

# Vitality

An elderly couple is dancing in a room decorated with balloons and a bicycle. The woman is wearing a black and white patterned dress and a floral headband. The man is wearing a light grey jacket and dark pants. They are holding hands and looking at each other. The room has a wooden floor and a window with blinds in the background. There are yellow and pink balloons hanging from the ceiling and a white bicycle on a table in the background.

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

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center where they met  
to profess their love**

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**November 2024**



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**On the cover:** Lynn Sensoli and Russell Max met playing bingo at PACE Sterling Heights. Nine months later, the two celebrated their commitment to each other with a wedding-like event. The couple enjoys dancing and playing bingo together, often sitting at the table where they first met.

PHOTO COURTESY OF PACE SOUTHEAST MICHIGAN

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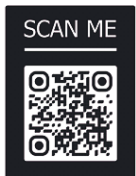
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## SOCIAL &amp; WELL-BEING

# THE INFLUENCE OF ELDERS



GETTY IMAGES

## WHY SUPPORTIVE GRANDPARENTS ARE SO IMPORTANT TO FAMILIES

**By Helen Dennis**  
*Helendenn@gmail.com*

We adore our grandchildren. We share photos and tout their accomplishments.

These may include some of their many “firsts,” such as their first tooth, their first day at school or making the team or their first ballet recital. It might be their first day of high school or moving into

their college dorm. As little ones, we attach their drawings to our refrigerator and save their handmade birthday cards.

In the U.S., roughly 70 million adults are grandparents. They are generous, spending \$179 billion per year on their grandkids.

If you wonder why we care so deeply for our grandchildren, it all began a million years ago in

the plains of Africa, writes geriatrician Dr. William Thomas, the author of “What Are Old People For? How Elders Will Save the World.”

“A mother gave birth to a hominid child after a long and exhausting labor. She barely had enough energy to nurse her baby and not enough energy to feed or care for her other children,” writes Thomas.

“A miracle occurred.

The maternal grandmother came to the rescue and intentionally shared her food with her grandchildren.

It was a defining moment that created a new pattern of support that carried over to other families.” Humans are one of the species with grandparents who deliberately help raise their grandchildren. Orca whales and elephants do the same.

This is relevant today as grandparents often are our unsung heroes. Almost one-third of grandparents live with their grandchildren under age 18 and are responsible for their care, according to U.S. census data.

They often become primary caregivers because of their adult children’s divorce, drug addiction, teenage pregnancy and even death.

I had the opportunity to speak with a few grandparents about the highlights of their grandparenthood.

Here are some of their responses:

- “I love being part of my boys’ lives in a way that was not possible for me raising my own children. That was when I had to balance my own work schedule with their schedules, when every minute





PHOTO COURTESY OF METRO EDITORIAL SERVICES

was accounted for.”

▪ “I feel fortunate to have grandchildren. I just received a text from my 18-year-old grandson. ‘It’s time for us to do dinner together. I love you,’” he wrote. “That’s the best. My grandchildren make the world brighter and a more beautiful place.”

▪ “My grandchildren don’t live near me so every time we get together it’s a party. I was thrilled when my 18-year-old grandson in Italy was studying architecture. He had no idea that one of my careers was as a trained architect. It was a sudden joy. Now I have someone to give my architecture books.”

Some mentioned the advantage of returning their beloved grandchildren back to their parents. But not all.

▪ “I love seeing my son in my granddaughters. It brings back memories of when my kids were little. It’s the joy of walking into a room and they are so excited to see you. You love them and then give them back to their parents.”

▪ “If they have a problem, I can step back. They just need to call me later and tell me they are OK. I don’t need to know about the ice pack, etc. I’ve done my job. Whatever they do, I don’t get myself in a dither.”

▪ “We are not responsible for their discipline. When they do crappy things,

we can ignore it. I don’t worry about their manners or what they are wearing. We just have to love them unconditionally, even if they turn up with terrible clothes.”

▪ “I just love my interactions with them. My 10-year-old grandson interviewed me for a class project. And I talked baseball with my six-year-old grandson. He likes the Cubs; I like the Dodgers. Some grandparents want to give them back to their parents at the end of the day. Not me, I’ll take them and just want even more time with them.”

Grandparents are an important influence — as guardians of family traditions, as a unique friend to grandchildren and as teachers and giver of gifts.

Let’s celebrate our beautiful treasures and savor our moments with them.

Stay well everyone and know kindness is a way of life.

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



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## SOCIAL &amp; WELL-BEING

# Historic numbers of Americans live by themselves as they age

## More than 16 million Americans are living alone while growing old

By Judith Graham  
KFF Health News

Gerri Norington, 78, never wanted to be on her own as she grew old.

But her first marriage ended in divorce, and her second husband died more than 30 years ago. When a five-year relationship came to a close in 2006, she found herself alone — a situation that has lasted since.

“I miss having a companion who I can talk to and ask ‘How was your day?’ or ‘What do you think of what’s going on in the world?’” said Norington, who lives in an apartment building for seniors on the South Side of Chicago. Although she has a loving daughter in the city, “I don’t want to be a burden to her,” she said.

Norington is part of a large but often overlooked group: the more than 16 million Americans living alone while growing old. Surprisingly little is known about their experiences.

This slice of the older population has significant health issues: Nearly 4 in 10 seniors living alone have vision or hearing loss, difficulty caring for themselves and living independently, problems with cognition, or other disabilities, according to a KFF analysis of 2022 census data.

If help at home isn’t avail-

able when needed — an altogether too common problem — being alone can magnify these difficulties and contribute to worsening health.

Studies find that seniors on their own are at higher risk of becoming isolated, depressed and inactive, having accidents and neglecting to care for themselves. As a result, they tend to be hospitalized more often and suffer earlier-than-expected deaths.

Getting medical services can be a problem, especially if older adults living alone reside in rural areas or don’t drive. Too often, experts observe, health care providers don’t ask about older adults’ living situations and are unaware of the challenges they face.

During the past six months, I’ve spoken to dozens of older adults who live alone either by choice or by circumstance — most commonly, a spouse’s death. Some have adult children or other close relatives who are involved in their lives; many don’t.

In lengthy conversations, these seniors expressed several common concerns: How did I end up alone at this time of life? Am I OK with that? Who can I call on for help? Who can make decisions on my behalf if I’m unable to? How long will I

be able to take care of myself, and what will happen when I can’t?

This “gray revolution” in Americans’ living arrangements is fueled by longer life spans, rising rates of divorce and childlessness, smaller families, the geographic dispersion of family members, an emphasis on aging in place, and a preference for what Eric Klinenberg, a professor of sociology at New York University, calls “intimacy at a distance” — being close to family, but not too close.

The most reliable, up-to-date data about older adults who live alone comes from the U.S. Census Bureau. According to its 2023 Current Population Survey, about 28% of people 65 and older live by themselves, including slightly fewer than 6 million men and slightly more than 10 million women. (The figure doesn’t include seniors living in institutions, primarily assisted living and nursing homes.)

By contrast, 1 in 10 older Americans lived on their own in 1950.

This is, first and foremost, an older women’s issue, because women outlive men and because they’re less likely to remarry after being widowed or divorcing. Twenty-seven percent

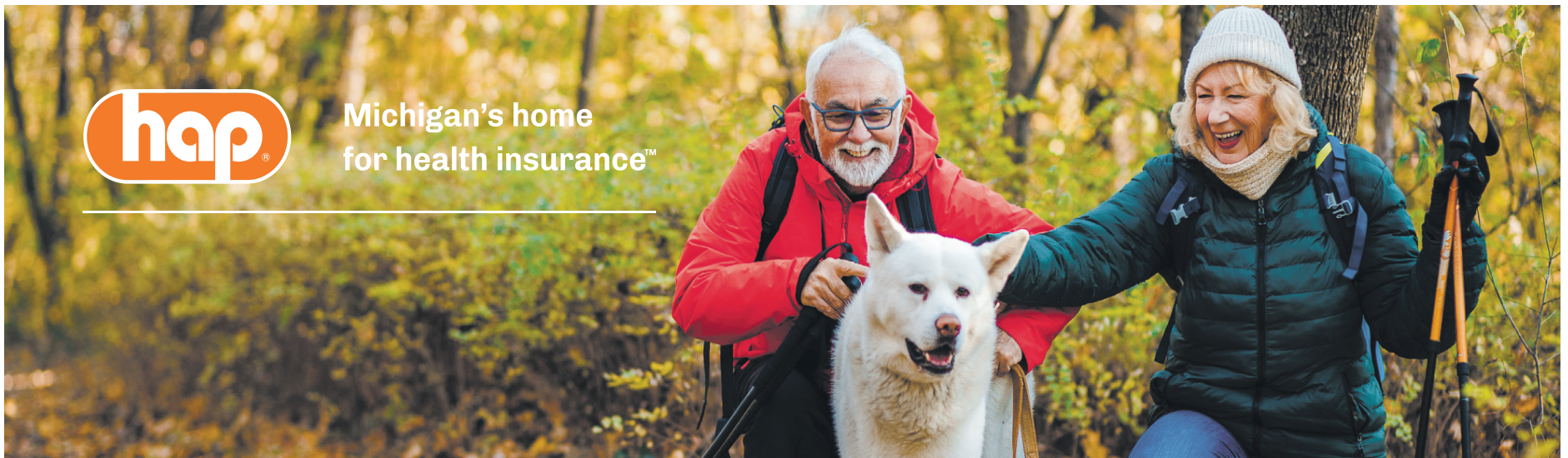
ALONE » PAGE 8



AUDREY TOBMAN — KFF HEALTH NEWS/TNS

Kate Shulamit Fagan has lived on her own since 1979, after two divorces. “It was never my intention to live alone,” Fagan says. “I expected that I would meet someone and start another relationship and somehow sail off into the rest of my life. It’s been exceedingly hard to give up that expectation.”





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# Alone

FROM PAGE 6

of women ages 65 to 74 live alone, compared with 21% of men. After age 75, an astonishing 43% of women live alone, compared with only 24% for men.

The majority — 80% — of people who live alone after age 65 are divorced or widowed, twice the rate of the general population, according to KFF's analysis of 2022 census data. More than 20% have incomes below \$13,590, the federal poverty line in 2022, while 27% make between that and \$27,180, twice the poverty level.

Of course, their experiences vary considerably. How older adults living alone are faring depends on their financial status, their housing, their networks of friends and family members, and resources in the communities where they live.

Attitudes can make a difference. Many older adults relish being independent, while others feel abandoned. It's common for loneliness to come and go, even among people who have caring friends and family members.

"I like being alone better than I like being in relationships," said Janice Chavez of Denver, who said she's in her 70s. "I don't have to ask anybody for anything. If I want to sleep late, I sleep late. If I want to stay up and watch TV, I can. I do whatever I want to do. I love the independence and the freedom."

Chavez is twice divorced and has been on her own since 1985. As a girl, she wanted to be married and have lots of kids, but "I picked jerks," she said. She talks to her daughter, Tracy, every day, and is close to several neighbors. She lives in the home she grew up in, inherited from her mother in 1991. Her only sibling, a brother, died a dozen years ago.

In Chicago, Norington



TAYLOR GLASCOCK — KFF HEALTH NEWS/TNS

Gerri Norington, of Chicago, never wanted to wind up on her own as she grew older. But she has lived alone since 2006 when a five-year relationship ended.

is wondering whether to stay in her senior building or move to the suburbs after her car was vandalized this year. "Since the pandemic, fear has almost paralyzed me from getting out as much as I would like," she told me.

She's a take-charge person who has been deeply involved in her community. In 2016, Norington started an organization for single Black seniors in Chicago that sponsored speed dating events and monthly socials for several years. She volunteered with a local medical center doing outreach to seniors and brought health and wellness classes to her building. She organized cruises for friends and acquaintances to the Caribbean and Hawaii in 2022 and 2023.

Now, every morning, Norington sends a spiritual text message to 40 people, who often respond with messages of their own. "It helps me to feel less alone, to feel a sense of inclusion," she said.

In Maine, Ken Elliott, 77, a retired psychology professor, lives by himself in a house in Mount Ver-

non, a town of 1,700 people 20 miles northwest of the state capital. He never married and doesn't have children. His only living relative is an 80-year-old brother in California.

For several years, Elliott has tried to raise the profile of solo agers among Maine policymakers and senior organizations. This began when Elliott started inquiring about resources available to older adults living by themselves, like him. How were they getting to doctor appointments? Who was helping when they came home from the hospital and needed assistance? What if they needed extra help in the home but couldn't afford it?

To Elliott's surprise, he found this group wasn't on anyone's radar, and he began advocating on solo agers' behalf.

Now, Elliott is thinking about how to put together a team of people who can help him as he ages in place — and how to build a stronger sense of community. "Aging without a mythic family support system — which everyone assumes people

have — is tough for everybody," Elliott said.

In Manhattan, Lester Shane, 72, who never married or had children, lives by himself in an 11-by-14-foot studio apartment on the third floor of a building without an elevator. He didn't make much money during a long career as an actor, a writer, and a theater director, and he's not sure how he'll make ends meet once he stops teaching at Pace University.

"There are days when I'm carrying my groceries up three flights of stairs when I think, 'This is really hard,'" Shane told me. Although his health is pretty good, he knows that won't last forever.

"I'm on all the lists for senior housing — all lottery situations. Most of the people I've talked to said you will probably die before your number comes up," he said with mordant humor.

Then, Shane turned serious. "I'm old and getting older, and whatever problems I have now are only going to get worse," he said. As is the case for many older adults who live alone,



KEN ELLIOTT — KFF HEALTH NEWS/TNS

Ken Elliott, a retired psychology professor, lives by himself in a house in Mount Vernon, Maine. His only living relative is a brother in California. Elliott is thinking about how to put together a team of people who can help him age in place. "Aging without a mythic family support system — which everyone assumes people have — is tough for everybody," Elliott says.

his friends are getting older and having difficulties of their own.

The prospect of having no one he knows well to turn to is alarming, Shane admitted: "Underneath that is fear."

Kate Shulamit Fagan, 80, has lived on her own since 1979, after two divorces. "It was never my intention to live alone," she told me in a lengthy phone conversation. "I expected that I would meet someone and start another relationship and somehow sail off into the rest of my life. It's been exceedingly hard to give up that expectation."

When I first spoke to Fagan, in mid-March, she was having difficulty in Philadelphia, where she'd moved two years earlier to be close to one of her sons. "I've been really lonely recently," she told me, describing how difficult it was to adjust to a new life in a new place. Although her son was attentive, Fagan desper-

ately missed the close circle of friends she'd left behind in St. Petersburg, Florida, where she'd lived and worked for 30 years.

Four and a half months later, when I called Fagan again, she'd returned to St. Petersburg and was renting a one-bedroom apartment in a senior building in the center of the city. She'd celebrated her birthday there with 10 close friends and was meeting people in her building. "I'm not completely settled, but I feel fabulous," she told me.

What accounted for the change? "Here, I know if I want to go out or I need help, quite a few people would be there for me," Fagan said. "The fear is gone."

*As I explore the lives of older adults living alone in the next several months, I'm eager to hear from people who are in this situation. If you'd like to share your stories, please send them to [khn.navigatingaging@gmail.com](mailto:khn.navigatingaging@gmail.com).*



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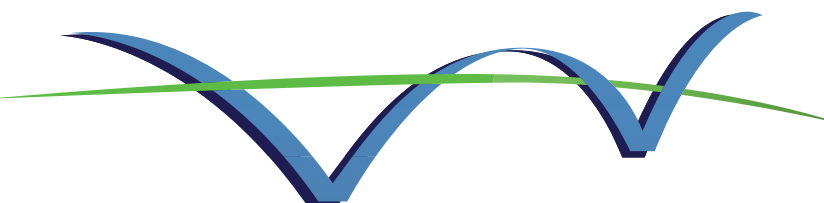
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## SOCIAL &amp; WELL-BEING



Meals on Wheels volunteers who deliver food to the homes of many seniors are sometimes the only other person the senior sees for the holiday.

PHOTO COURTESY OF METRO CREATIVE CONNECTION

# HOLIDAY MEALS ON WHEELS

## GIVE A WARM MEAL AND SPREAD SOME CHEER

### By AgeWays

Formerly Area Agency on Aging 1-B

At 50 years old, Meals on Wheels endures as a staple for many homebound seniors.

Some 251 million nutritious meals are delivered daily to 2.2 million seniors by volunteers throughout the U.S. who might stop and chat for a bit. Drivers serve as “eyes and ears,” too, many of them trained to look for problem situations with the senior and/or their home.

But the federal Older Americans Act, which provides a portion of the fund-

ing for organizations to operate their meal delivery programs, does not cover meals for holidays. That includes Thanksgiving, Hanukkah, Christmas, Easter and Passover.

That doesn’t mean Meals on Wheels operations stop. Plenty of volunteers show up to prepare, pack and deliver hot meals and cheer to residents who might otherwise be alone — and hungry — on days when many families gather in festive celebration.

But putting together crews on holidays requires donations.

This year, roughly 8,200 holiday meals are needed

for residents in the six-county region served by AgeWays Nonprofit Senior Services.

The meals are delivered in Livingston, Macomb, Monroe, Oakland, St. Clair and Washtenaw counties.

About \$55,000 will cover the cost of the meals. With DTE Foundation’s annual donation of \$29,000, about \$26,000 is still needed to close the funding gap.

AgeWays works with 11 local Meals on Wheels providers throughout its six-county region that are responsible for preparing and delivering meals daily.

This year, these partners have delivered 2.2 million

meals (including congregate meals at senior centers) for around 22,000 people. Some even provide food for pets.

“Since government funding does not cover the cost of meals on the holidays, AgeWays is a key funder to ensure seniors do not go without a meal. Donations are critical to ensure the delivery of a hot, nutritious meal while spreading holiday cheer to older adults who otherwise would be home alone for the holidays,” says Angela Patten, AgeWays’ program manager for nutrition services.

To make a donation

to the Meals on Wheels Program, go to [AgeWays.org/Donate](https://www.ageways.org/donate). The local providers that AgeWays works with also accept donations to help offset funding gaps and keep their weekday deliveries going.

### By the numbers

- Meals on Wheels relies on 5,000 community-based programs to make, pack and deliver meals.

- 77% of seniors say Meals on Wheels helps them stay healthy.

- 85% of seniors say Meals on Wheels helps them to feel more secure.

- 92% of seniors say Meals on Wheels helps

them to live independently. Meals on Wheels can provide meals for a senior for one year at the same cost as one day in the hospital or 10 days in a nursing home.

*This content is provided by AgeWays Nonprofit Senior Services (formerly 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.*



## SOCIAL & WELL-BEING



PHOTO COURTESY OF PACE SOUTHEAST MICHIGAN

Russell Max and Lynn Sensoli met playing bingo at PACE Sterling Heights. Nine months later, the two celebrated their commitment to each other with a wedding-like event.

## Couple who met at health center return to celebrate their love together

Two PACE Southeast Michigan participants hit a different kind of jackpot while playing bingo.

Russell Max and Lynn Sensoli met playing bingo at PACE Sterling Heights. Nine months later, the two celebrated their commitment to each other with a wedding-like event on Thursday, Oct. 17.

PACE Sterling Heights staff went all out for the big day by decorating an event space, using their personal talents to sing or play music, and even making sure Lynn had the perfect hairstyle.

During the event, the couple's "PACE family" of staff members and fellow participants made sure to be there to celebrate,

share well wishes, and dance the afternoon away.

The couple said PACE Sterling Heights has played such a large role in their relationship that they didn't want to have the event anywhere else.

"We fell in love here, and we've got a lot of friends here," Russell said. "There's nowhere else we would have wanted to have this."

Russell and Lynn are among nearly 2,000 older adults in metro Detroit who receive health care, spiritual care and spend time socializing at a PACE Southeast Michigan health center. At PACE, Lynn and Russell enjoy dancing and playing bingo together, often

sitting at the table where they first met.

"He's a wonderful man," Lynn said. "We're very happy."

PACE Southeast Michigan has been serving older adults in metro Detroit for 30 years and is part of the national Program of All-Inclusive Care for the Elderly. PACE Southeast Michigan has day health centers in Clinton Township, Eastpointe, Dearborn, Detroit, Pontiac, Southfield, Sterling Heights and a center is coming to Westland in late fall.

For more information, visit [pacesemi.org](http://pacesemi.org).

Source: PACE Southeast Michigan



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## MONEY &amp; SECURITY

## Ask the Financial Doctor: What is the \$18,000 annual gift rule?

**Q:** My neighbor received a phone call from the Social Security Administration asking to verify his Social Security number and other sensitive financial information. Is this a scam?

**A:** Yes, this is a scam. Scammers are always looking for schemes to defraud the public. Never reveal your Social Security number, bank account and credit card number to strangers on the phone.

If you receive a scam call, report it to the Consumer Protection Division, 877-566-7226.



**Richard Rysiewski**  
Columnist

**Q:** What is the \$18,000 annual gift rule? I am considering giving \$7,000 to my brother. Do I get a deduction for my gift?

**A:** In 2024, you can gift-give up to \$18,000 annually to any person without triggering a gift tax. If you are married and your spouse is in agreement, you can double the annual gift to \$36,000. You do not get a deduction and the recipient does not declare the gift as taxable income.

*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.*



PHOTO COURTESY OF METRO EDITORIAL SERVICES

## Real estate: Is a prior home inspection still good for a house I'm considering buying?

**Q:** My wife and I have put an offer on a house that the sellers have owned for only seven months and have been transferred out of state.

The sellers have offered us their home inspection report from when they bought the house seven months ago.

We're trying to be careful with our money and \$450 seems like a good savings to spend on something else. What's your thoughts on this? I could put the \$450 towards a new snowblower.

**A:** Heck no! Bad idea. I know you're thinking about saving \$450 on the inspection and buying a shiny brand-new snowblower (all of us guys are tempted by such things!).

But what you are not thinking about is all of the things that could go terribly wrong.

- What if their inspector originally missed something?
- What if the seller or a con-

tractor did something wrong to the house in the last seven months?

- What if the foundation has started to settle?

- What if black mold has started to grow in the attic?

- What if wildlife has gotten into the attic?

- What if a support beam has formed a crack weakening the structure?

- What if the heat exchanger in the furnace has developed a crack?

The what-if's go on and on. Now, I am not an attorney and if you read my column on a regular basis, you know that I have never claimed to be one and always refer buyers and sellers to consult one.

The main concern I have is normally a purchase agreement includes a contingency for a home inspection and usually there's language for "as is" condition after a satisfactory inspection.

If you accept the seller's

old home inspection report thereby waiving your own inspection and thus being satisfied with the property's condition and buying the property in "as is" condition, you may have just put yourself in a position of losing a future lawsuit against the seller should a claim arise.

You may be initially saving \$450, but that is a small downpayment on what could be potentially \$15,000 to \$25,000 or more in repairs.

Unless you're very lucky and win the lottery often, I say don't do it.

The cost of a new home inspection will be well worth the cost.

*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

September's market update for Macomb County and Oakland County's housing market (house and condo sales) is as follows: In Macomb County, the average sales price was up by almost 5% and Oakland County's average sales price was up by almost 13%. Macomb County's on market inventory was up by 3% and Oakland County's on market inventory was down by more than 7%. Macomb County's average days on market was 27 days and Oakland County average days on market was 28 days. Closed sales in Macomb County were down by almost 11% and closed sales in Oakland County were down by more than 15%. The closed sales continue to be down as a direct result of the continued low inventory. Demand remains high. (All comparisons are month to month, year to year.)

By the long-standing historical definition from the National Association of Realtors, which has been in existence since 1908, a buyer's market is when there is a seven-month supply or more of inventory on the market. A balanced market between buyers and sellers is when there is a six-month supply of inventory. A seller's market is when there is a five-month or less supply of inventory. Inventory has continued to stay low. In September, the state of Michigan's inventory was flat at 2.5 months of supply. Macomb County's inventory was flat at 2.1 months of supply and Oakland County's inventory was at 2.2 months of supply. Even though inventory rose a little, by definition it's nowhere close to a buyer's market.



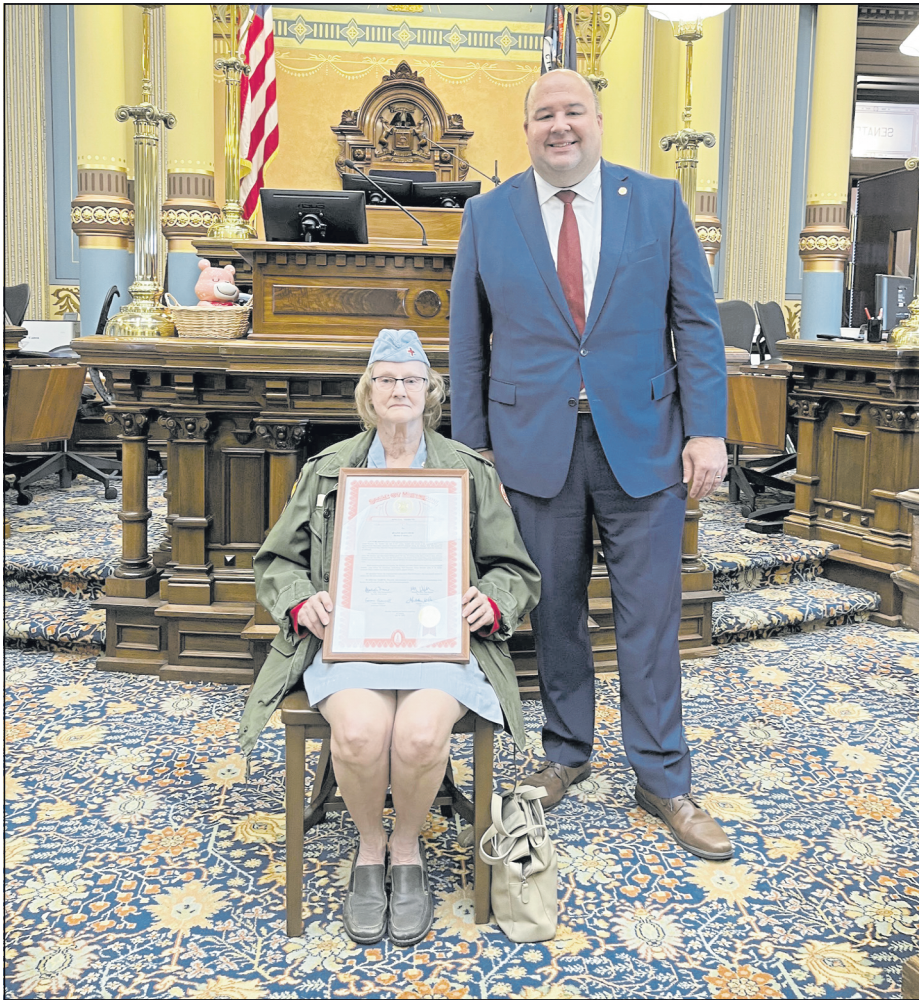
**WORK & PURPOSE**

PHOTO COURTESY OF SEN. MICHAEL WEBBER

State Sen. Michael Webber (R-Rochester Hills) presents a tribute to Rochester Hills resident Joann Kotcher on the floor of the Michigan Senate in honor of her service as a Donut Dolly during the Vietnam War.

## Rochester Hills woman honored for work during Vietnam War

Michigan Sen. Michael Webber (R-Rochester Hills) presented a state tribute to Rochester Hills resident Joann Kotcher on the floor of the Michigan Senate on Oct. 9 in honor of her service as a Donut Dolly during the Vietnam War.

Kotcher was one of 627 young women who served in the American Red Cross Supplemental Recreation Activities Overseas program during the Vietnam War, joining the effort in May 1966 after earning her bachelor's degree in mathematics from the University of Michigan.

"The legacy of the Donut Dollies goes far beyond their namesake of passing out donuts to soldiers, and our nation is grateful for brave individuals like Ms. Kotcher who

answer the call to support our active military," Webber said. "As the first women in history to be allowed into combat zones at the invitation of U.S. Army Gen. William Westmoreland, Ms. Kotcher and the Donut Dollies helped pave the way for women to be able to work in many different positions to support American troops on the ground. And while doctors and nurses treated physical injuries, the presence and friendship of the Donut Dollies offered invaluable psychological support long before we had the understanding and vocabulary of post-traumatic stress and its effects on soldiers."

*Source: State Sen. Michael Webber*



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## HEALTH &amp; FITNESS

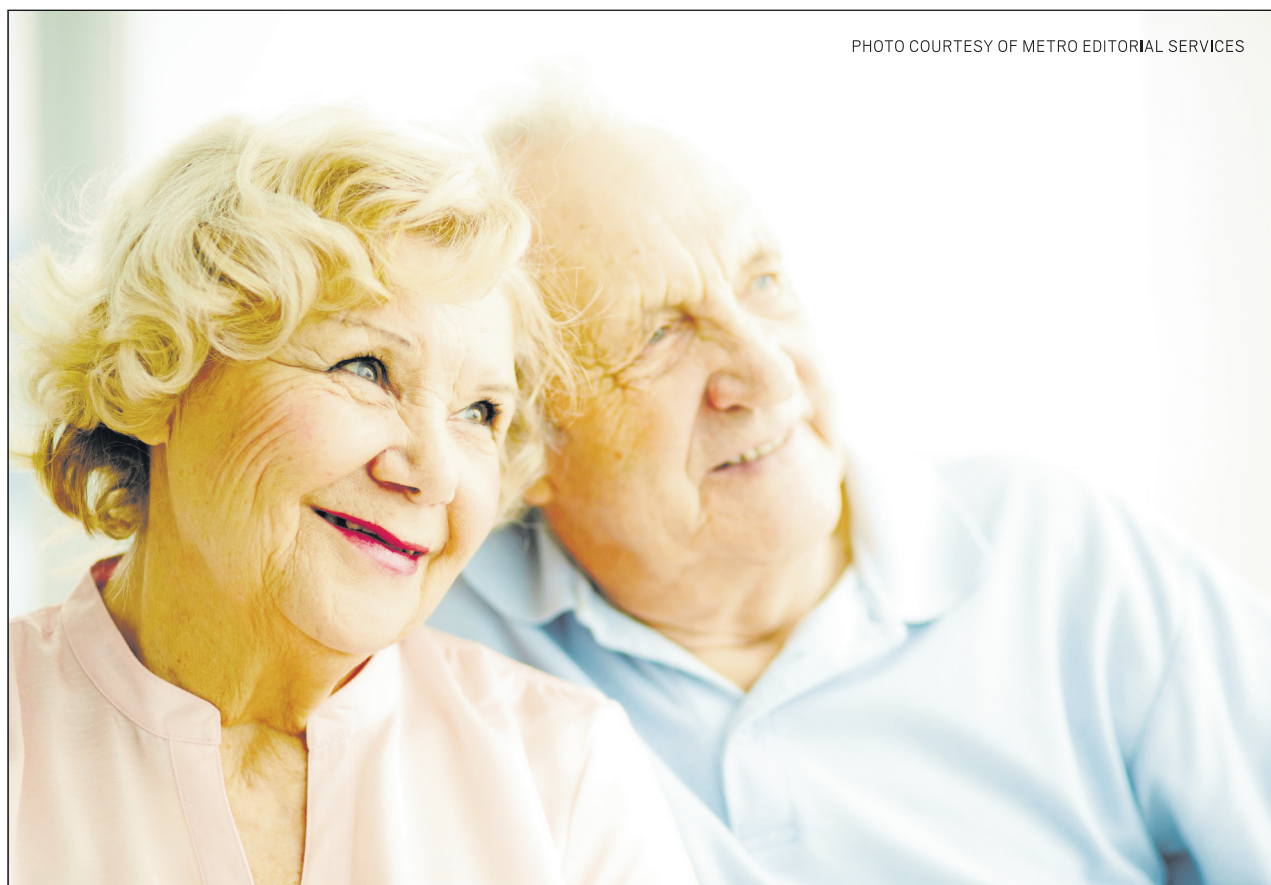


PHOTO COURTESY OF METRO EDITORIAL SERVICES

# MEDICARE OPEN ENROLLMENT PRIMER

## GET YOUR QUESTIONS ANSWERED AHEAD OF DEC. 7 DEADLINE

**By Sarah Gantz**  
*The Philadelphia Inquirer*

Medicare's fall open enrollment, which opened Oct. 15 and runs through Dec. 7, is an opportunity to review your benefits and make changes for 2025.

Signing up for Medicare or changing plans can seem daunting, but it's important to make sure you're enrolled in the best plan for your medical needs.

### Glossary of terms

**1.** Premium: The base cost of the health plan, paid monthly. Regardless of whether you choose original Medicare or Medicare Advantage, you will pay the Part B premium monthly. Most people

paid \$174.70 a month for the Part B premium in 2024.

**2.** Deductible: The amount of money you spend out-of-pocket before the plan begins paying a larger share of medical expenses. For 2024, the Part B deductible was \$240.

**3.** Copay: A flat fee you pay for certain services, such as a doctor's visit or prescription medication.

**4.** Coinsurance: The portion of a medical bill you must pay even after you meet your deductible. Original Medicare has 20% coinsurance after meeting the deductible, which means you will

**5.** Drug formulary: The list of prescription medications covered by your plan. Formularies rank medications into tiers, with lower-tier drugs being the preferred and least-expensive options. Higher-tier versions of the same medication will cost more. Health plans frequently switch their preferred choices and may even drop medications from the formulary.

**6.** In-network: Doctors who accept your health plan are in-network. The vast majority of doctors accept original Medicare. Medicare Advantage plan networks vary.

**7.** Out-of-network: Doctors who do not accept your health plan are out-of-network. You may have to pay more for their services, or the visit may not be covered at all by your plan.

**8.** Original or traditional Medicare: A federal health program for people who are 65 or older, or who have a qualifying disability. People who choose original Medicare will enroll in Part B, with choices for optional supplemental and drug plans.

**9.** Medicare Advantage: Medicare plans sold and operated by private insurers. These federally approved plans must cover

all Plan B benefits. They can offer extra services, such as coverage for prescription drugs, and may limit the number of in-network doctors.

**10.** Part A: Covers hospital visits and medications administered in a hospital setting, such as infused drugs. Most people receive Part A coverage when they turn 65 at no additional cost.

**11.** Part B: Covers doctor's visits, labs, and other nonhospital services. People who choose original Medicare will enroll in Part B.

**12.** Part C: Also known as Medicare Advantage.



**13.** Part D: Prescription drug plans that people who opt for original Medicare can buy.

**14.** Medigap: Also known as supplemental plans that people who opt for original Medicare can buy to cover out-of-pocket costs, such as copays. Medigap plans do not pay for the Plan B premium.

#### ANNUAL OPEN ENROLLMENT QUESTIONS

### What is Medicare's annual open enrollment?

A time to review your Medicare coverage — whether you have original Medicare with prescription and supplement plans, or Medicare Advantage. During the fall enrollment period, you can sign up for new coverage or change your plan. You can switch from original Medicare to Medicare Advantage (or vice versa), add a prescription drug or supplement plan to original Medicare coverage, or choose a new Medicare Advantage plan.

### Do I need to do anything during the fall enrollment period if I'm happy with my current plan?

Yes. Plans may change slightly from one

year to the next, so it is important to review your coverage, even if you're happy with it. For instance, the list of prescription medications covered by Medicare Advantage and Part D plans changes every year. Your preferred medication may no longer be covered or the cost may have changed. Also, consider how your health needs have changed: Did you start taking a new medication? Will you be traveling more? Be sure that your current plan is still the best fit.

#### MEDICARE 101

### What's the difference between original Medicare and Medicare Advantage?

Medicare Advantage plans are run by private insurance companies approved by the federal government. These managed-care plans must cover all the same benefits as original Medicare, though you'll be limited to their provider networks. They may offer extras, such as dental, vision, or hearing services.

Medicare Advantage plans also typically cover prescription medications. People who opt for original Medicare can buy supplemental plans to help cover more health care costs or a Part D drug plan for medications.

### How do I know which plan is right for me?

It depends on your medical needs and financial resources.

Original Medicare is accepted by most doctors, which could be important if you need care while traveling out of state. Similar to many employer-based insurance plans, Medicare Advantage plans have provider networks. If you go to an out-of-network doctor or hospital, the visit may not be covered or may cost more.

### What type of plan should I choose if cost is my biggest concern?

It depends. Your total out-of-pocket expense will depend on how the plan you choose covers the services you use most. Both types of plans have a premium for Part B (doctor's services) — about \$175 a month for most people in 2024, as well as a deductible, which was \$240 in 2024. CMS had not released premium and deductible amounts for 2025 at the time of publication.

Original Medicare beneficiaries pay 20% of the Medicare-approved rate for most doctor services after meeting their deductible. Supplemental plans can help cover some of these extra expenses for orig-

inal Medicare members.

Copays, coinsurance, and deductibles will vary for Medicare Advantage plans, which may charge additional premiums for its prescription drug coverage and extra services.

### Does Medicare restrict which doctors I can see? Can I change doctors?

Always ask before making an appointment, but most doctors accept original Medicare.

Medicare Advantage plans have more limited provider networks. Call your plan to ask for a list of in-network providers. Or ask whether a doctor you already see is in network.

You can switch doctors at any time, but make sure your new doctor is covered by your plan to avoid unexpected bills.

### Are there any programs to help people pay for Medicare?

Yes. People who meet income and asset qualifications may be eligible for one of Medicare's financial assistance programs.

1. The Qualified Medicare Beneficiary program offers the highest level of assis-

PRIMER » PAGE 16

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## Primer

FROM PAGE 15

tance, helping pay for Part A and B premiums, deductibles, coinsurance, and copays for people with \$1,275 or less in monthly income and no more than \$9,430 in assets. Income and asset requirements may vary by state and are higher for couples.

2. The Specified Low-Income Medicare Beneficiary helps people who earn too much to be eligible for the QMB program to pay for their Part B premiums.

3. The Qualifying Individual program also helps cover Part B premiums, has an even higher income threshold, and is available on a first-come, first-served basis.

4. The Qualified Disabled and Working Individuals program helps cover Part A premiums for people younger than 65 with a disability who are currently working.

The National Council on Aging has a website called BenefitsCheckUp to help people research these options.

### ENROLLING IN COVERAGE

#### How do I choose supplemental coverage?

Supplemental coverage, also called Medigap, covers “gaps” in original Medicare plans, such as health expenses while traveling abroad, excess charges, or copays. It is sold by private insurance companies. Look for a letter system to assemble your benefits package; plans with the same letter offer the same coverage.

Be aware that prices can vary widely between companies, even for the same coverage.

#### How do I figure out which prescription plan will be the lowest cost to me?

Make sure it covers the drugs you need. Most people focus on the monthly cost, known as the plan premium. But a plan with a low premium could end up costing more than another with a pricier premium if it does not cover your specific medications. Also review cost-sharing details — how much you will pay versus how much the plan will pay — and whether you will be required to fill prescriptions at select pharmacies. Medicare’s Plan Finder allows you to search based on the medications that you need.

#### Where can I go for help?

Don’t be surprised if you need advice. The options can get complicated and scams abound during enrollment season.

Every state has an agency offering free Medicare help. These impartial programs



PHOTO COURTESY OF METRO EDITORIAL SERVICES

do not offer legal advice, endorse plans, or sell insurance.

1. Certified and unbiased volunteer counselors from AgeWays Nonprofit Senior Services’ Michigan Medicare Assistance Program are available to help you review your plan and if need be, help you enroll in a plan. AgeWays will be offering these free benefit reviews via phone and Zoom and also at in-person Medicare assistance events scheduled at community venues around Macomb and Oakland counties. Visit [ageways.org](http://ageways.org) or call 800-803-7174.

2. The state of Michigan’s free Medicaid helpline is available at 800-642-3195.

3. Nonprofit organizations such as CARIE (Center for Advocacy for the Rights and Interests of the Elderly) also provide assistance. Independent brokers, who are not bound to sell just one insurer’s products, can also be a good resource.

#### How do I find a reputable independent broker?

Find licensed brokers using the online database maintained by the National Association of Insurance Commissioners. The National Association of Benefits and Insurance Professionals also has an online database to find agents.

Independent brokers must be licensed by the state and follow strict rules about selling private Medicare plans (Medigap, drug, and Advantage plans). Search for a broker who lives in your community, rather than several states away, if you wish to meet in person.

### DRILLING DOWN INTO MEDICARE

#### What if I don’t sign up during my ‘new to Medicare’ period?

Most people qualify for Medicare at 65. There’s a seven-month period to sign up — your birth month plus three months before and after. Sign up early if you want coverage to start as soon as you turn 65. Miss-

ing this enrollment period could lead to penalties for the duration of your Medicare coverage.

The penalty for signing up late to Plan B is 10% of the premium for every 12 months you were not enrolled. Part D prescription coverage has a penalty of 1% of the premium for every month missed. If you miss your “new to Medicare” enrollment period, you could end up temporarily uninsured.

#### What if I plan on working past 65 and have employer-sponsored coverage?

You can usually keep your health plan and delay enrolling in Medicare without penalty.

People who have health insurance through a large employer — and are actively working — can delay signing up for Part B until they retire without penalty. If you have coverage through a small company with fewer than 20 people, you’ll have to move to Medicare.

Talk to your human resources department about your options. If you keep your employer-sponsored health plan beyond age 65, your employer will need to fill out a form verifying you have continuous coverage when you retire.

The same rules apply if you are covered under a private health plan through a spouse who is still working.

#### How do I decide whether to keep my employer-sponsored health plan or transition to Medicare?

Consider the premium, deductible and other cost-sharing expenses. Compare how prescriptions are covered and the doctor networks offered.

If you are covered under a spouse’s plan, look at how the employer handles dependent coverage.

Companies may pay for a large share of the employee’s health insurance but not the cost of insuring spouses and children. In this case, it may be more cost-effective for an over-65 spouse to move to Medicare.

#### Can a spouse’s health savings account from an employer-sponsored health plan cover my Medicare expenses?

Yes — with limits.

An employee’s HSA can be used to pay eligible medical bills for a spouse covered by Medicare. Eligible medical expenses include copays for prescriptions and services applied to your plan’s deductible, as well as Part A and Part B premiums. An HSA cannot be used to pay for supplemental policy premiums. Once you sign up for Medicare, however, you will no longer be allowed to contribute pretax funds to an HSA.

#### What if I have an individual health plan through the Affordable Care Act marketplace?

People with ACA marketplace health plans almost always transition to Medicare when they turn 65.

You may be able to keep your individual health plan, but you won’t be eligible for a tax subsidy after 65 and could face penalties if you don’t sign up right away.

The cost and coverage could be very different from what you’re used to.

The Medicare Part B premium may be less than what people in their 60s pay for an individual marketplace plan.

But people who have been receiving an income-based tax subsidy for an ACA marketplace plan may find that their costs rise under Medicare.

Consider discussing options with an enrollment adviser, or visit the National Council on Aging’s BenefitsCheckUp website to find out if you’re eligible for financial assistance.

#### What are zero-dollar premium Medicare Advantage plans and are they really free?

No. Everyone pays a monthly premium for Part B, regardless of whether you have original Medicare or Medicare Advantage.

Medicare Advantage plans often include extra services, such as prescription drugs, vision, or dental — for an extra charge. When a plan advertises a “zero-dollar premium,” it is referring to these additional, plan-specific benefits. You will still pay the Part B premium.

Keep in mind that premiums are only one source of out-of-pocket costs. Plans with low premiums may have high deductibles, copays, and coinsurance.

You should also consider how much your medications will cost under the plan and whether your doctors are in network. Medicare’s online plan finder can help you compare options.

#### What is Silver Sneakers?

A fitness program offered by some Medicare Advantage plans that gives members access to free gym memberships, fitness classes, and health education resources. It is not part of original Medicare. Plans that don’t offer Silver Sneakers may have a similar fitness program. Ask your plan administrator.

Although the program can be a valuable benefit, also consider whether the plan will meet your health-care needs, how it covers the medications you take, and whether you can continue seeing the same doctors. And, as with any fitness membership, make sure that the facility fits your physical needs, schedule, and location.



## HEALTH &amp; FITNESS

## Costly mistakes to avoid when choosing a Medicare Advantage plan

By **Cindy Krischer Goodman**  
*WellMed and Optum*

Medicare offers many choices, and open enrollment is the time to reevaluate your coverage. In doing so, it is a good idea to forego assumptions and make sure your choices aren't unnecessarily costing you money you could save by choosing differently.

Here are five common mistakes you don't want to make as you decide among the Medicare options, with open enrollment taking place through Dec. 7.

### 1. Don't allow automatic plan renewal to make your choice for you.

On Jan. 1, your Medicare Part D (drug plan) or Medicare Advantage plan will automatically renew unless you choose a new plan. Automatic renewal may make your life easy, but it might

not be the best way to make your Medicare decisions. This is especially true if your health care needs have changed in the last year, if you are taking more medications, if you have wished you'd had more benefits such as dental or hearing, or if your finances have changed. Those are just a few of the considerations. Plans may also change what they cover annually, including what you will pay in deductible, premium, co-pay or co-insurance amounts. This information will be in the Annual Notice of Change, mailed to patients in September.

### 2. Don't ignore your plan's Annual Notice of Change.

The letter mailed to you by your current plan explains any changes in your plan benefits and costs for the upcoming year. The changes may affect your health care and your budget, so it's im-

portant to read the notification, as it can help you decide early whether to keep your current plan or alert you to look for a new one during the Open Enrollment period, which runs through Dec. 7.

### 3. Don't base your plan choice on the premium alone.

It is easy to focus only on premiums when examining Medicare costs, but it's also a good idea to consider the big picture. A plan could have a low monthly premium, but charge a medical or prescription drug deductible or have higher co-payments. You might prefer this if you rarely go to the doctor and don't take many medications, but a plan like this could be expensive if you use health care services often, even with the low premium. It's important to think, too, about all the out-of-pocket costs as well as your

healthcare needs when choosing a plan.

For example, many Medicare Advantage plans offer routine vision, hearing, and dental coverage, and certain plans also provide fitness membership benefits at no additional cost.

### 4. Don't pick a plan because your spouse, relative or friend has it.

You might count on a friend's word when deciding what new restaurant to try, but a Medicare plan is a personal choice. You want to choose a plan that fits your needs. You will probably have several plans to choose from, so it's a good idea to look at all your options, keeping your healthcare needs and budget at the forefront of your mind. The Medicare.gov website suggests considering seven things when choosing a plan that's just right for you: cost, coverage/benefits, any other coverage you hold, prescription drugs, doctor and hos-

pital choice, quality of care, and travel coverage.

### 5. Don't assume you don't qualify for help with Medicare costs.

Several programs offer financial assistance with Medicare premiums and other costs. In some cases, Medicare Savings Programs may pay Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles, co-insurance, and co-payments if you meet certain conditions. There are four kinds of Medicare Savings Programs: Qualified Medicare Beneficiary (QMB); Specified Low-Income Medicare Beneficiary (SLMB); Qualifying Individual (QI); and Qualified Disabled & Working Individuals (QDWI). If you qualify for one of these programs, you automatically qualify to get extra help paying for Medicare drug coverage. You may want to look into them, even if you think you might not be eligible.

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## HEALTH &amp; FITNESS



**“The good news is, we know so much more and can do so much more for people with various conditions. The bad news is the system has gotten overwhelmingly complex.”**

— Thomas H. Lee, chief medical officer at Press Ganey, a consulting firm that tracks patients’ experiences with care.

A new study shows that Medicare patients spend about three weeks a year having medical tests, visiting doctors, undergoing treatments or medical procedures, seeking care in emergency rooms, or spending time in the hospital or rehabilitation facilities.

PHOTO COURTESY OF METRO EDITORIAL SERVICES

# FOR SENIORS, MEDICAL CARE CAN BE A SLOG, BUT THERE ARE WAYS TO REIN IT IN

**By Judith Graham**

*Special to The Washington Post*

Susanne Gilliam, 67, was walking down her driveway to get the mail when she slipped and fell on a patch of black ice. Pain shot through her left knee and ankle. After summoning her husband on her phone, she made it back to the house with difficulty.

And then began a runaround so many people face when they interact with America’s uncoordinated health care system.

Gilliam’s orthopedic surgeon, who managed previous difficulties with her left knee, saw her that afternoon but told her: “I don’t do ankles.”

He referred her to an ankle specialist who ordered a new set of X-rays and

an MRI. For convenience’s sake, Gilliam asked to get the scans at a hospital near her home. But the hospital didn’t have the doctor’s order when she called for an appointment. It came through only after several more calls. Meanwhile, scheduling physical therapist visits for her knee and ankle several times a week took hours of her time.

“The burden of arranging everything I need — it’s huge,” Gilliam told me. “It leaves you with such a sense of mental and physical exhaustion.”

The toll the U.S. health care system exacts is, in some respects, the price of extraordinary progress in medicine. But it’s also evidence of the poor fit between older adults’ capacities and the health care system’s demands.

## How specialty medicine complicates care

“The good news is, we know so much more and can do so much more for people with various conditions,” said Thomas H. Lee, chief medical officer at Press Ganey, a consulting firm that tracks patients’ experiences with care. “The bad news is the system has gotten overwhelmingly complex.”

That complexity is compounded by the proliferation of guidelines for separate medical conditions, financial incentives that reward more medical care and specialization among clinicians, said Ishani Ganguli, an associate professor of medicine at Harvard Medical School.

“It’s not uncommon for older patients to

have three or more heart specialists who schedule regular appointments and tests,” she said. If someone has multiple medical problems — say, heart disease, diabetes and glaucoma — their health care interactions multiply.

Ganguli is the author of a new study showing that Medicare patients spend about three weeks a year having medical tests, visiting doctors, undergoing treatments or medical procedures, seeking care in emergency rooms, or spending time in the hospital or rehabilitation facilities. (The data is from 2019, before the COVID-19 pandemic disrupted care patterns. If any services were received, that counted as a day of health care contact.)

That study found that slightly more than 1 in 10 people 65 and over, including



those recovering from or managing serious illnesses, spent a much larger portion of their lives getting care — at least 50 days a year.

“Some of this may be very beneficial and valuable for people, and some of it may be less essential,” Ganguli said. “We don’t talk enough about what we’re asking older adults to do and whether that’s realistic.”

### A ‘treatment burden’

Victor Montori, a professor of medicine at the Mayo Clinic, has sounded an alarm for years about the “treatment burden” that patients experience.

In addition to time spent receiving health care, this burden includes arranging appointments, finding transportation to medical visits, getting and taking medications, communicating with insurance companies, paying medical bills and following recommendations such as dietary changes.

Four years ago — in a paper titled “Is My Patient Overwhelmed?” — Montori and several colleagues found that 40%

of patients with chronic conditions such as asthma, diabetes and neurologic disorders “considered their treatment burden unsustainable.”

When this happens, people stop following medical advice and report poorer quality of life, the researchers found.

Especially vulnerable are older adults with multiple medical conditions and low levels of education who are economically insecure and socially isolated.

Older patients’ difficulties are compounded by medical practices’ increased use of digital phone systems and electronic patient portals — both are hard for many seniors to navigate — and the time pressures on physicians. “It’s harder and harder for patients to gain access to clinicians who can problem-solve with them and answer questions,” Montori said.

Meanwhile, clinicians rarely ask patients about their capacity to perform the work they’re being asked to do. “We often have little sense of the complexity of our patients’ lives, and

even less insight into how the treatments we provide (to reach goal-directed guidelines) fit within the web of our patients’ daily experiences,” several physicians wrote in a 2022 paper on reducing treatment burden.

Consider what Jean Hartnett, 53, of Omaha and her eight siblings went through after their 88-year-old mother — who also cared for their ailing father — had a stroke.

In the year after the stroke, both of Hartnett’s parents — fiercely independent Nebraska farmers — suffered setbacks, and medical crises became common.

When a physician changed her mom’s or dad’s care plan, new medications, supplies and medical equipment had to be procured, and new rounds of occupational, physical and speech therapy arranged.

Neither parent could be left alone when the other needed medical attention.

“It wasn’t unusual for me to be bringing one parent home from the hospital or doctor’s visit and pass-

ing the ambulance or a family member on the highway taking the other one in,” Hartnett explained.

Hartnett moved in with her parents during the last six weeks of her father’s life, after doctors decided he was too weak to undertake dialysis.

### What to ask your doctors

So, what can older adults and family caregivers do to ease health care burdens?

To start, be candid with your doctor if you think a treatment plan isn’t feasible and explain why you feel that way, said Elizabeth Rogers, an assistant professor of internal medicine at the University of Minnesota Medical School. Ask which interventions are most important in terms of keeping you healthy, and which might be expendable.

Doctors can adjust your treatment plan, discontinue medications that aren’t yielding significant benefits, and arrange virtual visits if you can manage the technological requirements.

Ask whether a social worker or a patient navigator can help you arrange multiple appointments and tests on the same day to minimize the burden of going to and from medical centers.

These professionals may also be able to connect you with transportation and other services. (Most medical centers have staff of this kind, but physician practices do not.)

If you don’t understand how to do what your doctor wants you to do, ask them: What will this involve on my part? How much time will this take? What kind of resources will I need to do this? And ask for written materials, such as self-management plans for asthma or diabetes.

“I would ask a clinician, ‘If I chose this treatment option, what does that mean not only for my cancer or heart disease but also for the time I’ll spend getting care?’” said Ganguli of Harvard. “If they don’t have an answer, ask if they can come up with an estimate.”

## Next Issue of Vitality



will be on

THURSDAY  
DECEMBER 12, 2024

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, December 12, 2024.

Deadline is November 27, 2024

To be included in our next edition please Email to:

VITALITY  
Groups & Clubs  
Email: Joe Gray  
jgray@medianewsgroup.com  
Subject Line: Vitality Community Calendar

## 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 November 27, 2024 for our December 12, 2024 issue.



Names and place of photo: \_\_\_\_\_

Person Submitting Form: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

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

Email: Form & Photo to Demke@medianewsgroup.com  
Mail to: Vitality, Be Kind Page, Attn: Dawn  
53239 Settimo Crt, Chesterfield, MI 48047



## HEALTH &amp; FITNESS

## HEALTHY AGING: LIGHT EXERCISE OR EVEN SLEEP BEATS BEING SEDENTARY

By Caren Chesler

Special to *The Washington Post*

If you want to increase your odds of living a long and healthy life, watch less television and become more physically active because even a small amount of physical activity can improve overall health, according to an observational study recently published in *JAMA Network Open*.

While there have been many studies showing that moderate to vigorous physical activity is associated with healthy aging, researchers wanted to know if light physical activity compared with sedentary behaviors also improves healthy aging, and if not, how can people's time be reallocated.

They found that replacing a sedentary behavior such as watching TV with even low-intensity activity — such as standing or walking around while cooking or washing clothes — increased one's odds of healthy aging.

And at work, replacing some of the time spent sitting with simple movements such as standing or walking around the office can improve health.

"These findings indicate that physical activity need not be high intensity to potentially benefit various aspects of health, which have especially important public health implications as older people tend to have limited physical ability to engage in moderate-to-vigorous physical activity," Molin Wang, an associate professor in epidemiology at the Harvard T.H. Chan School of Public Health and an author of the study, wrote in an email.

For the purposes of the study, healthy aging was defined as surviving to at least 70 with no major chronic diseases, and no



PHOTO BY VALERIY\_G — ISTOCK VIA GETTY IMAGES PLUS

Walking around your house to do simple chores like rearranging your pantry is better for your health than sitting still, according to a recent study.

impairment in subjective memory, physical function or mental health. The data, though, suggests the relationship between light activity and healthy aging continues into the 80s and 90s, Wang said.

### Replacing TV time with physical activity or sleep

Researchers used responses from a Nurses' Health Study of 45,176 women that began more than 20 years ago. Respondents were asked questions such as "On average, how many hours per week do you spend standing or walking around at home?" or "On average, how many hours per week did you spend standing or walking around at work or

away from home?" Participants had an average age of 59.2 and were free of major chronic diseases when the study began in 1992. They were then tracked for 20 years.

The study incorporated isotemporal substitution modeling to evaluate the potential effect on healthy aging of replacing one hour of one behavior with the equivalent duration of another.

They found, for instance, that every two hours spent sitting and watching television was linked to a 12% decrease in the odds of healthy aging. Conversely, every two hours per day of light physical activity at work was linked to a 6% rise in the odds of healthy aging.

Replacing TV time with

light physical activity at home increased one's odds of healthy aging, as well. For those who slept seven hours a night or less, replacing television time with sleep was also beneficial for health.

"What we found is that if you replace sedentary behaviors with any activities, I mean, even light physical activities, like standing or walking around, or doing household chores, it's better than just being a couch potato for an extended period of time," said Frank Hu, professor and chair of the Department of Nutrition at the Harvard T.H. Chan School of Public Health and an author of the study.

And swapping TV time for light physical activity, or sleep for some individuals, at any age would be benefi-

cial, Wang said.

The researchers adjusted for several variables, including age; income; family history of cancer, myocardial infarction and diabetes; baseline hypertension and high cholesterol; menopausal status and postmenopausal hormone use; and diet.

The study findings show an association between sitting and watching television vs. light physical activity, and the odds of healthy aging, and not a causal relationship.

The researchers also wrote that because their study population was limited to nurses in the United States, the "findings might not be generalizable to other populations."

Hu said the isotemporal substitution model they used was important, likening it to the concept of opportunity cost in economic theory or the idea of isocaloric substitutions in food and nutrition.

These models acknowledge that people have a finite amount of time in a day or a finite number of calories they are going to consume, so when they choose one thing over another, it comes at a cost of doing something else.

### Watching TV and junk food consumption

The problem with watching TV is not just that it's a sedentary habit. While watching, people tend to eat more junk food and drink more sugary beverages, increasing their caloric consumption, Hu said.

Scott Lear, a professor in health sciences at Simon Fraser University in Vancouver, said that while the findings of the study may not be groundbreaking, researchers made some important distinctions.

They made clear that health is also affected by what people are doing when they're sedentary and where they're doing it, not just that they're inactive. There are different health repercussions to sitting at home vs. at work and between sitting and watching TV as opposed to sitting and reading or writing.

"Watching TV has been associated with greater risk for early death, Type 2 diabetes, heart disease, and some cancers, and watching TV is a bit different than just, say, sitting reading a book," said Lear, who was not involved in the study.

The fact that sleep was included in the study was also novel, Lear said, noting that it's an underrated health behavior.

It may seem like a sedentary behavior, but the brain is very active when we sleep, performing functions that affect our overall health.

He compared the brain to an office, and at the end of the day, all of the day's happenings — going to the grocery store, having to run to the bus, talking to someone at work — are like files that have been scattered all over the floor and must be picked up and organized by morning. That's what the brain does when we sleep, he said.

Sleep is also when we remove toxins that build up in the brain throughout the day, and studies have shown a link between an accumulation of this metabolic waste and a person's risk for dementia later in life, Lear said.

"We talk about physical activity and healthy nutrition. Those tend to be the two heavyweights that we talk about. But sleep is incredibly important," Lear said.



## HEALTH &amp; FITNESS



PHOTO COURTESY OF METRO CREATIVE CONNECTION

People who lift weights are substantially less likely to develop heart disease, high blood pressure and many other chronic illnesses than those who skip resistance exercise.

## THIS WEIGHTLIFTING WORKOUT IN YOUR 60S CAN PRESERVE STRENGTH FOR YEARS

**By Leo Sands**

*The Washington Post*

It's never too late to start lifting weights — and now there are more signs it can provide enduring health benefits for older people.

Researchers at the University of Copenhagen in Denmark found that regularly lifting weights for a year in your mid-60s can preserve the strength of your leg muscles for years to come.

Here are the key findings: Retirement-age people who underwent a 12-month weight lifting training regimen had noticeably stronger leg muscles three years after finishing the program than those who did more moderate strengthening exercises or none at all, the study found.

The weight lifting training group visited a commercial gym three times a week for a year and repeatedly lifted what was considered a heavy load: 70% to 85% of the maximum weight a person can physically lift at one time.

Although the supervised program lasted only a year, scientists followed up three years later. Individuals in the “heavy” weight lifting cohort were the only participants to have maintained, on average, the leg strength they had before they began the training program.

Notably, leg strength is a critical indicator of wider health and mobility among older people. The findings add to a growing body of evidence suggesting that weightlifting can help older people stave off frailty and

stay healthy as they age.

“Leg strength is really important,” said Mads Bloch-Ibenfeldt, a medical researcher at the University of Copenhagen who co-wrote the study. “We use the legs in a lot of everyday tasks, like getting up and down from a chair. So it's important for reducing the risk of falls, and for a lot of everyday tasks we do.”

### The weight-lifting workout

As part of the study, scientists at a university hospital in Copenhagen divided 451 people at retirement age into three randomized groups, each tasked with completing a different one-year exercise regimen.

The “heavy” weight lifting training group visited

a commercial gym three times a week for a supervised program of full-body strength training.

Participants determined the most weight they could lift at one time using typical weight machines found in gyms. Then they calculated 70% to 85% of their one-rep maximum and used that weight in their training. So if the most they could lift at one time was 100 pounds, they used 70- to 85-pound weights in their training.

They trained three times a week, doing three sets of every exercise. Each set included six to 12 repetitions.

The routine included a mixture of nine upper and lower body exercises: leg press, knee extension, leg curl, ankle plantar flexion exercises, hip abduction, low rowing, chest press,

abdominal crunches and lower back exercises.

Although the scientists described the regimen as “heavy” weight lifting compared to two other groups in the study, the weight training program may be similar to many standard weight training routines.

### Heavy weight training vs. moderate resistance

The second group underwent a year-long moderate-intensity training regimen using body weight and resistance bands three times a week. The resistance bands were less challenging than the heavy group's weights — about 50% to 60% of the maximum weight a person can lift at one time.

The third cohort was a

control group who did less than one hour of strenuous exercise a week.

Over four years, scientists observed participants' physical strength, including leg strength, handgrip strength and lean leg mass. Researchers measured participants' strength at the beginning of the supervised 12-month training regimen, then again after it ended. They followed up again one year after it finished, and three years after it ended.

After three years, researchers noted that a small minority of exercise participants had continued with the same program of their own accord, yet the benefits of the heavy training workout were maintained.

“We found that if you did one year of resistance train-



ing with heavy weights, you were able to maintain the strength in your legs that you had when you began the study,” Bloch-Ibenfeldt said.

The other groups were found to have lost strength from their baselines. Four years after the start of the study, leg strength performance decreased on average among those in the moderate-intensity training cohort and the non-exercising control group — although more significantly among the latter. Those who did the moderate program initially benefited from increased leg strength at the end of the one-year regimen, but those benefits did not endure: After four years, their strength was less than it had been at baseline.

The scientists observed that all three groups, including those lifting the heaviest weights, exhibited diminished handgrip strength and a lower lean leg mass after four years.

But the fact that the heavy lifting group had maintained their baseline leg strength while losing lean leg mass was notable, the authors observed, underscoring some of the potential neuromuscular benefits of weight training beyond building muscle.

“Neural adaptations influence the response to resistance training,” they wrote. “In conclusion, we showed that in a group of well-functioning older adults around retirement age, one year of (heavy resistance training) may induce long-lasting beneficial effects by preserving muscle function.”

At the end of the study, the average age of the 369 remaining participants was 71 years old and included 61% women.

The researchers noted that the participants were likely to be healthier and more active than the average aging population, given that they averaged

almost 10,000 daily steps as a sample group. They noted that this group was not necessarily a representative sample of the wider population.

Also, the one-year training regimen was supervised, with people’s technique and load monitored and adjusted, meaning it might be difficult for people to replicate on their own.

### Why leg strength matters as we age

According to research by the National Institute on Aging, age-related loss of muscle mass and strength — known as sarcopenia — is a significant contributor to limited mobility in older age, which in turn can threaten a person’s physical independence. Older people with limited mobility can have difficulty walking, ascending stairs, and getting out of chairs.

Leg strength in particular — which is crucial for balance and mobility — is associated with better health outcomes for older adults. Research suggests that people older than 50 with lower levels of leg power are more likely to also experience chronic health conditions, although more research is needed.

Federal guidelines suggest adults older than 65 should do muscle-strengthening activities every week, as well as regular aerobic activity and exercises to improve balance.

“In addition to aerobic activity, older adults need to do things to strengthen muscles at least two days a week. Do muscle-strengthening activities to the point where it’s hard to do another repetition without help,” the Centers for Disease Control guidance states. According to the CDC, this could include lifting weights, working with resistance bands, or doing body-weight activities like sit-ups.

## 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@medi-anevsgroup.com](mailto:jgray@medi-anevsgroup.com).

### NOVEMBER

**Nov.:** Yoga for Seniors 55 and over at the Fraser Senior Activities Center, 34935 Hidden Pine Drive, Fraser, Wednesdays (through Nov. 18), 11:30-12:30 p.m. and Fridays (through Nov. 20), from 10:30-11:30 p.m. No classes Thanksgiving week (6-week sessions). \$26 for members. \$32 for non-members. To register, call 586-296-8483.

**Dec. 18 (registration begins Nov. 1):** MGM Casino Trip at the Clawson Senior Center, 509 Fisher Court, Clawson, Wednesday, Dec. 18, depart at 10 a.m. Take a trip to MGM Casino for just \$12. Reserve your spot starting Nov. 1 and try your luck at winning big. For more information, call 248-589-0334 or visit [cityof-clawson.com](http://cityof-clawson.com)

**Dec. 19 (registration begins Nov. 1):** Christmas Lunch & Bingo at the Clawson Senior Center, 509 Fisher Court, Clawson, Thursday, Dec. 19, lunch at noon. Celebrate Christmas with lunch and bingo fun, sponsored by Brookdale. Just \$6, and registration opens Nov. 1. For more information, call 248-589-0334 or visit [cityof-clawson.com](http://cityof-clawson.com)

**Jan. 2 (registration starts Nov. 1):** New Year Celebration with Olivia Van Goor & Mike Harrison at the Clawson Senior Center, 509 Fisher Court, Clawson, Thursday, Jan. 2 at 11:30 a.m. Ring in the new year with live jazz! Tickets are only \$6 and go on sale starting Nov. 1. Don’t miss this musical treat. For more information, call 248-589-0334 or visit [cityof-clawson.com](http://cityof-clawson.com)

**November:** DINOVENBER: When Dinosaurs Invade

the Library, at the Harrison Township Public Library, 38255 L’Anse Creuse, Ste. A, Celebrate Dinovember with the Harrison Township Library! We’ll have BINGO, a scavenger hunt, Model Magic fossils, crafts, and chances to win dino-mite prizes. It’s dinosaur FUN all month long. For more information, call 586-329-1261 or visit [htlibrary.org/events](http://htlibrary.org/events).

**Nov. 15:** Grief Support Group. From 10-11:30 a.m. The death of a loved one affects your head, heart and spirit. A Grief Support Group is an opportunity to gain an understanding about grief and receive support and healing with other caring individuals who have experienced a loss. Many people report a feeling of relief in knowing they are not alone as they share their experience with others. Walk-ins are Welcome Questions: 248-608-0249. The OPC is located at 650 Leticia Drive, Rochester. For more information, visit [OPCcenter.org](http://OPCcenter.org).

**Nov. 16:** Murder and Booze Book Club: Three Blind Mice, Wednesday, Nov. 16 at 6 p.m., hosted by Harrison Township Public Library, 38255 L’Anse Creuse, Ste. A. Join the Library at Three Blind Mice for our mystery, thriller, and true crime book club! Enjoy a cold one and grab an appetizer while we discuss “The Maid” by Nita Prose. Get your copy of the book now. Register online at [htlibrary.org/events](http://htlibrary.org/events) or call 586-329-1261. Registration is required. Meet us for the discussion at Three Blind Mice, 101 North Main Street, Mount Clemens.

**Nov. 16:** Birds of Prey, at the Harrison Township Public Library, 38255 L’Anse Creuse, Ste. A, Saturday, Nov. 16 at 1 p.m. Discover the origin of their name, “raptor,” which means “to seize or grasp”. Come see the feet with their powerful feet and talons. Observe the feathers, beaks, and so much more. That’s right! We

are bringing raptors to the library! Come meet an owl, a hawk, and more. All ages welcome. Space is limited. Registration required. For more information, call 586-329-1261. To register, [htlibrary.org/events](http://htlibrary.org/events).

**Dec. 5 (registration by Nov. 18):** Lunch & Show: Home for the Holidays. Sponsored by the Clawson Senior Center, 509 Fisher Court, Clawson, Thursday, Dec. 5, Noon — 2 p.m. Join us at OPC for a festive variety show and lunch. Tickets are \$30, and registration is required by Nov. 18. For more information, call 248-589-0334 or visit [cityof-clawson.com](http://cityof-clawson.com)

**Nov. 18:** Troy Historic Village Monday, Nov. 18 presentation at the Clawson Senior Center, 509 Fisher Court, Clawson. “Foods Fads & Funky Dishes,” and lunch at a select restaurant. Depart 9:45 a.m. Ride Cost, \$3. Register in advance. For more information, call 248-589-0334 or visit [cityof-clawson.com](http://cityof-clawson.com)

**Dec. 10 (register by Nov. 18):** Holiday Concert & Luncheon at the Clawson Senior Center, 509 Fisher Court, Clawson, Tuesday, Dec. 10, depart at 9:40 a.m. Celebrate the season with live music, a Christmas sing-along, and a festive lunch. Tickets are \$30. Register by Nov. 18. For more information, call 248-589-0334 or visit [cityof-clawson.com](http://cityof-clawson.com)

**Nov. 18:** Afternoon Movie at the Blair Memorial Library on Monday, Nov. 18 at 1 p.m.. Join us to watch a select movie. Sponsored by the Clawson Senior Center, 509 Fisher Court, Clawson. For more information, call 248-589-0334 or visit [cityof-clawson.com](http://cityof-clawson.com)

**Nov. 19:** Tuesday Night Book Group at the Harrison Township Public Library, 38255 L’Anse Creuse, Ste. A., at 7 p.m. Join the Tuesday Night Book Group as we discuss “The Women” by Kristin Hannah. Get your

copy and join us today. About the Book: Women can be heroes. When twenty-year-old nursing student Frances “Frankie” McGrath hears these words, it is a revelation. In 1965, the world is changing, and Frankie dares to imagine a different future for herself. When her brother ships out to serve in Vietnam, she joins the Army Nurse Corps and follows his path. As green and inexperienced as the men sent to Vietnam to fight, Frankie is overwhelmed by the chaos and destruction of war. In war, she meets—and becomes one of—the lucky, the brave, the broken, and the lost. But war is just the beginning for Frankie and her veteran friends. The real battle lies in coming home to a changed and divided America, to angry protesters, and to a country that wants to forget Vietnam. For more information, call 586-329-1261 or visit [htlibrary.org/events](http://htlibrary.org/events).

**Nov. 19:** Alzheimer’s/Dementia Caregivers Group, from 1-3:30 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](http://OPCcenter.org) for additional information.

**Nov. 19:** Chat with your Rep. Sharon MacDonell over coffee at 6pm on Tuesday, Nov. 19, at the Clawson Senior Center, 509 Fisher Court, Clawson. For more information, call 248-589-0334 or visit [cityof-clawson.com](http://cityof-clawson.com)

**Nov. 19, 26:** Knitting and Crochet Circle, at the Harrison Township Public Library, 38255 L’Anse Creuse, Ste. A, From 10 a.m. — noon. Tuesdays. Welcome knitters and crocheters of all levels! Hang out and share your love of creating with others. Please bring your own project and supplies. This group is currently accepting



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# Calendar

## FROM PAGE 22

donations of yarn, fleece, or craft store gift cards. The group creates and donates to charitable organizations like Beaumont Little Angels, Project Linus, Compassion Pregnancy, and more to give comfort items during times of need. You're welcome to create for charity or work on your own projects. Registration required. For more information, call 586-329-1261 or visit, [htlibrary.org/events](http://htlibrary.org/events).

**Nov. 20:** Papotage & Cie: Talk-time in French, at the Roseville Public Library, 29777 Gratiot Ave., Roseville, Wednesdays, Nov. 20 at 6 p.m. Ages 11 to adult. A program for French conversation practice with a French native speaker, and librarian. The program is open to any teenager or adult who speaks some French and wants an informal and safe place to practice with others. No registration required. For more information, call 586-445-5407 or visit [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**Nov. 20:** Adult Craft Night: Diamond Dot Painting at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Thursday, Nov. 20 at 6 p.m. Join us for a cozy autumn evening at our Adult Craft Night! Learn to "paint" with Diamond Dots, the perfect indoor hobby for the colder months. Your creation can be used as hanging decor, a keychain, or an ornament for the holidays. Space is limited, so secure your spot by registering in advance. Registration required. For more information, call 586-329-1261 or visit, [htlibrary.org/events](http://htlibrary.org/events).

**Nov. 20:** Chess Club, at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Tuesdays, from 4-6 p.m. Welcome to our Chess Club! Whether you're a beginner or an experienced player, everyone is welcome

to join us for a friendly and inclusive environment where you can learn and play chess at your own pace. Whether you're looking to hone your skills or just enjoy a casual game, our club provides the perfect opportunity to immerse yourself in the fascinating world of chess. Come join us and let's make some memorable moves together. Registration required. For more information, call 586-329-1261. To register, [htlibrary.org/events](http://htlibrary.org/events).

**Nov. 20:** Coffee and Conversation: Michigan Military Technical and Historical Society, at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, at 10 a.m. Come sip, chat, and get the scoop on the museum. Enjoy a cup of coffee while engaging in meaningful conversations about the military museum and they preserve our history. Don't miss this chance to ask questions, share your thoughts, and engage with others dedicated to making a difference! Coffee and donuts will be served. Registration is requested, but drop-ins are welcome. For more information, call 586-329-1261. To register, [htlibrary.org/events](http://htlibrary.org/events).

**Nov. 20:** Parkinson's Care Partner Group, from 1-3 p.m. 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, visit [OPCcenter.org](http://OPCcenter.org).

**Nov. 20:** Living Well with Diabete Presentation with Donna. Wed., Nov. 20 at 1 p.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Register in advance for this informative event. For more information, call 248-589-0334 or visit [cityofclawson.com](http://cityofclawson.com)

**Nov. 22:** Visually Impaired Group, from 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](http://OPCcenter.org).

**Nov. 21:** Numerology on Thur, Nov 21 Learn the basics of Numerology and discover what your birthdate and name can tell you about yourself (and others). at Wheeler Admin Offices, 24076 F V Pankow Blvd, Multi-Purpose Room A & B (Upstairs), Clinton Twp, 7-9pm Cost \$30/class. Register online at [Lc-ps.ce.eleyo.com](http://Lc-ps.ce.eleyo.com) or by calling L'Anse Creuse Community Education at 586-783-6330.

**Nov. 21:** Harrison Township Tree Lighting at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Thursday, Nov. 21, from 6-7:30 p.m. Join us for all the best of the holidays. Meet Santa for a photo op! Make an ornament. Enjoy holiday music. Have some hot cocoa. Watch the lights sparkle. We have a special guest this year. Don't miss your chance to meet a real, live reindeer. Not one of the big guy's since they were booked, but a wonderful reindeer just the same. No registration required. For more information, call 586-329-1261 or visit, [htlibrary.org/events](http://htlibrary.org/events).

**Nov. 21:** Mystery Book Club: "Arsenic and Adobo" at the Roseville Public Library, 29777 Gratiot Ave., Roseville, Thursday, Nov. 21 at 6:30 p.m. Get together with other mystery readers as we discuss crime novels every third Thursday of the month. This month we will discuss "Arsenic and Adobo" by Mia P. Manansala. No registration required. For more information, call 586-445-5407 or visit [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**Nov. 21:** Thanksgiving lunch at noon & bingo at 1 p.m., at the Clawson Senior Center, 509 Fisher Court, Clawson, Thursday., Nov. 21. Cost

\$6. Advanced registration required. For more information, call 248-589-0334 or visit [cityofclawson.com](http://cityofclawson.com)

**Nov. 22:** Caregiver Café at OPC. from 1-2:30 p.m. A social gathering for people affected by memory challenges and their care partners. Some activities include art, music and games with light refreshments provided. Sponsored by Waltonwood Main. RSVP to Theresa Gill 248659-1036 or [tgill@OPCcenter.org](mailto:tgill@OPCcenter.org). The OPC is located at 650 Leticia Drive, Rochester. For more information, call 248-659-1029 or visit [OPCcenter.org](http://OPCcenter.org).

**Nov. 23:** The Single Way, a group for Christian singles, is sponsoring a potluck dinner and movie night on Saturday, Nov. 23 at 6 p.m. Cost is \$5 and includes the dinner main course, snacks, and beverages. Each person should bring either a salad, starch, or dessert to share with others. If coming, a reservation is required by Friday, Nov. 22. For more information and location, call 586-774-2119.

**Nov. 25:** Deal Me In! at the Roseville Public Library, 29777 Gratiot Ave., Roseville, Monday, Nov. 25 at 6 p.m. Registration required. Join your friends and neighbors for an evening of card games! This month we will be focusing on the game of Gin but open play is encouraged and you can play any games you want. Cards will be provided. For more information, call 586-445-5407 or visit [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**Nov. 26:** Bling Fling at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Tuesday, Nov. 26 at 6 p.m. This fun and fabulous event is all about adding a personal touch to a canvas zipper pouch. You'll have everything you need to transform a simple bag into a dazzling work of art. Let's get together, get crafty, and make something that BLINGS! Norma from Norma's Quilt Studio will teach us all the tips and

tricks for how to successfully bejewel your bag! This program costs \$12 to attend and is for ages 12 and up. Your kit includes: Hotfix Applicator, Applicator Wand Setter Tool Kit with AB Crystal Rhinestones, 7 Tips, 2 Pencils and Tweezers, and the canvas bag: All yours to keep! Registration and payment are required to reserve your spot. For more information, call 586-329-1261 or visit, [htlibrary.org/events](http://htlibrary.org/events).

**Nov. 27:** Fabulous Fall 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](http://OPCcenter.org).

**Nov. 27:** Mind Art Peace Craft Hour at the Clawson Senior Center, 509 Fisher Court, Clawson, Wednesday, Nov. 27 at 11:15 a.m. Join us for a free, intergenerational crafting session with local youth. Unwind and create something beautiful together. For more information, call 248-589-0334 or visit [cityofclawson.com](http://cityofclawson.com)

## DECEMBER

**Dec. 3, 10, 17:** Knitting and Crochet Circle, at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, from 10 a.m. — noon. Welcome knitters and crocheters of all levels! Hang out and share your love of creating with others. Please bring your own project and supplies. This group is currently accepting donations of yarn, fleece, or craft store gift cards. The group creates and donates to charitable organizations like Beaumont Little Angels, Project Linus, Compassion Pregnancy, and more to give comfort items during times of need. You're welcome to create for charity or work on your own projects. For more information, call 586-329-1261 or visit, [htlibrary.org/](http://htlibrary.org/)

events.

**Dec. 3:** Del's Chair Yoga, at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, at 7 p.m. Del from The Movement Collective guides us in a gentle yoga practice, using chairs to support our foundation so that we can move with ease. We will work on breathing, strengthening, stretching, and just being in the present with awesome people. Please call the library or visit our website to register. For more information, call 586-329-1261. To register, [htlibrary.org/events](http://htlibrary.org/events).

**Dec. 4:** Healthy Holiday Eating with Debbie from MSU Extension at the Clawson Senior Center, 509 Fisher Court, Clawson, Wednesday, Dec. 4 at 1 p.m. Get ready for the holidays with expert tips on how to enjoy delicious meals without overindulging. Register in advance for this free session. For more information, call 248-589-0334 or visit [cityofclawson.com](http://cityofclawson.com)

**Dec. 4:** Chess Club, at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, from 4-6 p.m. Welcome to our Chess Club! Whether you're a beginner or an experienced player, everyone is welcome to join us for a friendly and inclusive environment where you can learn and play chess at your own pace. Whether you're looking to hone your skills or just enjoy a casual game, our club provides the perfect opportunity to immerse yourself in the fascinating world of chess. Come join us and let's make some memorable moves together. For more information, call 586-329-1261 or visit, [htlibrary.org/events](http://htlibrary.org/events).

**Dec. 7:** Friends Cookie Walk, at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, from noon — 3 p.m. The Cookie Walk is an annual holiday tradition at the library. Every year, dozens of dedicated library volunteers bake cookies and other treats to fund library events like Shred Day and



Summer Reading Programs. Delicious holiday cookies and other baked goods will be available to purchase by the pound while supplies last. All proceeds benefit the Friends of HTPL and support the Harrison Township Public Library. For more information, call 586-329-1261 or visit, [htlibrary.org/events](http://htlibrary.org/events).

**Dec. 9:** December Lunch Bunch at Lukich's in Troy. Sponsored by the Clawson Senior Center, 509 Fisher Court, Clawson. Monday, Dec. 9. Bus departs at 11:45 a.m. Join us for a delicious lunch outing. Cost of lunch not included. Transportation is just \$4. Don't miss out—register today. For more information, call 248-589-0334 or visit [cityofclawson.com](http://cityofclawson.com)

**Dec. 9:** Chat with Your Representative Sharon MacDonell at the Clawson Senior Center, 509 Fisher Court, Clawson. Monday, Dec. 9 at 6 p.m. Enjoy coffee and meaningful conversation with your state representative. Ask questions and stay informed. For more information, call 248-589-0334 or visit [cityofclawson.com](http://cityofclawson.com)

**Dec. 10:** The Birmingham Metropolitan Women's Club presents at their monthly luncheon, Heritage Handbells on Dec. 10 at 10 a.m. The Heritage Handbells have been together in different forms since 2002 and are based out of the active-adult community of Heritage in the Hills, Auburn Hills. The group is 12 ringers strong with everyone being responsible for 3-4 bells. A delicious lunch will follow the presentation. You do not have to be a member to give us a try. Lunch and program, \$32, held at the Iroquois Club, 43248 Woodward Ave., Bloomfield Twp. Make a reservation by calling Chris at 248-303-7339.

**Dec. 10:** Game Hour with Jess at the Clawson Senior Center, 509 Fisher Court, Clawson. Tuesday, Dec. 10 at 11 a.m. Join us for a fun-filled hour of games,

sponsored by The Alliance of Coalitions for Healthy Communities. Register early to secure your spot. For more information, call 248-589-0334 or visit [cityofclawson.com](http://cityofclawson.com)

**Dec. 11 & 16:** AARP OATS Technology Talks at the Clawson Senior Center, 509 Fisher Court, Clawson, Wednesday, Dec. 11 and Monday, Dec. 16 at 1 p.m. Learn about the "Internet of Things" and "Smartphones" in these free tech sessions. Register in advance for one or both. For more information, call 248-589-0334 or visit [cityofclawson.com](http://cityofclawson.com)

**Dec. 12:** Clawson Public Schools Orchestra Holiday Performance at the Clawson Senior Center, 509 Fisher Court, Clawson, Thursday, Dec. 12 at 11:30 a.m. Enjoy a heartwarming holiday concert by the Clawson Schools Orchestra. Celebrate the season with beautiful music. For more information, call 248-589-0334 or visit [cityofclawson.com](http://cityofclawson.com)

**Dec. 13:** Friday, Dec. 13 Join us for Coffee and Donuts at the DSO "Home for the Holidays". Gather the family for one of the best holiday traditions in Detroit! The DSO and special guests play all your favorites inside warm and wonderful Orchestra Hall. Make the season bright and create memories of a lifetime everyone can share. Bus departs from Walmart, 45400 Marketplace, Clinton Twp at 9:15 am, Cost \$75. Register online at [www.lc-ps.ce.eleyo.com](http://www.lc-ps.ce.eleyo.com) or by calling L'Anse Creuse Community Education at 586-783-6330.

**Dec. 14:** Lakeshore Ukulele Strummers Winter Concert, at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, at 3 p.m. Join us for a cozy indoor winter concert with the Lakeshore Ukulele Strummers as they perform holiday tunes that we all know and love! All ages are welcome to attend. Registration is not required, but encouraged. For more information, call 586-329-

1261. To register, [htlibrary.org/events](http://htlibrary.org/events).

**Dec. 17:** Senior Luncheon & Movie: Wicked at the Clawson Senior Center, 509 Fisher Court, Clawson, Tuesday, Dec. 17, depart at 10:30 a.m. Lunch and a Broadway movie? Yes, please! Join us for Wicked and a delightful meal. Tickets are \$35—reserve your seat today. For more information, call 248-589-0334 or visit [cityofclawson.com](http://cityofclawson.com)

**Dec. 18:** Wheel of Fortune at the Clawson Senior Center, 509 Fisher Court, Clawson, Wednesday, Dec. 18 at 1 p.m. Spin the wheel and test your luck! Enjoy a lively afternoon with friends. Register in advance to secure your spot. For more information, call 248-589-0334 or visit [cityofclawson.com](http://cityofclawson.com)

## JANUARY

**Jan. 7:** Fit to Dance: Tue & Thur, 6:30 — 7:30 p.m. The next session begins on Jan. 7 at Tenniswood Elementary Gym located at 23450 Glenwood Ave, Clinton Twp. Cost \$240 (24 Classes). Register online at [Lc-ps.ce.eleyo.com](http://Lc-ps.ce.eleyo.com) or by calling L'Anse Creuse Community Education at 586-783-6330.

**Jan. 8:** Slow Flow Yoga: Wed, 7— 8 p.m. The next session begins on Jan. 8 at Graham Elementary Café located at 25555 Crocker Blvd, Harrison Twp. Cost \$50 (6 Classes). Register online at [www.lc-ps.ce.eleyo.com](http://www.lc-ps.ce.eleyo.com) or by calling L'Anse Creuse Community Education at 586-783-6330.

**Jan. 18:** Saturday, Jan. 18. Join us to see a parody of Miami's sassiest seniors at the Fisher Theatre to enjoy the production of "Golden Girls." The Laughs Continue allows audiences to relive the heartfelt hilarity of the four ladies who never stopped being best friends. Bus departs from Walmart, 45400 Marketplace, Clinton Twp at 11:15 am, Cost \$105 which includes lunch prior

to the show at The Nautical Deli. SMALL purses are allowed and may be searched upon entry to the theatre. Register online at [www.lc-ps.ce.eleyo.com](http://www.lc-ps.ce.eleyo.com) or by calling L'Anse Creuse Community Education at 586-783-6330.

## MONTHLY EVENTS

■ **The Birmingham Metropolitan Women's Club:** Meets the second Tuesday of the month at the Iroquois Club, 43248 Woodward Ave., Bloomfield Twp. at 10 a.m. for lunch & informative speakers. We are a friendly group of 50+ women who gather for friendship, informative programs & philanthropic activities in our community. Visit before becoming a member. The cost for the luncheon & program is \$32. To make a reservation, call Chris at 248-303-7339. To learn more, visit [tbmwc.com](http://tbmwc.com)

■ **Learn Spanish at 11:30 a.m.** on Wednesdays at the Clawson Senior Center, 509 Fisher Court, Clawson. Donations welcomed. For more information, call 248-589-0334 or visit [cityofclawson.com](http://cityofclawson.com)

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

■ **Water Fitness Classes:** Mondays & Wednesdays, 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](http://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](http://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](http://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](http://Lc-ps.ce.eleyo.com)

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

■ **Solo-Seniors Group:** meets the 2nd Thursday of each month at 1 p.m. at the Clawson Recreation and Senior Center, 509 Fisher Court Meet and mingle with other seniors in this fun social group. For more information, call 248-589-0334 or visit [cityofclawson.com](http://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](http://cityofclawson.com)



# POETRY PAGE 1

## LETTING GO

That half-acre lot was so appealing  
When these old knees could still be kneeling;  
To pluck a weed, or spread some mulch  
Or plant a garden, flowers and such.

“It’s time”, they said, it would be best  
To downsize, purge and take a rest  
From the cleaning, mowing and overall pressure  
Of taking care of home and treasure.

Wasn’t prepared for all the longing  
For times remembered by each belonging.  
Keep or pitch; will my children care  
If I donate grandma’s silverware?

What about their schoolwork, art and more  
Hung so proudly on the refrigerator door?

As Christmas boxes were also cleared,  
Impossible to fight back the tears  
Tossing faded ornaments by their little hands  
The years poured out like grains of sand.

Physically hard, psychologically, too  
We knew it was something we had to do.  
Relying on the strength of sons now men  
For tasks now impossible for us to attend.

So now we pass through the revolving door  
Forever the caregiver, now the cared for.

Settled now in our new place  
We couldn’t be in a better space.  
The weight of the world seems somehow lighter  
Without all our “stuff” to pull us under.

No grass to mow  
No shoveling snow;  
The surprising relief in  
Letting go.

**By: Diane Mitchel of West Bloomfield, 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](mailto:demke@medianewsgroup.com)

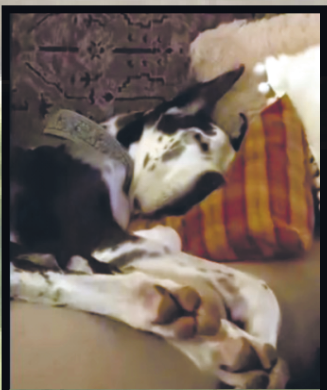
**Look for other ads in this issue of Vitality for more information  
on Be Kind Spotlight and Pet Tribute.**

**NEXT ISSUE WILL BE DECEMBER 12, 2024**

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



# In Loving Memory Of Zuk (Zukie)



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](mailto:demke@medianewsgroup.com)

**Look for other ads in this Vitality with more information on Pet Tribute and Be Kind Spotlight.**  
**NEXT ISSUE WILL BE DECEMBER 12, 2024**

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





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