

Vitality

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

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Volunteers call and chat
with seniors every week
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questions answered
for free

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SEEING ISN'T BELIEVING

AI can be troublesome
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September 2024



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On the cover: Barbara Winston uses a computer at her home in Northbrook, Illinois, on Sunday, June 30, several days after taking an introduction to artificial intelligence class at a local senior center. "I saw ice boxes turn into refrigerators, that is how long I have been around, ... And I think [AI] is probably the greatest technical revolution that I will see in my lifetime," she says.

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SOCIAL & WELL-BEING

FRIENDLY CALLER

VOLUNTEER SERVICE OFFERS WEEKLY CHECK-INS AND CONVERSATIONS FOR SENIORS IN NEED

By Debra Kaszubski
For MediaNews Group

Loneliness has a significant impact on your health, both mentally and physically. It leads to increased levels of stress hormones, which can weaken the immune system and increase the risk of chronic conditions such as stroke and heart attack.

“Evidence research shows that isolation and loneliness are as bad for your health as smoking a pack of cigarettes a day,” said Sheila Cote, director of the Macomb County Office of Senior Services.

For some seniors, a simple phone call is enough to combat some of the effects of loneliness.

The Macomb County Friendly Caller program links Macomb County residents aged 60 or older with volunteer callers who offer a no-pressure, informal social call. Calls last from 10 to 30 minutes depending on the interest and natu-

ral flow of conversation.

Seniors receive a call weekly at a day and time of their choosing. Volunteers, who must be age 18 or older to participate, are provided training on how to use a calling database system that provides security for both parties.

The Macomb County Office of Senior Services, which also offers the Meals on Wheels program, started Friendly Caller in 2020 as a response to the pandemic because seniors were forced to stay home due to restrictions. It was so popular that volunteers have kept it running, as Friendly Caller receives a limited amount of funding.

“The program has been a huge success. The volunteers like it because they can make the phone calls from home. The seniors like it because they have somebody checking in on them and they have someone to communicate with,” Cote said.

Around 250 seniors re-

ceive calls regularly from 30 volunteers, including 81-year-old Bev Caperton of St. Clair Shores. Caperton has called 87 people since she started volunteering as a Friendly Caller in April 2023.

She will take notes during calls and refer back to the notes to make sure the conversations keep flowing. She said she enjoys reaching out to the seniors.

“It means a lot to me when they recognize my voice, say my name, and look forward to talking with me,” Caperton said. “It’s so rewarding to step out of your universe and jump into someone else’s, knowing that you’re possibly making them feel important and improving their day, which in turn does the same for you.”

To volunteer for the program, visit the Macomb County Services for Seniors website at macombgov.org/departments/senior-services or call 586-496-5228.



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The Macomb County Friendly Caller program links Macomb County residents aged 60 or older with volunteer callers who offer a no-pressure, informal social call. Calls last from 10 to 30 minutes depending on the interest and natural flow of conversation.

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HEALTH & FITNESS

FINDING ANSWERS

ASK YOUR QUESTIONS DURING MEDICARE OPEN ENROLLMENT PERIOD

By AgeWays

Formerly Area Agency on Aging I-B

Next year might bring some changes to your Medicare drug prescription plan.

Our counselors are ready to help.

During the period of open enrollment from Oct. 15 to Dec. 7, AgeWays Nonprofit Senior Services' Michigan Medicare Assistance Program (MMAP) has certified counselors throughout the region to help you evaluate whether you're paying too much, whether your plan will continue covering the medications you need as of Jan. 1, and whether your health care provider will still be in your network.

Those who have a Part D or Medicare Advantage plan may want a free benefits review by counselors who are not connected with any commercial insurance plan. Their goal — to make sure beneficiaries are in the right plan for their health and their budget.

"We saved Medicare beneficiaries over \$3 million in both of the last two years," says Shari Smith, MMAP program manager. "It's worth seeing if you can save money and get a plan that works best for you."

Smith talks here about the benefits of reviewing your plan during open enrollment.

Q: What is open enrollment?

A: It is the one time of year that you can make changes to your Part D Plan. During open enrollment, you can also switch from Original Medicare to a Medicare Advantage Plan (Part C), switch from one Medicare Advantage Plan to another, or switch from a Medicare Advantage plan to Original Medicare. Changes will take effect Jan. 1, 2025.

Q: What is Medicare Advantage?

A: Medicare Advantage (MA) plans combine Original Medicare — Parts A and B — and generally, Part D. They are sold as HMOs and PPOs by private companies. With these plans, you usually

need to use a health care provider who is in your network. If you have an HMO, you are required to get a referral to see a specialist. One benefit of MA is that you might get vision, hearing and dental benefits with your plan. Some plans also offer over-the-counter drug benefits or fitness benefits.



Shari Smith

Q: If someone is already enrolled in Medicare, do they need to do anything during open enrollment?

A: If you currently have a Part AD (the Medicare prescription drug) plan or a Part C (Medicare Advantage) plan, you'll receive an annual notice of change in September that lists any changes for 2025. You might be satisfied with your current plan, but we still recommend that you do a "benefits checkup" during open enrollment every year. Even a small change in a plan's drug prices or changes to the drugs included in the plan's prescription formulary can impact price, so it's worth taking a fresh look. Also, doctors may leave a plan, and knowing what pharmacies offer the lowest prices can have a dramatic influence on price. If you go on new medications, they may or may not be covered in your plan at the best price.

Q: What can impact costs with Medicare?

A: Lots of factors: changes in drug prices, going to a doctor who does not take Medicare, brand name drugs versus generic drugs, differences in price between one pharmacy and another and, of course, your medical needs. Taking the time during open enrollment to review your plan options is smart. If you have a Medicare Advantage Plan, becoming familiar with how your plan works is also critical, as some plans charge more for seeing out-of-network doctors or require referrals before seeing specialists. If you have a Medicare Advantage plan, you can also switch to another between Jan. 1 and March 31, 2025.



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Those who have a Part D or Medicare Advantage plan may want a free benefits review by counselors who are not connected with any commercial insurance plan.

Q: Is there anything new in Medicare in 2025?

A: Yes. The Inflation Reduction Act of 2022 has declared a maximum out-of-pocket charge for medications will be \$2,000 for 2025. It is unclear if this will hold true in 2026. People who have very expensive medications will also be allowed to pay for their medications in installments throughout the course of the year in a process called “smoothing.” They can pay until they hit their \$2,000 maximum. This smoothing process may not be for everyone, so it is best to talk to a MMAP counselor or pharmacist to better understand how this might work for you.

Q: Do I need to make an appointment for an open enrollment review?

A: Yes. Call 800-803-7174 to schedule a one-on-one, on-site session with a MMAP counselor (see schedule). We can also do a review by phone or Zoom with an appointment. We are also available year-round to offer free, unbiased counseling and help people understand and access their benefits.

Open enrollment appointments

OAKLAND COUNTY

- Tuesday, Oct. 22, from 9 a.m. to 2 p.m.: Dublin Senior Center, 685 Union Lake Road, White Lake Charter Twp.
- Thursday, Oct. 24, and Tuesday, Dec. 3, from 10 a.m. to 3 p.m.: Southfield Public Library, 26300 Evergreen Road

- Tuesday, Oct. 29, from 10 a.m. to 3 p.m.: Independence Township, 6000 Clarkston Road, Clarkston
- Thursday, Oct. 31, from 10 a.m. to 3 p.m.: Jewish Community Center, 6600 West Maple Road, West Bloomfield
- Thursday, Oct. 17, Nov. 7 and Dec. 5, from 10 a.m. to 3 p.m.: Farmington Hills Library, 32737 W. 12 Mile Road
- Tuesday, Nov. 12, from 10 a.m. to 3 p.m.: Barton Towers, 333 N. Troy St., Royal Oak
- Thursday, Nov. 14, from 10 a.m. to 3 p.m.: Bloomfield Township Senior Center, 4315 Andover Road, Bloomfield Hills
- Thursday, Nov. 21, from 10 a.m. to 3 p.m.: McDonnell Tower/River Park Place, 24300 Civic Center Drive, Southfield

MACOMB COUNTY

(Call 800-803-7174 to schedule an appointment)

- Wednesday, Oct. 16, and Friday, Nov. 15, from 10 a.m. to 4 p.m.: Chesterfield Community Center, 48400 Sugarbush Road, New Baltimore
- Tuesday, Oct. 15 and Nov. 19; Thursday, Oct. 18 and Nov. 14; Friday, Nov. 1, Nov. 8 and Dec. 6, from 10 a.m. to 4 p.m.: Clinton Township/ Clinton-Macomb Library North Branch, 54100 Broughton Road, Macomb
- Tuesday, Oct. 15 and Nov. 19; Thursday, Oct. 18 and Nov. 14, from 10 a.m. to 4 p.m.: Clinton Township/Clinton-Macomb Library South Branch, 35679 Southbound Gratiot Ave., Clinton Township
- Wednesday, Nov. 20, from 10 a.m. to 4 p.m.: Clinton Township Senior Center, 40730 Romeo

- Plank Road
- Monday, Oct. 21, from 10 a.m. to 4 p.m.: Harrison Township Public Library, 26980 Ballard St.
- Friday, Oct. 25 and Nov. 8, from 10 a.m. to 4 p.m.: Roseville Eastpointe Senior Center, 18185 Sycamore St., Roseville
- Monday, Oct. 28 and Nov. 18; Wednesday, Nov. 6, from 10 a.m. to 4 p.m.: Shelby Township Senior Center, 14975 21 Mile Road
- Wednesday, Oct. 23, Friday, Nov. 22, and Monday, Dec. 2, from 10 a.m. to 4 p.m.: Senior Center for Active Adults, 20100 Stephens, St. Clair Shores
- Wednesday, Nov. 13 and Dec. 4; Thursday, Oct. 24, from 10 a.m. to 4 p.m.: Sterling Heights Senior Center, 40200 Utica Road
- Tuesday, Oct. 29 and Nov. 26, from 9 a.m. to 1:30 p.m.: Warren Fitzgerald Community Center, 4355 E 9 Mile Road, Warren
- Wednesday, Nov. 27, from 9 a.m. to 2:30 p.m.: Owen Jax Community Center, 8207 E 9 Mile Road, Warren
- Thursday, Nov. 21, from 9 a.m. to 3 p.m.: Washington Township Senior Center, 57880 Van Dyke Ave., Washington

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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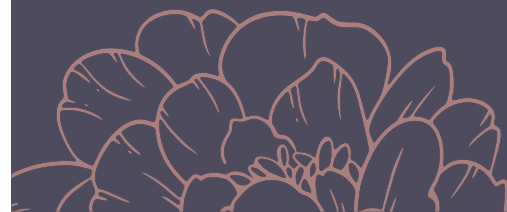
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The Medicare open enrollment period is from Oct. 15 to Dec. 7.

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HEALTH & FITNESS

FUELING UP AT MID-DAY



Salads are a go-to healthy lunch provided they're not covered with fatty dressings or cheeses.
PHOTO COURTESY OF METRO CREATIVE CONNECTION

FOODS THAT WILL PUSH YOU PAST THE POST-LUNCH SLUMP

Lunch is a welcome respite in the middle of the day.

Lunch is coveted because it provides a break from work and a chance to sit down and refuel the body until dinnertime.

Feelings of fatigue after eating a “hearty” lunch are not uncommon. Kim Yawitz, LD, a registered dietitian/nutritionist in Missouri, says it’s natural to get a little tired in the afternoon due to circadian rhythms and the release

of melatonin between the hours of 1 p.m. and 3 p.m. But choosing the wrong foods at lunchtime may exacerbate afternoon fatigue, compromise an individual’s ability to concentrate and even result in hunger pangs. According to nutrition experts, certain food combinations at lunch can satisfy cravings and keep anyone energized through the commute home.

- Grain bowls. Complex carbohydrates tend to be high in energizing B vita-

mins and whole grains will keep you feeling fuller longer due to their high fiber content. Look for complex, protein-rich grains, such as quinoa, farro or brown rice. Balance the grain with plenty of vegetables.

- Salads with nuts. Salads are a go-to healthy lunch provided they’re not covered with fatty dressings or cheeses. Add chopped nuts to salads for added texture, protein and nutrition to fill you up and provide energy.

- Smoothies. Smooth-

ies aren’t just breakfast fare. They’re delicious and nutritious any time of the day. You can add high-protein items, including plant-based protein powders or ground chickpeas and kale, to smoothies for an additional energy boost.

- Crackers and hummus. Purchase whole-grain crackers or ones made from almond flour for added nutrition and pair them with a healthy hummus dip. Hummus usually is made with chickpeas, garlic, ta-

hini (ground sesame seed paste), and olive oil. It provides healthy protein and fat sources to keep you satiated.

- Overnight oats. Create a lunchtime or snack parfait using an overnight oats recipe. According to the Food Network, overnight oats are made by mixing old-fashioned oats, milk (dairy or nut milk), yogurt, and other add-ins and letting the ingredients sit and thicken for at least five hours or even overnight. Change the fla-

vor profile by experimenting with nuts (or nut butters), fruits and spices. This nutrient-dense meal will provide plenty of energy without bogging you down.

When dining out for lunch, fill up on vegetables, whole grains and lean protein, such as a quality white fish like wild cod. Starchy, cheesy and fast foods can contribute to fatigue that compromises afternoon productivity.

— Metro Editorial Services



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Health Alliance Plan (HAP) has HMO, HMO-POS, PPO plans with Medicare contracts. HAP Medicare Complete Duals (HMO D-SNP) is a Medicare health plan with a Medicare contract and a contract with the Michigan Medicaid Program. Enrollment depends on contract renewals.

HEALTH & FITNESS



Dementia is the seventh-leading global cause of death among older people, and the number of people affected is expected to almost triple by 2050 with annual costs upwards of \$1 trillion. While rates are falling in some high-income nations, those in lower and middle-income countries are rising quickly with no cure in sight, the researchers said.

DREAMSTIME — TNS

Study: Many dementia cases can be fended off

By Kimberley Mannion,
Bloomberg News
Tribune News Service

Almost half of dementia cases can be prevented or delayed by addressing health issues such as vision and hearing loss along with depression, researchers said, offering potential relief as cases of the condition continue to rise.

Wearing head protection in contact sports and controlling levels of cholesterol, a blood fat that's also been linked to dementia, are among 14 actions that should be encouraged by health officials and doctors to slow growth of the condition in the population, according to a report

in the Lancet medical journal.

Dementia is the seventh-leading global cause of death among older people, and the number of people affected is expected to almost triple by 2050 with annual costs upwards of \$1 trillion. While rates are falling in some high-income nations, those in lower and middle-income countries are rising quickly with no cure in sight, the researchers said.

"It is vital that we redouble preventive efforts towards those who need them most," Gill Livingston, a dementia specialist at University College London and lead author of the report, said in a statement.

"Governments must reduce risk inequalities by making healthy lifestyles as achievable as possible for everyone."

Recently approved drugs, Leqembi from Eisai Co. and Kisunla from Eli Lilly & Co., have been shown to slow the progress of Alzheimer's disease, one of the most common forms of dementia. Results of a study released Tuesday at a conference in Philadelphia suggested that Novo Nordisk A/S's diabetes drug Victoza may have a similar effect.

Shingles vaccines may also slow down the condition, according to another study published in the journal Nature Medi-

cine that linked GSK Plc's Shingrix to later dementia onset. Focusing on prevention and delay would push back the day that such drugs would even be needed.

Inadequately treated vision loss was linked to 2% of dementia cases, while high cholesterol levels alone were associated with 7%.

Exposure to smoke from wildfires was also found to raise dementia risk in seniors, especially among Black and Asian people, according to a separate study conducted in California that was presented at the Philadelphia conference. Implementing strict clean-air policies would

also help forestall dementia, Livingston said, and future research may show that low-emission zones in the UK have reduced burden of dementia.

Addressing the collective risk factors, which also include physical brain injury and excess alcohol use, would help England alone save some £4 billion in health and related costs annually, another study published in Lancet Healthy Longevity found. The potential benefits for lower-income countries are even greater, the authors said, particularly where policies like public smoking bans are not already in place.

Other beneficial mea-

asures would include making bicycle helmets compulsory for children, raising cigarette prices by 10% and reducing the sugar and salt content of food sold in stores and restaurants.

"If we can support people to reduce their dementia risk and address the societal change needed," said Fiona Carragher, director of research at the Alzheimer's Society, a UK based advocacy group, "this could mean potentially hundreds of thousands fewer people in the UK will go on to develop dementia."

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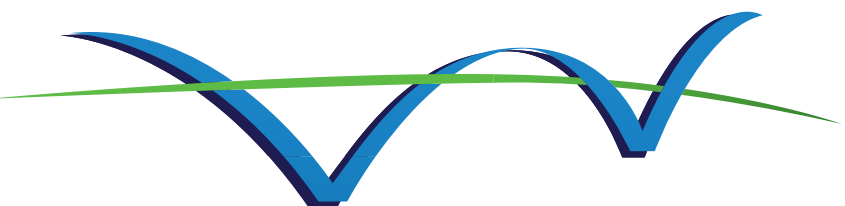
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HEALTH & FITNESS



COURTESY PHOTO

In 2022, UK researchers found that for every 10% increase in daily intake of highly processed foods, the risk of dementia increased by 25%.

Your diet may control your risk for Alzheimer's

By **Cindy Krischer Goodman**
MediaNews Group

Here's how to keep the disease at bay

Research presented at the Alzheimer's Association International Conference in Philadelphia shows that eating a couple of servings per week of processed red meat, such as bologna, hot dogs, or bacon, raises the risk of dementia.

More specifically, researchers found that consuming about two servings

per week of processed red meat raises the risk of dementia by 14% compared to those who eat less than three servings a month.

The newest research looks at how what we eat affects the aging brain's ability to think and remember. As many as 580,000 Floridians ages 65 and older

are living with the disease and more than 6.7 million Americans.

The increasing prevalence has triggered more research on the factors that raise risk.

The study followed more than 130,000 people for up to 43 years and discovered that each additional daily

serving of processed red meat was linked to an extra 1.6 years of brain aging. Yuhuan Li, the study's lead author, said processed meat may affect the brain because it contains high levels of harmful substances such as nitrites (preservatives) and sodium.

"The Alzheimer's Associ-

ation has long encouraged eating a healthier diet — including foods that are less processed — because they've been associated with lower the risk of cognitive decline," Heather M. Snyder, Alzheimer's Association vice president of medical and scientific relations, said in a prepared statement.

Studying processed meats adds to earlier research on food and brain health, linking diet to disease risk. The results have led experts to recommend seniors eat whole, fresh foods as much as possible.

"It's important for people to know that there is not a single food or ingredient that causes dementia or Alzheimer's," said Dr. Christian Camargo, associate professor of neurology and a memory special-

ist with the University of Miami Health System. “There also is not a single food that will cure it.”

Here are other findings on diet and Alzheimer’s risk:

Pre-packaged and highly processed foods increase risk

In 2022, UK researchers found that for every 10% increase in daily intake of highly processed foods, the risk of dementia increased by 25%. Examples of highly processed foods include packaged bread, crackers, soft drinks, breakfast cereals, sweetened yogurts, snack bars, ice cream, and chips. Researchers studied 72,083 men and women who were 55 or older. The participants kept detailed logs of what they ate and drank.

Researchers concluded: “Increasing unprocessed or minimally processed foods by only 50 grams a day, which is equivalent to half an apple, a serving of corn, or a bowl of bran cereal, and simultaneously decreasing ultra-processed foods by 50 grams a day, equivalent to a chocolate bar or a serving of fish sticks, is associated with 3% decreased risk of dementia.”

A high-sugar diet can increase risk

Studies have linked high sugar consumption to insulin resistance in the brain and increased risk of dementia. In particular, some researchers have examined the overconsumption of sugar-sweetened drinks like sodas and fruit juices. The findings indicate it may be possible to keep brain cells healthy by reducing sugar

intake.

“Just about anything with added sugar is not going to be great for you,” said Julia Sheffler, assistant professor in the Department of Behavioral Sciences and Social Medicine at the Florida State University College of Medicine. “Whether you have sugar in your drinks or food, it spikes your insulin and over time that can lead to your body becoming insulin resistant. That increases your risk for type 2 diabetes, but it also has negative impacts on the brain.”

Foods like fish, nuts, seeds and berries can lower risk

Previous research has found that diets rich in green leafy vegetables, fruits, whole grains, beans, and fish are associated with fewer signs of Alzheimer’s disease.

These diets also tend to include olive oil, whole grains, small amounts of wine, and limited red meat.

This type of diet aims to increase the nutrients that protect the brain and inhibit beta-amyloid deposits found in the brains of people with Alzheimer’s.

“There’s really robust evidence that a Mediterranean diet, in particular, has benefits for brain health and heart health and that it can actually slow the rate of cognitive decline and reduce the risk for Alzheimer’s and other dementias,” Sheffler said.

At FSU, Sheffler is looking at how to help seniors adopt those diets and overcome reluctance or obstacles.

“If you can’t stick with it, you just kind of occasionally eat the right foods here and there, it’s not going to be as effective as if you’re



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Families should encourage their loved ones to eat healthy for better brain health.

really consistently following the Mediterranean or a Mediterranean-ketogenic diet,” she said.

Olive oil lowers risk

People who incorporate olive oil into their everyday diet may decrease their risk of dementia-related death, according to a Harvard T.H. Chan School of Public Health study.

The Harvard study analyzed the diets and health outcomes of 92,383 American adults.

It found that regardless of genetic predisposition or diet, participants who consumed at least 7 grams of olive oil per day had a 28% lower risk of dementia-re-

lated death compared to participants who never or rarely consumed olive oil.

“Foods like olive oil that have heart benefits also have brain benefits,” Camargo said.

Supplements may not lower risk

Advertisements often tout the benefits of supplements such as Lion’s Mane, Vitamin D, and Ginkgo biloba for lowering your risk of Alzheimer’s disease and dementia.

But Florida Alzheimer’s experts are skeptical.

Camargo points out supple-

ments are unregulated in the United States.

“They are not well studied because they are not pharmaceuticals,” he said. “You don’t know what you are getting and they were not studied for the purpose of learning whether they reduce Alzheimer’s risk.”

He said all the new research on diet helps people understand that there are ways to reduce their risk of Alzheimer’s. “The point is we have some control.”

Sheffler advises gaining that control regardless of age. “The earlier the better, but it’s never too late. You are still going to see benefits.”

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, October 10, 2024.

Deadline is September 25, 2024

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HOW TO FIND A GOOD, WELL-STAFFED NURSING HOME

IT'S IMPORTANT TO ASK THE RIGHT QUESTIONS BEFORE CHOOSING A FACILITY

Figure out how you will pay for your stay. Most nursing home residents rely primarily on private long-term care insurance, Medicare (for rehabilitation stays) or Medicaid (for long-term stays if you have few assets). In some cases, the resident pays entirely out-of-pocket. If you're likely to run out of money or insurance coverage during your stay, make sure the home accepts Medicaid. Some won't admit Medicaid enrollees unless they start out paying for the care themselves.

Q: What should I find out before visiting a home?

Search online for news coverage and for reviews posted by residents or their families.

Call the home to make sure beds are available. Well-regarded homes can have long waiting lists.

Figure out how you will pay for your stay.

Most nursing home residents rely primarily on private long-term care insurance, Medicare (for rehabilitation stays) or Medicaid (for long-term stays if you have few assets).

In some cases, the resident pays entirely out-of-pocket. If you're likely to run out of money or insurance coverage during your stay, make sure the home accepts Medicaid. Some won't admit Medicaid enrollees unless they start out paying for the care themselves.

If the person needing care has dementia, make sure the home has a locked memory-care unit to ensure residents don't wander off.

Q: How can I tell if a home has adequate staffing?

Medicare's comparison tool gives each home a rating of one to five stars based on staffing, health inspection results, and measurements of resident care such as how many residents had pressure sores that worsened during their stay.

Five is the highest rating. Below that overall rating is one specifically for staffing.

Be sure to study the annual staff turnover rate, at

the bottom of the staffing page. Anything higher than the national rate — an appalling 52% — should give you pause.

You should also pay attention to the inspection star rating. The "quality" star rating is less reliable because homes self-report many of the results and have incentives to put a glossy spin on their performance.

Q: Does a home with three, four, or five stars provide good care?

Not necessarily. Medicare's ratings compare the staffing of a home against that of other homes, not against an independent standard.

The industry isn't as well staffed as many experts think it needs to be: About 80% of homes, even some with four and five stars, are staffed below the standards the Biden administration will be requiring homes to meet in the next five years.

Q: How many workers are enough?

There's no straightforward answer; it depends on how frail and sick a nursing home's residents are. Medicare requires homes to prominently post their staffing each day.

The notices should show the number of residents, registered nurses, licensed vocational nurses, and nurse aides. RNs are the most skilled and manage the care. LVNs provide care for wounds and catheters and handle basic medical tasks.

By Jordan Rau
Tribune News Service

Few people want to go into a nursing home, but doing so can be the right choice if you or a loved one is physically or cognitively disabled or recovering from surgery.

Unfortunately, homes vary greatly in quality, and many don't have enough nurses and aides to give residents the care they need.

Q: How do I find nursing homes worth considering?

Start with Medicare's online comparison tool, which you can search by city, state, ZIP code, or home name. Ask for advice from people designated by your state to help people who are older or have disabilities search for a nursing home.

Every state has a "no wrong door" contact for such inquiries.

You can also reach out to your local area agency on aging, a public or non-profit resource, and your local long-term care ombudsman, who helps residents resolve problems with their nursing home.

Find your area agency on aging and ombudsman through the federal government's Eldercare Locator website or by calling 1-800-677-1116.

Identify your ombudsman through the National Consumer Voice for Quality Long-Term Care, an advocacy group.

Some people use private placement agencies, but they may refer you only to homes that pay them a referral fee.

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Nurse aides help residents eat, dress, and get to the bathroom.

Expert opinions vary on the ideal ratios of staffing. Sherry Perry, a Tennessee nursing assistant who is the chair of her profession's national association, said that preferably a nursing assistant should care for eight or fewer residents.

Charlene Harrington, an emerita professor of nursing at the University of California-San Francisco, recommends that on the day shift there be one nurse aide for every seven residents who need help with physical functioning or have behavioral issues; one RN for every 28 residents; and one LVN for every 38 residents. Patients with complex medical needs will need higher staffing levels.

Staffing can be lower at night because most residents are sleeping, Har-

ington said.

Nursing home industry officials say that there's no one-size-fits-all ratio and that a study the federal government published last year found quality improved with higher staffing but didn't recommend a particular level.

Q: What should I look for when I visit a home?

Watch to see if residents are engaged in activities or if they are alone in their rooms or slumped over in wheelchairs in hallways. Are they still in sleeping gowns during the day?

Do nurses and aides know the residents by name?

Is food available only at mealtimes, or can residents get snacks when hungry?

Watch a meal to see whether people are getting the help they need.

You might visit at night or on weekends or holidays, when staffing is thinnest.

Q: What should I ask residents and families in the home?

Are residents cared for by the same people or by a rotating cast of strangers? How long do they have to wait for help bathing or getting out of bed?

Do they get their medications, physical therapy, and meals on time?

Do aides come quickly if they turn on their call light?

Delays are strong signs of understaffing.

Medicare requires homes to allow residents and families to form councils to address common issues. If there's a council, ask to speak to its president or an officer.

Ask what proportion of nurses and aides is on staff

or from temporary staffing agencies; temp workers won't know the residents' needs and likes as well. A home that relies heavily on temporary staff most likely has trouble recruiting and keeping employees.

Q: What do I need to know about a home's leadership?

Turnover at the top is a sign of trouble.

Ask how long the home's administrator has been on the job; ideally it should be at least a year. (You can look up administrator turnover on the Medicare comparison tool: It's on the staffing page beneath staff turnover.)

But be aware the information may not be up to date.) You should also ask about the tenure of the director of nursing, the top clinical supervisor in a home.

During your tour, ob-

serve how admissions staff members treat the person who would be living there. "If you walk in to visit with your mom and they greeted you and didn't greet your mom or focused all their attention on you, go somewhere else," advised Carol Silver Elliott, president of the Jewish Home Family, a nonprofit in Rockleigh, New Jersey.

Q: Does it matter who owns the home?

It often does. Generally, nonprofit nursing homes provide better care because they can reinvest revenue back into the home rather than paying some of it to owners and investors.

But there are some very good for-profit homes and some lousy nonprofits.

Since most homes in this country are for-profit, you may not have a choice in your area.

As a rule of thumb, the more local and present the owner, the more likely the home will be well run.

Many owners live out of state and hide behind corporate shell companies to insulate themselves from accountability.

If nursing home representatives can't give you a clear answer when you ask who owns it, think twice.

Finally, ask if the home's ownership has changed in the past year or so or if a sale is pending. Stable, well-run nursing homes aren't usually the ones owners are trying to get rid of.

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MONEY & SECURITY

KNOWING THE VIRTUAL REALITIES



Seema Nagrani, left, and Caroline Key, listen to a seminar about artificial intelligence at the Forsyth County Senior Center, Tuesday, June 25, in Cumming, Georgia.

MIKE STEWART — THE ASSOCIATED PRESS

OLDER AMERICANS PREPARE FOR A WORLD ALTERED BY ARTIFICIAL INTELLIGENCE

By Dan Merica
The Associated Press

The students — most with gray hair, some with canes, all at least in their 60s — couldn't believe what they were hearing.

"Oh, my God," whispered a retired college professor.

"Does it come with viruses?" wondered a bewildered woman scribbling notes in the second row.

A 79-year-old in a black-and-white floral shirt then

asked the question on many minds: "How do you know if it is fake or not?"

This is how older adults — many of whom lived through the advent of refrigeration, the transition from radio to television and the invention of the internet — are grappling with artificial intelligence: taking a class. Sitting in a classroom in an airy senior center in a Chicago suburb, the dozen students were learning about the latest — and possibly

greatest — technological leap in their lives.

And they are not alone.

Across the country, scores of such classes have sprung up to teach seniors about AI's ability to transform their lives and the threats the technology poses.

"I saw ice boxes turn into refrigerators, that is how long I have been around," said Barbara Winston, 89. "And I think this is probably the greatest technical revolution that I will see in

my lifetime."

Older adults find themselves in a unique moment with technology. Artificial intelligence offers significant benefits for seniors, from the ability to curb loneliness to making it easier for them to get to medical appointments.

But it also has drawbacks that are uniquely threatening to this older group of Americans: A series of studies have found that senior citizens are more susceptible to both

scams perpetrated using artificial intelligence and believing the types of misinformation that are being supercharged by the technology. Experts are particularly concerned about the role deepfakes and other AI-produced misinformation could play in politics.

Winston left the class to start her own AI journey, even if others remained skeptical. When she got home, the retired professor downloaded books on the technology, researched

the platforms she wanted to use from her kitchen table and eventually queried ChatGPT about how to treat a personal medical ailment.

"This is the beginning of my education," she said, her floral cup of coffee nearby. "I'm not worried about protecting myself. I'm too old to worry about that."

Classes like these aim to familiarize aging early adopters with the myriad ways the technology

could better their lives but also encourage skepticism about how artificial intelligence can distort the truth.

Balanced skepticism, say experts on the technology, is critical for seniors who plan to interact with AI.

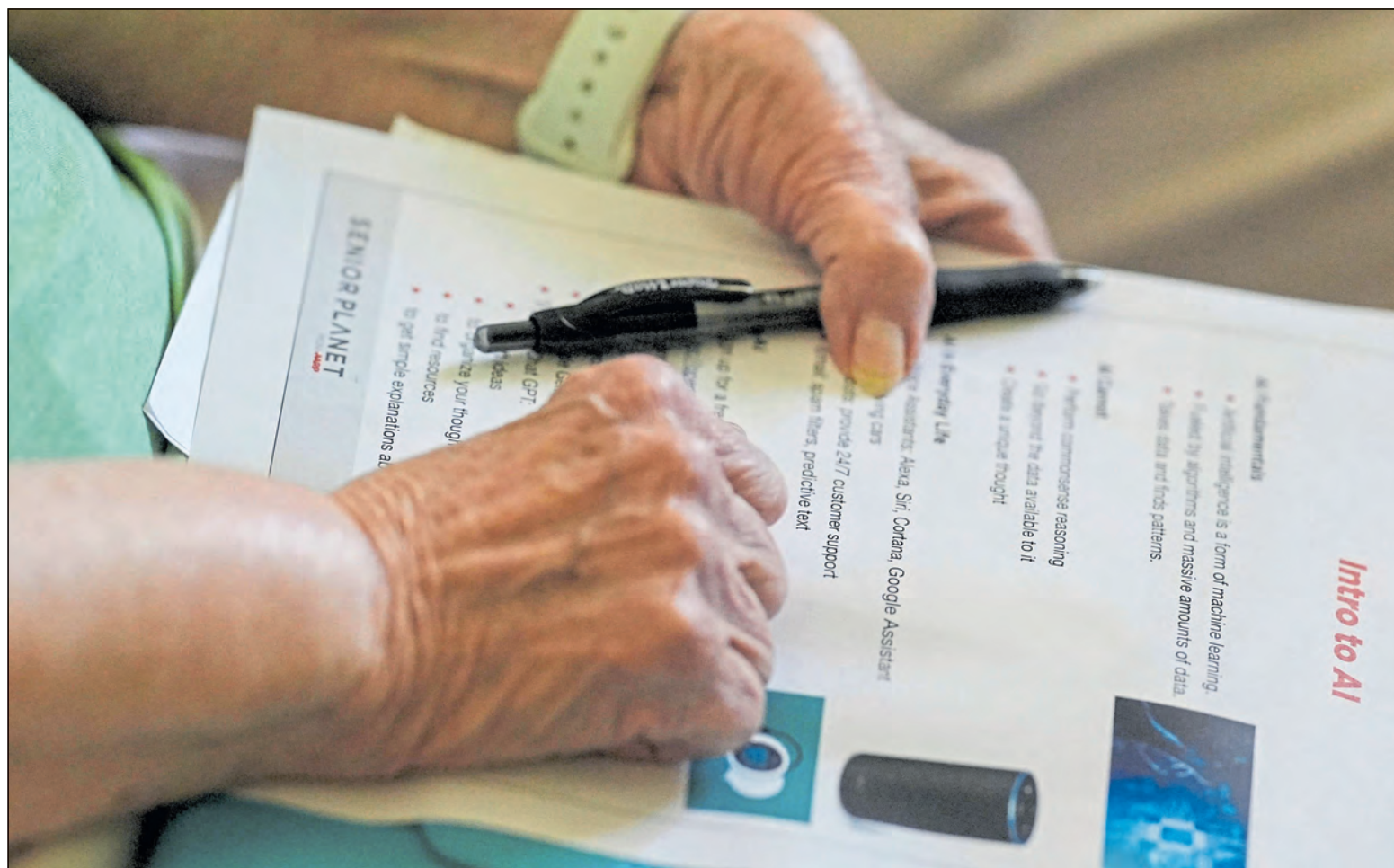
“It’s tricky,” said Michael Gershbein, the instructor of the class. “Overall, the suspicion that is there on the part of seniors is good but I don’t want them to become paralyzed from their fears and not be willing to do anything online.”

The questions in his class outside Chicago ranged from the absurd to the practical to the academic. Why are so many new shoes no longer including shoelaces? Can AI create a multiday itinerary for a visit to Charleston, South Carolina? What are the geopolitical implications of artificial intelligence?

Gershbein, who teaches classes on a range of technological topics, said interest in AI has ballooned in the last nine months. The 52-year-old teaches an AI course once or twice a week, he said, and aims to create a “safe space where (seniors) can come in and we can discuss all the issues they may be hearing bits and pieces of but we can put it all together and they can ask questions.”

During a 90-minute-long session on a June Thursday, Gershbein discussed deepfakes — videos that use generative AI to make it appear someone said something they did not. When he played a few deepfakes, the seniors sat agog. They could not believe how real the fakes seemed. There are widespread concerns that such videos could be used to trick voters, especially seniors.

The threats to seniors go beyond politics, however, and range from basic misinformation on social media sites to scams that use voice-cloning technology to trick them. An AARP report published last year



MIKE STEWART — THE ASSOCIATED PRESS

A woman listens to an artificial intelligence seminar at the Forsyth County Senior Center, Tuesday, June 25, 2024, in Cumming, Georgia.

said that Americans over 60 lose \$28.3 billion annually to financial extortion schemes, some assisted by AI.

Experts from the National Council on Aging, an organization established in 1950 to advocate for seniors, said classes on AI at senior centers have increased in recent years and are at the forefront of digital literacy efforts.

“There’s a myth out there that older adults don’t use technology. We know that that’s not true,” said Diane Stone, associate director at the National Council on Aging who ran a senior center in Connecticut for over two decades. Such courses, she said, are meant to foster a “healthy skepticism” in what the technology can do, arming older Americans with the knowledge “that not ev-

erything you hear is true, it’s good to get the information, but you have to kind of sort it out for yourself.”

Striking that balance, said Siwei Lyu, a University at Buffalo professor, can be difficult, and classes tend to either promote AI’s benefits or focus on its dangers.

“We need this kind of education for seniors, but the approach we take has to be very balanced and well-designed,” said Lyu, who has lectured to seniors and other groups.

Seniors who have taken such AI classes said they came away with a clear understanding of AI’s benefits and pitfalls.

“It’s only as good as the people who program it, and the users need to understand that. You really have to question it,” said Linda Chipko, a 70-year-old

who attended an AI class in June.

Chipko said she took the class because she wanted to “understand” AI, but on her way out said, “It’s not for me.”

Others have even embraced it. Ruth Schneiderman, 77, used AI to help illustrate a children’s book

she was writing, and that experience sparked her interest in taking the class to learn more about the technology.

“My mother lived until she was 90,” Schneiderman said, “and I learned from her if you want to survive in this world, you have to adjust to the change. Oth-

erwise you are left behind.”

The Associated Press receives financial assistance from the Omidyar Network to support coverage of artificial intelligence and its impact on society. AP is solely responsible for all content.

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MONEY & SECURITY



Social Security provides benefits not only to retired workers but also to spouses who have not contributed to the program.

DREAMSTIME — TNS

SOCIAL SECURITY SPOUSAL BENEFITS: HERE'S WHAT SPOUSES CAN GET

By James Royal, Ph.D.
Tribune News Service

Social Security provides benefits not only to retired workers but also to spouses who have not contributed to the program. Spouses are one of the many beneficiaries of Social Security, and even ex-spouses can claim a payout from the program in some circumstances.

When you apply for Social Se-

curity, you automatically apply for the greater of your benefit or half your spouse's benefit. The average monthly payout for all retired workers was \$1,918 in June 2024, according to the Social Security Administration (SSA), while those claiming spousal benefits received an average check of about \$911.

Here's how Social Security works for those looking to claim a spousal benefit.

Claiming spousal benefits from Social Security: How it works

When a worker files for benefits from Social Security, the worker's spouse may be able to claim a benefit based on the worker's contributions. For spouses to receive the benefit, they must be at least age 62 or care for a child under age 16 (or one receiving Social Security disability benefits). In addition,

spouses cannot claim the spousal benefit until the worker files for their benefit.

There are other important caveats about the spousal benefit as well.

How much should you expect to get from spousal benefits?

"Spousal benefits are capped at half your spouse's benefit at full

retirement age. If [the worker] waits beyond that to claim, the spousal benefit cannot grow further," says Claire Toth, former managing principal and senior wealth strategist at New Jersey-based Peapack-Gladstone Bank.

Toth is referring to the strategy of a retiree not claiming benefits until past full retirement age (typically between 66 and 67) in order to claim a bigger monthly benefit. Social Security will boost your

benefit substantially if you delay filing until as late as age 70. It's one way to juice your payout without working more.

However, if your spouse files before full retirement age, you will likely receive a permanently reduced benefit.

Benefits may be reduced so that the spouse receives as little as 32.5% of the retiree's benefit.

The spousal benefit is reduced by about seven-tenths of 1% for each month before full retirement age, up to 36 months. If you exceed the 36 months, Social Security will dock about four-tenths of 1% for further months.

The math can be complicated, but Social Security provides a tool to calculate spousal benefits.

The exception to this rule of filing early is if a spouse is caring for a child under age 16 or one who is disabled, in which case the benefit is not reduced. In fact, this spouse could claim the spousal benefit at any age if they're caring for a child who also receives benefits.

Who is eligible for spousal Social Security benefits?

In general, you may be eligible if you are married, divorced or widowed and your spouse was eligible for benefits.

Those who apply for spousal benefits must have been married for at least one year. Your spouse must also have begun receiving Social Security benefits — unless you are widowed. In the latter case, you may be able to receive the full amount of your late spouse's benefits as opposed to the spousal benefit, assuming their benefit is higher than yours. However, you will not be eligible to receive your late spouse's benefit if you remarry.

Even ex-spouses can file based on your earnings. The requirements for claim-

ing benefits based on your ex-spouse's work record include:

- You are unmarried.
- You must have been married at least 10 years.
- You must have been divorced from the spouse for at least two consecutive years.

▪ Your ex-spouse must be entitled to Social Security retirement or disability benefits.

▪ The benefit you would receive from your work record would be less than this spousal benefit.

"In theory, a person could marry someone new every 10 years and give them a spousal benefit as a parting gift," says Russell D. Knight, an attorney in Chicago. "It's better than nothing."

But it's not like that money comes out of your monthly benefit check, so rest easy.

"When this happens, there's no reduction to either the high earner or the current spouse — the Social Security Administration deals with this actuarially," says Warren Ward, CFP at WWA Planning & Investments in Columbus, Indiana.

Strategies for claiming a spousal benefit

Social Security offers quite a few options for how to claim your benefits, and while the options are meant to give flexibility to retirees and others, they do create more complexity. Everyone wants to get all the benefits they're entitled to, and this complexity might obscure an avenue to receiving more money from the program.

Spouses have a few ways to proceed here, and the best course of action often depends on your personal financial situation.

When should you claim spousal benefits?

While the best age to

Those who apply for spousal benefits must have been married for at least one year. Your spouse must also have begun receiving Social Security benefits — unless you are widowed.

claim spousal benefits is a personal decision, you can't claim these benefits before age 62. If you opt for sometime after reaching age 62 and before your full retirement age, you're likely to see your benefits reduced.

And if you wait until after your full retirement age, benefits won't increase. The wage earner may benefit from delaying benefits until age 70, but the spouse applying for benefits won't.

For those looking to max out their spousal benefit, one course of action is obvious.

"The best strategy to claim Social Security retirement benefits as a spouse is to wait until you reach normal retirement age, 65 to 67, depending on birth year," says Lindsay Malzone, a Medicare expert who has worked at Medigap.com. "Unless you currently care for a qualifying child, you will receive a reduced benefit if you have not yet attained normal retirement age."

But there are exceptions to this general rule, especially if you believe your longevity is an issue.

"We usually start by considering health: How long did the same-sex parent live and what's the current health situation for both partners," Ward says. "Those with long expected life spans and good health are usually best off waiting until the maximum benefit is available. Those with shorter life expectancies or poor health may be better off starting sooner. Those with a terminal illness can file 'as of' six months ago and start receiving payments immediately and collect a check for those

'missed' payments."

The spousal benefit may also offer some flexibility for older filers.

For example, a spouse may be able to claim spousal benefits on a worker's account and then later claim benefits on his or her account.

If your spouse was born before Jan. 2, 1954 and has already reached full retirement age, your spouse can receive the spousal benefit and delay receiving their own retirement benefit until later. If your spouse was born after this date, this option no longer exists.

Spouses may also take

their own benefit early and then switch to their partner's benefit later.

"I have several clients where her own benefit is less than or very close to half the spousal benefit and he plans to wait until age 70 to claim," Toth says. "In that case, the wife is often best off claiming early — sometimes as early as age 62 — and then switching to the spousal benefit when her husband claims. Her benefit only continues until the first death, and the survivor gets his benefit. Even if they both make it into their 90s, this is often the best result."

And Social Security does also offer flexibility for a spouse whose partner dies.

"If the higher-earning spouse dies, the current spouse can claim the higher of their own benefit or that of the higher earner," says Ward. "This is certainly better than nothing, but it does represent an overall 'pay cut' for the survivor."

Planning for Social Security can be tough, but Bankrate's calculator can help you estimate your Social Security earnings. Ward points out that the SSA's website, financial planners and most brokerage firms also offer planning options and tools to help you out.

Those looking for other sources of retirement income should be sure that they consider all types of retirement plans that may be available to them, including IRAs, 401(k)s and pensions.

Bottom line

Spouses have a lot of flexibility, thanks to the Social Security spousal benefit. As you near retirement, you'll want to explore your options on how best to take advantage of the program and maximize your benefits from the program.

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WORK & PURPOSE

MOVING IN RETIREMENT? 5 THINGS TO PONDER BEFORE YOU PACK

By **Kate Ashford**
NerdWallet

More than 338,000 Americans moved for retirement in 2023, according to a January study from HireAHelper, a moving-services marketplace. And a quarter of them changed states, the study found.

Relocating in retirement isn't simple. There are things to ponder, like whether you need new health insurance, how your new state taxes your income, whether a city has good health care and whether the culture is a match.

Kyle Newell, a certified financial planner (CFP) in Winter Garden, Florida, has a client who moved from Tampa, Florida, to Martha's Vineyard in Massachusetts, where she lived for six months before deciding she wanted to move to Minnesota to be closer to family.

Thankfully, she made money on all the buying and selling, says Newell, who encourages clients to spend time where they plan to move to make sure it's the best spot for them. It could be that you love the feeling of a certain place, he says, but it's because you associate it with being on vacation, and living there is different.

Here are some things to think about before you start bubble wrapping your breakables.

1. Income taxes are just the starting point

Clients often ask David Berman, a CFP near Baltimore, about moving somewhere cheaper in retirement.

"It usually starts off very benignly: 'Oh, you know, Florida doesn't have an income tax and Maryland's is eight and a half,'" Berman says. But when they do the math, taking into account things like property taxes, cost of living and even estate taxes, the difference often isn't as large as clients expect.

Berman recommends talking to a professional before making a state jump, especially if you're making other transactions before



GETTY IMAGES

From available doctors to income tax rates, here's what to think about before deciding to live elsewhere.

or after, such as the sale of a business. "Some states are more aggressive than others about chasing after their residents who are establishing residency elsewhere," he says.

This also applies to people buying a second home and trying to declare residency there. If you live in a state like New York or New Jersey and try to establish residency at a second home in Florida, expect an audit, Berman says. "They are definitely looking for people who are fudging it," he says.

2. You could get a Medicare do-over

If you have Medicare Advantage and you move out of your plan's service area, you get a chance to reset your Medicare coverage. You can choose another Medicare Advantage plan or return to Original Medicare and — here's the kicker

— get another shot to sign up for Medigap. You typically have to sign up during Medigap open enrollment, which only lasts six months after you're 65 and have Medicare Part B. (And Medigap can be tougher to buy later if you have health issues.)

"We call this the nuclear option because this is one of the few ways to get out of a Medicare Advantage plan later in life if a Medicare Advantage plan is no longer working for you," says Melinda Caughill, co-founder and CEO of 65 Incorporated, which offers Medicare guidance. "You will have a guaranteed issue right to get a Medigap policy." This means companies must offer you a plan at the same pricing as everyone else, regardless of health issues.

If you have Original Medicare with a Medigap plan, in most cases, that Medigap policy will follow you and take on the policy pricing of your new area. If you

have a Medicare Part D prescription drug plan, you will need to choose a new plan if you've left the service area. And don't forget to notify all the companies involved in your health care and/or dental coverage, as well as the Social Security Administration, about your move.

3. Renting first might be smarter

Unless you are super familiar with a location — in all seasons — be cautious about buying a home right away. "We try like crazy to talk our clients into renting for a year," Berman says.

If you buy a house and have to sell it a year and a half later because you made the wrong choice on a city or neighborhood, the transaction costs will be substantial, Berman says.

You'll also owe capital gains taxes on any profit on the home

sale if you've lived there for less than two years.

Thomas Cook, a CFP in Knoxville, Tennessee, has retired clients who recently moved to the state but are thinking of leaving. "They ultimately decided that Tennessee was not the right fit for them," he says. But since they bought their home and prices have climbed since their purchase, they face paying capital gains taxes if they sell too soon.

4. The health care system needs a look

Access to health care should be a variable on your list. Crystal McKeon, a CFP in Houston, has a retired client who moved abroad and was diagnosed with cancer six months later. The country in question is equipped to handle it, but "it could've been very bad," she says.

It's important to think about not just your primary care doctor but also the general medical facilities available to you. "Otherwise, you could end up traveling pretty far to get good health care," McKeon says.

5. Culture is important

Retirement happiness is also about the intangibles. Retirees who consider themselves happy spend significant time on interactive and social activities, according to a March report from life insurance company MassMutual. What's the culture like? Will you be around people you enjoy?

Berman recalls a client who moved from Maryland to Arizona about five years ago — and is moving back due to the weather and the social climate. "One of the things to consider is the political dynamic, because it's so contentious in today's world," he says. "What makes life enjoyable? The people around you, and the environment, and feeling good and safe. It's definitely an issue."

Cook recommends that people use social media to help with this. "It could be helpful to join a Facebook group ahead of time to get a feel for the culture," he says.

MONEY & SECURITY

Are annuities a good investment?

By Logan Moore
Tribune News Service

Although annuities are not for everyone, the assurance of guaranteed income in retirement and tax-deferred growth can be very attractive for certain people looking to invest their money. Meanwhile, the high fees and mind-numbingly detailed contracts are a big drawback.

Here's a look at whether an annuity might be a good investment for you.

What is an annuity?

An annuity is a financial contract, typically with an insurance company, that pays guaranteed income over time in exchange for what you originally paid either through a series of payments or a lump sum.

There are a few different types of annuities to choose from.

- Fixed annuities offer a fixed payout over a fixed term and may guarantee a minimum rate of return, which can be appealing to those looking for a lower risk option with lower fees.

- Variable annuities offer a payout linked to the performance of the underlying investments, such as stocks and bonds or both. Variable

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

annuities have higher fees and offer no guarantees on returns.

- Indexed annuities offer payouts based on an index such as the S&P 500 or Dow Jones Industrial Average. Indexed annuities often include a minimum guaranteed return to mitigate market losses but carry higher fees than fixed annuities.

Annuities are also categorized by when the payout occurs.

- Deferred annuities pay out money at a later date, often during retirement.

- Immediate annuities usually begin paying out within the first year and have lower fees. Most people who buy an immediate annuity are already in or

approaching retirement.

Pros and cons of annuities

As with any piece of your retirement plan, an annuity and other investments should make sense for you and your financial goals. Understanding the broad advantages and disadvantages of annuities may help you decide if an annuity is right for you.

Are annuities a good investment for you?

Just as you'd consider your risk tolerance, time horizon and long-term financial goals for investing in stock or bond funds, it's important to do the same

for annuities. Although sold by insurance companies, annuities are still part of building income for retirement.

It may be helpful to ask yourself questions like:

- What are my short- and long-term financial goals?
- How might an annuity fit into my overall financial plan?
- Is an annuity the best option to achieve my goals?
- Do I have the cash to buy an annuity after making other retirement contributions?
- Have I recently received a windfall, such as an inheritance or winning the lottery?

An annuity may be a good investment if you're

worried about outliving your savings, want a guaranteed income that could provide for your beneficiaries later on and feel comfortable taking on the cons, such as higher fees and navigating an exit if things change for you.

An annuity might be an option, too, if you've received a financial windfall or are planning for long-term care.

So is an annuity a good investment for you?

That's a question best explored with a financial adviser because annuities are complex and not the right fit for everyone. A financial adviser can offer individualized advice based on your long-term goals, cur-

rent portfolio, income, retirement plan, risk tolerance and time horizon.

Bottom line

An annuity may be a good investment if you want to ensure guaranteed income for the rest of your life and don't mind the drawbacks, such as higher fees and rigid contracts.

An annuity might be beneficial, too, if you've received a windfall or anticipate long-term care expenses. Annuities are not a good investment for everyone, but there are pros and cons you may want to explore with a financial adviser who understands your goals and current portfolio.



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 September 25, 2024 for our October 10, 2024 issue.

Next Issue of Vitality



will be on

THURSDAY
OCTOBER 10, 2024

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

**Mail to: Vitality, Be Kind Page, Attn: Dawn
53239 Settimo Crt, Chesterfield, MI 48047**

MONEY & SECURITY

Ask the Financial Doctor: How does Social Security define full retirement age? What if I enroll early?

Q: How does Social Security define full retirement age (FRA) and how much are the benefits reduced if I apply before my FRA?

A: The FRA is 66 for workers born between 1943 and 1954. The FRA increases by two months per year after 1954 till the maximum age of 67. If you were born in 1957, then your FRA is 66 and 6 months. Anyone born after 1959 has an FRA of 67. A worker receiving benefits at 62 will get a 25% or 30% benefit reduction depending on the FRA of 66 or 67.

Q: Can I receive a tax refund if I am currently making payments under an installment agreement or payment plan for a prior year's federal taxes?

A: No, as a condition of your installment agreement, any refund due to you in a future year will be applied against the amount that you owe. Regardless of whether you are participating in an installment agreement or payment plan with the IRS, you may not get all of your refund if you owe certain past-due amounts, such as federal tax, state tax, a student loan or child support.

Q: What is the difference of taking Social Security benefits at age 62, at your FRA or at age 70?

A: I will assume that you were born after 1959 and your FRA is 67. If you were to receive \$2,000 per month at FRA and you started your benefits early at age 62, then your reduced benefits would be 30% lower at \$1,400 per month. If you waited till age

70, your monthly benefits would increase by 24% to \$2,480. Additionally, any year that benefits increase due to an inflation adjustment, your benefits will be adjusted.



Richard Rysiewski
Columnist

Q: An insurance agent is trying to sell me an annuity, but I am not comfortable with this investment. What is an annuity?

A: If you are uncomfortable with any investment, never invest. An annuity is a contract between you and an insurance company. A fixed annuity pays a fixed rate of interest for a specific period of time and a variable annuity allows you to select investments with your return based on the investment performance. Annuities are not CD substitutes and are not life insurance policies.

Annuities are expensive due to the layers of fees (management, administrative and mortality). Additionally, if you cancel the annuity early, you will pay a surrender charge. A glaring disadvantage of variable annuities is the gains are taxed at ordinary rates and do not receive any favorable tax treatment.

Q: What is the five-year rule for Roth IRAs?

A: You cannot take out the earnings of a Roth IRA on a tax-free basis unless the Roth is five years old and you are older than 59 ½.

The IRS defines the five-year rule based on tax years running from Jan. 1 to Dec. 31. If you funded a Roth IRA for the 2023 tax year on April 1, 2024, then the beginning date was Jan. 1, 2023. You could take out the earnings without penalties and taxes on or after Jan. 1, 2028.

Q: Can self-employed individuals receive a tax deduction for health insurance?

A: Yes, self-employed individuals can claim this deduction on Form 1040 to reduce their income tax liability. Premiums paid for health insurance covering the taxpayer, spouse and dependents qualify for this deduction. An adult child, under age 27 at the end of the year, qualifies even if the child is not the taxpayer's dependent.

Q: I worked for a company, but did not receive a W-2 Form. What should I do to complete my 1040 tax return?

A: You need to fill out Form 4852, a substitute W-2 Form. Use your last paycheck to enter the information on Form 4852.

Q: My brother was divorced this year and has three children. Who claims the children on the income tax form?

A: The custodial parent claims the children as dependents. The noncustodial parent could claim them as dependents if the custodial parent makes a written declaration to not claim the children. Sometimes, the final divorce decree will specify who claims the children.

If each parent claims the same children, the IRS will send a letter requesting clarification of the custodial parent. To avoid complications, always check with your spouse.

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

MONEY & SECURITY

Real Estate: Lot, but not house, is in a flood plain. Do we need specialized insurance?

Q: We are looking at buying a house that has part of the lot located in a flood plain, but not the house itself. Will we need to get flood insurance?

A: Maybe; maybe not. I recommend doing some research before you buy. You can check the flood zone map at the city or township (you will need to do this in person as they typically won't

give this information over the phone due to liability issues). If you're getting a mortgage to buy the house, definitely contact the lender to see if it's required.

You should also contact your insurance company and ask them.

Flood Insurance (which should not be confused with additional coverage on your homeowner's policy that covers you if your basement floods from a sewer back-up or a failed sump pump) is a separate

insurance policy that covers you if your house is located in a flood plain.

Regular homeowner's insurance policies don't cover flood water damage.

The cost typically ranges from \$400 to \$5,000 per year in addition to your regular homeowner's insurance policy.

If you have a mortgage, the coverage is normally mandatory.

If the community you're in participates in the National Flood Insurance Program (NFIP), you can buy flood insurance coverage directly from the federal government through the NFIP.

The seller's disclosure should also disclose this information, but should not be the sole source of information.

Remember to always consult a professional when dealing with matters like this.

MEYERS » PAGE 21



Steve Meyers
Columnist

Flood Insurance (which should not be confused with additional coverage on your homeowner's policy that covers you if your basement floods from a sewer back-up or a failed sump pump) is a separate insurance policy that covers you if your house is located in a flood plain.

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.

SEPTEMBER

Sept. 12: Oktoberfest: Live Music, Authentic German Food, Beer, Wine and Refreshments, 4-7 p.m. \$10 Admission, \$15 Optional Dinner. Event sponsored by Lake Michigan Credit Union.

Admission tickets include live music sponsored by Chief Financial Credit Union, games and a homemade pretzel sponsored by Cedarbrook Senior Living. Dinner options include Bratwurst or Chicken Schnitzel with a side dish and sauerkraut. Cash bar and other refreshments available sponsored by Rochester Mills Beer Company. Open to the public. Register by calling 248-659-1029. The OPC is located at 650 Leticia Drive, Rochester. For more information, visit OPCcenter.org.

Sept. 12: Green Thumb: How to Put Your Garden to Sleep and Collect Seeds? At the Roseville Public Library, 29777 Gratiot Ave, Roseville, Thursday, Sept. 12 at 6:30 p.m. Adults, Registration required. For the sixth date of the season, Lori Smith, Advanced Macomb County Master Gardener, will give you advice and tips to prepare your garden to sleep before winter. For more information, call 586-445-5407 or email [\[vice@roseville-mi.gov\]\(mailto:vice@roseville-mi.gov\).](mailto:rslibraryser-</p>
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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 248-589-0334 or visit cityofclawson.com

Sept. 13: Financial Friday: Social Security (or Social Security Benefits) at 10:30 a.m., \$2. Understand how your benefits work, what to consider when planning for income and latest legislative changes. Presented by Xenia Woltmann, AWMA. Open to the public. Register by calling 248-659-1029. The OPC is located at 650 Leticia Drive, Rochester. For more information, visit OPCcenter.org.

Deadline to Register is Sept. 14: 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 Christkindlmarks, 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

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

CALENDAR » PAGE 22

Meyers

FROM PAGE 20

Real estate industry changes

On Aug. 17, new rules went into effect nationally in the real estate industry. Below is a simplified overview. Keep in mind that it is more complex than what is stated here. If you would like more information, please contact me.

Buyers must sign a written agreement with their chosen agent/broker before touring a home — whether in person or live virtually, no exceptions. The agreement will reflect the terms negotiated with the agent, including what services will be provided, for how much and how the agent will be compensated.

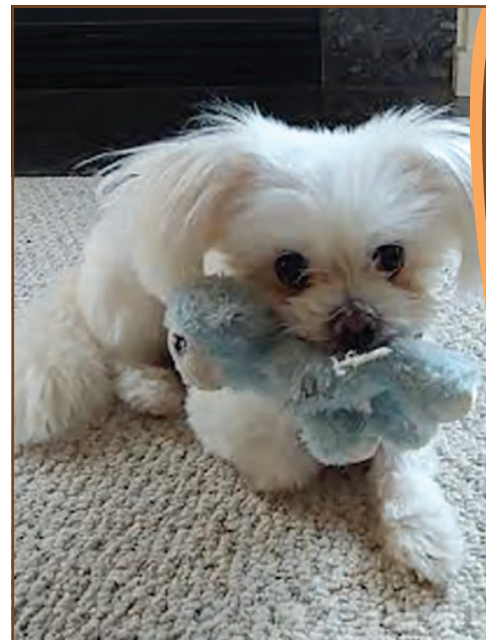
For sellers, the listing broker or the seller may offer compensation to the buyer's agent, but there are limitations to how that offer can be marketed. For instance, brokers can no longer communicate offers of compensation on a multiple listing service (MLS). If there is an offer of compensation to a buyer broker from a listing broker or the seller, the seller must approve the specific amount or rate of payment in writing.

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

Market update

July's market update for Macomb County and Oakland County's housing market (house and condo sales) is as follows: In Macomb County, the average sales price was up by more than 11% and Oakland County's average sales price was up by 10%. Macomb County's on-market inventory was down by more than 5% and Oakland County's on-market inventory was down by almost 8%. Macomb County's average days on market was 24 days and Oakland County's average days on market was 23 days. Closed sales in Macomb County were up by almost 7% and closed sales in Oakland County were down by 1%. 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 July, the state of Michigan inventory increased a little to 2.4 months of supply. Macomb County's inventory was at 1.9 months of supply and Oakland County's inventory was at 2 months. Even though inventory rose a little, by definition it's still not a buyer's market.



PET TRIBUTE PAGE

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

It's easy! Just fill out the form below and mail or email it to us along with your photo, tribute or poem. Photos will not be returned. Next issue will be October 10, 2024.

Name(s) of Pets: _____

Member of the _____ Family.

Address: _____

Phone: _____

EMAIL FORM & PHOTO TO:
demke@medianewsgroup.com

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

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

Calendar

FROM PAGE 21

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: Afternoon Movie at the Blair Memorial Library, sponsored by the Clawson Recreation and Senior Center, 509 Fisher Court, on Monday, Sept., 16 at 1 p.m. Join us to watch, "Stand & Deliver" in observance of National Hispanic Heritage month. Registration for this event is recommended. For more information, call 248-589-0334 or visit cityofclawson.com

Sept. 16: Music Lessons For Adults: All classes are held at Kawaii Music Studio located at 12745 23 Mile, Shelby Twp. Fall Session begins the week of Sept. 16. Adult Beginner Guitar on Saturday, 11:15 a.m. — noon or Tuesday, 7:15—8 p.m., Cost \$160 (8 Classes). Adult Beginner Piano on Monday 7:15—8 p.m. or Wed 1—1:45 p.m., Cost \$160 (8 Classes)/ Play Piano for Fun — Active Retiree on Mon 11:30 a.m. — 12:15 p.m., Cost \$99 (8 Classes). Ukelele for Fun — on Wednesday 7:30—8 pm, Cost \$160 (8 Classes). 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 248-589-0334 or visit cityofclawson.com

Sept. 17: Alzheimer's/Dementia Caregivers Group, 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 Leticia Drive, Rochester. Call 248-659-1036 or visit OPCcenter.org for additional information.

Sept. 18: Rewired Not Retired: "A Casual Conversation About Aging" with author Garry Cole at 1:30 p.m., \$5. This new release book on Amazon, provides an optimistic outlook on getting older. The conversation will include: Healthy and Happy Aging, Blue Zones, The Fountain of Youth, Are we old? By the end of the day you will have learned, laughed, cried, and maybe found a new friend. Garry is not a doctor, scientist, psychiatrist, nutritionist, or gerontologist. He's a guy on the aging journey, just like you. This event is sponsored by Blevins Insurance Advisors and is open to the public. Register by calling 248-659-1029. The OPC is located at 650 Leticia Drive, Rochester. For more information, visit OPCcenter.org.

Sept. 18: Learn Spanish at the Clawson Recreation and Senior Center, 509 Fisher Court, at 11:30 a.m. on Wednesdays. Donations welcome. Starts Sept. 18. For more information, call 248-589-0334 or visit cityofclawson.com

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 248-589-0334 or visit cityofclawson.com

Sept. 19: Mystery Book Club: "A Curious Beginning" At the Roseville Public Library, 29777 Gratiot Ave, Roseville, Thursday, Sept. at 6:30 p.m. Adults, No registration required. This month, we will discuss A Curious Beginning by Deanna Raybourn. You are welcome to join us even if you have not finished the book. For more information, call 586-445-5407 or email rsvlbraryservice@roseville-mi.gov.

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 248-589-0334 or visit cityofclawson.com

Sept. 20: Grief Support Group: Leslie Steffes-Bodnar, Facilitator, 10-11 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. Walk-ins are welcome. Questions: 248-608-0249. The OPC is located at 650 Leticia Drive, Rochester. For more information, visit OPCcenter.org.

Sept. 21: The St. Clair Shores Yardeners annual Plant Exchange Saturday, Sept. 21, from 9 a.m. until approximately 11 a.m. The plant exchange will be held in the parking lot of the St. Clair Shores Library located at the corner of 11 Mile and Jefferson. Load up your vehicles with your extra plants and divisions. Bag, tag and drag your offerings to trade or give away to

other gardeners. No money is involved, come with your plants and enjoy our "tail-gate garden party". Please label all of your plants. For more information, email scsyardeners@gmail.com

Sept. 24: Fancy Fall Foliage Wreaths at the Roseville Public Library, 29777 Gratiot Ave, Roseville. Tuesday, Sept. 24 at 6 p.m. Adults, Registration required.

Harvest up your creativity to create your own fall wreath. Add your own splash of pumpkin spice with acorns and pinecones on top of grapevine wreaths. For more information, call 586-445-5407 or email rsvlbraryservice@roseville-mi.gov.

Sept. 25: Bingo 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 Leticia Drive, Rochester. For more information, call 248-659-1029 or visit OPCcenter.org.

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

Sept. 26: 50+ Senior Expo, 9 a.m.-1 p.m., Free — Open to the Public. OPC's annual 50+ Expo draws area service providers and experts to share their knowledge, experience, and services available to the 50+ population. While the focus of the event is on addressing the needs of those 50 and older, it's also a valuable resource for caregivers and residents of all ages facing health issues or needing information and assistance. Food Trucks, Giveaways and Flu

Shots will be available. Register by calling 248-659-1029. The OPC is located at 650 Leticia Drive, Rochester. For more information, visit OPCcenter.org.

Sept. 26: Bingo at the Clawson Recreation and Senior Center, 509 Fisher Court, on Thursday, Sept. 26 at 1 p.m. For more information, call 248-589-0334 or visit cityofclawson.com

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 & 28: The Single Way, a group for Christian singles, is sponsoring a dinner and games night on Saturday, Sept. 28 at 5 p.m. Cost is \$5.00 and includes a full dinner, snacks, and beverages. If coming, a reservation is required by Friday, Sept. 27. To register and for the location of the event, call 586-774-2119.

Sept. 27: Memory Café at OPC, 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 Waltonwood Main. RSVP to Theresa Gill 248-659-1036 or tgill@OPCcenter.org. The OPC is located at 650 Leticia Drive, Rochester. For more information, call 248-659-1029 or visit OPCcenter.org.

Sept. 27: Visually Impaired Group, 10-11:30 a.m. 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 Leticia Drive, Rochester. For more information, visit OPCcenter.org.

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.

Sept. 30-Oct. 18: Clawson Senior Center Quiche Sale at the Clawson Recreation and Senior Center, 509 Fisher Court. All proceeds support programming at the center. Order in person, by phone, 248.589.0334, or online at <https://recreation.cityofclawson.com/>. The quiche sale starts on Sept. 30. The last day to order is Oct. 18. Pick up orders on Oct. 23. Monday, Sept. 30 — Friday, Oct. 18. Price \$10. Pickup Orders at the Hunter Community Center on Oct. 23 after 1 p.m. For more information, call 248-589-0334 or visit cityofclawson.com

OCTOBER

Oct. 1: The Historic Fort Wayne in Detroit. Visit this historic site on the Detroit River to learn about our region's multi-layered past and visit military buildings that operated from the Civil War to the Vietnam War. Until it was decommissioned in 1971, Fort Wayne served as a garrison post for the US Army. We will enjoy lunch after the tour in Mexican Village. Bus departs from Walmart, 45400 Marketplace, Clinton Twp at 10:15 am, Cost is \$80. Register online at Lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330.

Oct. 3: Lunch & Learn at the Clawson Senior Center, 509 Fisher Court, Clawson. Thursday, Oct. 3 at 11:30 a.m. Join us for lunch and learn with Dr. Fleischman/ Athletico Physical Therapy. Advanced registration required. For more information, call 248-589-0334 or visit cityofclawson.com

Oct. 5: Caregiver event features great speakers, lunch, giveaways. AgeWays Nonprofit Senior Services is hosting an event for family caregivers who are caring for an older loved one, from 10 a.m. to 1:30 p.m., on Saturday, Oct. 5, at the Subur-

ban Collection Showplace in Novi. Television personality Christy McDonald, who will speak about her experience caring for her late husband and wisdom she's gathered from other caregivers over the years. Jim Mangi, a longtime caregiver for his wife and spokesperson for the Alzheimer's Association, will talk about communicating with someone who has dementia. Attorney Jason Tower will speak about legal documents caregivers should have. The day will be rounded out by lunch, exhibitors, raffles and giveaways. A \$10 entrance fee will support the agency's Holiday Meals on Wheels program. To register, go to YouAreACaregiver.org. If cost is a barrier, we can provide a fee waiver. Contact us at communications@ageways.org.

Oct. 9: Sheriff Bouchard Talk at the Clawson Recreation and Senior Center, 509 Fisher Court on Wednesday, Oct. 9 at 1 p.m., he will discuss Drones, Technology in Law Enforcement and Senior Scams. Sign up for this FREE event. For more information, call 248-589-0334 or visit cityofclawson.com

Oct. 9: Birthday Lunch at the Clawson Senior Center, 509 Fisher Court, Clawson, on the 2nd Wednesday of each month. Join us on October 9th at noon. If your birthday is in October, lunch is on us. Dine in only. Register ahead. For more information, call 248-589-0334 or visit cityofclawson.com

Oct. 10: Music at the DIA on Thursday, October 10th, depart at 11:30 a.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Cost \$5. Enjoy music and art at the DIA. Registration required by Sept. 26. For more information, call 248-589-0334 or visit cityofclawson.com

Oct. 12: Join us for a fun-filled musical at The Fisher Theatre to see "Some like it hot." We will enjoy lunch before the show at The

Pink House Tea Room, an historic waterside eatery. Bus departs from Walmart, 45400 Marketplace, Clinton Twp at 10:30 a.m., Cost is \$140. Register online at Lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330.

Oct. 14: "Becoming A Beekeeper" presentation by Karen Burke. Karen will share what is involved, in time and cost, for successful beekeeping. She will also give us tips on what education and muscle is needed for rewarding honey production. She is the proprietor of honeyhollowapiaries.com and has been a supporter of our annual Garden Tour. You may have purchased some honey and honey related products from her. Sponsored by the St. Clair Shores Yardeners. The presentation will be held in St. Clair Shores Library on Monday, Oct. 14 at 7 p.m. (no registration is required). For more information, email scsyardeners@gmail.com

Oct. 15, 22, 29: Alliance Thrive Over 55 Lunch & Learn Series at 10:30 a.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Topics include prescriptions, body changes, stress management, mental health, and other relevant issues. Register for one or all three events. For more information, call 248-589-0334 or visit cityofclawson.com

Oct. 17: FREE Fitness Drumming Class at the Clawson Senior Center, 509 Fisher Court, Clawson, on Thursday, October 17th at 1pm sponsored by Oak Street Health. Sign up required. For more information, call 248-589-0334 or visit cityofclawson.com

Oct. 21: Afternoon Movie at the Blair Memorial Library, sponsored by the Clawson Recreation and Senior Center, 509 Fisher Court, on Monday, Oct., 21 at 1 p.m. Join us to watch a select movie. Movie to be announced soon. Registration for this event is recom-

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

Oct. 23: Lunch & Learn at the Clawson Senior Center, 509 Fisher Court, Clawson, Wednesday, Oct. 23 at 11:30 a.m. Join us for lunch and learn with Mission Point Rehabilitation Center. Advanced registration required. For more information, call 248-589-0334 or visit cityofclawson.com

Oct. 24: Wheel of Fortune! at the Clawson Senior Center, 509 Fisher Court, Clawson, Thursday, Oct. 24 at 1 p.m. with friends for a fun time playing this classic game. Registration in advance. For more information, call 248-589-0334 or visit cityofclawson.com

Oct. 24-25: Casino Trip Motor City, sponsored by the Clawson Recreation and Senior Center, 509 Fisher Court, on Thursday, Oct. 24 and Friday, Oct. 25. Depart at 10am, cost is \$12. Registration required. For more information, call 248-589-0334 or visit cityofclawson.com

Oct. 28 — Nov. 15: Clawson Senior Center Sweet Bread Sale, at the Clawson Recreation and Senior Center, 509 Fisher Court. All proceeds support programming at the center. Order in person, by phone, 248.589.0334, or online at <https://recreation.cityofclawson.com/>. The sweet bread sale starts on Oct. 28. The last day to order is Nov. 15. Pick up orders on Nov. 26. Monday, Oct. 28. — Friday, Nov. 15. Price \$7. Pickup Orders at the Hunter Community Center on Nov. 26. after 1 p.m. For more information, call 248-589-0334 or visit cityofclawson.com

Oct. 28 & 30: Online Music Lessons For Adults: Instant Piano for Hopelessly Busy People on Monday, Oct. 28, from 6:30 — 9 p.m., Cost \$70. Instant Guitar for Hopelessly Busy People on Wednes, Oct. 30, from 6:30 — 9 p.m., Cost \$70. Register online at Lc-ps.ce.eleyo.com

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

Oct. 31: Halloween Luncheon at the Clawson Senior Center, 509 Fisher Court, Clawson on Thursday, Oct. 31st at noon. Cost is \$4. Join us to celebrate Halloween with lunch and some spooky fun! Dress up if you like to. Registration opens Sept. 1. For more information, call 248-589-0334 or visit cityofclawson.com

Oct. 31: Halloween Bingo at the Clawson Senior Center, 509 Fisher Court, Clawson on Thursday October 31st at 1 p.m. Join us for a ghostly special fun time. Come early for lunch and stay to play. For more information, call 248-589-0334 or visit cityofclawson.com

NOVEMBER

Nov. 2: Saturday, November 2nd, Let's go to The Fisher Theatre together to see the musical "MJ" (Michael Jackson). We will enjoy dinner after the show at Tony V's which includes all you can eat pizza and salads. Bus departs from Walmart, 45400 Marketplace, Clinton Twp at 11:15 a.m., Cost is \$120. Register online at Lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330.

MONTHLY EVENTS

Somerset Mall Walking and Shopping: 1st & 3rd Wednesdays of the month. Depart at 9:45 a.m. from the Clawson Recreation and Senior Center, 509 Fisher Court to enjoy a scenic and safe way to support your physical & mental well-being and shop while you are there! Cost \$3. Contact dispatch at 248-583-6700 to sign up.

Yoga for Seniors: At the Fraser Senior Activities Center, 34935 Hidden Pine Dr., Fraser. Friday mornings 10:30am-11:30 a.m. (6-week sessions). Wednesday mornings 11:30-12:30 p.m. ((6-week sessions). \$26

for members per session, \$32 for non-members per session. To register, call 586-296-8483.

Pickleball Drop: in with friends of all ages for a friendly game of pickleball at the Clawson Senior Center, 509 Fisher Court, Clawson, on Mondays, from 1-3 p.m. Cost is \$2. For more information, call 248-589-0334 or visit cityofclawson.com

Quilting Group: meets every Tuesday from 10 a.m. to 2 p.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. For more information, call 248-589-0334 or visit cityofclawson.com

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

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Calendar

FROM PAGE 23

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 the 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 Leticia 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



PHOTO COURTESY OF METRO CREATIVE CONNECTION

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.

▪ **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 Clawson Recreation and Senior Center, 509 Fisher Court. For more information, call 248-589-0334 or visit cityofclawson.com

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

1st and 3rd Wednesday of each month from 8-9:30 a.m. Many of our members have gain skills needed to become a better salesperson, grow their business, get promoted, and engage students. Register for any of our meetings to get the Zoom Link -<https://confident-communicators-club-meeting.eventbrite.com>. Contact our VP Membership to get more information vpm-1196053@toastmastersclubs.org

▪ **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.

▪ **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, 1 E 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.

Poetry Page

SEPTEMBER IS HERE!

I hear the big yellow bus
Coming down the street.
Filled with eager voices
Enthusiasm and excitement
Repeats and repeats.
Scores of fundamentals
And fun things to remember
Ah: School days of the past
Bring tears of joy and laughter
And memories now and after.

The trees start to change
Dropping leaves of red and gold;
Descending to the ground
In shades of red and brown.
Hunters in the field,
Training dogs to keenly follow
To every whistle command they know;
With a whistle, "it's a go!"
There's a crispness in the air
On breezes cool and changing;
Writing menus of things to come
Keeping us in tune
Of September songs
That will return.....
September is truly here!!

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

ODE TO THE CHRISTMAS COOKIES

*The shapes are endless, what decisions must be made,
Lions, dogs, circles, a diamond, club, heart and spade,
Stars, trees, Santas, rabbits and a gingerbread man,
Fish, ducks camels and a rectangular Spam can.*

*Older aluminum cutters with handles red and green,
If they could only tell of kitchens they have seen.
Colors are only limited by your imagination,
The more colors that are used, the greater fascination.*

*Confetti sprinkles, red, yellow and green sugar shakers
Stimulate the creativity of cookie bakers.
The size doe not matter in any way or form.
A perfect gift is a tin of Christmas cookies!*

*Each shape of cookie seems different to taste,
No matter how many cookies, there is no waste.
Gingerbread, lebkuchens, springerlies galore,
Thumb prints, molasses, sugar cookies and more!*

*The kind does not matter, they all soon disappear,
And how we look forward to these another year!
The floor and and counter are sprinkled with flour,
Viva the Christmas cookies with staying power!*

By Jean Waid 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 OCTOBER 10, 2024

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

Pet Tribute Page.



Crash

Member of the Reaume Family
from Orion Twp, MI



Teddy

Member of the Boutin Family
from Sterling Heights, MI

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

MAIL TO: Poetry, Pets &
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