December 2024

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

NEVER TOO LATE

Follow these steps to maximize your retirement savings

PAGE 4

FINDING YOUR BLISS
Give your caregivers
permission to embrace
the holiday season

HANDY HELPERS
Seniors can receive handyman, cleaning services

PAGE 6

PAGE 8

2 Vitality DECEMBER 2024

INDEX

SOCIAL & WELL-BEING

Caregivers and the holiday:

Finding your bliss PAGE 6

Senior Expo: Assumption Cultural Center provided health screenings, resources PAGE 9

Movies: Classic holiday films the whole family can enjoy PAGE 10

Exploring traditions: Notable Christmas celebrations around the world PAGE 12

HEALTH & FITNESS

Good vibes: How to begin the day in a positive frame of mind PAGE 16 **Pitching in:** How helping others

helps you page 17

Keeping fit: Notable senior health

CONCERNS PAGE 18

A chat with a sexual health ex-

pert: Hot flashes, brain fog, frisky older women and Dr. Ruth PAGE 20

MONEY & SECURITY

Real estate: Do I have to pay for a deed after closing on my new home? PAGE 3

Planning ahead: Practical strategies and expert advice to catch up on retirement savings later in life PAGE 4

Ask the Financial Doctor: How is the Medicare Part B surcharge calculated? PAGE 5

WORK & PURPOSE

Handy Helpers: Macomb County seniors can receive handyman services PAGE 8

Laying a wreath: Take the time to honor veterans this holiday sea-

Giving back: How to find a charity you can support PAGE 14

Personal history: Library of Congress seeks first-hand accounts of military service PAGE 21

CALENDAR

Recreation, Trips and Event Listings PAGE 22







On the cover: Mark Bendell and his wife, Laurie talk, in their kitchen. A 2022 stock market slump, which took big bites out of investors' portfolios, is worrying some Americans who are within a few years of retirement.

MARTA LAVANDIER — THE ASSOCIATED PRESS

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DECEMBER 2024 Vitality 3

MONEY & SECURITY

Real estate: Do I have to pay for a deed after closing on my new home?

e : We recently bought a house and then we received a letter in the mail stating that if we want a copy of the deed, we have to pay \$75. With all the closing costs we paid, shouldn't that be included?

A: It's a scam. Do not pay any person or company money to get a copy of the deed after closing. You're correct.

It is included in the closing costs. The original deed that was signed and notarized at closing has been sent to the county by the title company for recording.

Once it is recorded at the county Register of Deeds, they will mail the original recorded deed to you. Depending on the county, it could be as quick as two weeks or it could be up to eight weeks. If you do not receive it in that time frame, contact your real estate agent and they will contact the title company to follow up to make sure it was recorded. (Reminder: It's always a good idea to put your recorded deed in a safe deposit box or a fireproof box at the very least for safe keeping.)

Deed fraud notification

Since I'm covering deed copy scams, I thought it would be a good idea to mention that there is deed fraud (aka title fraud) being committed throughout the United States. Unscrupulous individuals are filing fake deeds on unsus-



Steve Myers

pecting property owners trying to steal their property. Sometimes, they will do this with the intent of trying to sell the property and pocketing the proceeds. Sometimes, they will then take out loans against the property and never make a payment and then the property goes into foreclosure. This is when the unsuspecting homeowner finds out there is a problem — when a foreclosure

notice is put on their door. Fraudulent liens can also be recorded against the property. Does this happen a lot? No, but it does happen enough to be of concern. Local law enforcement along with the FBI will get involved. The bad news is that a homeowner can spend thousands of dollars proving that they are the rightful owners. The good news is that you can sign up online for free fraud alerts at the Register of Deeds in your county and get notified by email if anything is recorded that involves your name and property. It doesn't stop the fraud, but allows you to be aware right away and start taking action quickly.

Steve Meyers is a real estate agent/ Realtor at RE/MAX First with seven offices serving Southeast Michigan 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 at AnswersToRealEstateQuestions.com.

MARKET UPDATE

October's market update for Macomb County and Oakland County's housing market (house and condo sales) is as follows: In Macomb County, the average sales price was up by more than 5% and Oakland County's was up by more than 14%. Macomb County's on-market inventory was up by less than 1% and Oakland County's on-market inventory was down by more than 9%. Macomb County's average days on market was 28 days and Oakland County's average days on market was 30 days. Closed sales in Macomb County were up by more than 1% and closed sales in Oakland County were up by more than 3%. 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 sevenmenth 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 October, the state of Michigan's inventory was still flat at 2.5 months of supply. Macomb County's inventory was at 2.2 months of supply and Oakland County's inventory was at 2.1 months of supply. By definition, it's nowhere close to a buyer's market.



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MONEY & SECURITY



PLANNING AHEAD: PRACTICAL STRATEGIES AND EXPERT ADVICE TO CATCH UP ON RETIREMENT SAVINGS LATER IN LIFE

By Susan Thwing

For MediaNews Group

For those in their late 50s or beyond who feel unprepared for retirement, there's good news — it's never too late to make meaningful progress.

According to Evan Valeri, financial adviser with CUSO Financial Services L.P. at **plans** Cornerstone Community Financial Credit Union, effective planning and disciplined actions can significantly improve your fi- leverage your employer's retirement plan nancial outlook, even if you're starting late.

Start with a financial plan

"Retirement planning should be a living, breathing document," Valeri said. He emphasizes regularly revisiting your finan-

cial plan to accommodate life changes. If plans offer "catch-up" contributions. In are like a cheat code," Valeri said, referyou don't have a plan, now is the time to create one. Partnering with a financial adviser can help you set realistic goals, identify opportunities for savings, and adjust as your circumstances evolve.

Maximize employer-sponsored

If you're still working, the first step is to fully. "Many people aren't even contributing enough to take advantage of their employer match," Valeri said. Matching contributions are free money; failing to capitalize on them is a missed opportunity.

2024, you can contribute an additional \$7,500 annually on top of the \$23,000 limit, bringing the total allowable contribution to \$30,500. Ensuring your investments are properly allocated within these plans is equally crucial.

Valeri warns against neglecting investment decisions: "I've seen people leave their contributions sitting in money market funds for years, missing out on potential growth. It's vital to match investments to your risk tolerance and goals."

Diversify with a Roth IRA

The Roth IRA is another powerful tool, particularly for those without access to For those aged 50 and older, retirement employer-sponsored plans. "Roth IRAs

ring to their tax-free growth potential. Individuals over 50 can contribute up to \$8,000 annually, and once you've maxed out a Roth IRA, you can direct additional savings back into a 401(k) or explore other investment vehicles.

Alternative options for nontraditional workers

Not everyone has access to corporate retirement plans. For those who are self-employed or working part-time, Valeri suggests exploring SEP IRAs and SIMPLE IRAs, which allow for higher contribution

SAVINGS » PAGE 5

DECEMBER 2024 Vitality 5

MONEY & SECURITY

Ask the Financial Doctor: How is the Medicare Part B surcharge calculated?

: How is the Medicare Part B surcharge calculated for the tax year 2024?

A: You need to look at your tax return two years ago the 2022 tax return. On line 11, check the amount which is your AGI (adjusted gross income). If the amount is less than or equal to \$103,000 (single) or \$206,000 (joint), then your Medicare Part B premium is \$174.70 per month with no

surcharge. If the amount is greater than \$103,000 (single) or \$206,000 (joint), the first surcharge is \$69.90 and the monthly premium will be \$244.60.

If the AGI is significantly higher, then



Richard Rysiewski Columnist

the surcharge could be \$419.30 and the monthly premium will be

: I am married and my spouse has not applied for Social Security benefits. Can I apply for spousal benefits?

A: No, you cannot apply for spousal benefits until your spouse applies.

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



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FROM PAGE 4

limits than traditional IRAs. Additionally, taxable brokerage accounts can provide a though they come with complexities. flexible way to grow your savings.

Reassess Social Security timing

Social Security benefits can be a vital Valeri said. part of retirement income, but when to start claiming them is a key decision.

"If you start at 62, your payments are reduced by about 30% compared to waiting until full retirement age," explained Valeri. Delaying benefits until 70 infull retirement age amount.

Mitigate market risks

Market volatility poses a significant threat to those nearing retirement. Valeri cial. You can make significant progress if advises diversification.

"It's important to spread your investments across different asset classes and taking actionable steps and working with risk levels. You'll want some safe, accessible funds for short-term needs and a cure retirement. portion in equities to outpace inflation,"

assets into short-term, medium-term, and retirement on your terms." long-term categories — can help balance growth potential with risk management, he said.

Downsizing and home equity

For homeowners, downsizing can free Heights and Troy.

up significant equity to boost retirement savings. "If you're living in a large family home with empty bedrooms, it might make sense to sell, downsize and invest the proceeds," Valeri said.

Reverse mortgages are another option,

"They've been frowned upon in the past, but for the right person, they can be a good way to supplement income,"

Success through discipline

One of Valeri's favorite success stories involves his own mother. "At 50, after a divorce, she started from scratch," he said. "Through strict budgeting, downcreases monthly payments to 132% of the sizing and smart investment choices, she was able to retire comfortably before 65, even purchasing a second home."

> Valeri emphasizes discipline as the key: "Knowing where every dollar goes is cruyou stick to the plan.

> While starting late can be daunting, a professional can pave the way to a se-

"It's never too late to make a difference," Valeri said. "The sooner you start, Creating a tiered portfolio — dividing the better equipped you'll be to enjoy your

> Cornerstone Community Financial Credit Union is a full-service credit union with branches throughout Michigan, including in Auburn Hills, Center Line, Clinton Twp., Royal Oak, Sterling







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SOCIAL & WELL-BEING



"The biggest thing is to ask for help, which can be extremely hard for caregivers because they're used to giving. Lots of times, other family members will offer help, so take it. Maybe go back to people who've offered help in the past and you didn't take it."

— AgeWays social worker Chelsea DeNio

Left: With the holidays upon us, millions of family caregivers are facing challenges that might be new and now they have a resource to help them.

PHOTO COURTESY OF METRO CREATIVE CONNECTION

CAREGIVERS AND THE HOLIDAYS: FINDING YOUR BLISS

By AgeWays

Formerly Area Agency on Aging 1-B

Caregiving can be tiring, tedious, heartbreaking and so many other things — particularly for those who do it full-time.

Add in the holiday season and stress levels can skyrocket.

For many, the season of joy presents another set of emotional challenges: Being in a mood to celebrate when your loved one's health has declined or you're exhausted, alone or both.

So how do caregivers embrace the generous spirit while juggling their obligations, perhaps to more than one person?

Don't be afraid to ask for help

"The biggest thing is to ask for help. which can be extremely hard for caregivers because they're used to giving," says Age-Ways social worker Chelsea DeNio. "Lots of times, other family members will offer help, so take it. Maybe go back to people start new traditions," DeNio said. "Things who've offered help in the past and you don't have to be the same every year. Let's didn't take it."



you go out for a while. If you can't offload some of your responsibilities, you are likelier to burn out.

Simplify shopping and traditions

DeNio is a caregiver, too. To make some time, she takes advantage of online shopping both for gifts and groceries and encourages others to do the same. It removes some of the stressors that the holidays present.

Resisting the pressure to maintain rituals that may not work for your loved one is another way to free yourself from some of the pressures of the holiday season.

"Simplify traditions where you can, or say you're a caregiver for your mom and That might be asking a friend to pick your mom is typically the one who has led up groceries or watch your loved one while the holiday baking in the past, and that's ful," DeNio said.

something the family has done together. With her physical limitations, she might first step. not be able to bear weight. Set her up at a table where she can still participate in a different way."

Take a self-care break

Everyone has some activity that helps them relax, whether it's taking a bath, meditating, working out, napping, reading a book or zoning out in front of the TV.

"Do whatever makes you feel whole again, whatever recharges your battery," DeNio said.

Using a respite program like an adult day center is another option for caregivers and loved ones who could use a break. If cost is a factor, ask a friend or neighbor to watch your loved one for a bit, she says.

Ignore pressures to be happy and sociable

"During the holiday season, there is pressure to be cheerful, to be more social. For people already feeling overwhelmed or down, it may not be realistic to feel cheerRecognizing your limitations is a good

Don't be afraid to turn down invitations or say "no" to certain commitments if they will stress you out.

"Set boundaries with loved ones and friends, making sure not to overcommit yourself," DeNio said.

Celebrate in realistic ways

Say you don't have a lot of family or the person you care for doesn't have much to do. DeNio recommends finding holiday events outside of the home - such as a senior center, house of worship or movie theater. Driving around to look at holiday lights or visiting an area mall to take in the decorations are a few ways to get out of the house and get into the spirit of the

Call AgeWays Nonprofit Senior Services

And call AgeWays Nonprofit Senior Services, a clearinghouse of information and

BLISS » PAGE 9

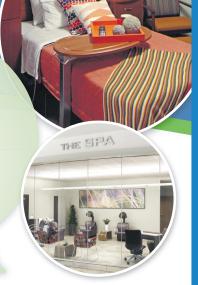
Vitality 7 DECEMBER 2024

Hear What Former Guests Say About Their WellBridge **EPIC** Experience



Everyone and everything was great. Enjoyed the stay. - WB Rochester Hills

"I've been here multiple times and I will return again if needed. It's wonderful!" - WB Fenton



"Excellent help, good at attending to everything. Wish there was a better word than excellent to rate this facility." — WB Pinckney

"Nurses and aides, plus OT & PT staff were knowledgeable and dedicated." - WB Novi



"This is by far the best facility I've ever been in." — WB Romeo

"Everyone cared for me so much!" – WB Grand Blanc

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WORK & PURPOSE



HANDY HELPERS: MACOMB COUNTY SENIORS CAN RECEIVE HANDYMAN SERVICES THROUGH PROGRAM

By Debra Kaszubski

For MediaNews Group

It's ideal to have the contact information for a handyman at the ready, as few people know when the furniture might need repair

handyman or a handy relative or contribution. friend available to help with these tasks?

COVID-19 pandemic was in full swing, the Macomb County De-

started offering a Handy Helpers for the tasks required." program. Handy Helpers provides duty cleaning for Macomb County faucets. seniors ages 60 and older.

or the windows might need new nation based on the service pro- weather stripping. Repairing fur-But what if you don't have a to the senior with a suggested and hanging window shades and

"The program has been very well received by past partici-In the fall of 2020, when the pants," said Nicole Urban, program manager of the Macomb County Office of Senior Services. partment of Senior Services "We provide the staff and supplies

Handy Helpers will replace limited assistance with home light bulbs, door locks, window maintenance tasks and heavy- catches, sink faucet washers and

Workers also will install The program requests a do- screens, storm windows and vided. A summary will be mailed niture, caulking around windows, curtain rods are among their other duties.

Helpers also can assist with pest control, including insects (not including bed bugs) and ro-

and rugs, floors, walls and inte- viduals. We offer a flexible schedrior windows that do not require a ule and provide the necessary ladder to reach. Helpers also will install some safety devices.

vetted employees who have experience in home repair and maintenance. For seasonal work, Handy Helpers utilizes volunteers.

"Fall yard work includes leaf raking and window washing. Spring and summer vard clean up Heavy-duty cleaning is limited great opportunity for businesses, days.

to cleaning appliances, carpets groups, high schoolers and inditools and supplies for the job."

For those interested in volun-Helpers who enter homes are teering, Handy Helpers provides a great opportunity to give back to the community on a flexible schedule. Volunteers can reach out to volunteer@macombgov.org or visit the program's website at macombgov.org/seniors.

Seniors interested in the serincludes those tasks plus flower vice can apply by calling the Ofbed clean up and tree branch fice of Senior Services at 586-469trimming," Urban said. "This is a 5228, from 9 a.m. to 4 p.m. week-

Vitality 9 DECEMBER 2024

SOCIAL & WELL-BEING



PHOTO COURTESY OF ASSUMPTION CULTURAL CENTER

Assumption Cultural Center's Senior Expo Committee members Rachel Nagorsen, left, Kelli Lipinski, Olga Cardasis, Michelle Curtis, Joan De Ronne, Terri Murphy, Karen Adair, Dr. Sarah McGhie, Dr. Kenneth Hamilton, Frank Tassone, Maggie Jackson, Heidi Uhlig-Johnstone and Julie Yonkus stand with WDIV's Devin Scillian, center.

Assumption Cultural Center's annual Senior Expo provided health screenings, resources

nior Expo drew more than lar event, which is free to all in the metropolitan Detroit area.

The Senior Expo - a day

Assumption Cultural ation and resource informa- keynote address. He also

Ford Health, raffles and Pointe Woods. giveaways.

Center's 29th annual Setion — took place on Oct. 17. performed with his band, Included were more than Arizona Son. Assumption 1,500 seniors, their families 50 exhibitors, workshops, Cultural Center is located and caregivers to the popuhealth screenings, a coming the communities of St. plimentary lunch by Henry Clair Shores and Grosse

Bliss

FROM PAGE 6

resources to help caregivlives. The number is 800-852-7795.

A few caregiver-focused offerings include:

• Trualta, a free, interactive online platform that

ers with a volunteer coach roe, Oakland, St. Clair and ers find balance in their who can answer questions Washtenaw counties. We and direct caregivers to re- provide services, programs sources they need.

 Powerful Tools for Caregivers, a six-week workshop that focuses on self-care.

This content is provided get connected.

that serves older adults • Caregiver Coaching, a and family caregivers in program that pairs caregiv- Livingston, Macomb, Monand resources that are designed to help seniors age safely and independently. Call us at 800-852-7795 to



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on clarity for people

with hearing loss.

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down the noise

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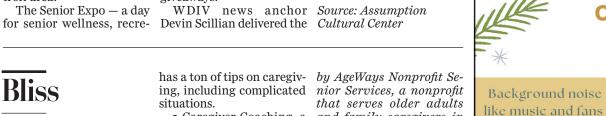
WATERFORD • HIGHLAND OaklandAudiology.com

Certain words may be more difficult than others to understand. If a misunderstanding occurs, rephrase and speak slower



Schedule your hearing test today and amplify your joy this holiday season!





Vitality DECEMBER 2024



JASON ALLEY — MEDIANEWS GROUP

SOCIAL & WELL-BEING

Classic holiday films the whole family can enjoy

Decor and gift-giving go 'Little Women' a long way toward making the holidays a joyous time of year, but those familiar May Alcott novel of the films also do their part to same name, the 1994 tellmake the season extra spe- ing of this classic follows

own favorite holiday films, romance and family trageand the following are some dies in mid-nineteenth centhat can engage viewers tury Massachusetts. While who are young or simply it's not a traditional Christyoung at heart:

'A Christmas Story'

warmly nostalgic, humor- ing-of-age tale. ous film is a perennial favorite among families. It follows the story of Ralenough to understand.

Based on the Louisa the March sisters, who con-Many people have their front financial difficulties, mas movie, the importance of spending time with family around Christmastime is Released in 1983, this a core theme in this com-

'Klaus'

Perhaps not as wellphie, who has his heart set known as other animated on a very specific Christ- holiday flicks, "Klaus," remas present - a Red Ry- leased in 2019, has a perder BB gun. Amidst wintry sonality all its own. Postexploits and family drama, man Jesper, who is not the true spirit of Christmas making the grade at the manages to shine through postal academy, is sent to in this beloved film. Some work in a frozen town in the of the subject matter can be North, where he discovers a off-color and there are some reclusive toy maker named bullying scenes, so this is a Klaus. The unlikely duo ulmovie best watched with timately team up to make children who are mature and deliver toys and bring smiles to children's faces.



PHOTO COURTESY OF METRO EDITORIAL SERVICES

The house where "A Christmas Story" was filmed is open for tours in Cleveland, Ohio.

Vitality 11 DECEMBER 2024



PHOTO COURTESY OF METRO EDITORIAL SERVICES

'Meet Me in St. Louis'

Starring the irreplaceable Judy Garland, this movie musical focuses on four sisters who are awaiting the 1904 World's Fair in their hometown, but learn that their father has accepted a new job and the family must move to New York beforehand. A Christmas miracle occurs and all is right in the end. Garland sings a memorable version of "Have Yourself a Merry Little Christmas" in the film, solidifying this as a holiday classic.

'The Santa Clause'

This Disney film came out in 1994 and remains a family favorite. When divorced dad Scott (Tim Allen) accidentally kills a man in a Santa suit, he magically becomes the next Santa. He must learn to cope with the ways the transformation to the man in red interrupts his normal life, eventually giving over to the magic of Christmas.

'Emmet Otter's Jug-Band Christmas'

Though this 1977 Jim Henson production is a television special and not a full-length feature film, Generation X likely remembers the heartfelt tale of a poor otter family who sacrifice prized possessions to have what's needed to enter a talent contest. The goal is to win the prize money to buy special Christmas presents. Audiences get to enjoy narration by Kermit the

- By Metro Editorial Services

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SOCIAL & WELL-BEING

EXPLORING TRADITIONS



NOTABLE CHRISTMAS CELEBRATIONS AROUND THE WORLD

the world.

Christmas celebrations in-Christmas traditions may look quite different from those in other parts of the globe.

and perhaps even incorporate a beach. few new traditions into your celebrations.

Take a peek at these customs near and far:

Holiday traditions differ con- the southern hemisphere, which of town. Villagers believed that giving birth to Jesus in a manger troubles of the old year and clear heavy, roast-laden meals are un-Instead, Australians dine on sea-Christmas is celebrated elsewhere mas outdoors camping or at the

Christmas elves are not so jolly. their hometown to Bethlehem for trian, German and Hungarian pregnant. When the couple arbrations: Australia is located in a true "Bad Santa" is the talk nonexistent, and Mary ended up night sky to sweep away all the - By Metro Editorial Services

siderably in various regions of means Aussies are enjoying the Krampus, a half-man, half-goat surrounded by animals. In cel-the way for a fresh start. peak of their summer come Dec. creature with a legion of ill-tem- ebration of that journey, people 25. A white Christmas is un-pered elves, roamed the mounclude various time-honored tra- likely, unless the "white" refers tains wreaking havoc. Krampus brate Las Posadas, a procession ditions that celebrants hold near to white, sandy beaches. Santa is was said to abduct miscreants and dear to their hearts. Depend- probably swapping his thick coat and set unruly youth or even ining on where someone lives, their for a pair of board shorts, and toxicated adults straight. Today, Krampus is more the "bad cop" Krampus is celebrated as an anti-It can enjoyable to learn how food feasts and spend Christ- hero at parades and other events.

• Krampus parade: Some to make an arduous journey from

in Mexico and Guatemala celerepresenting Mary and Joseph's journey and their struggle to find lodging.

• La Befana: In Italian folklikely to make it on to the menu. to Santa's "good cop" persona. lore, La Befana is a witch-like old woman who, like Santa, delivers gifts to children through-• Las Posadas: According to out Italy. Instead of this gift-givscripture, Joseph and Mary had ing taking place on Christmas, La Befana hands out gifts on the Epiphany Eve in a similar way Just ask residents of the Auscensus purposes while Mary was to how the Three Magi brought who rode in the sky in a chariot presents to Baby Jesus. Le Befana pulled by two goats. • Seafood and beachside cele- Alps. Each year in this region, rived, they found lodgings were also is believed to fly through the

• Move over reindeer: Although reindeer often garner fanfare this time of year, the Yule goat is a Christmas symbol and tradition in Scandinavia and northern Europe. Each year in towns throughout Sweden and other areas, large statues of Yule goats are built on the first day of Advent and stand throughout the holiday season. This tradition dates back to ancient Pagan festivals, and some believe the goat is connected to the Norse god Thor.

Vitality 13

WORK & PURPOSE

Take the time to honor veterans this holiday season

to reconnect and celebrate. For vice members. many families, there are people missing from these celebrations, whether they sacrificed their lives defending the country or died honorably years after serving in the military.

to homes and businesses through decorations and other touches, they also can consider adding a bit of the holidays to the places where their beloved service memmain premise behind the Wreaths Across America organization.

The primary activity of Wreaths Across America is to distribute wreaths to be placed on graves in military cemeteries. On National Wreaths Across America Day, which takes place on a moving day each December at thousands of locations, volunceive wreaths. Since then, the -By Metro Editorial Services

The holiday season is a time teers place wreaths on headstones movement has grown to include when family and friends gather and read out the names of the ser-

honoring those who sacrificed so ing locations. As individuals plan to add spirit much to protect those freedoms.

> Worcester, owner of the Worcester Wreath Co. in Maine, rememhe remembered an indelible image of wreaths on graves at Arlington and devised a way to put can visit wreathsacrossamerica. those wreaths to use honoring the country's veterans.

Arlington National Cemetery was the first place to re-

cemeteries across the nation. In 2022. Wreaths Across America The organization was founded and its national network of volby Morrill Worcester and his wife, unteers placed more than 2.7 mil-Karen, as a way to teach all gen- lion sponsored veterans' wreaths erations about the value of their on headstones of our nation's serfreedoms and the importance of vice members at 3,702 participat-

Although veterans are remembered each Memorial Day and Veterans Day, they can be honbered a trip to Washington, D.C., ored 365 days a year for their as a child that included a visit to service and sacrifices. Wreaths Arlington National Cemetery. In Across America offers an imporbers lie in eternal rest. This is the 1992, when Worcester's business tant way to set aside time during had a surplus of wreaths near- the holiday season show appreciing the end of the holiday season, ation for veterans who are no longer with us.

Those looking to get involved org to learn more about volunteer opportunities or bringing WAA into their communities.



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WORK & PURPOSE



How to find a charity you can support

Each year, millions of people across the globe donate their time and money to wor- donors recognize just how vital their dothy causes. A desire to make the world a nations are, and that recognition undermore equitable, safer and healthier place drives such endeavors and enables the efforts of countless nonprofit organizations as they seek to fulfill their missions.

Data from Giving USATM, a public service initiative of the The Giving Institute, indicates that Americans gave roughly \$557 billion in 2023, earning the United States the distinction of being the sixth most generous country in the world according to the Charities Aid Foundation's "World Giving Index 2024" report.

It's no secret that giving feels good, and those who want to give have a wealth of worthy causes that merit their generosity. Navigating one's way through those causes and organizations is no small task, but the following are some tips prospective donors can consider as they try to find charities worthy of their generosity.

scores the importance of researching before donating. Various organizations, such as the BBB Wise Giving Alliance and Charity Navigator, evaluate charitable organizations on a wide range of criteria. The resulting reports that stem from those evaluations do much of the researching legwork for prospective donors. However, as valuable as such reports can be, they can't make donation decisions for prospective hands of donors, who can utilize reviews of a wide range of organizations (the BBB Wise Giving Alliance has free reviews of roughly 1,300 national charities) to make the most informed donation decisions pos-

• Identify your own prospective role. Charitable donations are often discussed

• Commit to some research. Serious nors can do more than write checks. Before rent events, you might discover local, nachoosing a charity, identify the role you'd like to play in giving back. If you want to volunteer your time, a locally based nonprofit might have more accessible opportunities than one with a national presence that may not be sponsoring any initiatives close to your home. If you aspire to help children, consider a role as a volunteer instructor with a local park service or a coach with a youth sports league in your community.

• Track current events. Paving attendonors. Such decisions rest entirely in the tion to current events can inspire generous individuals to do their part to make the world a better place. In addition, local news broadcasts and local newspapers often highlight individuals going above and beyond to help others. Such human interest stories can shed light on worthy causes in your own community that you might not hear about if you avoid local media stories to identify causes you are passionate about. in the context of donating funds, but do- and reports. By staying up-to-date on cur- Consider your hobbies, social issues that

tional or international charitable endeavors that are trying to end conflicts or help those in need overcome challenges.

Strategies to find the right volunteer opportunity

Volunteering is one way to give back to the community, and also for people to give back to themselves. Individuals can reap many benefits from volunteering, including improving self-esteem and building professional relationships. With so much to be said for volunteering, people may wonder how to find the best places to volunteer their time and skills. Finding the right match takes a little bit of effort, and these strategies can further such attempts.

• Focus on your passions. A great place to begin when considering volunteering is



PHOTO COURTESY OF METRO EDITORIAL SERVICES

matter to you and your own few hours a week to spare. professional experience. row down some volunteering options.

 Identify your skills and what you have to offer. Nonprofit groups often seek people who can help them from individuals you trust. in specific areas. Skills like fundraising, public relations, marketing or event planning are highly valuable within the nonprofit community.

• Try a short-term project. When testing the volunteer-

tion. A group that requires daily effort might not be the -By Metro Editorialright fit if you only have a Services

 Use a volunteer match-This process can help nar- ing service. Resources like VolunteerMatch or All for Good can help you find organizations that align with your interests.

 Seek recommendations Talk to friends, colleagues, neighbors or family to ask if they can offer insight about volunteer organizations based on their own experiences.

 Think about your reasons for volunteering. Poning waters, it might be best der why you want to get into start small. You can take volved in charity work. Some on a short-term project or people want to network commit to a few hours per while others want to gain week. If an opportunity does new experiences. For othnot seem like the right fit, ers, volunteering is a means you can move on to some- to getting involved with a thing new relatively easily. charity that supports an • Determine your avail- effort near to their hearts. ability. Figure out how Knowing why you want to much time you can realisti- volunteer can help you narcally commit to an organiza- row down the opportunities.



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

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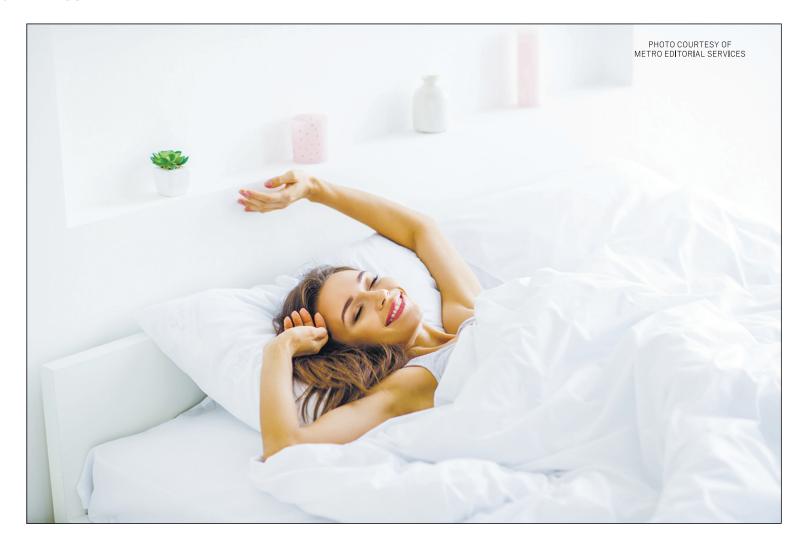
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HEALTH & FITNESS



GOOD VIBES: HOW TO BEGIN THE DAY IN A POSITIVE FRAME OF MIND

Each new day brings the potential for thoughts and be in a generally optimistic want your day to go and which actions will other people are doing around you. Offerchange, even amid the routine of the daily grind.

When people start the day with positive thoughts, it can affect how they behave and see themselves throughout the day, and may even benefit their overall health.

The Mayo Clinic says some studies suggest personality traits such as optimism and pessimism can affect many areas of thinking that is pronounced in optimistic management, which translates into many different health benefits.

Some people abide by the "Law of Attraction," which states that what a person gives attention to and thinks about throughout the day is what will be predominant in their life. Whether this is true Map out the behaviors you want to change

mindset.

The following tips can put people on a positive path at the start of each day:

Begin the night before

Certain mental health experts suggest clearing the mind in the evening to reduce stressful thinking and create the mental capacity to wind down and relax. Keep a person's health and well-being. Positive a notepad handy and jot down any invasive thoughts or concerns. Removing these people is associated with effective stress thoughts from the mind and putting them on paper can help you rest more readily. Being well-rested can improve mood.

Know your weaknesses

Recognize where you may need some help as you strive to be more optimistic. or not, many aspire to have more positive and then be intentional about how you the positives, you'll see all the good that - By Metro Editorial Services

get you there. The Mayo Clinic suggests figuring out what you usually think negatively about (i.e., work, commuting, life changes) and then approach each aspect in a more positive way.

Take a technology pause

Do not check email or text messages right after opening your eyes. Coming across upsetting information at the outset of the day can adversely affect your mood. Rather, spend time meditating, praying, reading, or just being in the moment until you are awake.

Recognize the good people are doing

When you open your eyes and focus on

ing compliments or acknowledging others' actions, whether large or small, puts positivity out there.

Focus on gratitude

Take a few moments at the start of each day to mentally list all the things you are grateful for. This may be that you have a cozy home or that you are healthy. Even stressful situations or people can be a means for gratitude. Boisterous toddlers may be a handful, but you can be grateful for the ability to have your family.

Starting the day with a positive mindset is easier than one might think. It may take a little practice, but also can begin to pay positive dividends sooner than later. You've got this!

Vitality 17 DECEMBER 2024

HEALTH & FITNESS

How helping others helps you

sonal growth are more noble than resolving to help nity, as well as the world. others through increased Educate yourself about cur- of the world. Learning a acts of generosity and kind-

Today, doing good for oth- needs or plights of others ers, no matter how big or may boost your willingness small the deed, feels good, but also provides reciprocal benefits. The link be- may make you more empalower rates of depression toward other people. has been well-documented, and there is neural evidence ity. Find a charitable group piness in the brain.

being more mindful of oth- who are like-minded, po- return to you in time.

 Be aware of social is- new friends. sues. Read your local news-

the pulse of your commuto get involved with non-

 Volunteer at a chartentially helping you make

• Learn a new language. Services

Few paths to positive per- paper to stay up-to-date on North America is a melting pot that's home to people from many different parts rent issues that are affect- new language may faciliing people from all walks tate interactions with fel-According to Psychology of life. Understanding the low community members who might not speak English as a first language.

 Help someone vou profit organizations. It also know. It's commendable to want to assist a chartween volunteering and thetic and compassionate ity or a global cause, but what about people close to you who may need a boost? Whether you're lugging from MRI studies suggest- with which you can vol- boxes to help a friend move ing a link between being unteer your time. This is or babysitting a niece or generous and signs of hap- a great way to support a nephew so their parents can cause you believe in and enjoy a much-needed night Following are several makes it possible for you out, when you help someways to improve oneself by to collaborate with others one, those good deeds will

– By Metro Editorial



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Vitality DECEMBER 2024

HEALTH & FITNESS



KEEPING FIT: NOTABLE SENIOR HEALTH CONCERNS

The human body changes as it ages.

While certain conditions are commonly associated with aging, some indimore common health conditions that can affect seniors.

The World Health Organization says one in six people will be 60 or older by 2030. With such a large portion of the population on the cusp of turning 60, it makes sense for individuals to familiarize themselves with the more notable issues affecting seniors.

Cognitive decline

A certain degree of memory loss is a natyou left your keys or experiencing difficulty putting a name to a face can be a random and frustrating occurrence. However, dethat are not associated with aging, and it helps to learn the early warning signs of dementia. Such recognition may compel individuals to seek treatment that can slow the progression of the disease.

Osteoarthritis

Aches and pains may come with aging, viduals may be surprised to learn of the and often can be attributed to osteoarthritis, which is the most common form of arthritis, according to the Mayo Clinic. Osteoarthritis occurs when the protective cartilage that cushions the ends of bones wears away over time.

It is progressive and cannot be reversed, but maintaining a healthy weight and staying active can help alleviate pain and improve joint function.

Cataracts and refractive errors

It should come as no surprise to most ural component of aging. Forgetting where that the eyes change as the body ages. Refractive errors like nearsightedness, farsightedness, astigmatism, and presbyopia can make objects look blurry when viewed, mentias, like Alzheimer's disease, are not a says the National Eye Institute. Cataracts, side effect of aging. As many as one in five which are a clouding of the eye's natural seniors experiences mental health issues lenses, affect about 20% of people age 65 and older, according to the American Geriatrics Society, while the National Eye Institute says half of all people over age 80 will get them. Cataract removal surgery and prescription eyeglasses can help.

Type 2 diabetes

American Senior Communities reports that it's estimated 25% of adults age 65 and older have type 2 diabetes. Unchecked diabetes can lead to a host of ailments, including vision problems, mobility issues, kidney damage, and increased risk for heart disease or stroke. Many people can manage type 2 diabetes with diet and exercise.

Heart disease

The National Institute on Aging says adults age 65 and older are more likely than younger people to suffer from cardiovascular disease that affects the heart, blood vessels or both. Conditions like high blood pressure and high cholesterol need to be properly managed, and diet and exercise is important throughout life to avoid developing heart disease in later years.

Balance issues

Balance issues that can lead to falls are a major concern for seniors. According to Healthin Aging.org, many things can adversely affect balance.

These include nerve and brain problems, -By Metro Editorial Services

vision troubles, diabetes, arthritis, inner ear problems and even dehydration. Dizziness or balance problems should be addressed, as there are serious health risks associated with falls.

Did you know?

Exercise is just as beneficial for older adults as it is for children and young adults. According to the Centers for Disease Control and Prevention, engaging in regular physical activity is among the most important steps older adults can take as they seek to safeguard their overall health. Such activity can prevent or delay many age-related health problems and strengthen muscles while improving balance, which can reduce risk for falls and injuries such as broken bones.

The CDC notes that certain physical activities can be characterized as multicomponent activities, which means they combine aerobic activity, muscle strengthening and balance training. Examples of such activities include dancing, yoga, tai chi, gardening and even sports participation.

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HEALTH & FITNESS

Hot flashes, brain fog, frisky older women and Dr. Ruth

A chat with a sexual health expert

By Wendy Ruderman

Tribune News Service

Robyn Faye, a certified menopause practitioner, gave up ob- replacing the exact doses of horstetrics more than a decade ago to focus on menopause, sexual health and gender-affirming

In 2015, she became only the second medical doctor in Penntors, Counselors and Therapists (AASECT).

Faye said she decided to go back to school to become a sex allergy. counselor, studying at the University of Michigan, because many of her patients struggled with intimacy. "I realized that I had nobody to ask questions of when it came to sexual health," Fave said.

lamp within us, enjoying inti-

This conversation has been edited for length and clarity.

: Women with symptoms hot flashes, night sweats, increased risk of breast cancer. brain fog, mood swings and insomnia — will often complain about 'going through menopause,' but that's not really accurate. Can you explain?

A: Menopause is when you don't have your period at all for 12 months. Menopause for five years. is only one year. So it's a misnomer to say, 'I'm in menopause.' Most people will come into my office during perimenopause, which typically starts five to 10 vears before menopause. That's the transition time, which is that rocky time when your hormones are like a lava lamp. They're all periods. For quality of life, absomenstrual cups, so they're not usover the place, and that's the lutely it is worth using. worst time.

The average age that perimenopause begins is 51 or 52, but people can start having symptoms even earlier.

: What is hormone replacement therapy (HRT)?

Atherapy because we are not mones that you had when your ovaries were working at full capacity as a young woman. Hormone therapy is estrogen and progesterone.

sylvania to be certified as a sex commonly is estradiol, which is counselor through the American one of the estrogens that your time period, but if it doesn't get Association of Sexuality Educa- ovaries used to produce. We use better, I'm sending them off to a a natural progesterone called Pro-neurologist. metrium, which is made from peanuts, unless someone has an

We also use testosterone, a vaginal dryness? sex hormone that is produced by your ovaries and adrenal glands and drops off as we age. Initially, when we start hormone therapy, I don't start with all three — estrogen, progesterone, testoster-Fave about the hormonal lava one. I see how someone is doing symptomatically by just doing esmacy as we age, and the advice trogen and progesterone. The prishe once got from the late sex mary reason for hormone therapy therapist Ruth Westheimer, "Dr. it is to help with vasomotor sympsweats.

the risk? Studies found one additional case of breast cancer for every 1,000 women treated per

The risk is similar in terms of doesn't. two glasses of alcohol a day and low physical activity. The truth of the matter is, the risk is very low. it makes perfect sense during the 10-year window that begins when someone starts having irregular

: Does it help with brain fog? How can you tell the difference between brain fog and dementia?

A: Hormone therapy is not recommended in order to prevent or decrease a decline in cognitive function. But if somebody is actually saying to me, 'I'm hav-: We actually call it hormone ing all these other symptoms, including brain fog,' I have found there to be success in helping their symptoms. But if their only symptom is brain fog and there's a family history of dementia, I have more concern that there might be something else going The estrogen that we use most on. I may try hormone therapy with them for a three-month

> What do you recommend for women who suffer from

↑ : We talk about moisturiz-Aing, and we talk about lubricating. Once you go through menopause, you lose that natural ability to moisturize. We have over-the-counter moisturizers, and prescribed vaginal estrogen, which is the best because it's also been found to decrease the risk of urinary tract infections (UTIs). Lubricants, which toms, like hot flashes and night are totally different, can prevent painful intercourse. Lubricants should be either water-based or Do you recommend it? pH-balanced. You've got to look Some women worry about at the label. I have to give them a whole lecture about it. I say : You have had estrogen to them, 'Who's buying your lu-Ayour entire life. So what is bricants?' and they go, 'Oh, my husband,' and I go, 'Do you have them buying your bras?' Yes, he went to chemistry class, but he year, and three additional cases doesn't know what the pH-balof breast cancer when you use it ance of the vagina is. If he does,

recent study showing toxic Absolutely, the bottom line, is that metals in tampons? Should women stop using them?

> **∧**: I'm really curious about this. Most of my patients are using ing tampons. It's really scary, but like with every study, there has to be more studies done. I may tell people to use tampons less, like maybe only on heavy days. I



Dr. Ruth Westheimer attends the Academy Of Motion Picture Arts And Sciences' 11th Annual Governors Awards at The Ray Dolby Ballroom at mazel tov, but most times he Hollywood & Highland Center on Oct. 27, 2019, in Hollywood, California.

: What do you think of the stop using tampons.' It definitely needs more study before we start to panic.

> : Tell me about that time you jumped on a Zoom call with 'Dr. Ruth.'

: I had emailed her to ask Ther a question, and she was sweet enough to Zoom with me in May 2020. The question was something about sexual dysfuncdon't think straight-out I'm go- tion and how to talk about sex- 60- and 40-year-olds.

ing to say, 'Oh my God, everybody ual health with my older ladies. I have ladies in their 80s who come to me from The Villages in Florida (a 55+ community known for, ahem, romance). They come up every six months and they're having the best sex ever. But one of them was having issues and she was a little bit more prudish than her friends. I figured, 'You know what? The best person to ask is Dr. Ruth.' She was great and said talk to them like you talk to your

WORK & PURPOSE

Library of Congress seeks first-hand accounts of military service

More than a century after the signing of the Treaty the Army in 1918, he was of Versailles ended World assigned to the 803rd Pi-War I, stories told by Amer- oneer Infantry Brigade, a ican veterans who served segregated unit tasked with during this pivotal time of- constructing and repairing fer fascinating insights into infrastructure. this period.

history as it happened count from a Black soldier through the lens of those who served during World who lived it, the Library of War I. Congress Veterans History Project (VHP) collects these in service, from training at stories, and the stories of veterans who followed.

many of the veterans in- Mannequin. volved have been lost to time; however, the program in Scotland, traveling to encourages military veter- France for further trainans to document their experiences via first-hand oral front lines on Nov. 11, 1918, histories, photos or written the same day the Armistice accounts.

The stories are then ing their service.

ingly rare, but occasionally, visiting Paris. something special is uncov-War I veterans.

unloading cargo ships.

The collection of Sherie unique find: a 105-year-old diary.

When Singleton joined

Singleton's diary is nota-To preserve and share bly VHP's first written ac-

Entries detail his time Camp Grant to enduring harsh conditions en route The individual stories of to Europe aboard the USS

> He describes arriving ing and being sent to the took effect.

His combat experience made accessible so current lasted only six hours, but and future generations may his time in Europe exbetter understand what tended beyond the ceaseveterans experienced dur- fire. Post-combat entries describe camping at Me-As time passes, new sub- nil-La-Tour, receiving a missions from veterans promotion to Platoon Serwho served in World War geant, recovering U.S. prop-I have become increas- erty from the trenches and

ered, such as two submis- counts instances of rac- spectives as Black soldiers sions from Sherie Lockett: ism from fellow American during World War I. While collections from her grand- troops while abroad — infathers, both Black World cluding being denied service at his base canteen and Containing 34 original harassed out of a theater letters, Jessie Calvin Lock- — and shared how his unit died still may be included ett's collection provides a was assigned "background" unique insight into his ex- work while white engineer perience serving in France units received recognition videos. as a stevedore, loading and for digging trenches on the front lines.

Thanks to their grand-Lockett's grandfather, Ar-daughter's donation of their thur Singleton, includes a letters and diary to the effort, VHP can share Jessie Lockett's and Single- -By Family Features



PHOTO COURTESY OF SHAWN MILLER - LIBRARY OF CONGRESS

To preserve and share history as it happened through the lens of those who lived it, the Library of Congress Veterans History Project collects veterans' stories.

He also candidly re- ton's experiences and perthe program requires firsthand submissions, the stories of veterans who served long ago and have already through similar donations of diaries or pre-recorded

> To read more veterans' stories and learn more about how you or a loved one can contribute to the program, visit loc.gov/vets.

Singleton's diary is notably VHP's first written account from a Black soldier who served during World War I. Entries detail his time in service, from training at Camp Grant to enduring harsh conditions en route to Europe aboard the USS Mannequin. He describes arriving in Scotland, traveling to France for further training and being sent to the front lines on Nov. 11, 1918, the same day the Armistice took effect. His combat experience lasted only six hours, but his time in Europe extended beyond the ceasefire.

Calendar of trips, activities and events

the Vitality calendar, email the name of the event, the time, date, address, cost (if applicable) and contact information to jgray@medianewsgroup.com.

DECEMBER

Dec. 12: OPC 650 Players Holiday Variety Show, at the Older Persons' Commission, 650 Letica Drive, Rochester, from noon-2 p.m., Dec. 12. \$20. Come "Home for the Holidays". Join us for an afternoon of festive performances from the talented OPC 650 Players. Ticket price includes show, luncheon and dessert. Sponsored by Belmar Oakland. For more information call 248-656-1403 or visit OPCcenter.org

Dec. 13: Metro Music Makers Big Band Holiday Concert, at the Older Persons' Commission, 650 Letica Drive, Rochester, from 1-3 p.m. \$15 — OPC Members \$20 — Non Members. Enjoy the sounds of the season with plenty of room to dance, and a fun sing-along to your favorite classics. Light appetizers and refreshments included. Sponsored by Bellbrook. Open to the public. For more information call 248-656-1403 or visit OPCcenter.org

Dec. 13: Financial Friday Making Your Wishes Known at 10:30 a.m. at the Older Persons' Commission, 650 Letica Drive, Rochester. \$2. Making Your Wishes Known: What beneficiaries need to know. Presented by Xenia Woltmann, AWMA. Open to the public. For more information call 248-656-1403 or visit OPCcenter.org

Dec. 16: Deal Me In!: Cribbage at the Roseville Public Library, 29777 Gratiot Ave Roseville, at 6 p.m., on Monday, Dec. 16. Come join your friends and neighbors for an evening of social interaction and card games!This session will be geared towards the card

To have an event included in game Cribbage; however, open play is encouraged and cards will be provided. Never played Cribbage or need a refresher? We'll have someone here to help starting at 5 p.m. All skill levels are welcome. Registration required. For more information, call 586-445-5407 or email rsvlibraryservice@ roseville-mi.gov

> Dec. 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

Dec. 17: RHGS Program: How Did Our Grandparents Celebrate Christmas During WWII at the Roseville Public Library, 29777 Gratiot Ave, Roseville, at 6 p.m., on Tuesday, Dec. 17. Presented by Beverly Bishop The Roseville Historical and Genealogical Society presents a program at the Library each month. For more information, call 313-884-3067.

Dec. 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/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

Dec. 17: Alzheimer's/Dementia Caregivers Group at the Older Persons' Commission, 650 Letica Drive, Rochester, from 1:30-3 p.m. Support group for those caring for loved ones with Alzheimer's or Dementia. Respite care is available. For more information call 248-656-1403 or visit OPCcenter.org

Dec. 18: It's All Fun & Games! at the Older Persons' Commission, 650 Letica Drive, Rochester, at 10 a.m. \$5. It's a breakfast that's more than just food — it's a celebration of the season full of fun, laughter and Reindeer Games! This event is sponsored by Comfort Keepers. For more information call 248-656-1403 or visit OPCcenter.org

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.

Dec. 18: BINGO Reindeer Games at the Older Persons' Commission, 650 Letica Drive, Rochester, 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. For more information call 248-656-1403 or visit OPCcenter.org

Dec. 19: Women's Luncheon Holiday Tea — Remembering J.L. Hudson & Holiday Traditions. Sponsored by the

Older Persons' Commission, 650 Letica Drive, Rochester, at 1 p.m. \$15. Presented by Michael Hauser, Author and Director of the Detroit Opera House. The J. L. Hudson Company redefined the way Detroiters shopped and enjoyed leisure time. Hudson's defined Detroit's downtown, creating trends and traditions in consumer culture that still resonate with us today. This program is sponsored by Wellbridge of Rochester Hills. For more information call 248-656-1403 or visit OPCcenter.org

Dec. 19: Mystery Book Club: Holiday Mysteries at the Roseville Public Library, 29777 Gratiot Ave, Roseville, at 6:30 p.m., on Thursday, Dec. 19. Calling all sleuths! Get together with other mystery readers as we discuss crime novels every third Thursday of the month. This month, we will talk about holiday-themed mysteries. Choose any mystery with a Christmas, Hanukkah. Kwanzaa, or New Year theme to read and discuss with the group. For more information, call 586-445-5407 or email rsvlibraryservice@roseville-mi.gov

Dec. 19: Caregiver Café at OPC at the Older Persons' Commission, 650 Letica Drive. Rochester, 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 at 248-659-1036 or tgill@ OPCcenter.org.

Dec. 20: Grief Support Group at the Older Persons' Commission, 650 Letica Drive. Rochester, 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. For more information call 248-656-1403 or visit OPCcenter.org

Dec. 21: The Single Way, a Christian singles group, is sponsoring a Christmas chocolate fondue with fresh strawberries, pineapple, and bananas on Saturday, Dec. 21 at 7 p.m. Cost is \$5 and includes the fondue, snacks, and beverages. If coming, a reservation is required by Friday, Dec. 20. To make a reservation, and for location information, call 586-774-2119.

JANUARY

Jan. 2: New Year Celebration 2025. Thursday, Jan. 2 Celebrate with live jazz from Olivia Van Goor & Mike Harrison. Tickets: \$6, on sale now! Time: 11:30 a.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Call to register at 248-589-0334 or online at recreation. cityofclawson.com.

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

Jan. 8: Birthday Lunch on the 2nd Wednesday of each month. Jan. 8 at Noon. January birthdays: Get a free lunch! Dine in to receive your card. At the Clawson Senior Center, 509 Fisher Court, Clawson. Call to register at 248-589-0334 or online at recreation.cityofclawson.

Jan. 8: Slow Flow Yoga: Wed. 7— 8 p.m. The next session begins on Jan. 8at Graham Elementary Café located at 25555 Crocker

Blvd, Harrison Twp. Cost \$50 (6 Classes). Register online at www.lc-ps. ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330.

Jan. 11: AARP OATS Tech at Blair Library, Online Basics Starts Jan. 11, Saturdays, 9-10:15 AM. 5-session course on online skills. Clawson Senior Center, call to register at 248-589-0334 or online at recreation. cityofclawson.com.

Jan. 13: Movie at the Library Monday, Jan. 13 at 1 p.m. Join us for a showing of Selma (128 minutes), a powerful film about the 1965 march for voting rights led by Dr. Martin Luther King Jr. Clawson Senior Center, call to register at 248-589-0334 or online at recreation. cityofclawson.com.

Jan. 13: Lunch Bunch on Monday, Jan. 13 at Salvatore Scallopini in Madison Heights. Sponsored by the Clawson Senior Center. 509 Fisher Court, Clawson. The bus departs at 11:30 a.m. Transportation: \$4 (lunch not included). Call to register at 248-589-0334 or online at recreation. cityofclawson.com.

Jan. 14: Craft Hour with Jess Tuesday, Jan. 14. 11 a.m. at the Clawson Senior Center, 509 Fisher Court, Clawson. Join a free, themed craft session sponsored by The Alliance of Coalitions for Healthy Communities. Call to register at 248-589-0334 or online at recreation.cityofclawson.

Jan. 15: DIA Museum Tour. Sponsored by the Clawson Senior Center, 509 Fisher Court, Clawson, Wednesday, Jan. 15. Bus departs at noon for a guided tour of the DIA. Explore world-class art and exhibits. Cost: \$5. Call to register at 248-589-0334 or online at recreation. cityofclawson.com.

Jan. 16: Wheel of Fortune

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24 Vitality

Calendar

FROM PAGE 22

Game at the Clawson Senior Center, 509 Fisher Court, Clawson, Thursday, Jan. 16, at 1 p.m. Test your luck and enjoy the fun with friends. Call to register at 248-589-0334 or online at recreation. cityofclawson.com.

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

Jan. 22: Oakland County Health Presents discover tips for healthy eating, physical activity, and goal setting in this interactive session at the Clawson Senior Center, 509 Fisher Court, Clawson. Topics include eating on a budget, MyPlate guidelines, the benefits of colorful fruits and veggies, and reading nutrition labels. Duration: 1 hour. Call to register at 248-589-0334 or online at recreation.cityofclawson. com.

Jan. 23-24: Casino Trips, Motor-City. Sponsored by the Clawson Senior Center, 509 Fisher Court, Clawson, on Thursday, Jan., 23 and Friday, Jan. 24. Sponsored by the Clawson Senior Center, 509 Fisher Court, Clawson. Depart at 10 a.m. Cost \$12 each trip. Call to register at 248-589-0334 or online at recreation.cityofclawson. com.

Jan. 30: Chinese New Year Celebration & Bingo at the Clawson Senior Center, 509 Fisher Court, Clawson Thursday, Jan. 30 at noon. Celebrate the Year of the Snake with an Asian-themed lunch at noon followed by Bingo at 1 p.m. Join us for this festive tradition filled with fun and delicious food. Call to register at 248-589-0334 or online at recreation.cityofclawson.com.



PHOTO COURTESY OF METRO CREATIVE CONNECTION

To have an event included in the Vitality calendar, email the name of the event, the time, date, address, cost if applicable and contact information to jgray@medianewsgroup.com.

MONTHLY EVENTS

■ Chair Drumming: Second Thursday of the month at 1 p.m. at the Clawson Recreation and Senior Center, 509 Fisher Court. Cost is \$5 per drop-in class. For more information, call 248-589-0334 or online at recreation. cityofclawson.com.

■ 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

■ 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

■ Somerset Mall Walking and

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

■ Yoga for Seniors: At the Fraser Senior Activities Center, 34935 Hidden Pine Dr., Fraser. Friday mornings 10:30am-11:30 a.m. (6-week sessions). Wednesday mornings 11:30-12:30 p.m. (6-week sessions). \$26 for members per session, \$32 for non-members per session. To register, call 586-296-8483.

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

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

■ Water Fitness Classes: Mon-

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

■ Quilting Group: Meets every Tuesday, from 10 a.m. to 2 p.m. in Room 5/6. at the Clawson Recreation and Senior Center, 509 Fisher Court. Let's meet up to discuss the latest topics and ask questions in a friendly environment. For more information, call 248–589–0334 or visit cityof-clawson.com

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

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

■ Current Events Club: meets the 1st Thursday of each month at 1 p.m. at the Clawson Recreation and Senior Center, 509 Fisher Court. Let's meet up to discuss the latest topics and ask questions in a friendly environment. For more information, call 248–589– 0334 or visit cityofclawson.com

■ Fitness 20/20/20: Monday and Wednesdays, 5:30-6:30 p.m. Fitness 20/20/20 held at Frederick V Pankow Center — Room 505, 24076 F V Pankow Blvd, Clinton Twp. Cost is \$96 Register online at Lc-ps.ce.eleyo.com or calling L'Anse Creuse Community Education at 586-783-6330.

■ Chair Exercise: On Mondays, Wednesdays and Fridays at the Clawson Recreation and Senior Center, 509 Fisher Court. Level I at 10:30 a.m.: Seated warm-up, light weights, bands and balance work. Level II at 11:15 a.m.: Lowimpact moves. No fee, donations welcome. For more information, call 248-589-0334 or visit cityofclawson.com

■ Socrates Club: Meets the 3rd Tuesday of each month at 5 p.m. at the Clawson Recreation and Senior Center, 509 Fisher Court. Meetup to discuss current events in a relaxed, informal setting. For more information, call 248–589-0334 or visit cityofclawson.com

■ Zumba Gold at the Clawson Recreation and Senior Center, 509 Fisher Court at 1:30 p.m. on Mondays with Ivy. Cost is \$5 per drop-in class. For more information, call 248-589-0334 or visit cityofclawson.com

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

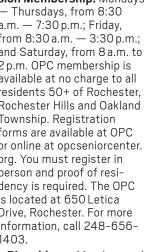
■ Indoor Walking on Mondays and Wednesdays at 9:15 a.m.at the Clawson Recreation and Senior Center, 509 Fisher Court.

Vitality **25** DECEMBER 2024

Meet with friends to walk in the gym. For more information, call 248-589-0334 or visit cityofclawson.com

- Mondays and **Wednesdays:** 9:15-10 a.m.(tentatively starting this Fall/Winter), Water Walking or Lap Swim held at L'Anse Creuse High School North, 2370021 Mile Rd, Macomb. Walk in \$5 a visit or purchase a punch card. Punch cards can be purchased at the pool, online at Lc-ps. ce.eleyo.com or calling L'Anse Creuse Community Education at 586-783-6330.
- Older Persons' Commission Membership: Mondays - Thursdays, from 8:30 a.m. — 7:30 p.m.; Friday, from 8:30 a.m. - 3:30 p.m.; and Saturday, from 8 a.m. to 2 p.m. OPC membership is available at no charge to all residents 50+ of Rochester, Rochester Hills and Oakland Township. Registration forms are available at OPC or online at opcseniorcenter. org. You must register in person and proof of residency is required. The OPC is located at 650 Letica Drive, Rochester. For more information, call 248-656-1403.
- Pinochle: on Mondays and Wednesdays at 12:45 p.m. at the Clawson Recreation and Senior Center, 509 Fisher Court. Cost is \$1. Price includes prize money for the top three scores. For more information, call 248-589-0334 or visit cityofclawson.com
- **Chair Yoga:** at 10:30 a.m. on Tuesdays & Thursdays with Melissa or Stephanie at the Clawson Recreation and Senior Center, 509 Fisher Court. Come get a great stretch in this class! No fee, but donations are welcome. For more information, call 248-589-0334 or visit cityofclawson.com
- Tai Chi: Wednesdays at 10 a.m. with Cheryl at the Clawson Recreation and Senior Center, 509 Fisher Court. Cost is \$5 per drop-in class. For more information, call 248-589-0334 or visit





- Euchre: on Tuesdays at 12:45.pm. Cost is \$1, which includes prize money, at the Clawson Recreation and Senior Center, 509 Fisher Court. For more information, call 248-589-0334 or visit cityofclawson.com ■ Confident Communica
 - tors Club: Meets monthly for people who seek improving public speaking skills and leadership confidence. This supportive Toastmasters group meets online the 1st and 3rd Wednesday of each month from 8-9:30 a.m. Many of our members have gain skills needed to become a better salesperson, grow their business, get promoted, and engage students. Register for any of our meetings to get the Zoom Link -https://confident-communicators-clubmeeting.eventbrite.com.

Contact our VP Membership

to get more information

citvofclawson.com

vpm-1196053@toastmastersclubs.org



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

■ New Baltimore Civic Club: Euchre every Thursday at 36551 Main St. (corner of Blackwell) in New Baltimore. Sign in at 6:30

p.m., play at 7 p.m. \$10 plus a quarter for each euchre.

■ Breakfast every Wednesday: Sponsored by Widowed Friends Ministries. Join us at 10 a.m. at Cavis Pioneer Restaurant, 5606 Lapeer Rd., Kimball. Call Rita, 810-334-6287 for more information.

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

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

Widowed Friends Ministries Contact Kate at 586-344-3886.

■ New Baltimore Senior Club: Tuesdays from 10 a.m. to 2 p.m. This welcoming group of seniors has all sorts of fun. We play bingo, hold luncheons, go on trips, and play cards. Monthly dues, \$2. Location 35248 Cricklewood Blvd. (Cricklewood Recreation Building). Call 586-725-0291.

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

■ Cards/Games/Friendship: Ss. John and Paul, (1st Thursday or every month), 1:30-4 p.m. at,

7777 28 Mile Rd. Bring a snack to share and your own beverage. Ss. John and Paul supports the Agape Center, a resource center for the most vulnerable members of society and would appreciate it if you could bring a canned good (vegetable, meat, fruit) when you come to play. (Dinner afterward at Romeo Family Restaurant, 66020 Van Dyke Rd., between 30 & 31 Mile is optional.) Sponsored by Widowed Friends Ministries. Call Ellen, 586-781-5781.

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

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

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

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



To have an event included in the Vitality calendar, email the name of the event, the time, date, address, cost if applicable and contact information to jgray@medianewsgroup.com.

POETRY PAGE 1

ONE BANANA, TWO BANANA

Roger was standing over by the door
"What do you need, I'm going to the store?"
"Bananas" I replied. I should have said "FOUR!
That' all we can use, don't get any more"
I should have said "Not too ripe, not too green"
Why didn't I specify and say what I mean?
Roger is smiling to beat the band.
He's holding a banana bag in each hand.
"Guess what was on sale, a bag for a buck"
"What did you do? Buy out the truck?"
Two bags of bananas, maybe eighteen or twenty.
Were the kids at home, it would be plenty.
We ate two bananas and looked at the pile.

No matter what, they would be here awhile.
He's proud of his bargain, I can't make a fuss.
Use them today, tomorrow they'll be mush.
I laughed until the tears ran down my face.
There's too many bananas for this place!
Bananas on cereal 2
Bananas on splits 3
Bananas in Jello 4
Bananas in nut bread 5 (double recipe)
Yes, we have more bananas,
We have more bananas today!
Does it get any better than this?

Submitted by Jean Waid of Rochester Hills, MI

WALKING IN THE LIGHT

It is such a delight walking in the light,
Giving heart-to-heart smiles,
A sparkle of happiness to all in sight.
Receiving great joy in return,
Oh, angels blow you horns.
Sun shining down on the trees,
With a glimmer that pleases the soul.
Lighting bugs glowing among the green grass.

Moon light showing the brightness of the night.

Hello, everyone awake to see the light,
Beautiful sunsets covering the sky.
So much to see with our eyes,
As the light of dawn awaken our lives.
Opening the heart to all nature's beauty,
Becoming almighty as we continue to thrive!

Submitted by Alethea Howard of Detroit, MI

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

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

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

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

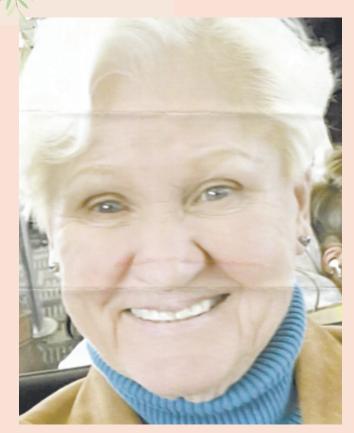
Look for other ads in this issue of Vitality for more information on Be Kind Spotlight and Pet Tribute.

NEXT ISSUE WILL BE JANUARY 9, 2025

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



Be Kind Spotlight



Inge Harris

Inge is a retired school teacher and she can tell stories that are so vivid and it's a true learning experience.

She has a love for animals that is uncanny. Just this week she talked about finding a baby mouse that got trapped in her garage and she picked it up by the tail, examined it for its beauty and then disposed of it. I am deathly afraid of rodents, baby or otherwise, and find no beauty. Inge also has a fox that roams the neighborhood at night and she is excited to see on her motion camera when it goes through her property.

Inge keeps current on health issues and is quick to share them with everyone. She cares that others know if they are hurting their bodies and will go above and beyond to find what foods and vitamins they need to stay as healthy as possible. Being a school teacher, Inge is immune to repeating her stories over again. This works out perfect for me because I forget some of the valuable information and need the reminder which is a gift for me.

Inge always prepares wonderful meals and shares the tricks she uses to make it delicious. She tends to make a little extra to share with her son and his family. She uses the prime ingredients that is lacking in store bought and restaurant foods.

Her quick laugh is contagious. It's so nice to look forward to the morning on Monday, Wednesday and Friday when we can chat and laugh until it's time to swim.

Submitted by Lucille Schaffer of Fair Haven, 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

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

28 Vitality



One living situation does not fit all - that is why we give you affordable choices. Customize your life with us. Join our family, connect with friends and find your true happiness. To find out more, call us today!



Family | Friends | Happiness

BaldwinHouseSeniors.com

HAZEL PARK (248) 545-0707

in Clinton Twp. (586) 263-0081 in Spring Lake (616) 844-9001 OAKLAND in Auburn Hills/Pontiac (248) 335-7020



