

April 2024



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new experiences

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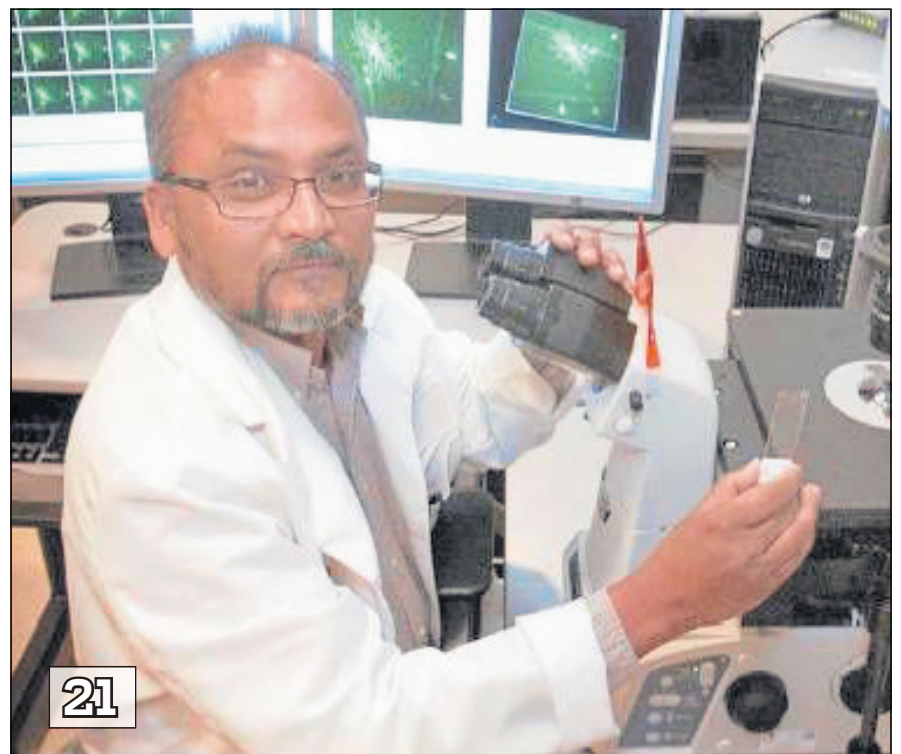
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On the cover: Karen Audet, an 82-year-old retired elementary school teacher, wears a VIVE Flow headset as she participates in Mynd Immersive VR therapy at John Knox Village, Wednesday, Jan. 31, 2024, in Pompano Beach, Florida.

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MONEY & SECURITY

Ask the Financial Doctor: Taxes are due soon; there's still time for an extension

Q: When is the due date for filing my 2023 personal tax return?

A: The due date is Monday, April 15. As long as you have the postmark on or before April 15, your tax return is considered on time. Taxpayers needing an extension have until Oct. 15 to file their 2023 tax returns. Regardless of the extension, any tax liability must be paid by April 15 to avoid penalties and interest charges.

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 head of households, it is \$20,800 plus \$1,850 if age 65 or older.

Q: I am 69 years old and intend to work till age 75. Will the wages I earn after 69 affect my Social Security benefits?

A: If any future annual wage is higher than your previous highest 35 years of wages, your monthly Social Security benefit will increase. The Social Security Ad-

ministration counts the highest 35 years of wages when calculating your benefits. Wages up to age 60 are inflation-adjusted while the later wages have no adjustment. If any annual wage is higher than the lowest wage in your 35-year wage record, the higher

wage will replace the lower wage. The end result will be a higher benefit.

Q: I am retired and drawing Social Security benefits. Can I contribute any part of my Social Security benefits to a Roth IRA?



Richard Rysiewski
Columnist

A: No, you must have earned income — money that you receive for your labor or services. Earned income does not include Social Security benefits, pensions, interest, dividends, rental income or capital gains.

Q: What is the 2023 threshold for medical expenses?

A: Any 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 you will use the standard deduction.

Q: Are my IRA assets subject to estate taxes?

A: Yes, any assets you own when you die are part of your taxable estate. Naming a beneficiary for your IRA will avoid probate, but that asset will be included in your taxable estate. The beneficiary receiving the IRA can take a deduction on Schedule A if estate taxes were paid on the IRA. The good news is few taxpayers have to pay estate taxes because

the estate assets have to exceed \$13.61 million in 2024.

Q: If I start Social Security early in the year, stop the benefits and pay back the benefits received, will the IRS view this income as a net zero for the tax year? I want to know my options if I decide to go back to work.

A: The transaction will be a net zero as long as you repay the benefits in the same tax year. You need to fill out the Social Security form SSA-521 and submit it to your local Social Security office. This option is only available once and must be done within 12 months of when you start receiving benefits. If you wait beyond 12 months, this option is no longer available.

Q: I have Medicare insurance parts B and D and I am planning a cruise to the Mediterranean next February. Does my Medicare insurance cover me on the cruise ship and when I am visiting a foreign country?

A: Generally, Medicare does not cover you

outside the United States and its territories. Most Medigap insurance plans will cover you when you travel to another country. Check with your insurance company to verify coverage. If you are not covered, then you should purchase international travel insurance.

Q: Is there any advantage to deferring Social Security spousal benefits past the full retirement age (FRA)?

A: There is no advantage. You should claim spousal benefits at your FRA, otherwise you are forfeiting some monthly benefits. The FRA varies between age 66 to 67 depending on your birthday. If you claim your spousal benefits before your FRA, your benefits are permanently reduced.

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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MONEY & SECURITY

Money advice gets a facelift on social media

By Rivan Stinson

The Washington Post

Taylor Cohen's financial habits had landed her in a heap of trouble, pushing her into bankruptcy in 2019. And so she tried something drastic, signing up for a 30-day savings challenge she learned about on Instagram in November 2022.

"I've cut out completely (spending) on dumb stuff for myself and others and started paying myself first," says Cohen, 32, who has also created a few side gigs for herself, found a way to reduce her rent, and sold her car. She saved and invested \$30,000 in one year. She has come a long way from the day she declared bankruptcy.

The challenge was marketed by Erika Kullberg, a lawyer and financial influencer who runs the @erikataughtme handle on Instagram. Kullberg is part of a growing number of influencers who are using social media to exclusively talk about personal finance. While some traditional personal finance advisers use confusing jargon, these "finfluencers" use their personal stories to connect with users and inspire them to learn more about personal finance. They repackage recognized financial advice in quick, free, bite-sized pieces of information spoken in an empathetic tone that seems to resonate with a growing population of people.

"The username 'The Broke Black Girl,' raised eyebrows for some," said Dasha Kennedy, another successful finfluencer who was an accountant before she turned to financial activism. "But it was a deliberate choice to be genuine and vulnerable with my community. This was not just a per-



PHOTO BY ELIJAH NOUVELAGE — FOR THE WASHINGTON POST

Taylor Cohen signed up for a 30-day savings challenge she learned about on Instagram in November 2022.

sona."

Influencer culture has its roots in the early 2000s, but its reach has exploded. According to Pew Research Center, 78% of women used at least one social media platform compared with 66% of men in 2021.

"It's natural that people would turn to online personalities for all sorts of guidance (from) grooming (to) financial planning," says Christine Benz, director of personal finance and retirement planning for Morningstar, a financial services firm. "I don't think the industry has done itself any favors by making it really complicated (to get) face-to-face advice."

Financial advice from a certified financial planner could be based on an hourly fee, a flat fee or a

combination, according to the CFP Board, an organization that sets the standards for the certified financial planner certification. Depending on the complexity of an individual's finances, overall fees can range from hundreds of dollars to thousands.

And for women, being ignored or misunderstood by financial advisers has been a common theme in the past. In a 2009 report entitled "The Female Economy" published in the Harvard Business Review, women stated that they experienced "a lack of respect, poor advice, contradictory policies, one-size-fits-all forms, and a seemingly endless tangle of red tape that leaves them exhausted and annoyed" when dealing with the financial ser-

vices sector.

Delyanne Barros, better known as Delyanne the Money Coach on social media, has heard similar stories today. Women have spoken about financial advisers who talked down to them in meetings, and some have described being ignored while the advisers speak to their husbands even though the women had arranged the appointment.

Many finfluencers try to help their followers by starting at the beginning. Barros posts videos and graphics about investing across many social media platforms. She's also designed a beginner's investing course titled "Slay the Stock Market" to explain basic investing terms. Other finfluencers provide templates such as a customizable budget

plan that users can download.

Kennedy says that the language of personal finance is tough to navigate. Even though she was an accountant by trade, Kennedy still had a knowledge gap when she was going through a divorce in 2014. When she founded the Facebook group "the Broke Black Girl," she had 60,000 members within a year. To date, she has more than 391,000 followers spanning Instagram, Facebook and X, formerly Twitter. Her advice is exclusively tailored to systemic issues that Black women face, such as the gender and racial pay gap, and racial discrimination in the workplace and in financial education.

"Investing 101 to (professionals) is not investing 101 to the average person," says Tori Dunlap, the founder of the financial feminism and money education platform Her First \$100K, which has 2.4 million followers on TikTok. People typically need to be reminded they need to fund the account they just opened, such as a 401(k) offered at their workplace, and choose their investments, Dunlap says.

Last year, Dunlap sat on a panel where words like "asset allocation" and "portfolio rebalancing" were tossed around as terms new investors would automatically know. To Dunlap, this was more of an investing 102 chat; in her experience, people usually ask simpler questions such as what account they should open and how to do that.

Barros retooled the phrase "financial independence, retire early," known as FIRE, to "financial independence, relax early" because many assume that retirement is only about older people. She says that

revamping what FIRE stands for is marketing, but she hopes the new phrase inspires her more than 556,000 followers, just as it encouraged her. In 2021, she quit her high-paying job as a labor and employment attorney to be a full-time entrepreneur and she moved to Lisbon in May 2023 — a goal she shared with her followers.

This influencer approach to personal finance advice seems to be working. The roughly 200,000 participants of Kullberg's savings challenge collectively saved more than \$200 million, she says. These four finfluencers receive emails or social media notifications from followers highlighting their wins. They often ask how to budget or track their expenses, invest for retirement, or secure their children's financial futures. Social media is making conversations about money less taboo.

"I didn't set out to be on TikTok or make video content, but I did promise myself that when I got out of debt personally, I (would) help others," says Kullberg who found the task of paying off \$200,000 in student loans a lonely experience. She advises that it's better to "be rich than look rich" to avoid lifestyle inflation, and she advocates for earning income from side hustles. She's known for telling followers to "read the fine print" and encourages others to look at documents, warranties and tickets to know their eligibility for reimbursements.

Kullberg also adds that social media is the place where people are right now, and that could change in five or 10 years. However, if the social media landscape changes, she says, her mission will stay the same.

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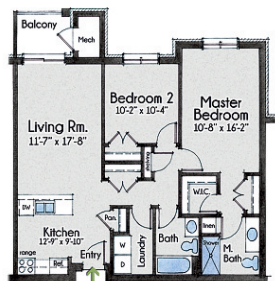
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MONEY & SECURITY

Real estate: What are the tax implications for buying a house after getting married?

Q: This past year, I got remarried, sold my old house and bought another house with my new husband who also sold his old house. What kind of tax liabilities could we have or are there deductions we can take? We both have always done our own tax returns, but we're not sure what we should do on our tax returns this year.

A: My advice is for you to consult a professional tax preparer. You may have deductions for interest and prop-

erty taxes paid, as well as deductions for certain closing costs incurred during the sale of your old homes and the purchase of your new homes. If you cannot find a copy of your real estate closing documents, ask your Realtor to provide you with a copy. Other things may also affect your return, like getting married. Did you use any part of your home for business use? Did you make improvements? How long did you



Steve Meyers
Columnist

live in your last home? Will there be capital gains? Did you sell at a loss? Can you use PMI (private mortgage insurance) as a tax deduction? Did you pay property tax pro-rations on the replacement houses? Were there mortgage closing costs? Often there is a tax credit for installing a new high-efficiency furnace, a/c, windows and insulation to name a few. Did you have an IRS 1031 exchange? I recommend

contacting a true tax professional such as a CPA, accountant or an enrolled agent. Buying and selling real estate can be a complex tax issue.

Q: I've been reading some different news stories about lawsuits regarding real estate commission price fixing. Has price fixing really been going on?

A: Short answer is, no, it is not true. Real estate commissions have always been negotiable. There is a very long back story with the lawsuits that have been going on and the fact that the Department of Justice came to a written agreement with the National Association of Realtors back in November 2020 regarding procedural changes in the MLS rules and then on Jan. 21, 2021, the DOJ

literally flipped/flopped and changed their minds and pulled the agreement back opening the door for lawsuits. Over the coming months, I will write about it in more detail. For now, here is a statement from the National Association of Realtors addressing commissions and co-op commissions:

The National Association of REALTORS (NAR) does not set commissions — they are negotiable. The rule that has been the subject of litigation requires only that listing brokers communicate an offer of compensation. That offer can be any amount, including zero. And other rules throughout the MLS Handbook and NAR policy expressly prohibit MLSs, associations, and brokers from setting or suggesting any such amount that should be included in that field.

Where does time go?

When writing this month's column, it dawned on me that this April's column marks 20 years since my first column in April 2004.

It has been a pleasure providing you with real estate information and communicating with many of you via email and phone calls over the years.

I look forward to continuing to do so.

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.

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Market update

February'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 almost 13% and in Oakland County, average sales price was up by more than 6% for the month. Macomb County's on-market inventory was down by more than 37% and Oakland County's on-market inventory was down by almost 29%. Macomb County's average days on market were 36 days and Oak-

land County's average days on market were 38 days. Closed sales in Macomb County were down by more than 20% 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 February, the state of Michigan inventory was at 1.6 months of supply. Macomb County's inventory was at 1.1 months of supply and Oakland County's inventory was 1.2 months of supply. As you can see, by definition it is not a buyer's market.

MONEY & SECURITY

PHOTO COURTESY OF METRO EDITORIAL SERVICES

Saving strategies as retirement nears

Professionals on the cusp of retirement are often excited about what lies ahead. Some prospective retirees may look forward to traveling once they no longer have to go to work each day, while others may plan to return to school. Regardless of how adults envision spending their retirement, they're going to need money when they're no longer being paid by their employers.

As retirement nears, some professionals may be concerned that they haven't saved enough. There's no one-size-fits-all answer regarding how much money people will need in retirement. People who are worried they haven't saved enough can try various strategies to build up their account balances before they officially call it a career.

Professionals approaching retirement may be dealing with a mix of excitement and anxiety, particularly if they're concerned about their retirement sav-

ings. Various strategies can help quell such anxiety and make it easier for professionals over 50 to build their savings as retirement nears, including:

- **Take advantage of catch-up contributions.** Adults who are 50 or older are eligible to take advantage of catch-up contributions. These are designed to help people over 50 contribute more to certain retirement accounts, such as a 401(k) or IRA, than statutory limits would otherwise allow. There are limits that govern the amount of money people can designate as catch-up contributions, but taking advantage of this perk can help people save more as retirement draws closer.

- **Consider relocating.** A recent study from the Employee Benefit Research Institute found that housing costs accounted for 49% of seniors' spending. Professionals nearing retirement who live in areas traditionally associated with a high cost of living can be-

gin to rethink their long-term housing strategy. Relocating to an area with a lower cost of living is one option, while those who prefer to remain in their current town or city can consider downsizing to a smaller home to reduce their property taxes and monthly utility bills.

- **Continue investing.** Conventional wisdom suggests moving away from investing in stocks the closer you get to retirement. Though that's a sound strategy, professionals who are trying to build their retirement savings in the final years before retiring could be missing out on significant growth by abandoning stocks entirely. Speak with a financial adviser about stock-based investments and your risk tolerance. Maintaining a diversified portfolio with a little risk can be a great way to grow your savings as retirement draws near.

— Metro Editorial Services



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HEALTH & FITNESS

Study: Older adults have higher risk of developing depression

By AgeWays

Formerly Area Agency on Aging I-B

Older people — those between 65 and 80 — tended to cope better with anxiety and other mental health challenges during the COVID pandemic, according to a University of Michigan survey.

In fact, they adapt better to crises than younger folks in general.

“It’s resilience, wisdom, the ability to put current stressors in the context of past things we’ve been able to get through,” says Dr. Lauren Gerlach, a geriatric psychiatrist and assistant professor at UM. Gerlach was the author of a paper that interpreted the results of the Healthy Aging Poll.

Yet, research shows that older adults have a higher risk of developing depression, which is defined as feelings of sadness, anxiety and/or lack of interest in activities for at least two weeks that impact a person’s ability to function normally. Chronic illness, the loss of loved ones, post-retirement financial worries, and reduced mobility are a few common causes. Depression also goes undiagnosed in older people, meaning that many of them are left to struggle on their own.

Gone untreated, depression can lead to drug and alcohol misuse and suicide, both of which have increased among older adults in the last decade.

Depression

Depression amplifies other problems, like physical illness, and interferes with treatment and rehab after injury. Some of the risk factors for depression — social isolation, declining health and grief — also can lead to substance use disorders like excessive drinking and using opioids.

Gerlach says about half of older adults will have their first episode of depression after the age of 65.

Some research has shown that older adults who have late-onset depression are likelier to have a history of cerebrovascular disease (e.g., stroke, brain aneu-



PHOTO COURTESY OF METRO EDITORIAL SERVICES

We can help our loved ones by learning to recognize the signs of depression.

rysms, blood clots). More research has shown a link between late-onset depression and cognitive problems, especially in the ability to organize, plan, make decisions, solve problems and control behavior.

Diagnosis

Depression looks different in older adults — one reason it can often be missed.

A study published in the journal *Neuropsychiatric Disease and Treatment* in 2022 found that depression in older adults is characterized by a lack of interest, less sleep, weight loss, fatigue, poor concentration, a lack of hope, a loss of appetite and thoughts of death rather than sadness.

Doctors may view these symptoms as age-related frailty rather than a mental health condition.

To make a correct diagnosis, it is important to consider depres-

sion but also to rule out other reversible causes such as the use of prescription drugs like opioids, steroids and benzodiazepines (Xanax, Valium, etc.) that can cause symptoms that mimic depression, Gerlach says. Over-the-counter drugs like Benadryl can affect memory. Untreated illnesses like thyroid disease and sleep apnea can impact a person’s mood and ability to think.

Depression in older adults is often accompanied by changes in memory or difficulty in concentration, which can be difficult to distinguish from dementia. Treating a person for depression can often help to improve concentration and focus, Gerlach says.

Treatment

First-line treatment for depression often includes a combination of medications and therapy.

Antidepressants work well for the treatment of depression in older adults, as long as they don’t interact with other medicines the patient is taking. And it’s important to remember that it takes four to six weeks for the drug to start having an effect, Gerlach says.

Research shows that behavioral therapy, cognitive behavioral therapy, problem-solving therapy, brief psychodynamic therapy, and life review/remembrance therapy are highly effective, but not used enough in older adults.

“Establishing a daily routine, getting exercise, maintaining a regular sleep schedule, avoiding drugs and alcohol, and socializing can all be helpful, too,” Gerlach says.

While some stigma remains surrounding mental health treatment, “the current generation of older adults is more willing to en-

gage in care — which can have a tremendous impact on improving quality of life and happiness. Talking to your primary care physician is a great first step,” Gerlach says. “The pandemic has really shined a light on the prevalence of mental health concerns and the importance of recognizing mental health as an integral part of physical health.”

Protect your mental health

- **Get enough sleep:** Lack of sleep can cause depressed feelings as well as irritability. Aim to get seven to nine hours each night.

- **Stay active:** Exercise can help improve your mood and strengthen your heart and lungs. Activities like brisk walking, swimming and light yard work are all great choices for older adults.

- **Be social:** Make an effort to stay in touch with friends and family to keep those connections alive. Consider volunteering at a local animal shelter or food pantry to help gain a greater sense of purpose while meeting new people.

- **Eat right:** Eating a heart-healthy diet can help you have more energy and prevent medical conditions that may indirectly increase your risk for depression.

- **Limit the use of recreational drugs:** Marijuana and alcohol are depressants.

- **Discuss your concerns:** Talk to your primary care doctor if you feel sad or depressed. They are trained to help you.

- **Manage your illness:** If you have an illness like diabetes or even cancer, keep it under control by working with your doctors.

This content is provided by AgeWays Nonprofit Senior Services (the new name for 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.

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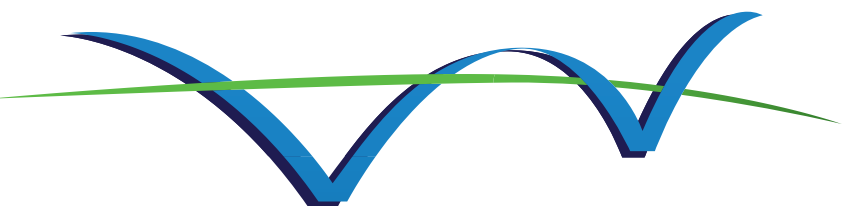
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SOCIAL & WELL-BEING

Preparing to hang up the car keys as we age

By Judith Graham

KFF Health News

Lewis Morgenstern has made up his mind. When he turns 65 in four years, he's going to sign an advance directive for driving.

The directive will say that when his children want him to stop getting behind the wheel, Morgenstern will follow their advice.

"I recognize that I might not be able to make the best decision about driving at a certain point, and I want to make it clear I trust my children to take over that responsibility," said Morgenstern, a professor of neurology, neurosurgery, and emergency medicine at the University of Michigan.

His wife, 59, intends to sign a similar document at 65.

Morgenstern has given a lot of thought to the often-divisive issue of when to stop driving. He co-authored a recent article in the *Journal of the American Geriatrics Society* that found 61% of older adults with cognitive impairment continued to drive even though 36% of their caregivers were concerned about their performance.

Many of these seniors probably adapted by exercising caution and drawing on extensive experience behind the wheel, Morgenstern said. But, he noted, "there is undoubtedly a group of people who are driving and shouldn't be because they're a risk to themselves and to others."

Relatively few studies have looked at how many older adults with mild cognitive impairment or dementia continue to drive, and there aren't any national standards on when people should hand over the car keys.



TOMMYANDONE — DREAMSTIME/TNS

Lewis Morgenstern has made up his mind. When he turns 65 in four years, he's going to sign an advance directive for driving.

But the issue is a growing concern as the ranks of seniors in their 70s, 80s, and 90s — the age group most likely to have cognitive impairment — expand.

Nearly 50 million people 65 and older held driver's licenses in 2021, a 38% increase from 2012, according to data compiled by the American Automobile Association. Almost 19 million were 75 or older, a rise of 31%. During this period, motor vehicle deaths for people 65 and older increased 34%, reaching 7,489 in 2021. The number of seniors injured in vehicle crashes that year exceeded 266,000.

For the most part, older adults drive safely.

They use seat belts more often, are intoxicated less often, and are less likely to speed than younger adults. Compared with younger and middle-aged adults, they're involved in fewer

fatal car crashes each year. And they're more likely to restrict where and when they drive — following familiar routes, avoiding heavily trafficked streets, and not driving at night.

Still, risks for older drivers rise with advancing age and the onset of medical conditions such as arthritis, glaucoma, and Parkinson's disease. And when crashes occur, seniors are more likely to be severely injured or die because they're more vulnerable physically.

Cognitive impairment and dementia pose especially worrisome challenges because decision-making, attention, judgment, and risk assessment are compromised in people with these conditions.

"This is a big challenge when it comes to driving, because people don't react appropriately and self-regulate," said Emmy Betz,

a professor of emergency medicine at the University of Colorado School of Medicine who has studied advance driving directives.

This was the case for Morgenstern's beloved father-in-law, who developed moderate Alzheimer's disease in his 70s but remained convinced he was fit to drive. After he got badly lost one day, Morgenstern's mother-in-law took away the car keys, and "he didn't understand why. He was very unhappy," Morgenstern said.

Morgenstern's interest in advance directives for driving, an option he recommends in his paper, springs from this experience.

Several types of directives exist. One asks a person to name a family member or friend who will talk to them about whether it's safe to continue driving. AAA and the American Occupational Therapy Associ-

ation have endorsed a directive of this kind, which is not legally binding.

Obligations also run in the other direction, with family members agreeing to help the person explore ways to keep driving, if possible.

If not, family members agree to help the person find other ways to get out and about by offering rides and helping them use public transportation, carpooling services, or volunteer-driver programs. Uber and Lyft, which have created programs for seniors, are newer options frequently used.

Another nonbinding directive, endorsed by the Alzheimer's Association, recognizes that people with dementia will not be able to drive as their illness progresses. It, too, names people who should raise concerns about driving when it becomes important. But it goes further by stating: "I understand that I may forget that I cannot drive anymore and may try to continue driving. If this happens, please know that I support all actions taken, including removing or disabling my car, to help ensure my safety and the safety of others."

At the University of South Florida Health, Lori Dee Grismore, an occupational therapist and certified driving rehabilitation specialist, said up to 75% of the seniors she evaluates have some type of cognitive impairment.

This becomes evident during the first part of Grismore's comprehensive evaluation: an interview about the person's driving habits and recent problems; a review of their medical history; a vision exam; a physical assessment; and a battery of six cognitive tests.

"If someone doesn't have insight, which is common, they don't understand why these tests have anything to do with driving," she told me.

If she thinks it's safe, Grismore then takes older adults out on the road, checking their ability to follow directions, make turns, stay in their lanes, maintain appropriate speeds, and interpret signs, among other performance measures.

While most older adults with mild cognitive impairment pass these tests, Grismore usually recommends retesting at regular intervals and imposing restrictions such as driving only close to home and staying off highways.

But she acknowledged there's no guarantee seniors will remember these restrictions.

Grismore's three-hour assessment costs \$420. Medicare doesn't pay — a barrier to seniors with low or fixed incomes. Older adults and families interested in finding a driving rehab provider can consult an American Occupational Therapy Association directory at myaota.aota.org/driver_search.

Elin Schold Davis, who coordinates the Older Driver Initiative at the occupational therapy association, recommends getting an evaluation of this kind when someone is diagnosed with cognitive impairment or when family members begin to notice problems.

"We should all be planning for our changing transportation needs in our 70s, 80s, and 90s," she said. "The hard part is that driving is associated with independence, and this is such an emotional issue. But the more people look ahead, the more choice and control they can have."

MONEY & SECURITY

Ways to cut costs during retirement

The average person will spend more than 50 years in the employment sector.

As retirement draws closer, many professionals begin to daydream about giving up the commute and having more time to pursue their personal interests.

Even if planning for retirement has been many years in the making, it can take some time for a person to become acclimated to having less income.

According to data from the Bureau of Labor Statistics, “older households,” which are defined as those run by someone age 65 and older, spent an average of \$45,756 in 2016, or roughly \$3,800 a month. That’s roughly \$1,000 less than the monthly average spent by typical American households.

Housing, transportation, health care, and food are some of the biggest bills retirees will have to account for. Aiming to have savings in addition to any other retirement income or government subsidy coming in to cover that amount is a step in the right direction.

Retirees can make their money go further if they take inventory of their spending and make some cuts where possible.

As retirement nears, adults can employ various strategies to reduce their monthly expenses, including:

- Know where your money is going. It’s impossible to save without knowing what your expenses are each month. Many people are surprised to learn how much little things add up over a month. For example,



PHOTO COURTESY OF METRO EDITORIAL SERVICES

spending \$4 for a take-out coffee each day can quickly become an expensive luxury. Add all expenses and see where you can trim, especially if there’s a deficit each month.

- Consider extra health care. Medicare participants can choose Medicare Supplement Insurance plans to help reduce out-of-pocket health care costs. Medicare Parts A and B only cover some of your health care costs. Supplemental insurance can cover some of the costs not covered by original Medicare, like copayments, deductibles and coinsurance, according to AARP.

- Pare down on possessions. Take inventory of what you have and scale back where possible. If you are no longer commuting to work, you may be able to become a one-car household. Downsizing your residence can help seniors avoid spending too much of their retirement time and money maintaining their homes.

- Take advantage of se-

nior discounts. Take advantage of the many discounts that are offered to seniors. Retirees can usually save on restaurants, travel, groceries, and much more by simply shopping on specific days or verifying their age when checking out.

- Purchase less expensive life insurance. According to Cheapism, a site that advises consumers about how to be more frugal, the chief purpose of life insurance is to replace income to ensure the financial security of dependents in the event of death. Retirees may have no dependents and little income. Therefore, a large life insurance policy may not be necessary, especially if you’ve already set aside funds to cover funeral costs.

- Pay off a mortgage. Housing is many people’s most substantial expense. Paying off a mortgage can free up more money each month and allow retirees to spend their golden years doing as they please.

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SOCIAL & WELL-BEING

ANOTHER WORLD OF FUN



Retired Army Col. Farrell Patrick, 91, wears a VIVE Flow headset as he participates in Mynd Immersive VR therapy at John Knox Village.
LYNNE SLADKY — THE ASSOCIATED PRESS

‘Soaring’ over hills or ‘playing’ with puppies, study finds seniors enjoy virtual reality

By Terry Spencer
The Associated Press

POMPANO BEACH, FLA. » Retired Army Col. Farrell Patrick taught computer science at West Point during the 1970s and then at two private universities through the 1990s, so he isn't surprised by the progress technology has made over the decades.

But when the 91-year-old got his first virtual reality experience recently, he was stunned.

Sitting in a conference room at John Knox Village, a suburban Fort Lauderdale, Florida, retirement community, Patrick sat up straight as his eyes and ears experienced what it would be like to be in a Navy fighter jet flying off

the Florida coast.

“Oh my God, that's beautiful,” he blurted before the VR program brought the jet in for a landing on an aircraft carrier.

John Knox Village was one of 17 senior communities around the country that participated in a recently published Stanford University study that found that large majorities of 245 par-

ticipants between 65 and 103 years old enjoyed virtual reality, improving both their emotions and their interactions with staff.

The study is part of a larger effort to adapt VR so it can be beneficial to seniors' health and emotional well-being and help lessen the impact dementia has on some of them.

During the testing, se-

niors picked from seven-minute virtual experiences such as parachuting, riding in a tank, watching stage performances, playing with puppies and kittens or visiting places like Paris or Egypt. The participants wore headsets that gave them 360-degree views and sounds, making it seem like they had been all but dropped into the actual ex-

perience.

“It brought back memories of my travels and ... brought back memories of my experience growing up on a farm,” said Terry Colli, a former public relations director at the Canadian Embassy in Washington, D.C., of his 2022 experience.

Colli, 76, liked swiveling in a chair to get a pan-

VR » PAGE 16

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VR

FROM PAGE 14

oramic view. “That was kind of amazing.”

Anne Selby, a 79-year-old retired counselor and artist, found VR “stimulated virtually every area of my brain, all of the senses.”

“I particularly enjoyed the ones dealing with pets because I have a cat and I’ve had pets most of my life,” she said.

Stanford’s peer-reviewed study, working with the company Mynd Immersive, found that almost 80% of seniors reported having a more positive attitude after their VR session and almost 60% said they felt less isolated socially. The enjoyment lessened somewhat for older respondents whose sight and hearing had deteriorated. Those who found VR less enjoyable were also more likely to dislike technology in general.

In addition, almost 75% of caregivers said residents’ moods improved after using VR. More than 80% of residents and almost 95% of caregivers said talking about their VR experience enhanced their relationships with each other.

“For the majority of our respondents, it was their first time using virtual reality. They enjoyed it. They were likely to recommend it to others, and they looked forward to doing it again,” said Ryan Moore, a Stanford doctoral candidate who helped lead the research.

“We are proving VR to be a tool that really does help with the well-being of our elders,” said Chris Brickler, Mynd’s CEO and co-founder. The Texas-based company is one of a handful that specializes in virtual reality for seniors. “It is far different than a two-dimensional television or an iPad.”

Separate from the study, John Knox Village uses virtual reality in its unit that



LYNNE SLADKY — THE ASSOCIATED PRESS

Tracy Hall, vice president of sales at Mynd Immersive, left, watches as Karen Audet, 82, right, reacts while wearing a virtual reality headset.

houses seniors who have Alzheimer’s disease and other dementia. It helps spur memories that lead to conversations with caregivers.

“It is like they come back to life when they tell their story,” said Hana Salem, the facility’s meaningful life coordinator. Others who don’t talk much perk up when given a VR experience putting them in nature, she said.

“They’ll start laughing and saying, ‘Ooh, I’m going to catch the butterflies,’” Salem said. Catching butterflies is also part of a game Mynd developed that helps seniors enhance their mobility and flexibility as they stand and reach for objects.

“It’s more fun for these seniors to come in and catch butterflies and work on shoulder rehab than it

“We are proving VR to be a tool that really does help with the well-being of our elders. It is far different than a two-dimensional television or an iPad.”

— Chris Brickler, Mynd’s CEO and co-founder

is to go pick up a weight,” Brickler said.

Brickler said his company’s systems will soon attach to Google Earth, so seniors can virtually visit neighborhoods where they lived, schools they attended and places they have visited, sparking further conversations with caregivers.

Such virtual visits “can bring back a tremendous amount of joy, a tremendous amount of memories. And when the therapist or the other caregiver can

work with that older adult and talk through things we see, we definitely see that it provides an uplift,” Brickler said.

The company has worked on the biggest complaints seniors in the study had about VR — the headsets were too heavy, the heat they generated made their foreheads sweat and sometimes the experience created nausea, he said. The new headsets weigh about six ounces (189 grams) instead of a pound (454

grams), they have a built-in fan for cooling, and the videos aren’t as jumpy.

The findings that seniors in their 80s and 90s enjoy VR less than those in their 70s might lead to changes for them such as requiring less neck rotation to see all of the scenery and making the visuals bigger, Moore said.

On a recent afternoon at John Knox, a handful of seniors who live independently took turns again using virtual reality. Pete Audet experienced what it would be like to fly in a wingsuit, soaring over show-capped mountains before landing in a field.

“Oooh, running stop!” exclaimed Audet, a 76-year-old retired information technology worker. He thinks other seniors “will really enjoy it. But they just

need to learn how to use it.” His wife, Karen, “played” with puppies and was so entranced by her virtual walk around Paris that she didn’t hear questions being asked of her.

“I was there. But I was here!” said Karen Audet, an 82-year-old retired elementary school teacher.

Farrell, the retired Army computer expert, said he hopes to live to 100 because he believes the next five years will see momentous change in VR. Still a technology enthusiast, he believes the cost of systems will drop dramatically and become part of everyday living, even for seniors.

“It is not going to be as elementary as it is now. It is going to be very realistic and very responsive,” he said. “It will probably be connected to your brain.”

HEALTH & FITNESS

Study: Seniors spend the equivalent of 3 weeks a year tending to their health care

By **Linda Searing**

Special to The Washington Post

Older adults spend an average of three weeks every year on doctor's appointments and other health care outside their homes, according to research published in the *Annals of Internal Medicine*.

Of those 21 "health care contact days," 17 involve ambulatory services, such as office visits with primary-care doctors or specialists, testing and imaging, procedures, treatments and therapy. The remaining four days included time spent in

an emergency room, hospital, skilled nursing facility or hospice.

The study also found that about 11% of people 65 and over spend even more time — 50 or more days each year (nearly one day a week) — obtaining routine health care away from home. The research was based on Medicare data from a nationally representative sample of 6,619 people 65 and older.

The findings represent "not only access to needed care but also substantial time, efforts and cost, especially for older adults and

their care partners," the researchers wrote.

They suggest better coordination to reduce the time burden for patients. For instance, the study found that roughly half the time, study participants' lab tests and imaging were not done on the same day as a doctor's office visit.

The researchers also suggest expanding telemedicine and home-care capacities, adding more weekend options and encouraging physicians to call patients with test results rather than requiring an office visit for that purpose.



FILE PHOTO

Older adults spend an average of three weeks every year on doctor's appointments and other health care outside their homes, a study shows.

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WORK & PURPOSE

LOOKING AT HOW TO STEP AWAY FROM YOUR JOB

The pros and cons of early retirement

Retirement is a milestone that is often the byproduct of decades of hard work. Though a growing number of working professionals have no intention of ever retiring, the vast majority of adults look forward to the day when they can call it a career.

The prospect of early retirement is enticing to millions of people. Though retiring early may seem like a no-brainer for individuals in a position to do so, careful consideration of the pros and cons of early retirement can ensure people make the best decision.

Benefits of early retirement

For many people, early retirement is less about

finding a beach to relax on and more about pivoting to a second career. A recent report from the Employee Benefit Research Institute indicated that 74% of workers plan to get a new job after they retire.

In such instances, early retirement is often about turning a long-time passion into a second career. That can help adults achieve a lifelong dream, making it one of the better reasons to retire early.

Another advantage to retiring early is the chance to spend more quality time with family. One study from the American Psychological Association found that more than half of working professionals now check work emails after work hours, including on week-

ends. And, 44% even check their email while on vacation. Early retirement enables individuals to escape that round-the-clock career commitment, affording retirees a chance to spend more unfiltered quality time with the people they love most.

Retiring early also provides an opportunity to escape a daily grind that many people have indicated has become increasingly burdensome in recent years. The Work and Well-Being Survey from the American Psychological Association found that 79% of the roughly 1,500 adults surveyed had experienced work-related stress in the month before participating. Work is a leading cause of stress for many people, and



PHOTO COURTESY OF METRO EDITORIAL SERVICES

stress has been linked to a host of health problems. Individuals who can retire early can benefit from less stress in their lives.

Disadvantages to retiring early

Retiring early can seem like a dream, but it could turn into a nightmare for people whose finances

aren't as robust as they need to be to support a lengthy retirement. One report from the Boston College Center for Retirement Research found that around 50% of working families face a significant decline in their standard of living during retirement. Life expectancy has been on the rise in developed countries since 1900, so retiring too

early carries some significant financial risk for people who have saved but not necessarily saved enough.

Retiring early also could make people more vulnerable to cognitive decline than they would be if they kept working. One study from researchers at Scotland's University of St. Andrews found that people who wait until age 67 to retire experience less cognitive decline than people who retire before turning 67.

Out-of-pocket medical costs are another significant disadvantage to retiring early. Employer-sponsored medical insurance tends to cost individuals less than private plans, which is a significant consideration for individuals at a point in their lives when they may need to visit doctors more often.

— Metro Editorial Services

Considerations for retirees thinking of working part-time

Retirement is an opportunity to wave goodbye to the daily grind. Retirees may focus on rest and relaxation, and many make travel a major component of their lifestyle.

According to a 2023 Gallup poll, Americans expect to retire at an average age of 66, up from 62 in 2022. However, most do not hold out that long as the average actual retirement age is 61.

Canada used to have a mandatory retirement age of 65, but that mandate was overturned in 2009. Today, the average retirement age for Canadians is 64.4 for men and 63.8 for women, according to Statistics Canada.

Upon retiring, many retirees discover they sorely miss getting out of the house and being productive through some sort of employment. Others may find it necessary to supplement their retirement incomes.

Working during retirement can supplement savings and provide structure that some retirees may be missing.

Here are a few things to know about working during retirement, particularly if a person is collecting government benefits:

- According to the Social Security Administration, those falling under full retirement age for the entire year (which was

raised to age 67 for those born in 1960 or later) will be subjected to an SSA deduction of \$1 from your benefit payments for every \$2 you earn above the annual limit. In the year you reach full retirement age, SSA deducts \$1 in benefits for every \$3 you earn above a different limit, but only earnings before the month you reach your full retirement age are counted.

- If you are on Medicare, extra income could potentially trigger surcharges for parts B and D. It's beneficial to speak with a financial consultant to weigh the pros and cons of part-time work during retirement.

- Part-time work does not need to be daily work. Many retirees work according to how they feel. Some options include seasonal jobs, such as driving shuttles in national parks or working during the holidays in retail stores. Or you may use your expertise to consult or start a business.

- Many people work part-time during retirement simply to get out of the house. Jobs that help you interact with people can be beneficial, as socialization has been shown to benefit the mental health of seniors.

— Metro Editorial Services

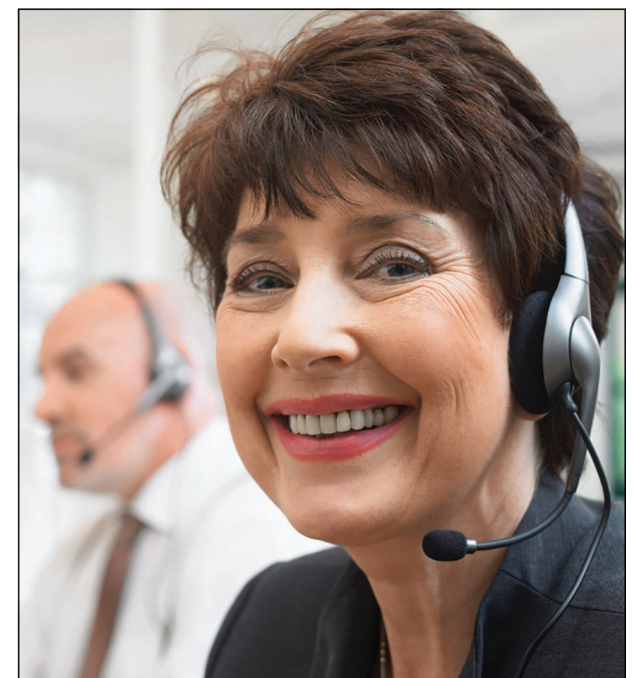


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MONEY & SECURITY

How to plan for post-retirement medical expenses

When individuals retire, they not only walk away from work, but also relinquish their steady paychecks.

For many, retirement can be a potentially risky financial endeavor. Saving for retirement is a great way to mitigate such risk, but unforeseen expenses, such as medical bills, can quickly derail a retirement plan.

Many people have a greater need for medical care as they get older.

The Fidelity Investments Retiree Health Care Cost Estimate indicates health care can be one of the biggest expenses a person will take on in retirement. The financial resource The Street says studies suggest it's wise for retirees to plan

to spend between \$3,000 and \$7,700 per year on health care.

Financial advisers warn that relying exclusively on Medicare to cover health care costs isn't going to cut it. Benefits under the Medicare program often aren't enough to pay for all of a retiree's needs.

There may be gaps for chronic treatment of illnesses and specialty treatments. Long-term care services also typically are not covered.

It's important to note that Medicare will cover general doctor's visits, but it does not cover the cost of deductibles or copays.

Individuals need to be proactive and plan for med-

ical expenses in retirement. After housing, health care is the most significant expense for retirees. Health spending accounts and long-term health insurance are two options for people looking for ways to cover their health care costs in retirement.

In 2024, people can contribute up to \$4,150 for an individual or \$8,300 for a family per year into a health savings account.

After age 55, an additional \$1,000 per year is allowed. Money in an HSA grows tax-free and it can be spent tax-free on qualified medical expenses.

Once a person has Medicare, he or she no longer is eligible to contribute to the HSA, but can use money al-

ready in the account to pay for qualified medical expenses that are not covered by Medicare.

Long-term care insurance is another option, and many people invest in such an account during their 50s or 60s.

The earlier an individual enrolls in a program, the lower the premium. According to Personal Capital, most policies will not start until a patient has needed assistance for 90 days and other qualifying guidelines are met.

Generally speaking, long-term care insurance also is use-or-lose.

If there's never a need to use the insurance, it will not be refunded. This is a risk that certain people are



PHOTO COURTESY OF METRO EDITORIAL SERVICES

willing to take.

In addition to these options, people may consider gap insurance programs. When putting together a retirement plan, it can be

wise to speak with financial advisers who can customize products based on their expected needs.

— Metro Editorial Services



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HEALTH & FITNESS

Multivitamins may slow memory loss in older adults

By **Marlene Cimons**

The Washington Post

A daily multivitamin may slow memory loss among those 60 and older by about two years, according to a study released in January.

It is the third in a series of studies assessing the cognitive effects of a daily multivitamin on older adults. And a systematic review, or meta-analysis, of the three studies accompanying the most recent paper said their cumulative results were similar: The group taking a multivitamin was two years younger in memory function compared with the group taking a placebo. The meta-analysis was conducted by the same researchers who conducted the three studies.

Each study had “nonoverlapping” participants and used different methods, producing findings that varied slightly. But collectively, they add to growing evidence that taking a daily multivitamin can have a significant impact on cognition among older people.

Cognitive decline is among the top health concerns for most older adults, said Chirag Vyas, an instructor in investigation in the psychiatry department at Massachusetts General Hospital and the most recent study’s first author. A daily supplement provides “an appealing and accessible approach” to slowing it, he said.

The studies are part of the COcoa Supplement and Multivitamin Outcomes Study (COSMOS), a larger body of research examining the health effects of certain dietary supplements; it is a collaboration of Massachusetts General Hospital, Brigham and Women’s Hospital, Columbia University and Wake Forest University.

The most recent study of 573 individuals found statis-

tically significant improvements in short- and long-term memory — recalling a list of words provided to them during testing, for example — among those taking a multivitamin. But there was less benefit than in the first study for executive function tasks such as counting backward or timed naming of animals or vegetables, said JoAnn Manson, chief of Brigham’s division of preventive medicine and co-leader of the COSMOS study with Howard Sesso, associate director of the division.

The first study, which tested participants’ cognition through telephone interviews, showed a 1.8-year delay in memory loss and cognitive aging, whereas the second study, which involved web-based assessments, found that the multivitamin group showed an estimated 3.1 fewer years of memory loss compared with the placebo group. The third study showed a two-year delay in memory loss.

The first study showed a “significant” benefit in both memory and executive function, whereas the second study focused primarily on memory, not executive function, Manson said.

Many patients are worried about having Alzheimer’s, said Paul E. Schulz, professor of neurology and director of the Neurocognitive Disorders Center at the McGovern Medical School at UTHealth Houston. Often, though, it is aging-related normal cognitive decline, he said.

“Then people ask me: ‘I’m glad it’s not Alzheimer’s, but is there anything I can do about it?’” said Schulz, who was not involved in the research. “This study suggests the intriguing possibility that some degree of normal aging can be staved off by simple vitamin supplement-



HANDOUT PHOTO — GETTY IMAGES

One set of findings from the COSMOS studies showed that for people in their 60s or older, taking the multivitamin Centrum Silver was associated with better verbal recall at three years compared with those taking a placebo.

tation.”

“The results are stunning and strong in their consistency,” said Manson, also a professor of medicine at Harvard Medical School. “Each study shows a slightly different result but, taken together, are a powerful indication of the overall benefits of multivitamins on memory and cognitive aging.”

The research — all randomized placebo-controlled clinical trials, considered the “gold standard” in methodology — studied 5,000 participants and lasted two to three years. The latest study and meta-analysis appeared in the *American Journal of Clinical Nutrition*.

The probability that these findings would occur by chance is less than 1 in

1,000, according to calculations in the meta-analysis, Manson said. This increases “the likelihood that these are real effects of the multivitamins,” she said.

All studies used a commonly available multivitamin — Centrum Silver for Adults (age 50+). But, though they haven’t been studied, “any high-quality multivitamin is likely to provide similar benefits,” Manson said.

“We have three separate studies, plus a combined analysis, that confirm the findings,” she said. “If this were an expensive drug, it would be aggressively marketed, even before there was evidence of long-term safety.” Multivitamins are over-the-counter and affordable, and “we already know

Cognitive decline is among the top health concerns for most older adults, said Chirag Vyas, an instructor in investigation in the psychiatry department at Massachusetts General Hospital and the most recent study’s first author.

they are safe when taken for many years,” she said.

The third study and the meta-analysis were funded by investigator-initiated grants from Mars Edge, the life sciences division of Mars Inc., and the National Institutes of Health. Multivitamin and placebo tablets and packaging were donated by the maker of Centrum Silver, Pfizer Consumer Healthcare (now Haleon), which did not provide funding, the researchers said.

Sesso additionally reported receiving investigator-initiated grants from Pure Encapsulations and Pfizer, and honoraria or travel for lectures from the Council for Responsible Nutrition, BASF, NIH and the American Society for Nutrition during the conduct of the study.

The first two studies were racially and ethnically diverse because the interviews took place via telephone or online, while the third was less so because it involved in-person testing of participants confined to the Boston area — a study limitation the researchers acknowledged.

Differences in participants and methodology probably contributed to the variances in the results, Manson said.

“The vast majority of the participants were White, which doesn’t reflect the population of older adults as a whole,” said Christine Kistler, an associate profes-

sor of geriatrics at the University of Pittsburgh who was not involved in any of the studies. “I also wish the studies had been conducted over a longer time period.”

Kistler also said that “people may want to hedge their bets and take a multivitamin since there is no harm, but I will stick to healthy eating, exercise and good sleep for now.”

Individuals could obtain essential vitamins and minerals necessary for brain health through healthy food, Manson said. But “many people have deficiencies in one or more important micronutrients important for cognitive function,” among them vitamins B12 and D, lutein and zinc, she said.

The Centrum product contains them. But “that doesn’t mean people should forsake healthy eating because they are taking multivitamins,” she said.

Multivitamins and minerals are already popular among Americans. More than 39% of those older than 60 take them, according to the Centers for Disease Control and Prevention.

“While this study doesn’t replace recommendations to eat a healthy diet, it strengthens previous findings, and remains the best evidence there is to take a multivitamin, at least for people age 60 and over,” said Donald Hensrud, a nutrition specialist at the Mayo Clinic, also not involved in the study.

HEALTH & FITNESS

Older adults with common eye diseases at higher risk for falls, injuries



MEDIANEWS GROUP FILE PHOTO

Associate Professor Shrvan Chintala sits in a laboratory at the Eye Research Institute at Oakland University, which once received a \$750,000 grant for research in glaucoma.

By Linda Searing
Special to The Washington Post

Older adults with certain eye diseases — cataracts, age-related macular degeneration (AMD) or glaucoma — are more likely to fall and break bones than other older adults, according to a study conducted in England and published in *JAMA Ophthalmology*.

The researchers analyzed data from more than a decade of medical records from 3.4 million people (average age 74), including more than 576,000 who had one of the eye diseases. The study tracked fractures as well as falls, finding that the risk for both was highest among people with glaucoma (38% more likely to have fallen than those who did not have the dis-

ease, and 31% more likely to have sustained a fracture), followed by those with cataracts (36% and 28% more likely) and then AMD (25% and 18% more likely).

The researchers noted, however, that data from the health records did not confirm that the recorded fractures were the result of the recorded falls.

According to the Centers for Disease Control and Prevention, each year more than 3 million U.S. residents 65 or older are treated in an emergency department for injuries from a fall. Although falls can have many causes, common ones include balance problems, weak leg muscles, low blood pressure and dizziness or confusion caused by medication or alcohol.

The three eye diseases

tracked by the study are among the most common affecting older people, but symptoms are often subtle, with people not realizing early on that they have a disease.

AMD affects central vision and the ability to see fine details. Glaucoma involves damage to the optic nerve, often as a result of increased fluid pressure inside the eyes. Cataracts cloud the lens, leading to blurry vision or a loss of central vision.

The study findings “further build the evidence,” the researchers wrote, that “all 3 eye diseases are important risk factors for falls and fractures,” warranting “improved advice, access, and referrals to fall prevention services” for older people with eye disease.

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Calendar of trips, 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.

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

April 11: Green Thumb #2: How to Prepare for the Garden Season at the Roseville Public Library, 29777 Gratiot Ave, Roseville on Thursday, April 11 at 6 p.m. Registration required. Lori Smith, Advanced Macomb County Master Gardener, will share her advice and many tips for starting your garden and preparing for the gardening season, including soil tests, soil adjustments, space clearing, calendar activities, and ideas for gardening activities with kids. For more information, call 586-445-5407 or visit [\[vice@roseville-mi.gov\]\(mailto:vice@roseville-mi.gov\)](mailto:rsvlibraryser-</p>
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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: Mystery Book Club: "The Other Americans" by Laila Lalami at the Roseville Public Library, 29777 Gratiot Ave, Roseville, on Thursday, April 18 at 6:30 p.m. No registration required. Calling all sleuths. Get together with other mystery readers as we discuss crime novels every third Thursday of the month. For more information, call 586-445-5407 or visit rsvlibraryservice@roseville-mi.gov

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 (reservation date): Huron Valley Council for the Arts annual Author Luncheon Fundraiser (a ticketed event must have a reservation) on May 10 at the Bakers of Milford Banquet Center, 2025 S. Milford Road, Milford. Tickets \$40. Doors open 11 a.m. - 3 p.m. Lunch is served at noon. Special guest authors Darcie Wilde, Shutta Crum and Jill Wagner who will share their stories. RESERVATIONS must be made by April 25: Mail to: Huron Valley Council for the Arts, 205 W. Livingston Road, Highland, MI 48357. For more information or PayPal details, visit huronvalleyarts.org or by calling Maggie or Cathy at 248-889-8660.

April 25: Book Tasting at the Roseville Public Library, 29777 Gratiot Ave, Roseville, on Thursday, April 25 at 6 p.m. Registration required. Looking to hear more about interesting new books? Then join us for an evening "Dinner" where books are on the menu. There will be a wide variety of selections to choose from as well as an opportunity to enjoy a delicious "bite". On the menu is Off the Wall, Nonfiction, General Fiction, and Suspense. For more information, call 586-445-5407 or visit rsvlibraryservice@roseville-mi.gov

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 27: The Single Way, a group for Christian singles, is sponsoring a dinner and games night on Saturday, April 27 at 6 p.m. Cost is \$5 and includes the main course for dinner, snacks, and beverages. Each person attending should bring a salad or dessert to share with others. If coming, a reservation is required by Friday, April 26. To make a reservation and for location, call 586-774-2119.

April 29: Deal Me In! : Hearts at the Roseville Public Library, 29777 Gratiot Ave, Roseville, on Monday, April 29 at 6 p.m. Registration required. Players of all skill levels are welcome to a social night of hearts. We provide the cards, you provide the fun. Our presenter from earlier Deal Me In! sessions will be available for help and strategy advice. Need a refresher or want to learn the game? Drop in between 4 and 6 p.m for instruction before the social play begins. For more information, call 586-445-5407 or visit rsvlibraryservice@roseville-mi.gov

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. Signup for this free series at the front desk or call 248-589-0334.

May 8: Top specialists at leading academic and MS (multiple sclerosis) Centers of Excellence will gather in Southfield, on Wednesday, May 8 at 4 p.m. to share the latest in MS research, interventions, and therapies, at the annual Holistic Health and Wellness Forum for MS. The event is presented by Yoga Moves MS and will take place at Carpe Diem Banquet Hall, 28847, Franklin Road, Southfield with the exhibit hall opening. Tickets are free both for in-person and live on Zoom, though a suggested donation of \$25 is requested. Virtual access is available for those who cannot join in person. Register at: yogamovesms.org/ event. For more information

about the Holistic Health and Wellness Forum, please call 248-417-5985 or email mindy@yogamovesms.org.

May 8: Birthday Luncheon on Wednesday, May 8 at noon at the Clawson Senior Center, 509 Fisher Court, Clawson. Sit anywhere in the dining room, but you must sign-up and attend to get your birthday card and lunch coupon. For more information, call 248-589-0334 or visit cityofclawson.com

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 9-11: Teeny, Tiny Gardens at the Shelby Public Library, 52610 Van Dyke, Shelby Twp. Sponsored by the Shelby Gardeners Club. Enjoy this free exhibit of 12" x 12" planters, creatively designed by the Shelby Gardeners. May 9, from 11 a.m. to 9 p.m. and May 10-11, from 9 a.m. to 5 p.m. For more information, contact Ivy Schwartz, Publicist at 586-873-3782, ShelbyTwpGardenClub@gmail.com or visit ShelbyTwp.org/communityserviceorganizations/

May 9: Mother's Day Luncheon on Thursday, May 9 at the Clawson Senior Center, 509 Fisher Court, Clawson. Lunch served at noon, cost is \$5. Enjoy a great lunch celebrating the women in our lives! Tickets are on sale now and will be sold until Thursday, May 2nd or until we sell out. For more information, call 248-589-0334 or visit cityofclawson.com

May 9: Mother's Day Bingo on Thursday, May 9 at 1 p.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Bring a friend and join us for a fun afternoon of bingo. Don't forget to purchase your Mother's Day

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Calendar

FROM PAGE 22

lunch ticket and make a day of it. For more information, call 248-589-0334 or visit cityofclawson.com

May 13: Virtual Chat & Learn on Monday, May 13 at 9 a.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Learn about SJ Helpers' services for home repairs and aging-in-place assistance via Facebook Live or in-person at the Senior Center. Sign up now. For more information, call 248-589-0334 or visit cityofclawson.com

May 13: Lunch Bunch on Monday, May 13 at O'Mara's in downtown Berkley. Sponsored by the Clawson Senior Center. You can take our bus or drive yourself (please sign up either way). Pay for your own meal and \$4 transportation. The trip departs at 11:30am. Register in advance. For more information, call 248-589-0334 or visit cityofclawson.com

May 15: Painting with a Sip on Wednesday, May 15 at 11 a.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Join us for this fun event sponsored by Oakstreet Health. Advanced registration required for this FREE event. For more information, call 248-589-0334 or visit cityofclawson.com

May 16 & 20: FREE Balance Screenings at the Clawson Senior Center, 509 Fisher Court, Clawson. Book a session with Dr. Quinn Counsellor, OTD. Appointments available on Thursday, May 16 and May 30. Sign up at the front desk. For more information, call 248-589-0334 or visit cityofclawson.com

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.

May 18: Plant and Seed Swap at Hunter Community Center on Saturday, May 18 at the Clawson Senior Center, 509 Fisher Court, Clawson. 9-11 a.m. Trade your seeds and garden items with other enthusiasts. Hosted by The Good Earth Gardeners of Michigan. For more information, call 248-589-0334 or visit cityofclawson.com

May 20: Afternoon Movie at the Blair Memorial Library on Monday, May 20 at the Clawson Senior Center, 509 Fisher Court, Clawson, at 1pm. We haven't picked the movie yet, but we'll let you know as soon as we do. To attend, make sure to register in advance. We can't wait to see you there. For more information, call 248-589-0334 or visit cityofclawson.com

May 21: Crafting with Christy on Tuesday, May 21 at the Clawson Senior Center, 509 Fisher Court, Clawson. at 11am. Sign up for this FREE event. For more information, call 248-589-0334 or visit cityofclawson.com

May 22: FREE Lunch & Learn with Harmony Cares on Wednesday, May 22 at the Clawson Senior Center, 509 Fisher Court, Clawson. at 11:45 a.m. Covers Private Duty Nurse at Home Services, Skilled Home Care, and other health care services. Register by May 20. For more information, call 248-589-0334 or visit cityofclawson.com

May 23: Talk with an Attorney, on Thursday, May 23 at the Clawson Senior Center, 509 Fisher Court, Clawson. at 1 p.m. to learn about legal issues associated with moving into assisted living. Sign up now. For more information, call 248-589-0334 or visit cityofclawson.com

May 30: Casino Trip Hollywood on Thursday, May 30. Sponsored by Clawson Senior Center, 509 Fisher Court, Clawson. Depart at 10 a.m. Cost is \$12. Sign up at the front desk. For more

information, call 248-589-0334 or visit cityofclawson.com

JUNE

June 8: Trip to Indian Village, Saturday, June 8. Explore five stunning residences, these designs were built between 1895 and 1920 in the Indian Village historic community. Lunch in the beautiful Centennial Gardens (on your own, food trucks on site). Wear comfortable shoes and plan to do some walking and standing on this trip. Bus departs from Walmart, 45400 Marketplace, Clinton Twp. at 9 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 12: Wednesday, June 12, "Ella, First Lady of Song" 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 Marketplace, 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.

June 26: Coffee and Donuts at the DSO — "Elvis" on Friday, July 26. We have secured MAIN FLOOR seating. 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.

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

SEPTEMBER

Sept. 15-21 (7 days/6 nights): Motorcoach Trip to Cape Cod and Martha's Vineyard. Join us aboard a spacious, video and restroom equipped motorcoach as we set off for this beautiful destination. This incredible price includes 6 nights lodging (4 consecutive nights in the quaint Cape Cod area), 10 meals, an escorted visit to Martha's Vineyard, and a visit to the JFK Museum. In addition, you'll enjoy TWO guided tours of the historic seaside towns of Hyannis and Sandwich as well as the "Outer Cape", including Provincetown and Chatham. We will also stop for some exciting gaming at Turning Stone Casino on our way home. Bus departs from L'Anse Creuse John Armstrong Performing Arts Center, back parking lot, 24600 Pankow Blvd, Clinton Twp at 8 a.m. Cost is \$1,065 for double occupancy. Register online at Lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330.

DECEMBER

Dec. 2-6 (5 days/4 nights): Motorcoach Trip to Christmas with the Du Ponts. Join us aboard a spacious, video and restroom equipped motorcoach as we set off for this beautiful destination. This incredible price includes 4 nights lodging. Kick off your Holiday Season by joining us on this trip to The Chateau Country of the Delaware Valley where we will have the opportunity to go on guided tours of three DuPont Family Mansions beautifully decorated inside and outside for the holidays. We plan to visit The

Nemours Mansion and Gardens, Winterthur Museum and Gardens and Eleutherin Mills at the Hagley Museum. Trip includes visits to Philadelphia's Christmas Village and to Longwood Gardens & Conservatory. Christmas Village, modeled after Germany's traditional Christkindlmarkts, features 80 vendors selling traditional and international holiday items, arts and crafts, as well as European food, sweets and drinks. Longwood is transformed into a Holiday Wonderland both inside and outside during the holidays, featuring thousands of poinsettias, magnificently decorated trees, colorful dancing fountains, strolling carolers, and a half-million twinkling lights. Bus departs from L'Anse Creuse John Armstrong Performing Arts Center, back parking lot, 24600 Pankow Blvd, Clinton Twp. at 8 a.m. Cost is \$895 for double occupancy. Register online at Lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330

MONTHLY EVENTS

■ Quilting Group: Meets every Tuesday, from 10 a.m. to 2 p.m. in Room 5/6, 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

■ Pick Your Play: Thursdays at 12:45 p.m. at the Clawson Recreation and Senior Center, 509 Fisher Court. Play Kings in the Corner, Hand & Foot, Farkle, whatever you like. Bring a friend and have some fun. For more information, call 248-589-0334 or visit cityofclawson.com

■ 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 Thursday 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

Poetry Page

In The Attic

Gold cuffs on a silver tray;
What clothes did they adorn?
Silk ties, white shirts, and boutonnieres:
What parties saw them worn?

Photos snapped on holidays;
What sunsets and mountains were seen?
Address books and letters;
What memories have there been?

Foreign coins and checkbooks;
What markets did they shop?
Passports, maps and ticket stubs;
What cities saw them stop?

Open books upon a desk;
What stories did they tell?
The music played the night before;
What rhyming charms befell?

Resting in a dusty box,
Under attic light so dim.
A watch still ticking out the time,
Though time has stopped for him.

Now strangers finger through the box
Of hopes and dreams and gold,
Linking trinkets of a life
In a story yet untold.

By Marcia Bloomfield of Macomb, MI

Praying

GOD BLESS the ones
who left today
From a senseless act
that took their lives away
What's happening in
his world that people don't care
That they can end ones
life when they all had so
much to share
My heart is filled
with sadness
And my eyes are
filled with tears
And im praying
for those others
who may also loose
precious years
Please wrap your arms
around them
and help them make
it thru
And comfort
All the family and friends
BECAUSE GOD THEY
NEED YOU TOO!

By Cheryl Bray of Clinton Twp, MI

FIRST & LAST NAME: _____ PHONE NUMBER: _____

ADDRESS: _____

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

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Dawn Emke
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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.

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

NEXT ISSUE WILL BE MAY 9, 2024

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

PET TRIBUTE



MOOSE

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KINDNESS SPOTLIGHT



DAVE DIEDRICH

I would like to highlight Dave Diedrich. Dave Diedrich is one of the nicest and kindest person I have ever known in my life. He Always has a smile and handshake. He is very active in our church. Everyone loves Dave. Dave is married to a beautiful lady, Michelle for a long time and they have a large family with many grandchildren. They also are very friendly and warm people. To know them is to love them all. They make everyone feel welcome.

Submitted by: Joann Fair of Utica, 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

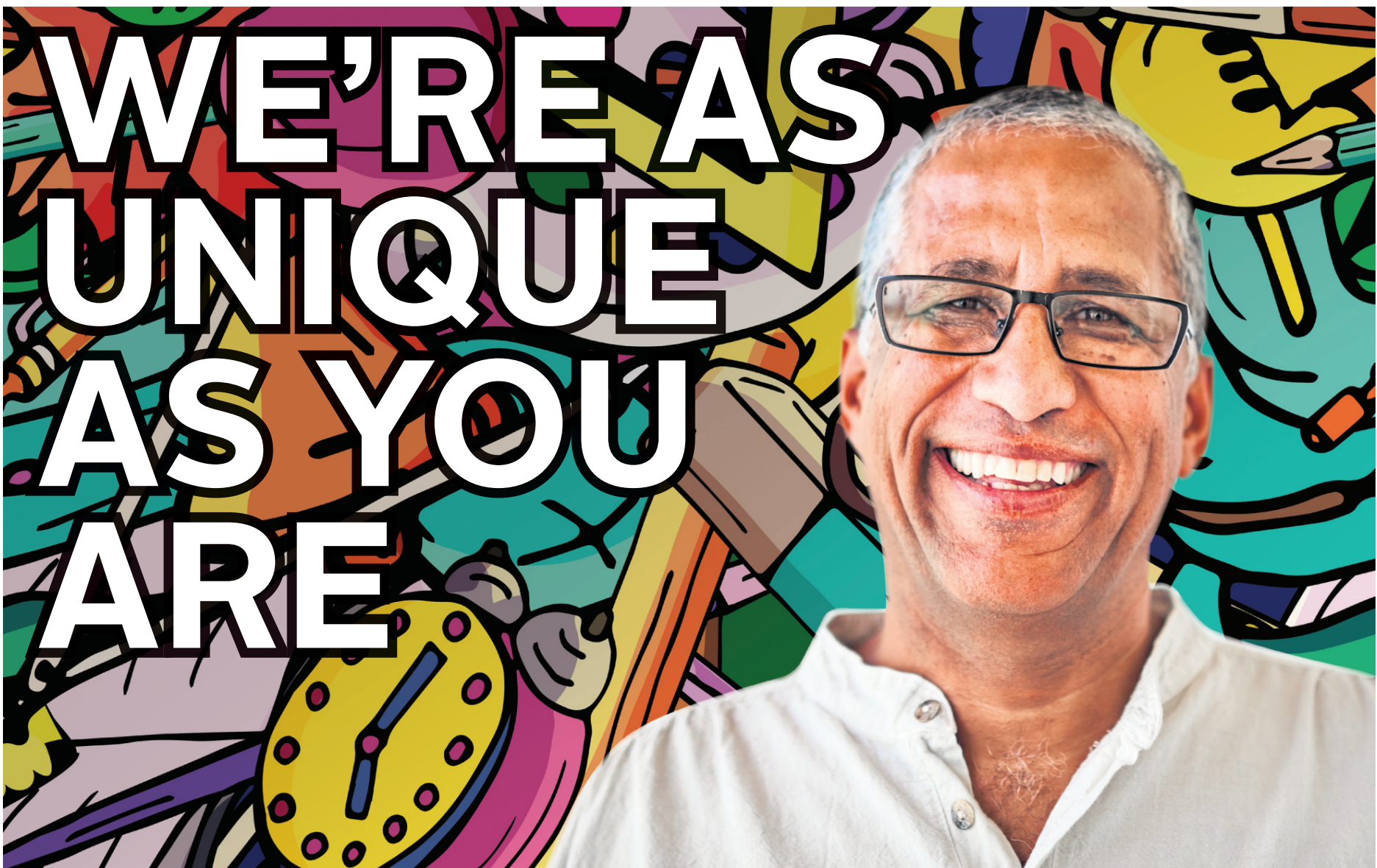
If you chose to submit your Poetry, Pet Tribute or Be Kind Spotlight through email, please include your first and last name along with your phone number and the city, state you reside in. You will not be solicited and all information will be kept confidential.

Email Poetry, Pet Tributes & Be Kind Spotlights to: demke@medianewsgroup.com

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

NEXT ISSUE WILL BE MAY 9, 2024

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



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