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Woman celebrates 109th birthday

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

July 2024

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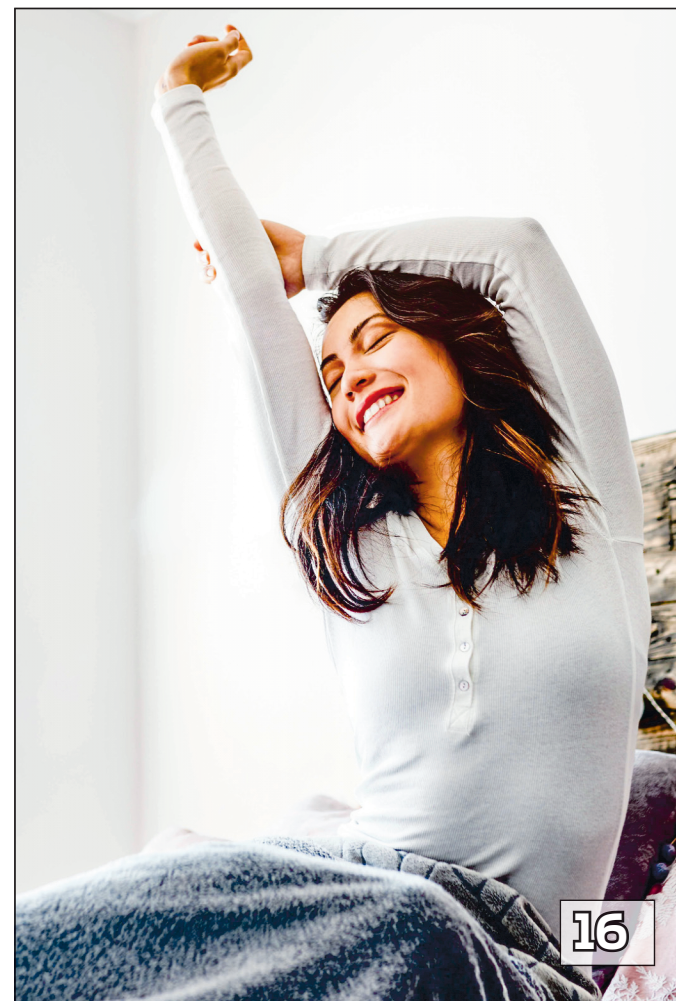
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On the cover: Rachel Fox, 109, recently celebrated her birthday at Fleischman Residence in West Bloomfield.

PHOTO COURTESY OF JEWISH SENIOR LIFE

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MONEY & SECURITY

Real estate: Should a seller pay for a home inspection prior to listing the house?

Q: We are going to be putting our house on the market. Is it a good idea to have a home inspection done before we list it to see if there are any problems?

A: Depending on the age and condition of the home, it can be a very good idea to have a presale home inspection done unless you like surprises. If there are issues found, it's far better that you are aware of them and repair or correct them before putting your home on the market. Repairs that might cost you \$1,000 to \$2,000 very well could be at a minimum a \$3,000 to \$5,000 reduction in price (or more) by the buyer if they discover them through their home inspection. If there are issues discovered by the buyer, they can declare a dissatisfactory home inspection and back out, leaving you to put your home back on the market. When a home comes back on the market within 2-10 days after going pending, that's normally a sign that there was a problem with the buyer's home inspection. Some buyers may be afraid to buy the home while others may offer a lower price.

Now, do I recommend that all sellers get a presale home inspection done? No, I do not. Only the ones that need them. Some of the things that sellers have discovered through a presale home inspection are the need for a new roof, furnace has a cracked heat exchanger, mold in the attic, bats in the attic and major electrical problems, to name a few. At the very least, you will be able to price the home according to its condition and properly disclose any defects on the required seller's disclosure statement.

Foreclosure watch

There has been some misinformation reported in the media that foreclosures were increasing and prices of homes were going to come down. That is pure nonsense. Foreclosures are at historic lows. In March, according to SOFI, Michigan ranked 30th in the country with a foreclosure rate of only one in every

6,706 homes. That is 0.0001491%. Anyone who gets a foreclosure notice that cannot save their home can put it on the market and have it sold quickly, avoiding foreclosure. No home price drops here in the foreseeable future.

Market update

May'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 more than 9% and Oakland County's average sales price was up by almost 11%. Macomb County's on-market inventory was down by more than 14% and Oakland County's on-market inventory was down by more than 11%.

Both Macomb and Macomb county's average days on market was 21 days. Closed sales in both Macomb and Oakland counties were down by more than 6%. 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 May, the state of Michigan inventory was at 2.2 months of supply. Macomb County's inventory was at 1.5 months of supply and Oakland County's inventory was at 1.7 months. As you can see, by definition it is not a buyer's market.



Steve Meyers
Columnist

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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MONEY & SECURITY

Help seniors save money by volunteering as a counselor

By AgeWays

Formerly Area Agency on Aging 1-B

Looking for a challenging volunteer opportunity that will bring smiles to faces?

The Michigan Medicare Assistance Program, part of AgeWays Nonprofit Senior Services, is looking for people who would like to help Medicare beneficiaries navigate their benefits — and ideally save money.

An informational webinar is set for 1 p.m. Wednesday, July 24, by Zoom.

“Our volunteers really help beneficiaries understand Medicare. Beneficiaries feel much more confident about their Medicare choices, and they’re thrilled when we can save them money. In fact, last year, we helped Medicare beneficiaries save over \$1.5 million dollars in our region alone,” says Shari Smith, manager of MMAP.

George Wojdacki of Clinton Township became a MMAP counselor 11 years ago after his doctor mentioned that he might be good at it. Wojdacki had been a pharmaceutical drug rep and so it seemed like a logical step to take in post-retirement. It was.

He loves meeting with people, doing presentations in the community, and seeing clients leave happy. That last part? It’s the best.

Wojdacki remembers a couple he helped sign up for supplemental drug coverage giving him a gift, which he refused. But it just sat there, in a bag, on his desk. The man finally asked him if he was curious about what was inside. Wojdacki was, so he opened it and saw a bottle of single malt scotch.

“I didn’t take it, but I told the guy it was killing me,” he says, adding that it’s part of what makes MMAP counseling so fun — he makes people happy.

MMAP offers unbiased counseling free of charge. Counselors are not connected to insurance brokers, so there’s no incentive to steer people into one plan or another. Counselors help clients figure out what works best for their medical needs and their wallets. They work year-round by phone or in person, typically at a public library or senior center. Initial training totals about seven hours.

Peggy Kahn of Ann Arbor trained as a MMAP counselor a few years ago, after retiring as a professor at UM-Flint. She had taught political science and other subjects, including health policy. When she began working as a counselor, what



PHOTO COURTESY OF METRO EDITORIAL SERVICES

Michigan Medicare Assistance Program counselors are not connected to insurance brokers, so there’s no incentive to steer people into one plan or another. Counselors help clients figure out what works best for their medical needs and their wallets. They work both by phone and in person, typically at a public library or senior center.

was mostly abstract became very real.

“It brought me to a level of practical detail I didn’t have command of before,” Kahn says. “My interest is in how real human beings interact with social policy, and I’m still doing it from the bottom up, helping people.”

Kahn says that being a MMAP counselor has helped shape her retirement, and it’s kind of nice to help people in such a direct way.

“I have never been the recipient of so much appreciation. People are so lost and confused. It’s an important thing they need help with. And they’re mature adults who know how to be grateful,” she says.

Kahn says that MMAP counseling is frustrating and rewarding, with the first emotion stemming from the complexity of the program and the second from dealing with people who need help.

“You’re helping them navigate a problematic system. You can help them sign up for the best plan,” she says.

Both Wojdacki and Kahn put in as many hours as they want, sometimes in

person, often by phone.

Sue Young, a retired bank manager who lives in Warren, trained as a MMAP counselor 12 years ago. She says it took time to learn Medicare, but she didn’t find it difficult. Plus, any questions she has she can look up on a database that is available to counselors or ask a team leader.

“Even after 12 years, I still have to look things up. Throughout the year, you have situations you haven’t come across in a while, but you’re never alone.

There’s a lot of backup for you whenever you need it,” Young says.

She says she puts in most hours — about 30 — during open enrollment, a seven-week period at the end of the year when Medicare recipients may change their drug plans. Young counsels clients by phone and typically at the Pittsfield Senior Center or local library.

“I’m almost in complete control of my schedule,” she says.

For Young, letting people know that MMAP is available is a priority. She has seen people get burned because they

didn’t know enough about Medicare.

“One of the things that really got me is there are people who never signed up for Part B because they couldn’t afford it. Then they get hit with a lifelong penalty, so as a counselor, getting the word out is important to me,” she says. (Part A and Part B are collectively known as Original Medicare. Part B comes with a premium that is deducted from a person’s Social Security check.)

If helping older adults avoid pitfalls like Medicare penalties sounds gratifying, visit tinyurl.com/agewaysmmap for the webinar or call 248-602-1879.

This content is provided by AgeWays Nonprofit Senior Services (the new name for the Area Agency on Aging 1-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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MONEY & SECURITY

WHY FINANCE SCAMS TARGET OLDER ADULTS, AND HOW TO PROTECT YOURSELF

By Kimberly Palmer
NerdWallet

While financial fraud can happen to anyone, older adults face unique challenges when it comes to scams, which are increasingly common among that age group.

Losses due to scams targeting those age 60 or older ballooned to \$3.4 billion last year, an increase of 11% over the previous year, according to the FBI's Internet Crime Complaint Center.

The average amount lost was \$33,915.

Tech support scams were reported to be most common among this demographic, followed by personal data breaches and confidence and romance scams, where the scam artist first gains trust before moving on to the topic of money.

The FBI notes that older adults make an attractive target because they usually have savings, a home and other assets. They may be more trusting and less likely to report being scammed.

"They are willing to take the phone call," says Mark Kapczynski, senior vice president of strategic partnerships at Onerep, a technology company that helps people protect their privacy by removing consumers' personal information online. "A fraudster can build an immediate sense of trust and execute the con," he adds.

Experts say taking some basic protective steps can help keep everyone, including older adults, safer.



GETTY IMAGES

Losses due to scams targeting those age 60 or older ballooned to \$3.4 billion last year, an increase of 11% over the previous year.

Adopt fraud-prevention habits

Staying safe starts with some basic data hygiene practices, says Alex Rhodes, a senior vice president at Adyen, a global financial technology platform.

That includes always checking you're on a secure website that starts with "https" when entering personal information, avoiding sharing personal data on public Wi-Fi, using strong passwords and enabling two-factor authentication.

Rhodes also suggests using a credit card when you shop online, as credit cards contain built-in fraud prevention

tools such as the ability to dispute charges. If you send money directly from a bank account, it can be harder to recover.

He encourages people to review emails and text messages carefully to make sure they are not phishing attacks, which may look legitimate but are actually a scam artist's attempt to collect personal information.

Eva Velasquez, president and CEO of the Identity Theft Resource Center, says to always "go to the source" if you receive an unsolicited text, email or phone call claiming to be a familiar entity like your bank. Hang up or don't respond, and contact the source di-

rectly instead, using information you can confirm to be true.

Rely on trusted contacts

Charles Weeks, a certified financial planner and founder of Barrister, a financial services firm, suggests being particularly aware of relationship-based scams, even those perpetrated by family members or other caretakers. "You can choose multiple people to watch your accounts so there are checks and balances," he suggests, instead of putting all of your trust in just one person.

Taylor Patskanick, a tech-

nical associate at the MIT AgeLab who manages a research panel of adults age 85 and over, says community-based bystanders, such as a hairstylist or pharmacy technician, might be the first to notice these types of scams and could potentially intervene.

"We had a panelist talk about experiencing embarrassment and shame around falling for a scam. She didn't want to tell her adult daughter so she told the local CVS pharmacy checkout person," Patskanick says. If community members are equipped to respond and follow up, then they can serve as a helpful resource when it comes to fraud prevention, she says.

Talk about scams openly

At the same time, reducing shame around scams by talking more openly about them can also make it easier for those who experience fraud to come forward. "The No. 1 thing I stress to my clients is to have an open dialogue," Weeks says. Bringing up news reports about fraud or discussing common scams or your own experience with scams can help.

Then, if you do learn that a loved one has experienced fraud, respond with empathy, he advises. "You can't make them feel like they did something really wrong," Weeks says. "Try to make them feel OK, and then try to fix it as quickly as possible."

Kapczynski says an early morning text from someone claiming to be his boss

nearly pulled him into a gift card scam. "Even the best of us can fall for it. We have to make it easier to ask for help," he says.

Assess your vulnerabilities and lean on resources

While everyone is vulnerable to fraud, the most likely scams to impact each person depend on their lifestyle. "It really depends on how someone engages in the outside world," Velasquez says. Someone who lives in an assisted living facility will have different vulnerabilities compared to a frequent traveler, for example. Customizing conversations around those vulnerabilities can help make them more useful.

Velasquez recommends freezing your credit to prevent people from opening up new accounts in your name. "If you are an older person, you're not likely to be building credit, so it's a great move to freeze your credit," she says.

She also suggests leaning on existing resources, including her own organization, the Identity Theft Resource Center. "If you get an email and don't know what to do, come live chat with us and send us a screenshot and we can tell you if it's a known scam," she says.

Other resources include the AARP Fraud Watch Network, the Federal Trade Commission, the FBI and Fraud.org, a project of the National Consumers League. "You don't have to figure this out on your own," Velasquez adds.

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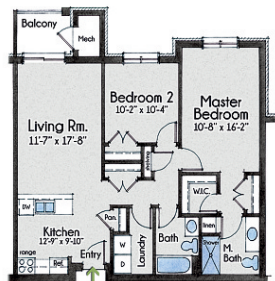


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SOCIAL & WELL-BEING

GOING IN THE GOLDEN YEARS



Francine Newman hugs her grandmother, Rachel Fox, at her 109th birthday party.

PHOTO COURTESY OF JEWISH SENIOR LIFE

109-YEAR-OLD WOMAN RARELY MISSES ACTIVITIES AT SENIOR COMMUNITY

By Debra Kaszubski
For MediaNews Group

At 109, Rachel Fox may be one of Michigan's oldest living residents, but age is just a number for this busy West Bloomfield resident.

Fox, born June 11, 1915, celebrated her birthday with more than 100 residents, staff and friends in the lobby of the Jewish Senior Life's Fleischman Residence, where she has lived for the past 10 years. Her 80-year-old son, daughter-in-law, two granddaughters and other family members were in attendance.

At the party, performer Michael Krieger played piano while singing covers of Fox's favorite singer, Frank Sinatra. Fox held mini birthday balloons, wore a crown and several birthday necklaces, and blew out the candles on a gi-

ant birthday cake.

The birthday party marked a busy day for the senior, but busy days are part of Fox's daily routine. Every day, Fox participates in both morning and afternoon activities at Fleischman Residence, including bingo, trivia, exercise classes, karaoke, watercolor painting, flower arranging, word puzzles and more. She also watches the news and keeps up with events.

"She is curious and is always interested in learning something new," said Jurita Atanaskovski, life enrichment director at Fleischman Residence.

Fox was born in Montreal Canada and her family moved to Minnesota shortly after. She married Sidney Fox in Minneapolis when she was 19 years old. They moved to Michigan in the early 1940s during World War II and have

lived in the state for over 82 years. Longevity runs in Rachel's family; her parents lived to 93 and 95 years old and her brother to 102.

She worked at Hudson's in the dress, coat and lingerie departments until she retired at age 45. In addition, she served as a kindergarten class volunteer. Her hobbies included riding horses when she was younger and art.

Along with the recent COVID-19 pandemic, Fox endured the polio epidemic, the Spanish Flu pandemic of 1918, World Wars I and II and the Great Depression. "It was so hard," she said. "People were hungry and went door-to-door for pieces of bread. It was a terrible way of life."

Fox has many happy memories, as well, including her childhood, which was spent on a farm. There, she learned

how to ride horses and milk cows. She has fond memories of her childhood and her parents. She especially remembers warm summers when her parents would move their mattresses outside to cool off at night and riding a horse to school.

"My father was a wonderful man and my mother was a good person. They tried their best and we were always happy," she said.

Family still plays a key role in Fox's life. Her son visits her daily.

She said she hopes future generations remember her as a kind person. As a Jew, she also hopes to see peace in her lifetime. "I don't want future generations to see war and I want everyone to focus on the positive and see good things because life is too short," she said.



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Rachel Fox, 109, is shown as a young child.

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SOCIAL & WELL-BEING

How to age better than your parents

By Steven Petrow

Special to *The Washington Post*

Fifteen years ago, then about 50, I started keeping my list of “stupid things I won’t do when I get old.” Year by year that list got longer and longer as I chronicled all the things my parents were doing wrong (in my humble opinion). I pledged never to do any of them.

I was going to age smarter, and with more grace.

As the years went by, my parents’ unwillingness to acknowledge their diminished physical and mental state was top of my list. My father knew how dangerous falls could be because both of his parents (my grandparents) died as a result of complications from spills, stumbles and tumbles. Yet Dad refused a cane until he needed a walker. Then he refused the walker. He fell so often I lost count. Then came the day he fell hard, breaking four ribs, which landed him in the ICU.

Two weeks later, my siblings and I said goodbye to him as he lay dying at home.

I was 59 at the time. Even having witnessed my father’s (and grandfather’s) fatal intransigence, I didn’t feel the need to take my own advice. Like them, I had equal measures of denial and hubris. Old was for tomorrow; old was for other people.

Within months of turning 60, however, I did my first really stupid thing. I needed a book from a high shelf, but did I go get the stepladder? Nope. In my stocking feet, I climbed onto the desk instead. With one foot on there and the other on a chair, I still



PHOTO COURTESY OF METRO EDITORIAL SERVICES

couldn’t reach it.

When I tried to jump up and snag it, I finally heard a voice in my head berating me for the “stupid thing” I was doing. I got down from my precarious perch and fetched the stepladder. Book retrieved. No falls — at least not yet.

In that moment, jumping up and down like a Jack Russell terrier, I asked myself, “Am I becoming my father?” I remembered him in his final decade: defiant, in denial

and scared of losing his independence. And I had a revelation: Aging smarter is not so easy.

We’ve all heard that “the apple doesn’t fall far from the tree.” As a friend who also saw parents struggling with new deficits and fears reminded me, “no matter how much we tell ourselves we won’t be like our parents, no matter how hard and fast we run in the other direction, we become them.”

That terrified me. But

what could I do differently?

Many of my generation — boomers v have come to equate aging with illness, loneliness and disability. But it doesn’t have to be that way. As Deborah Carr, a sociologist, wrote in her 2023 book, “Aging in America,” powerful economic, technological and cultural changes in recent decades mean that older adults in 2050 will be leading very different lives than those who are retire-

ment-age today.

I found that my list of stupid things I wouldn’t do was really a means to create pledges to myself for how to age smarter.

By writing them down, I hoped to hold myself accountable; by sharing them I hoped others might come to a greater awareness of what we think old is and how we can make new and better choices. Studies have shown that health pledges may encourage people to make

the small, easier steps that can lead to significant improvements in health.

Once someone starts thinking of themselves as falling apart, ill or old, it’s easy to fall into the trap of negative self-expectations. The World Health Organization reports that older adults subject to ageism live on average 7.5 years less than people with positive views about getting older.

Becca Levy, a professor of public health and psychology at Yale and author of “Breaking the Age Code: How Your Beliefs About Aging Determine How Long and Well You Live,” wrote, “In study after study I conducted, I found that older people with more-positive perceptions of aging performed better physically and cognitively than those with more-negative perceptions; they were more likely to recover from severe disability, they remembered better, they walked faster and they even lived longer.”

So unlike my parents, I’m making an effort to better appreciate the gifts of age and have started taking small steps in an effort to live better.

- Use hearing aids when needed. I’ve had my hearing checked; while it’s not perfect, my audiologist says I’m good for at least a few years. By contrast, my dad avoided getting help for his hearing, which left him isolated. I’m determined to get hearing aids when I need them, and knowing me, I’ll probably write about that. No stigma.

- Stay socially engaged. My parents’ social world shrank as they aged. I’ve been expanding mine, es-



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SOCIAL & WELL-BEING

What does romance and dating mean as you get older?

By Patricia Bunin

For MediaNewsGroup

“Dating is different when you’re older,” I heard a woman say as she selected oranges at the market.

I have to admit to becoming a sometimes eavesdropper since I discovered supermarkets are full of interesting conversations floating about amid the groceries.

“In what way is dating different?” I wanted to ask a total stranger. And how should I do this? Tell her I’m a writer and collect conversations. Assure her that I would never use her name in print even if I knew her name?

Just as I was pondering how to proceed, her friend, or at least her shopping companion, asked the question for me.

“How is dating different?”

“I mean I’m not really looking for romance anymore.”

“What are you looking for?” her friend asked.

“Honestly I’d like to find someone who enjoys watching movies in a place other than in front of the TV. I miss going to the movies with my husband.”

“I understand. Being a widow is tough. But I disagree with you about the romance part.

Not me, I’ve had my fill. Companionship and someone who still drives at night.”

The conversations stayed with me because I sensed they represent the two sides of the senior romance scenario. Whether you’re widowed, divorced or without a partner, you may find yourself asking yourself at some point where you stand on romance.

Yes, no or maybe?

It might be something as simple as meeting someone who also has tickets to your favorite entertainment spot. One of you drives and the

other brings a picnic. You see each other again at the next performance.

Or perhaps you hope, secretly or not, for a romantic encounter.

A fairy-tale love story where you get swept off your feet, or at the least a cozy dinner for two ending with a good night kiss.

Then again, maybe you are perfectly happy with your life and the only thing you want to change is for people to stop asking, “Are you seeing anyone?”

In some ways, it’s like high school all over again. Do you have a date for the prom? Are you fine to go on your own or maybe you’d be happier at home with a good book or a Netflix movie?

Fast-forward 50 years and you find yourself having the same conversation as you select tomatoes at the supermarket.

What’s it going to be? Maybe a few more twirls around the dance floor.



PHOTO COURTESY OF METRO EDITORIAL SERVICES

Where you watch a movie — in a theater versus at home — can make a big difference.

Age

FROM PAGE 10

pecially to include younger people. Studies show that intergenerational friendships provide value to both younger and older, with positive impacts on health and psychological well-being.

▪ Keep moving. Health experts are clear that staying active is important as you age. While I’m able, that’s what I’m doing, unlike my mom who became increasingly sedentary and lonely. I’ve returned to the dance floor. Not only is there an endorphin high, but as Kelly McGonigal, author of “The Joy of Movement,” wrote, “collective action reminds us what we are part of, and moving in, com-

munity reminds us where we belong.”

▪ Make an effort to smile. I smile a lot at those I know (even my dog) and those I don’t because smiling spurs a chemical reaction in the brain, releasing dopamine and serotonin (which respectively increase happiness and decrease stress).

▪ Don’t climb on things. Ask for help when something is out of reach. If your balance becomes an issue, use a cane or walker. Don’t let denial lead you to unwise choices. And fall-proof your home — get rid of area rugs and obstacles.

All this is not easy and takes practice. In the end, I felt my parents did as much as they could. But I remember what Andrew Weil, author of “Healthy Aging,” has argued: “We are not hos-

tages to our fate,” meaning people can make smarter choices that will improve their later years.

I’ve actually scribbled that sentence on a blue Post-it and stuck it on my bathroom mirror for me to take stock of every morning — while I brush my teeth, first on only the left foot, and then the right, which helps with balance. I want to end my family legacy of fatal falls. Wish me luck.

Steven Petrow, a Washington Post contributing columnist, is author of the book “Stupid Things I Won’t Do When I Get Older: A Highly Judgmental, Unapologetically Honest Accounting of All the Things Our Elders Are Doing Wrong.”



PHOTO COURTESY OF METRO EDITORIAL SERVICES

HEALTH & FITNESS

YOUR DOCTOR OR YOUR INSURER?

LITTLE-KNOWN RULES MAY EASE THE CHOICE IN MEDICARE ADVANTAGE

By Susan Jaffe
KFF Health News

Bart Klion, 95, and his wife, Barbara, faced a tough choice in January: The upstate New York couple learned that this year they could keep either their private, Medicare Advantage insurance plan — or their doctors at Saratoga Hospital.

The Albany Medical Center system, which includes their hospital, is leaving the Klions' Humana plan — or, depending on which side is talking, the other way around. The breakup threatened to cut the couple's lifeline to cope with serious chronic health conditions.

Klion refused to pick the lesser of two bad options without a fight.

He contacted Humana, the Saratoga hospital, and the health system. The couple's doctors "are an exceptional group of caregivers and have made it possible for us to live an active and productive life," he wrote to the hospital's CEO. He called his wife's former employer, which requires its retirees to enroll in a Humana Medicare Advantage plan to receive company health benefits. He also contacted the New York StateWide Senior Action Council, one of the nationwide State Health Insurance Assistance Programs that offer free, unbiased advice on Medicare.

Klion said they all told him the same thing: Keep your doctors or your insurance. With rare exceptions, Advantage members are locked into their plans for the rest of the year — while health providers may

leave at any time.

Disputes between insurers and providers can lead to entire hospital systems suddenly leaving the plans. Insurers must comply with extensive regulations from the Centers for Medicare & Medicaid Services, including little-known protections for beneficiaries when doctors or hospitals leave their networks. But the news of a breakup can come as a surprise.

In the nearly three decades since Congress created a private-sector alternative to original, government-run Medicare, the plans have enrolled a record 52% of Medicare's 66 million older or disabled adults, according to the CMS. But along with getting extra benefits that original Medicare doesn't offer, Advantage beneficiaries have discovered downsides. One common complaint is the requirement that they receive care only from networks of designated providers.

Many hospitals have also become disillusioned by the program.

"We hear every day, from our hospitals and health systems across the country, about challenges they experience with Medicare Advantage plans," said Michelle Millerick, senior associate director for health insurance and coverage policy at the American Hospital Association, which represents about 5,000 hospitals. The hurdles include prior authorization restrictions, late or low payments, and "inappropriate denials of medically necessary covered services," she said.

"Some of these issues get to a boiling point where decisions are made to not par-

In the nearly three decades since Congress created a private-sector alternative to original, government-run Medicare, the plans have enrolled a record 52% of Medicare's 66 million older or disabled adults, according to the CMS.

This nation will remain the land of the free only so long as it is the home of the brave."

— Elmer Davis

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Medicare

FROM PAGE 13

ticipate in networks anymore,” she said.

An Escape Hatch

CMS gives most Advantage members two chances to change plans: during the annual open enrollment period in the fall and from January until March 31.

But a few years ago, CMS created an escape hatch by expanding special enrollment periods, or SEPs, which allow for “exceptional circumstances.” Beneficiaries who qualify can request SEPs to change plans or return to original Medicare.

According to CMS rules, there’s an SEP patients may use if their health is in jeopardy due to problems getting or continuing care. This may include situations in which their health care providers are leaving their plans’ networks, said David Lipschutz, an associate director at the Center for Medicare Advocacy.

Another SEP is available for beneficiaries who experience “significant” network changes, although CMS officials declined to explain what qualifies as significant. However, in 2014, CMS offered this SEP to UnitedHealthcare Advantage members after the insurer terminated contracts with providers in 10 states.

When providers leave, CMS ensures that the plans maintain “adequate access to needed services,” Meena Seshamani, CMS deputy administrator and director of the federal Center for Medicare, said in a statement.

While hospitals say insurers are pushing them out, insurers blame hospitals for the turmoil in Medicare Advantage networks.

“Hospitals are using their dominant market positions to demand unprecedented double-digit rate increases and threatening to terminate their contracts if insur-



HANS PENNINK — KFF HEALTH NEWS/TNS

Bart Klion says the doctors who have treated him and his wife “have made it possible for us to live an active and productive life.” But those health care providers are leaving the Klions’ Medicare Advantage plan. The New York couple were told they needed to find new doctors or other health insurance by March 31.

ers don’t agree,” said Ashley Bach, a spokesperson for Regence BlueShield, which offers Advantage plans in Idaho, Oregon, Utah, and Washington state.

Patients get caught in the middle.

“It feels like the powers that be are playing chicken,” said Mary Kay Taylor, 69, who lives near Tacoma, Washington. Regence BlueShield was in a weeks-long dispute with MultiCare, one of the largest medical systems in the state, where she gets her care.

“Those of us that need this care and coverage are really inconsequential to them,” she said. “We’re left in limbo and uncertainty.”

Other breakups this year include Baton Rouge General in Louisiana leaving Aetna’s Medicare Advantage plans and Baptist Health in Kentucky leaving

UnitedHealthcare and Wellcare Advantage plans. In San Diego, Scripps Health has left nearly all the area’s Advantage plans.

In North Carolina, UNC Health and UnitedHealthcare renewed their contract just three days before it would have expired, and only two days before the deadline for Advantage members to switch plans. And in New York City, Aetna told its Advantage members this year to be prepared to lose access to the 18 hospitals and other care facilities in the New York-Presbyterian Weill Cornell Medical Center health system, before reaching an agreement on a contract last week.

Limited Choices

Taylor didn’t want to lose her doctors or her Regence Advantage plan. She’s recovering from surgery and

said waiting to see how the drama would end “was really scary.”

So, last month, she enrolled in another plan, with help from Tim Smolen, director of Washington’s SHIP, Statewide Health Insurance Benefits Advisors program. Soon afterward, Regence and MultiCare agreed to a new contract. But Taylor is allowed only one change before March 31 and can’t return to Regence this year, Smolen said.

Finding an alternative plan can be like winning at bingo. Some patients have multiple doctors, who all must be easy to get to and covered by the new plan. To avoid bigger, out-of-network bills, they must find a plan that also covers their prescription drugs and includes their preferred pharmacies.

“A lot of times, we may get through the provider

network and find that that’s good to go but then we get to the drugs,” said Kelli Jo Greiner, state director of Minnesota’s SHIP, Senior LinkAge Line. Since Jan. 1, counselors there have helped more than 900 people switch to new Advantage plans after HealthPartners, a large health system based in Bloomington, left Humana’s Medicare Advantage plans.

Choices are more limited for low-income beneficiaries who receive subsidies for drugs and monthly premiums, which only a few plans accept, Greiner said.

For almost 6 million people, a former employer chooses a Medicare Advantage plan and requires them to enroll in it to receive retiree health benefits. If they want to keep a provider who leaves that plan, those beneficiaries must forfeit all their employer-

subsidized health benefits, often including coverage for their families.

The threat of losing coverage for their providers was one reason some New York City retirees sued Mayor Eric Adams to stop efforts to force 250,000 of them into an Aetna Advantage plan, said Marianne Pizzitola, president of the New York City Organization of Public Service Retirees, which filed the lawsuit. The retirees won three times, and city officials are appealing again.

CMS requires Advantage plans to notify their members 45 days before a primary care doctor leaves their plan and 30 days before a specialist physician drops out. But counselors who advise Medicare beneficiaries say the notice doesn’t always work.

“A lot of people are experiencing disruptions to their care,” said Sophie Exdell, a program manager in San Diego for California’s SHIP, the Health Insurance Counseling & Advocacy Program. She said about 32,000 people in San Diego lost access to Scripps Health providers when the system left most of the area’s Advantage plans. Many didn’t get the notice or, if they did, “they couldn’t get through to someone to get help making a change,” she said.

CMS also requires plans to comply with network adequacy rules, which limit how far and how long members must travel to primary care doctors, specialists, hospitals, and other providers.

The agency checks compliance every three years or more often if necessary.

In the end, Bart Klion said he had no alternative but to stick with Humana because he and his wife couldn’t afford to give up their retiree health benefits. He was able to find doctors willing to take on new patients this year.

But he wonders: “What happens in 2025?”

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HEALTH & FITNESS

GETTING A GOOD 40 WINKS

The use of a weighted blanket may result in more melatonin — a sleep-promoting hormone produced by the brain — being released, new research reveals.

PHOTO COURTESY OF METRO CREATIVE CONNECTION



YOUR BODY MAKES MELATONIN; HERE'S HOW TO USE IT FOR BETTER SLEEP

By Lisa Strauss

Special to *The Washington Post*

Many of us think of melatonin only as an over-the-counter sleep aid, given its widespread use. But melatonin is a hormone already circulating through our bodies, like adrenaline or cortisol.

As a sleep psychologist, when I first mention melatonin to patients, they often interrupt to say: “I tried that. It didn’t work.” They are confusing our bodies’ naturally synthesized, “endogenous” melatonin with pill, gummy, liquid or other “exogenous” forms of melatonin.

Both endogenous and exogenous melatonin can help us sleep

better if we understand how to sidestep pitfalls and make them work for us.

How light affects melatonin output, rhythm

Melatonin, among other functions, tells our bodies when it is time to sleep. And this function is cued by the timing of light and darkness. Darkness promotes melatonin, and light suppresses it. The blue end of the spectrum (present even in white light) is melatonin’s most potent — but not exclusive — suppressant.

But over the millennia, we have introduced inconsistency to the timing of light and darkness,

and therefore to our melatonin and sleep rhythms.

Humans evolved near the equator. Day and night were of roughly equal length, and there was scant seasonal variation in patterns of light and dark. As we migrated to other latitudes, and as we modernized, we introduced seasonal variation, artificial light, cross-time-zone travel, daylight saving time and close-range screens.

Luckily, our bodies evolved to adjust to new “time zones” — patterns of light and darkness. This adaptability is both our strength and our Achilles’ heel because we want to be able to adapt if we move from D.C. to California, but we don’t want our biological

rhythms upended by light needed to read a short story to get back to sleep in the middle of the night.

Melatonin plays an important part in this adaptability. And by regularizing its activity, we encourage robust output and maintain our biological rhythms when we don’t want them altered.

Under optimal conditions, we begin to ramp up melatonin production two to three hours before sleep (in primitive concert with sunset). Levels are high all night long until morning light quashes it and inclines our bodies to begin secreting it again in the evening.

When this ancestral cycle is disrupted by inconsistent, melatonin-suppressing, artificial

nighttime light and weak indoor morning light, our rhythms are forced to recalibrate to new time zones, often haphazardly. (And the chaos itself tends to diminish nighttime melatonin output.)

Fortunately, ample light in the morning, throughout the day and in the early evening mitigates the undesirable melatonin-suppressing effects of late-evening light.

How to stabilize and promote ample melatonin

There are ways to use natural and artificial light to support our bodies’ production of melatonin to help us sleep better.

Go outside (ideally) for daily

light for 15 minutes (without looking at the sun) 16 hours before preferred sleep. For instance, begin at 7 a.m. if you desire regular 11 p.m. sleep. Some gentle indoor light for 30 or so minutes before that is fine, much as light gradually accretes with sunrise.

Work near a window, if possible, during the day. Mildly blue-enriched indoor light would be a second choice.

Spend some time outdoors in the early evening. In the winter, you can enhance indoor light then.

Dim all light and eliminate the blue end of the spectrum two hours before sleep (at 9 p.m. for an 11 p.m. sleep time) until lights out. Blue-blocking can best be achieved with special glasses, screen filters and red bulbs rather than apps. Limit close-range screens.

Blue-block and dim any middle-of-the-night light. Light continues to exert an

effect even after it is turned off, and brief exposures can add up.

These steps are not a substitute for individualized health care; nor are they for those who want to significantly alter their sleep timing.

Melatonin as a supplement

As a supplement, melatonin can serve as a sleep aid in older age, when we naturally produce less. It can assist in the treatment of disorders of biological rhythms. It is sometimes recommended for migraines, irritable bowel syndrome and other conditions. It can also have positive effects on inflammation and immunity.

But consult a physician about use, dosing, timing, controlled-release vs. immediate-release formulations, safe brands, and melatonin vs. a prescription agonist —

which binds to a common receptor and produces a similar effect — such as ramelteon.

What to consider when using a melatonin supplement

Some people inadvertently misuse melatonin:

- As a hypnotic. While there are exceptions, melatonin is not that efficacious for sleep onset and maintenance. It works better as a “chronobiotic” to manipulate biological rhythm for conditions such as jet lag, delayed sleep phase (night-owliness) and impaired sleep timing in people who are blind.

- At concerning high doses. We produce melatonin in minute quantities in response to exquisitely orchestrated instructions from the hypothalamus. Doctors often recommend between 0.3 and 5 mg. Doses greater than or equal to 10 mg are

not often associated with serious adverse events, but may have unintended consequences and exacerbate side effects such as headaches, dizziness, daytime sleepiness and nightmares. High doses may also desensitize the brain to its effects.

- At the wrong time. Phase response curves help guide what time to take melatonin to shift or maintain the timing of sleep. Two to three hours before sleep mimics sunset. Melatonin won't help sleep much when your natural levels are already high, but it might throw off your rhythm if it's (still) in your system at the wrong time (more likely at high doses).

- For too long. We don't know enough about long-term — greater than six months — safety.

- From the wrong source. Studies have exposed inconsistent and sometimes vastly higher doses than labels indicate. Purity is another



JOE RAEDLE — GETTY IMAGES

According to a recent study, melatonin gummies may have different doses than the packaging says, making them potentially dangerous for people taking them as a sleeping aid.

concern. Look for the USP or NSF mark for pharmaceutical-grade melatonin.

- Without a doctor's input. Melatonin should not be used by people with certain conditions (for instance, autoimmune diseases) or on certain medications (such as anticoagulants, seizure medications and immunosuppressants). Risks in older adults must

be weighed.

Coaxing your own melatonin to work for you and using supplements thoughtfully can be of great benefit to sleep. But don't hesitate to seek insomnia treatment if you need further help.

Lisa Strauss, PhD, is a clinical psychologist in private practice in the Boston area. She specializes in sleep disorders.

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HEALTH & FITNESS

Alcoholism a real concern among older adults

By Helen Dennis

For MediaNews Group

Q I have a concern about my 75-year-old mother. Since my father died two years ago, my mother is drinking a lot more wine than usual. It begins early afternoon with a few glasses, then a few more glasses at dinner and then the final glass of wine she takes to bed with her, indicating it helps her sleep. She keeps a plastic container of white wine in the refrigerator and pours it like orange juice. I know she misses my father daily. Any suggestions what to do?

— D.H.

A The concern you raised reflects a growing trend among older adults. Let's begin by taking the following quiz to get a sense of what we know about alcohol use and the older population. You will not be graded!

1. Alcohol disorder among older adults has slightly increased over the years.

False. It has dramatically increased among Americans 65 or older. One epidemiological survey found that between 2001 and 2013, the rate of alcohol use disorder increased 107%

2. Binge drinking rarely occurs among older adults.

False. Data from the National Survey on Drug Use and Health indicates that approximately 20% of adults 60-64 and around 10% over 65 report current binge drinking. Binge drinking is defined as consuming five or more alcoholic beverages on one occasion.

3. Alcohol use disorder is a medical condition.

True. It is defined as the "impaired ability to stop or control alcohol use despite adverse social, occupational or health consequences." Considered a brain disorder, it can be mild, moderate or severe.

4. The amount of alcohol recommended to promote health



GETTY IMAGES

Some thoughts on older adults and drinking.

and prevent disease is two drinks a day or less for men and one drink a day or less for women.

True. These are the guidelines developed by the U.S. Department of Agriculture and the U.S. Department of Health and Human Services. They have determined what the average American should eat and drink to promote health and help prevent chronic disease.

5. It's easy to define one drink: It's just one drink.

False. The definition is rather specific, depending on what you drink. One drink is equivalent to the following:

- 12 ounces of regular beer (5% alcohol by volume)
- 8 or 9 ounces of malt liquor

(12%)

- 5 ounces of table wine

(12%)

- 1.5 ounces of distilled spirits — gin, rum, tequila, vodka, whiskey, etc. (40%)

6. Genetics increase the risk of alcohol use disorder.

True. Genetics account for approximately 60% of the urge to overuse alcohol. The risk is influenced by the interaction of a person's genes and their environment.

7. People who drink daily have an alcohol use disorder.

False. "People who drink daily do not necessarily have alcohol use disorder. And not all who have an alcohol use disorder drink every day. But heavy drinking, even occasionally,

can have harmful effects," according to the National Institute on Aging.

8. For strong and fit adults, an alcohol disorder has minor consequences.

False. Drinking too much for anyone over a long period can lead to some types of cancer and damage to the liver and brain. It makes osteoporosis, diabetes, high blood pressure and mood disorders worse.

9. Alcohol use disorder causes about 20% of fatal falls in the U.S.

False. It causes far more — 65%. For older adults in particular, too much alcohol can lead to poor balance and falling. Since older adults tend to have weaker bones than younger

adults, falls can result in hip and arm fractures.

10. Older adults are more sensitive to alcohol than younger adults.

True. Older adults typically metabolize alcohol more slowly. We know that lean body mass declines with age, which means there is less muscle to absorb the alcohol. Older adults feel the effects of alcohol more quickly, even when consuming less than when they were younger.

Now, what to do? Consider having a conversation with your mother about her sadness and grief in missing your father and recommend a support group or meeting with a counselor. You might express your concern about the health implications of her drinking and suggest she see her doctor for a checkup.

Some websites that might be helpful:

- To evaluate your mother's relationship to alcohol, Google "Rethinking Drinking" and click on "See signs of a problem."

- Check out Seniors for Sobriety, a subgroup of Alcoholics Anonymous that holds virtual meetings. lacoaa.org/meeting-details.php?id=925. Note: LACOOA stands for the Los Angeles Central Office of Alcoholics Anonymous.

- Finally, see Alcoholics Anonymous to find a meeting near your mother's location. aa.org/find-aa

Thank you, D.H., for your question. Your mother is fortunate to have a caring daughter. Stay well and know kindness is everything.

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).

HEALTH & FITNESS

Know your osteoporosis risk

Bone is living, growing tissue that changes as a person ages. Although healthy bone can naturally diminish as a person gets older, seniors in particular are at elevated risk of osteoporosis, a bone disease marked by rapid bone deterioration.

Osteoporosis occurs when bone mineral density and bone mass decrease, or when the strength and structure of bone changes, according to the National Institute of Arthritis and Musculoskeletal and Skin Diseases. Bone is constantly being broken down and replaced. When a person has osteoporosis, creation of new bone cannot keep up with the loss of old bone. Osteoporosis can make bones so brittle that even a seemingly innocuous movement, such

as coughing, bumping into something or bending over, can cause bones to break, says the Mayo Clinic. These breaks commonly occur in the spine, wrist or hip.

Osteoporosis affects people of all genders, ages and races. However, white and Asian women, especially those past menopause, are at the highest risk.

The Bone Health & Osteoporosis Foundation says that osteoporosis is known as a silent disease because bone weakening is undetectable. Subtle signs, such as a stooped posture, a curved back or if someone seems to be getting shorter, may indicate osteoporosis. Breaking a bone is often the first sign of the disease.

Osteoporosis is not something to take lightly. A bone-

density test can indicate if bones are weakening and if intervention is necessary. However, measures should be taken early in life to prevent osteoporosis in the future.

There may be ways to prevent osteoporosis or alleviate its symptoms.

A nutritious diet and regular exercise are essential for keeping bones healthy throughout life. This includes getting enough calcium through foods and possibly supplementation. Individuals should work with their doctors to get the right amount of calcium, as too much from supplements may cause kidney stones. Vitamin D also works in concert with calcium to produce strong bones, and many people are deficient in vitamin D.



PHOTO COURTESY OF METRO EDITORIAL SERVICES

Exercise also is needed for strong bones. Strength training with weight-bearing and balance exercises enjoyed regularly throughout life can help maintain healthy bones as one ages.

Additional lifestyle issues

can increase risk for osteoporosis. These include long-term use of certain medications like glucocorticoids and adrenocorticotropic hormones to treat various conditions. Proton pump inhibitors, cancer medications and

antiepileptic medicines also may increase risk for osteoporosis. Heavy alcohol consumption and smoking also can contribute to osteoporosis.

— Metro Editorial Services



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HEALTH & FITNESS

New help for dealing with aggression in people with dementia

By Judith Graham

KFF Health News

Caring for older adults with dementia is stressful, especially when they become physically or verbally aggressive, wander away from home, develop paranoia or hallucinations, engage in inappropriate or repetitive behaviors, or refuse to let caregivers help them.

Upward of 95% of patients experience these neuropsychiatric symptoms of dementia, which tend to fluctuate over time and vary in intensity. They're the primary reasons people with dementia end up in assisted living facilities or nursing homes. At some point, families and friends trying to help at home simply can't manage.

"When people think about dementia, they usually think about forgetfulness and memory impairment," said Mary Blazek, director of the geriatric psychiatry clinic at the University of Michigan. "But it's behavioral and psychological disturbances that are most disruptive to patients' and caregivers' lives."

Now, help is available from a first-of-its-kind website created by prominent experts in this field. It offers free training in a comprehensive approach to managing neuropsychiatric symptoms of dementia — a method known as DICE — based on several decades of scientific research as well as extensive clinical practice.

The website's goal is to "give people tools to better manage often-distressing situations," said Helen Kales, chair of the Department of Psychiatry and Behavioral Sciences at UC Davis Health in Sacramento, California, and one of DICE's creators. Users learn that neuropsychiatric symptoms are caused



DREAMSTIME/TNS

by changes in the brain that increase people's vulnerability. Nine video modules and two simulations provide comprehensive information and problem-solving techniques.

More than 16 million unpaid caregivers — primarily family members and friends — help people with dementia live at home. (An estimated 20% of patients live in institutional settings.) The most common form of dementia, Alzheimer's disease, affects nearly 7 million Americans 65 and older.

DICE is also designed to help "avoid the knee-jerk prescribing of psychoactive medications" that have potentially serious side effects, Kales said. Several medical organizations recommend that non-pharmaceutical approaches to troublesome behaviors be tried before drug therapy, but, in practice, this doesn't routinely happen.

Drugs prescribed for dementia include antipsychotic medications, such as Risperidone, which carry a black-box warning noting an increased risk of sooner-than-expected death in elderly patients; anticonvul-

sants, such as gabapentin, for which use has been on the rise despite concerns about safety; benzodiazepines, such as Ativan, which are associated with an increased risk of falls and, thus, fractures; and Cefexa and other such antidepressants that have limited data supporting their effectiveness in easing dementia symptoms.

DICE is a mnemonic — a pattern of letters meant to serve as a memory aid — that stands for Describe, Investigate, Create, and Evaluate, the four pillars of this approach. At its core is an assumption people with dementia engage in disturbing behaviors for often-unrecognized reasons that can be addressed once they are understood.

Take an example on the website featuring Jennifer, a 55-year-old caregiver for her mother, Betty, 85, whom she tries to bathe daily in the late afternoon. When Betty resists getting into the tub, Jennifer insists, "Let's go! I have things to do." Betty responds by smacking her and shouting, "Leave me alone. It hurts."

DICE asks caregivers to

step back from the heat of the moment and examine issues from three perspectives: the person with dementia, the caregiver, and the environment. All can contribute to distressing situations and all need to be considered in fashioning a response.

Examining the problem by using a "who, what, when, how, why" prompt can reveal several potential issues:

The patient. Betty has arthritis and may experience pain getting in and out of the tub. She may feel tired and overwhelmed in the late afternoon.

The caregiver. Jennifer may become easily frustrated when she encounters resistance — adopting a scolding and commanding tone rather than breaking down what Betty needs to do in simple steps.

The environment. The bathroom tends to be cold, with overly bright lights, tepid bathwater, and no grab bars around the tub.

Some possible solutions discussed on the website: Offer Betty an over-the-counter pain reliever before her bath. Try baths in

the morning, not the afternoon. Relax expectations that she'll have a daily bath and offer sponge baths several times a week.

Install grab bars around the tub, and make sure the water temperature is comfortable. Use a nicely scented soap and play music to help Betty relax. Speak calmly, making simple statements.

These embody strategies shown to improve neuropsychiatric symptoms associated with dementia: recognizing and addressing underlying medical issues such as pain, infections, or delirium; simplifying tasks a person with dementia is expected to perform; and establishing daily routines that give structure to the day.

Other important steps: Engage the person in activities that are meaningful to them, including social interactions. Reduce clutter and the potential for overstimulation in the environment. Make sure the person is using hearing or vision aids, if needed. Get them outside and exposed to light.

If safety, psychosis, or major depression are urgent concerns, then consider using psychoactive medications after consulting a physician.

Of course, this isn't a comprehensive list of recommendations. Nor is it prescriptive. What works for one person with dementia may not work for another.

Using DICE is an iterative process that involves creativity and frequent evaluation to assess whether strategies are working, Kales said. If not, new interventions should be tried.

Although this is the first time family caregivers can access the DICE toolkit, the program has been available to health care profes-

sionals for a while. Notably, all of Wisconsin's dementia care specialists have been trained in DICE over the past few years (every county in that state has a specialist who helps families with dementia).

"It's a really pragmatic approach that's put together in a very thoughtful fashion," said Art Walaszek, a professor of psychiatry and medicine at the University of Wisconsin School of Medicine and Public Health who's been involved in that effort.

Other dementia training programs are available, some of which review behavioral and psychiatric symptoms in less depth, and they, too, are increasingly available online. Another valuable resource, Best Programs for Caregiving, launched in March, lists evidence-based programs across the country and their availability. Enter a ZIP code to find information that previously hasn't been assembled in one place. This site, too, is very much worth consulting.

We're eager to hear from readers about questions you'd like answered, problems you've been having with your care, and advice you need in dealing with the health care system. Visit kffhealthnews.org/columnists to submit your requests or tips. (KFF Health News 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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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.

JULY

July: Crafting with Chrissy free crafts on select Tuesdays at 11 a.m. in July at the Clawson Senior Center, 509 Fisher Court, Clawson. Call for dates. For more information, call 248-589-0334 or visit cityofclawson.com

July 11: 650 Mid-Day Show: Live Entertainment by Steve Floyd, from 2:30-4 p.m. \$15. Steve Floyd was born in Detroit and raised in a home filled with music, Steve has been fortunate to share his love, talent and four octave range with many while making it his career. Open to the public. Sponsored by DFCU. Register by calling

(248)659-1029. The OPC is located at 650 Letica Drive, Rochester. For more information, visit OPCcenter.org.

July 12: Financial Friday, at 10:30 a.m. \$2. Investments 101 presented by Xenia Woltmann, AWMA. Open to the public. Register by calling 248-659-1029. The OPC is located at 650 Letica Drive, Rochester. For more information, visit OPCcenter.org.

July 15: Vocal Coaching Workshop. Group Class with Aaron Caruso, Mon. July 15, Wednesday July 17 and Thurs. July 18, from 2:30-4:30 p.m. \$60 (3 sessions). Whether you are an aspiring singer looking to develop your vocal abilities, or an experienced performer looking to take your skills to the next level, this workshop is the perfect place to hone your craft. With Aaron's exceptional talent, extensive experience, and unwavering

commitment to his students, he is truly one of the most respected and sought-after voice teachers in the industry. Tickets are \$60 for all three sessions. The OPC is located at 650 Letica Drive, Rochester. For more information, call 248-659-1029 or visit OPCcenter.org.

July 15: Afternoon Movie at the Blair Memorial Library on Monday, July 15 at 1 p.m. Sponsored by the Clawson Senior Center Join us to watch, "Brian & Charles," Brian, a lonely inventor builds a robot, named Charles. Register in advance. For more information, call 248-589-0334 or visit cityofclawson.com

July 16: Check Mates: The New Roseville Library Chess Club, at the Roseville Public Library, 29777 Gratiot Ave, Roseville on Tuesday, July 16 at 6 p.m. Registration required. Whether you're a Grandmaster or just start-

ing out, there's a place for you in our Chess club! We'll meet one evening a month to socialize, discuss strategy, play the game, and most of all, have fun! You are welcome to bring your own Chess set or use one of ours. The more the merrier so we strongly encourage you to bring a friend. For more information, call 586-445-5407 or visit rsvlibraryservice@roseville-mi.gov

July 16: Crafting with Chrissy FREE craft event on Tuesday, July 16 at 11 a.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Depart at 10 a.m., cost is \$12. We'll decorate mini ceramic planters with your grandchild. Youth volunteers available to help. Register in advance. For more information, call 248-589-0334 or visit cityofclawson.com

July 16: Alzheimer's/Dementia Caregivers Group,

Tuesday, July 16, from 1:30-3 p.m. Support group for those caring for loved ones with Alzheimer's or Dementia. Respite care is available. OPC is located at 650 Letica Drive, Rochester. For more information, call 248-659-1029 or visit OPCcenter.org.

July 17: Wellness Wednesdays: Wednesdays 6-7 p.m. (July 17 - Aug. 21) at L'Anse Creuse Administration Building, Multi-purpose room A & B (upstairs) 24076 F V Pankow Blvd, Clinton Twp. Cost \$60 for 6 classes. During the six weeks we will perform full body high-intensity-interval training, work on flexibility, and build strength and endurance. The classes will begin with a warm-up, then a full body workout, and end with a full body stretch and cool down. The class will have no equipment required, but all are welcome to bring

light weight dumbbells to challenge themselves further, as well as a yoga mat to work on. Register online at Lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330.

July 17: Senior Day Join us on Wednesday July 17 at Jimmy John's Field for an afternoon of fun, entertainment, and baseball! \$26 includes 1 ticket and lunch. Sponsored by the Clawson Senior Center Depart, 509 Fisher Court, Clawson at 9:45 a.m. Register in advance. For more information, call 248-589-0334 or visit cityofclawson.com

July 18: Wine Tasting & Tunes. Garden Dining Experience, Thursday July 18, from 6-8 p.m. \$35. Experience Italian wines and small plates in the OPC Gardens with Sommelier Michael Cregar from Woodberry

CALENDAR » PAGE 22

BE KIND SPOTLIGHT

We are looking to recognize people that have impacted your life and/or the community. If you have someone that you would like to nominate to be recognized, please send a paragraph or letter, first and last name of the person and picture of the person to us (if you have one).

Must receive your info and story by April 24, 2024 for our May 9, 2024 issue.

Names and place of photo: _____

Person Submitting Form: _____

Address: _____

Phone: _____

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

Email: Form & Photo to Demke@medianewsgroup.com

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Romeo
80600 Van Dyke Rd.

810-664-4479
Lapeer
1254 N. Main Street

Calendar

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Wine while enjoying the acoustic easy listening trio Stix 'n Strings. This event is sponsored by American House Senior Living Communities Elmwood and Stone. Tickets are \$35 and open to the public. The OPC is located at 650 Letica Drive, Rochester. For more information, call 248-659-1029 or visit OPCcenter.org.

July 18: Bingo at the Clawson Senior Center, 509 Fisher Court, Clawson. Join us on Thursday, July 18 at 1 p.m. for a game of Bingo with friends after lunch. 25 cents per card and prizes awarded. For more information, call 248-589-0334 or visit cityofclawson.com

July 19: Grief Support Group. Leslie Steffes-Bodnar, Facilitator, Friday, July 19, from 10-11:30 a.m. The death of a loved one affects your head, heart and spirit. A Grief Support Group is an opportunity to gain an understanding about grief and receive support and healing with other caring individuals who have experienced a loss. Many people report a feeling of relief in knowing they are not alone as they share their experience with others. Register by calling (248)608-0249. For more information, call 248-659-1029 or visit OPCcenter.org.

July 23: Meet the Mayor. Tuesday, July 23, at 10:30 a.m. at the library. Stay up to date on the happenings in your community. Mayor Bryan Barnett returns in August. The OPC is located at 650 Letica Drive, Rochester. For more information, call 248-659-1029 or visit OPCcenter.org.

July 24: Go For the Gold! Trivia Night, at the Roseville Public Library, 29777 Gratiot Ave, Roseville on Wednesday, July 24 at 6 p.m. Registration required. It's a mental pentathlon. Get your team together and compete in five rounds of trivia about the biggest sporting event

of the summer. Will your team win the gold medal? Light snacks will be served. For more information, call 586-445-5407 or visit rsvlibraryservice@roseville-mi.gov

July 25: Green Thumb #5: Monarch Butterflies, Native Plants, and Other Pollinators on Thursday, July 25 at 6 p.m. at the Roseville Public Library, 29777 Gratiot Ave, Roseville. Registration required. Green Thumb is a monthly event from March to October 2024 about gardening. For one hour, a speaker introduces a subject, answers questions and may propose activities according to the subject. For the fifth date of the season, Lori Smith, Macomb County Master Gardener, will present her two long-term personal projects: Monarch Butterflies & Mexico Trip and Native Plants for Pollinators & Butterflies. For more information, call 586-445-5407 or visit rsvlibraryservice@roseville-mi.gov

July 25: Casino Trip Motor City on Thurs. July 25 at the 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

July 26: Memory Café at OPC, from 1-2:30 p.m. A social gathering for people affected by memory challenges and their care partners. Some activities include art, music and games with light refreshments provided. Sponsored by Community Foundation Greater Rochester. RSVP to Theresa Gill (248)659-1036 or tgill@OPCcenter.org. The OPC is located at 650 Letica Drive, Rochester. For more information, call 248-659-1029 or visit OPCcenter.org.

July 26: Visually Impaired Group, from 10-11:30 a.m., Friday, July 26. Support group providing information, socialization, support and speakers to those with low vision. Register by calling

(248)608-0246. The OPC is located at 650 Letica Drive, Rochester. For more information, visit OPCcenter.org. For more information, call 248-659-1029 or visit OPCcenter.org.

July 26: Friday, July 26, Coffee and Donuts at the DSO — "Elvis." 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. Only a few seats left.

July 27: The Single Way, a group for Christian singles, is sponsoring a dinner and games night on Saturday, July 27, at 5 p.m. Cost is \$5 and includes a complete barbecue dinner, snacks, and beverages. If coming, a reservation is required by Friday, July 26. For location or more information, call 586-774-2119.

July 27(Registration deadline for Aug. 29): Thursday, Aug. 29, join us for a Detroit Tiger Game at Comerica Park vs LA Angels — We will be seated in the shade. Bus departs from Walmart, 45400 Marketplace, Clinton Twp at 11:45 a.m. Cost is \$60. Register online at Lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330. Deadline to register is July 27.

July 29: Deal Me In! Social Card Games for Adults at the Roseville Public Library, 29777 Gratiot Ave, Roseville on Monday, July 29 at 6 p.m. Registration required. Players of all skill levels are welcome to a social night of card games. We provide the cards, you provide the fun. Our presenter from earlier Deal Me In! sessions will be available for help and strategy advice. For more information, call 586-445-5407 or visit rsvlibraryservice@roseville-mi.gov

July 30: Pinch Pot Pottery activity on Tuesday, July 30 at the Red Oaks Nature Center in Madison Heights. Cost

\$3. Depart 10 a.m. Reserve by July 1. Clawson Senior Center, 509 Fisher Court, Clawson. For more information, call 248-589-0334 or visit cityofclawson.com

July 31: Bingo, Wednesday, July 31, at 12:30 p.m. \$10. Join us for Bingo in the Dining Room. Ticket price includes 8-10 games with up to 4 BINGO cards per player and pizza. Sponsored by the Village at Orchard Grove. The OPC is located at 650 Letica Drive, Rochester. For more information, call 248-659-1029 or visit OPCcenter.org.

AUGUST

August: Crafting with Chrissy free crafts on select Tuesdays at 11 a.m. in August at the Clawson Senior Center, 509 Fisher Court, Clawson. Call for dates. For more information, call 248-589-0334 or visit cityofclawson.com

Aug. 1: Learn with Lisa on Thursday, Aug. 1 at 1 p.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Join us at the center to learn about eligibility for a Free or reduced Life Alert System. Register in advance. For more information, call 248-589-0334 or visit cityofclawson.com

Aug. 2: OPC Day Trip Jimmy Johns Baseball Field, Aug. 2, 5-10 p.m. \$50. Nothing better than baseball, BBQ & fireworks. You'll start your evening enjoying a great BBQ Buffet of premium Hot Dogs, Slow Roasted Pulled Chicken, Fresh Pasta Salad, Coleslaw, Baked Beans, Potato Chips and Cookies. Also includes unlimited soft drinks, lemonade, ice tea and water. Trip includes scoreboard greeting, group photo on field, mascot meeting and the grand finale fireworks. Please contact Diane at 248-659-1030. The OPC is located at 650 Letica Drive, Rochester. For more information, call 248-659-1029 or visit OPCcenter.org.

Aug. 8: Cranbrook Art

Museum on Thursday, Aug. 8, depart at 10:30 a.m., at the Clawson Senior Center, 509 Fisher Court, Clawson. Cost is \$4. Enjoy a day with friends at the Cranbrook Art Museum in Bloomfield Hills. Bring a sack lunch or purchase one from us in advance. Register in advance. For more information, call 248-589-0334 or visit cityofclawson.com

Aug. 12: FREE Lunch & Learn, at the Clawson Senior Center, 509 Fisher Court, Clawson. Sponsored by Desmond Funeral Home on Monday, Aug. 12. Join us for sub sandwiches and conversations with Mike. Registration required. For more information, call 248-589-0334 or visit cityofclawson.com

Aug. 14: Birthday Lunch on the 2nd Wednesday of each month, at the Clawson Senior Center, 509 Fisher Court, Clawson. Join us on Aug. 14 at noon. If your birthday is in August, lunch is on us! You must dine in to get your card & FREE lunch ticket. Sign up required. For more information, call 248-589-0334 or visit cityofclawson.com

Aug. 15: FREE Lunch & Learn, at the Clawson Senior Center, 509 Fisher Court, Clawson. Sponsored by Sterling Assisted Living Thursday, Aug. 15, at 11 a.m. for lunch to learn about Sterling Assisted Living. Register in advance by Monday Aug. 12. You must attend the presentation to receive a free lunch ticket. For more information, call 248-589-0334 or visit cityofclawson.com

Aug. 19: Afternoon Movie at the Blair Memorial Library on Monday, Aug. 19 at 1 p.m., at the Clawson Senior Center, 509 Fisher Court, Clawson. Join us to watch, "Mr. Holmes," An aged, retired Sherlock Holmes deals with dementia, as he tries to remember his final case, and a mysterious woman, whose memory haunts him. Register in advance. For more information, call 248-589-

0334 or visit cityofclawson.com

Aug. 22: Wheel of Fortune at the Clawson Senior Center, 509 Fisher Court, Clawson. Join us on Thursday, Aug. 22 at 1 p.m. with friends after lunch for a fun time playing this classic game. Sign up in advance. For more information, call 248-589-0334 or visit cityofclawson.com

Aug. 29: Casino Trip Hollywood on Thurs. Aug. 29, at the 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

Aug. 29: Beach Party Luncheon Thursday Aug. 29, at noon, at the Clawson Senior Center, 509 Fisher Court, Clawson. Join us for endless fun with friends in the indoor sun at lunchtime! Purchase your ticket in advance for this fun event. For more information, call 248-589-0334 or visit cityofclawson.com

Aug. 29: Bingo on Thursday, August 29th at 1 p.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Join friends in the Senior Dining Room for a game of Bingo. For more information, call 248-589-0334 or visit cityofclawson.com

SEPTEMBER

Sept. 3: Free Sleep Workshop 6-week series with Michigan State on Tuesday, Sept. 3 — Oct. 8 at 1 p.m. Register in advance. Clawson Senior Center, 509 Fisher Court, Clawson. For more information, call 248-583-6700.

Sept. 4: Parkinson's Support Group, Wednesday, Sept. 4. This group is associated with the Michigan Parkinson Foundation, & features programs for everyday living, sharing and support. Call: 586-612-2744 for information. Newcomers welcome. The OPC is located at 650 Letica

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Calendar

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Drive, Rochester. For more information, call 248-659-1029 or visit OPCcenter.org.

Sept. 9: Detroit Zoo Senior Day Monday, Sept. 9 depart at 9:45 a.m. Cost \$3 (ride cost). Adults aged 62 plus enjoy FREE admission to the Detroit Zoo. The day features live tram tours, entertainment, games, zookeeper talks, and more. Register in advance. Clawson Senior Center, 509 Fisher Court, Clawson. For more information, call 248-583-6700.

Sept. 9: Lunch Bunch on Monday, Sept. 9. Details TBD. We will name the restaurant soon. Clawson Senior Center, 509 Fisher Court, Clawson. For more information, call 248-583-6700.

Sept. 11: Birthday Luncheon on the 2nd Wednesday of each month. Join us on September 11th at Noon. If your birthday is in September, lunch is on us. You must dine in to get your card & free lunch ticket. Sign up required. Clawson Senior Center, 509 Fisher Court, Clawson. For more information, call 248-583-6700.

Sept. 12: Oakland County Presents Prescription Drug Disposal on Thursday, Sept. 12 at 1 p.m. Join us to learn how to dispose of medications safely and properly. Register in advance for this free event. Clawson Senior Center, 509 Fisher Court, Clawson. For more information, call 248-583-6700.

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.

Sept. 16: Free Lunch & Learn sponsored by Medicare Planning Solutions of Michigan. Learn about your Medicare options on Monday, Sept. 16 at 11:30 a.m. Register in advance. Clawson Senior Center, 509 Fisher Court, Clawson. For more information, call 248-583-6700.

Sept. 18: Trip to Morley's Candy and lunch at Aspen restaurant on Wednesday, Sept. 18. More details to come. Clawson Senior Center, 509 Fisher Court, Clawson. For more information, call 248-583-6700.

Sept. 19: Wheel of Fortune. Join us on Thursday, Sept. 19 at 1 p.m. with friends after lunch for a fun time playing this classic game! Registration begins Aug. 1 for this popular game. Clawson Senior Center, 509 Fisher Court, Clawson. For more information, call 248-583-6700.

Sept. 25: Parkinson's Care Partner Group, Wednesday, Sept. 25. This group provides an opportunity for those who are caring for their loved one to come together for support, sharing and time to talk with others who are also living with Parkinson's. Call facilitator Kathy Walton 248-568-3549. The OPC is located at 650 Letica Drive, Rochester. For more information, call 248-659-1029 or visit OPCcenter.org.

Sept. 26: Casino Trip MGM

on Thursday, Sept. 26. Depart at 10am, cost is \$12. Registration for this trip begins on Aug. 1. Clawson Senior Center, 509 Fisher Court, Clawson. For more information, call 248-583-6700.

Sept. 27: Casino Trip MGM on Friday, Sept. 27. Depart at 10 a.m., cost is \$12. Registration for this trip begins on Aug. 1. Clawson Senior Center, 509 Fisher Court, Clawson. For more information, call 248-583-6700.

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 Christkindmarkts, 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

■ **Water Fitness Classes:** Mondays & Wednesday, from 11:10 a.m. — noon (times subject to change based on staffing) at L'Anse Creuse North high school located at 23700 Twenty One Mile Rd, Macomb. Cost \$5 drop in or punch cards available for \$50 — payment accepted poolside or online and bring your receipt. Register online at Lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330.

■ **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

■ **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:** Wednesdays at 10 a.m. 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 Claws 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

▪ **Breakfast Sponsored**

by Widowed Friends Ministries: Breakfast (3rd Tuesday of each) at 10:30 a.m., Pancake Factory, 13693 23 Mile Rd, NE corner of 23 Mile & Schoenherr, Shelby Twp. Sponsored by Widowed Friends Ministries. Contact Ellen 586-781-5781.

▪ **Bowling held at Collier Bowl:** 879 S Lapeer Rd. (M24), Oxford every Tuesday. Arrive at noon for lane assignments. Sponsored by Widowed Friends Ministries. Cost is \$7.50 for three games, (shoes extra at \$2.50). Lunch afterwards optional. Call Joe at 248-693-2454 or Nadine at 248-475-9036.

▪ **New Baltimore Civic Club:** Euchre every Thursday at 36551 Main St. (corner of Blackwell) in New Baltimore. Sign in at 6:30 p.m., play at 7 p.m. \$10 plus a quarter for each euchre.

▪ **Breakfast every Wednesday:** Sponsored by Widowed Friends Ministries.

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

▪ **Senior Card Playing:** Come and join a fun group of card players who play a wide range of card games. Everyone brings a snack to share while playing. Free. Mondays from 1-4 p.m. at 35248 Cricklewood Blvd. (Cricklewood Recreation Building). Call 586-725-0291.

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

▪ **New Baltimore Senior Club:** Tuesdays from 10 a.m. to 2 p.m. This welcoming group of seniors has all sorts of fun. We play bingo, hold

luncheons, go on trips, and play cards. Monthly dues, \$2. Location 35248 Cricklewood Blvd. (Cricklewood Recreation Building). Call 586-725-0291.

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

▪ **Fish Fry Every Friday:** Join us for dinner/music at the American Legion Hall, 1026 6th St., Port Huron. Food served from 4:30-7 p.m. Music goes from 5-8 p.m. Sponsored by Widowed Friends Ministries. Contact Rita, 810-334-6287.

▪ **Cards/Games/Friendship:** Ss. John and Paul, (1st Thursday or every month), 1:30-4 p.m. at, 7777 28 Mile Rd. Bring a snack to share and your own beverage. Ss.

John and Paul supports the Agape Center, a resource center for the most vulnerable members of society and would appreciate it if you could bring a canned good (vegetable, meat, fruit) when you come to play. (Dinner afterward at Romeo Family Restaurant, 66020 Van Dyke Rd., between 30 & 31 Mile is optional.) Sponsored by Widowed Friends Ministries. Call Ellen, 586-781-5781.

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

▪ **Eastside Movies:** (1st Tuesday of each month) at Chesterfield Crossing Digital Cinema 16 (known for free soda & popcorn refills also offers discount matinee pricing) 50675 Gratiot Ave., Chesterfield Twp. Early dinner afterwards TBD. Sponsored by Widowed Friends Ministries. For more information, contact Marion at 586-703-1427

▪ **Metamora — Dinner Club:** (3rd Wednesday of the month) at 5 p.m. Join us at The White Horse Inn, 1E High St., Metamora. Reserved seating. Sponsored by Widowed Friends Ministries. Please RSVP to Sharry 248-840-0063. No walk-ins. Please call if you must cancel your reserved seating.

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



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ATTENTION ORGANIZATIONS GROUPS & CLUBS

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

Deadline is July 31, 2024

To be included in our next edition please Email to:

**VITALITY
Groups & Clubs**

Email: Joe Gray

jgray@medianewsgroup.com

Subject Line: Vitality Community Calendar

Next Issue of Vitality

will be on

**THURSDAY
AUGUST 8, 2024**



THE FLY-FISHER

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

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

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

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

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

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

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

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

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

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

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

By Robert F. Miller of Rochester Hills, MI

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 AUGUST 8, 2024

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

PASS THE KEYS PLEASE

Other people's keys have been found
In the front yard upon the ground
Between the front car seats on the floor
The next morning in the front door.

In the front left side pocket
Of last year's winter jacket
In the family room over there
Hiding underneath the biggest chair.

In the open hatchback of the car one day
On Prince Edward Island miles away
Under a Maui travel brochure
On a rental car seat after coming ashore
Following a grand whale watch tour.

Lost keys surfaced in a garage attic
In a forgotten golf bag when moving to pack it.

She knew her keys had fallen down
A porta pot when far out of town.
Her husband responded that hot day
From a golf course very far away.

The moral of my message rhymes
Know where your keys are at all times!

By Jean Waid of Rochester Hills, MI

Poetry Page

LOVE HAS A MEANING

Love is not just a word
But love is a feeling
That can keep the heart reeling
Love can fill the heart
And keep us from drifting apart
Love can make us smile
And last more than a while
Love lost cannot be replace at any cost
If there is love between the two
It will transcend into the family crew
Take this advice and create your family of love
This will bring a smile from the almighty above.

By Steve Pankewicz of Sterling Heights, MI

FIRST & LAST NAME: _____ PHONE NUMBER: _____

ADDRESS: _____

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

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