden in Small Spaces or When You Rent? Vertical Gardening, at the Roseville Public Library, 9777 Gratiot Ave, Roseville, at 6 p.m. on Thursday, March 14. A new monthly gardening series. This first installment will be presented by Jennifer Rizzo, a Master Gardener in Macomb County, who will discuss how you can garden even when you do not have lots of yard space to plant on. Registration required. For more information, call 586-445-5407 or email rsvlibraryservice@roseville-mi.gov

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 18: Community Conversation with Representative Kimberly Edwards at the Roseville Public Library, 9777 Gratiot Ave, Roseville, at 6 p.m. on Monday, March 18. For more information, call 586-445-5407 or email rsvlibraryservice@roseville-mi.gov

March 19: DIA Behind the Scene: Ordinary People by Extraordinary Artists: Degas, Renoir, and Friends, Presented by the Detroit Institute of Arts at the Roseville Public Library, 9777 Gratiot Ave, Roseville at 2 p.m. on Tuesday, March

19. No registration required. Some of the most important European artists of the 19th century resisted the elitist aesthetic of the academic art tradition by emphasizing the people around them and the human experience as subject matter during a transitioning moment in the modernist era. For more information, call 586-445-5407 or email rsvlibraryservice@roseville-mi.gov

March 20: Michigan Legal Help presents on Thursday, March 20 at 1 p.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Join Kim Cramer with Michigan Legal Help after lunch in the Senior Dining Room to learn how to use their website to create legal documents like wills and powers of attorney. This informative FREE event will also discuss NEW resources added in 2024 to find low-cost to no-cost legal assistance. All ages are welcome. For more information, call 248-589-0334 or email lball@cityofclawson.com

March 21: Afternoon Movie to honor Women's History Month. On Thursday, March 21 at 12:45 p.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Join us to watch 'Whale Rider.' A young girl challenges a thousand years of tradition to become the next leader of her tribe. Free movie and popcorn. For more information, call 248-589-0334 or email lball@cityofclawson.com

March 23: Brush and Beyond with the Anton Art Center, at the Roseville Public Library, 9777 Gratiot Ave, Roseville, from 10 a.m. to 2 p.m., on Saturday, March 23. Explore the art of Vincent Van Gogh in a series of interactive projects developed and presented by the Anton Art Center of Mt. Clemens. Activities will include: The Starry Night Workshop (a collaborative artwork), Create Self Portraits in the style of Van

Gogh, Learn to paint Van Gogh's famous flowers. All ages. Registration required. For more information, call 586-445-5407 or email rsvlibraryservice@roseville-mi.gov

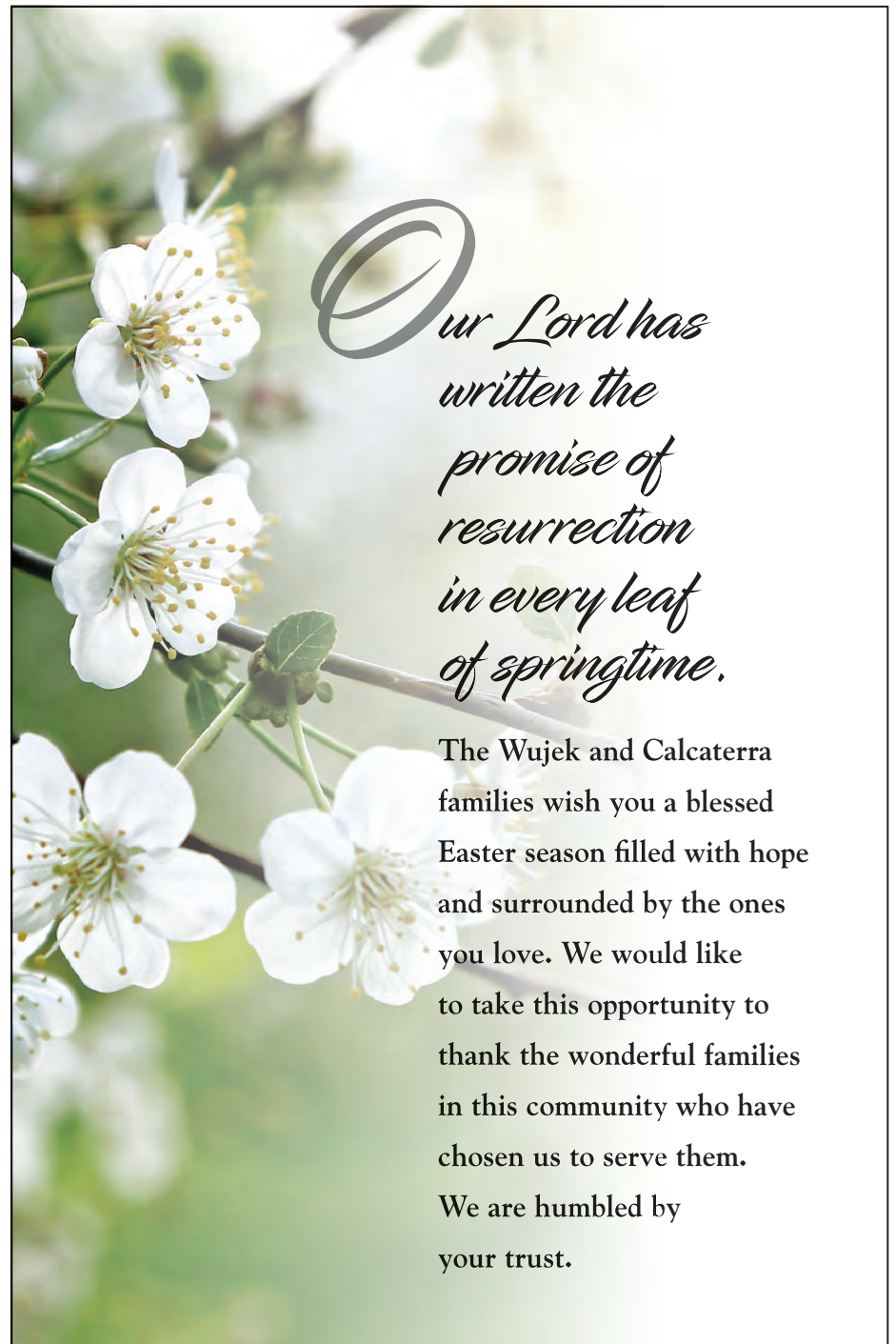
March 25: Deal Me In! Gin Rummy at the Roseville Public Library, 9777 Gratiot Ave, Roseville, at 6 p.m., on Monday, March 25. Players of all skill levels are welcome to a social night of Gin Rummy. We provide the cards and boards, you provide the fun. Need a refresher or want to learn the game? Drop in between 4-6 p.m. and our presenter will be available for instruction before the social play begins. Registration required. For more information, call 586-445-5407 or email rsvlibraryservice@roseville-mi.gov

March 28: The Single Way, a group for Christian singles, is sponsoring a games night on Saturday, March 23 at 7 p.m. Cost is \$5.00 and includes hot and cold appetizers, snacks, and beverages. If coming, a reservation is required by Friday, March 22. For more information, and even location, call 586-774-2119.

March 28: Easter Luncheon on Thursday, March 28 at noon at the Clawson Senior Center, 509 Fisher Court, Clawson. Cost is \$6. Join us for a fun-filled afternoon of good food, good friends and good fun! Tickets will go on sale March 14 and will be sold until Thursday, March 22 or until we sell out. For more information, call 248-589-0334 or email lball@cityofclawson.com

March 28: Easter Bingo on Thursday, March 28 at 1 p.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. If you love bingo, hop on over to the Clawson Senior Center for a fun afternoon! Don't forget to purchase your Easter lunch ticket and make a day of it. For more information, call

CALENDAR » PAGE 24



Our Lord has written the promise of resurrection in every leaf of springtime.

The Wujek and Calcaterra families wish you a blessed Easter season filled with hope and surrounded by the ones you love. We would like to take this opportunity to thank the wonderful families in this community who have chosen us to serve them.

We are humbled by your trust.



WUJEK-CALCATERRA
& SONS, INC.



STERLING HEIGHTS Schoenherr Rd at Metro Parkway 586-826-8550
SHELBY TOWNSHIP Van Dyke at Twenty-Five Mile Rd 586-677-4000

www.WujekCalcaterra.com

Calendar

FROM PAGE 23

248-589-0334 or email lball@cityofclawson.com

March 28: Casino Trip MGM on Thursday, March 28. Depart at 10 a.m. Cost is \$12. Please sign up early for this trip, as we may cancel if participation is low. Sponsored by the Clawson Senior Center, 509 Fisher Court, Clawson. Sign up at the front desk. For more information, call 248-589-0334 or email lball@cityofclawson.com

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: Somerset Mall Walking on the 1st & 3rd Wednesday of the month in March. Depart at 9:45am with friends to enjoy a scenic and safe way to support your physical & mental well-being. Cost \$3. Sponsored by the Clawson Senior Center, 509 Fisher Court, Clawson. Sign up at the front desk. For more information, call 248-589-0334 or email lball@cityofclawson.com

April 2: Cooking for One with MSUE free 6 week series begins on Tuesday, April 2 at 1 p.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Sign up at the front desk or call 248-589-0334.

April 4-7: Contract Bridge Tournament on April 4-7 at the Michigan Bridge Connection, 26776 W 12 Mile Rd, Southfield. Events each day beginning at 10 a.m. Cost is \$12 per person, per session. For more information, visit <https://tourna->

ments.acbl.org/schedule.php?sanction=2404324

April 6: The Macomb County Historical Society partnered with the Crocker House Museum and Gardens to host their annual Pottery Luncheon honoring Yvonne Leslie on April 6, at Zucaro's Banquets and Catering, 46601 N. Gratiot Ave, Chesterfield. This year's tablescaping competition is, "My Favorite Things". At this event you will see beautifully decorated tables inspired by the designer's favorite things. There will be a delicious luncheon buffet served and a cash bar. There will be raffles, door prizes and a grand prize raffle to a fun destination. Doors open at 11 a.m. for table viewing and lunch will be served at 12:15 p.m. Group reservations must be made together with tables seating 8 people. Seating accommodations will be accomplished to the best of our ability. Tickets at \$50 and may be purchased by calling the museum at 586-465-2488 or visiting our website at www.crockerhousemuseum.org.

April 8: Afternoon Movie for Autism Awareness Month at the Clawson Senior Center, 509 Fisher Court, Clawson. On Thursday, April 18 at 12:45 p.m. Join us to watch 'The Life Autistic Documentary' free movie and popcorn. For more information, call 248-589-0334.

April 8: Lunch Bunch on Monday, April 8 at the Clawson Senior Center, 509 Fisher Court, Clawson take our bus or drive yourself (if you drive yourself, still sign up) to enjoy lunch with friends. Attendees are responsible for their meal. Restaurant, departure time and cost TBD. Sign up at the front desk or call 248-589-0334.

April 11: Birmingham Musicale on Thursday, April 11 at the Clawson Senior Center, 509 Fisher Court, Clawson. Depart at 12:30 p.m. Cost \$3. Enjoy sweet treats and music from local musicians.

Sign up at the front desk or call 248-589-0334.

April 11: Shelby Gardeners Club, "Let's Bee Friends" with Kerry Wysocki at 1 p.m. Come meet an apiarist raising bees in the burbs! Our beekeeper will bring items for sale from her hive and garden at the Burgess-Shadbush Nature Center 4101 River Bends Drive, Shelby Twp. Space at Shadbush Nature Center is limited to the first 40 guests. A \$5 fee is appreciated to help support our community programs. For further information, contact Ivy Schwartz at 586-873-3782, or ShelbyTwpGardenClub@gmail.com or ShelbyTwp.org/communityserviceorganizations/shelbygardenersclub.

April 16-17: AARP Safe Driver Two Day Workshop, Tuesday, April 16-17, from 10 a.m. to 3 p.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Sign up for this two day workshop at the front desk, call 248-589-0334., or online at aarp.org/auto/driver-safety/. \$20 for AARP members and \$25 for non-members due the first day of class.

April 17: Wednesday, April 17, "Ford Piquette Museum Tour" lunch after tour at Z's Villa, Bus departs from Walmart, 45400 Marketplace, Clinton Twp at 9:15 a.m. Cost is \$70. Register online at Lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330.

April 17: Caregiver Support with AgeWays 6 week series begins Wednesday, April 17 at 5 p.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Sign up for this free series at the front desk, call 248-589-0334 or via email at wellnessprograms@AgeWays.com.

April 18: Casino Trip Motor City on Thursday, April 18 at the Clawson Senior Center, 509 Fisher Court, Clawson. Depart at 10 a.m., cost is \$12. Sign up at the front desk or call 248-589-0334.

April 22: Celebrate Earth Day with an Afternoon Movie on Monday, April 22 at 1 p.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Join us for a joint program at the Blair Memorial Library for a screening of a film that celebrates Earth Day. Sign up at the front desk or call 248-589-0334.

April 25: Music at the DIA on Thursday, April 25 at the Clawson Senior Center, 509 Fisher Court, Clawson. Depart at noon Cost \$5. Enjoy early 20th century jazz and original music by local sensation, 'The Royal Garden Trio.' Sign up at the front desk or call 248-589-0334.

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

April 30: Tuesday, April 30, "Self Defense for Women." L'Anse Creuse held at Middle School South Cafeteria, 34641 Jefferson Ave, Harrison Twp. Cost is \$40 Register online at Lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330

MAY

May 2: Performing for 61 years, the St. Clair Shores Community Chorus under the direction of Ms. Cynthia Ohrt proudly presents "Disney Dazzle On Stage" on Thursday, May 2 at 7 p.m. at Lake Shore High School, 22980 13 Mile Road, St. Clair Shores. The chorus will perform Disney Broadway music from "Beauty and the Beast," "Aladdin," "Encanto," and many more. Ticket prices are as follows: \$20 adult pre-sale, \$22 adult at the door; \$10 children (4-12); children 3 and under free. For tickets, contact Linda at 586-482-6056. For more information about the chorus, visit scscommunitychorus.org

May 2: Oakland County Health Presents on Thursday, May 2 at 1 p.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Healthy Lifestyles to Prevent Heart Disease & Diabetes. Sign up for this free event by calling 248-589-0334 or in person when you visit the center.

May 6: 650 Players Luncheon & Show on Monday, May 6 at the Clawson Senior Center, 509 Fisher Court, Clawson. Depart at 11 a.m. Cost \$30. Sign up early for this fun trip with friends to OPC in Rochester. Call 248-589-0334.

May 7: Blood Pressure with Corewell Health 8 week series begins Tuesday, May 7 at 1 p.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Sign up for this free series at the front desk or call 248-589-0334.

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.

May 17: Friday, May 17, Coffee & Donuts at the DSO — "Disco Fever." Bus departs from Walmart, 45400 Marketplace, Clinton Twp. at 9:15 a.m., Cost is \$65. Register online at Lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330.

JUNE

June 12: Wednesday, June 12, "Ella" at Meadowbrook Theatre. Lunch at Lelli's prior to the show. Bus departs from Walmart, 45400 Marketplace, Clinton Twp. at 11 a.m. Cost is \$115 Register online at Lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330

June 21: Friday, June 21, Coffee & Donuts at the DSO — "Disney & Broadway Favorites." Bus departs from Walmart, 45400 Market-

place, Clinton Twp. at 9:15 am, Cost is \$65. Register online at Lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330.

JULY

July 9: Tuesday, July 9, Shop at Eastern Market and Tour War Memorial with Lunch at Farmer Franks, Bus departs from Walmart, 45400 Marketplace, Clinton Twp. at 9:15 a.m. Cost is \$55 Register online at Lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330

MONTHLY EVENTS

■ **Did you want to learn to play piano, guitar or ukulele? What about voice lessons? We offer beginner classes for youth and adults:** Visit our website to see all of the music lessons we offer. Lessons take place at Kawai studios and rental instruments are available for rent. Kawai studio is located at 12745 23 Mile Rd, Shelby Twp, MI 48315. Register online at Lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330

■ **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 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.

▪ **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 cityofclawson.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 p.m. 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

▪ **Confident Communicators Club:** Meets monthly for people who seek improving public speaking skills and leadership confidence. This supportive Toastmasters group meets online the 1st and 3rd

Wednesday of each month from 8-9:30 a.m. Many of our members have gain skills needed to become a better salesperson, grow their business, get promoted, and engage students. Register for any of our meetings to get the Zoom Link -<https://confident-communicators-club-meeting.eventbrite.com>. Contact our VP Membership to get more information vpm-1196053@toastmastersclubs.org



Next Issue of Vitality
will be on
THURSDAY
APRIL 11, 2024



PET TRIBUTE PAGE

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

It's easy! Just fill out the form below and mail or email it to us along with your photo, tribute or poem. Photos will not be returned. We must receive photos by March 27, 2024 to be included in our April 11, 2024 issue.

Name(s) of Pets: _____
Member of the _____ Family.
Address: _____
Phone: _____

EMAIL FORM & PHOTO TO:
demke@medianewsgroup.com

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

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

CONGRATULATIONS KARI!
CELEBRATING 29 YEARS IN PRIVATE PRACTICE

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Kari Krause, M.A.
Audiologist

Marianne Fortino, M.A.
Audiologist

856-725-5380
Chesterfield
30080 23 Mile Rd.

586-930-0660
Shelby
51850 Dequindre Rd.

586-725-5380
Romeo
80600 Van Dyke Rd.

810-664-4479
Lapeer
1254 N. Main Street

BE KIND SPOTLIGHT



MARYANNE LUKOMSKI

Maryanne Lukomski is the person I would like to nominate. She has helped not only me, many times, but many neighbors around us. Maryanne and her family clear our snow, cut grass, pull weeds and bring food when you're sick. I called her one early morning with a medical emergency; she was over in minutes and stayed with me until I was ok. This was on Thanksgiving! Her family went to Frankenmuth for the holiday dinner without her!

She and her family "Un-Christmased" my front yard when I was unable to take care of it. They moved into our neighborhood a short time ago and I am sure they are angels sent from Heaven.

Editor Note: Speaking with Kathy, we learned that Maryanne also goes above and beyond to get to know you and remember your name and continues to make a huge impact on many lives.

Submitted By Kathy Mullen from Sterling Heights, MI

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

MAIL TO: Poetry, Pets &
 Be Kind Spotlight
 Dawn Emke
 53239 Settimo Crt
 Chesterfield, MI 48047

If you chose to submit your Poetry, Pet Tribute or Be Kind Spotlight 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 Poetry, Pet Tributes & Be Kind Spotlights to: demke@medianewsgroup.com

Look for other ads in this issue of Vitality for more information on Be Kind Spotlight and Pet Tribute.

NEXT ISSUE WILL BE APRIL 11, 2024

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

PET TRIBUTE PAGE



BAILEY RYAN MARENTETTE

Bailey will be 16 on August 3rd, we saw an ad in the paper on our way home from a trip up north. We purchased Bailey in West Branch MI on October 5, when he was 8 weeks old and weighed 1.5 lbs. He is and has been 6 lbs most of his life. When we brought Bailey home, we put him in our bed that night and he has been sleeping with us ever since. Recently, he was sick for a couple of weeks and we almost had to put him down. Although he is still having some coughing issues he is doing much better. Bailey cannot hear but can see a bit. He has really slowed down and sleeps a lot. He is still as cute as the day we met him and still as smart. Bailey rings a bell for us to let him out, and now rings the bell to tell us to make his dinner. He is very demanding in his later years. He loves the Sunshine and loves Parties. We hope to have a 16th birthday celebration for him.

**He has been our Best Friend. We love him!
His Loyal Parents, Steve and Lucette Marentette
from Clawson, MI**

Poetry Page

MARCH MARCHES TO A DIFFERENT DRUMMER

In the spirit of the season,
And the welcoming of
spring green
March marches to a
different drummer:
Winds and rain and cold
on the plain.
Awaken the borders
with potting soil
And compost; consider planting
flower seeds,
The ones you love the most.

Prepare for resident birds to come
In rainy climates and downpours.
Birds do adjust, and don't make
a fuss, and patiently wait for
sunshine.
Remember the lilacs and tulips
And colors paint boxes can't
produce.
With spring on the way,
To brighten our days, with spring
on the way,
Our efforts can't lose.

Late at night,
You'll hear music-in-the-dark,
And the parade of insects arrive;
Going about their lives as your
garden thrives.

March marches to a different
drummer:
Take time to appreciate nature's
spring ways.
Welcoming hummingbirds,
bees and butterflies.
The puzzle takes shape
With garden dwellers.
It's all in the eye of the beholder.
Time passes by
And before your eyes, lies
The beauty of your garden
creation
In colors and light.
And patterns created,
In the spirit of the season,
We march.....

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

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

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

MAIL TO: Poetry, Pets &
Be Kind Spotlight
Dawn Emke
53239 Settimo Crt
Chesterfield, MI 48047

If you chose to submit your Poetry, Pet Tribute or Be Kind Spotlight 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 Poetry, Pet Tributes & Be Kind Spotlights to: demke@medianewsgroup.com

**Look for other ads in this Vitality with more information
on Pet Tribute and Be Kind Spotlight.**

NEXT ISSUE WILL BE APRIL 11, 2024 - SUBMISSIONS DUE BY MARCH 27, 2024

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

Sherry makes every day an adventure and takes our residents to their happy places.



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