



## LIVE & LEARN

New program brings college experience to senior living complex

PAGE 4

## SHARING A MEAL

Why are older people losing interest in group dining?

PAGE 6

## HANG UP

Don't get fooled by a Social Security imposter

PAGE 13

# Vitality

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

March 2025



# INDEX

## SOCIAL & WELL-BEING

**Group dining offers seniors a chance to socialize affordably:**

Why is participation declining? **PAGE 6**

**Healthy steps:** Dancing may lighten depression from Parkinson's, study suggests **PAGE 8**

**A wonderful century:** Pontiac's Glenna Mae Cox celebrated for being '100 and fabulous' **PAGE 11**

## HEALTH & FITNESS

**Improving cognition:** Manage heart health for stronger brain health **PAGE 10**

**Does anxiety make your heart race?:** Try these simple tricks to find calm **PAGE 12**

**The need for connection?:**

Homebound seniors living alone often slip through health systems' cracks **PAGE 14**

## MONEY & SECURITY

**Real estate:** Should we add our children to our deed to make it easier after we die? **PAGE 3**

**Saving money for your grandchildren:** Best ways to get started? **PAGE 16**

## WORK & PURPOSE

**On the job:** Older women changing the face of the U.S. labor force **PAGE 18**

## CALENDAR

Recreation, trips, classes and event listings **PAGE 19**



8



14



**On the cover:** Administrator Marcia Mittelman, left, congratulates resident Marcia Tanzman at the Live and Learn fall graduation ceremony at the Meer Apartments Independent Living community in West Bloomfield.

PHOTOS COURTESY OF JEWISH SENIOR LIFE OF METROPOLITAN DETROIT

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6250 Metropolitan Parkway, Dock D  
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### CONTACT US

**Customer service/circulation:**  
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### ADVERTISING

**Advertising:** 586-716-8100

### STAFF

**Publisher, Michigan Region:**

Greg Mazanec,  
mipublisher@medianews-group.com

**Vice president of news:**  
Don Wyatt, 248-285-9652,  
dwyatt@medianews-group.com

**Custom Content Editor:**  
Jason Alley, 734-246-0143,  
jalley@medianewsgroup.com

**Calendar announcements:**

Joe Gray, 248-284-1481,  
jgray@medianewsgroup.com

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## MONEY & SECURITY

# Real estate: Should we add our children to our deed to make it easier after we die?

**Q**: We have an accepted offer on our home and we have moved into our new condo. The buyers are relocating and their temporary housing has mold issues and they want to move into our house before closing and pay us rent. Is this something we should do?



Steve Meyers

**A**: My opinion has never changed on this subject — don't do it! There are many things that can go wrong. I have had previous conversations with attorneys and they don't recommend it either. What if after moving in, the buyers decide they don't like the house as much as they thought and change their minds about purchasing the property? What if their mortgage doesn't go through and now you have renters? What if your renters don't pay their rent? Now you have to go through the eviction process which takes time and costs money. What if while staying there they have a big party and damage your home? There is also the whole liability issue. What if they or a guest get injured? Are they going to have insurance coverage or are you going to get sued? There are many more pitfalls. You would be taking a very big risk. The best option for you as the sellers is for the buyers to find another temporary housing choice. As always, contact an attorney regarding any legal matters.

**Q**: We are looking to add our adult children to the deed of our house by filing a quit claim deed. A friend of ours said that it would keep the house out of probate for them after we pass. How do we do this?

**A**: I am asked this question often. There is a lot of misinformation about it. What I would recommend is to consult an attorney who specializes in estate planning. One option they may recommend is a life estate deed (aka lady bird deed) or perhaps setting up a trust to put the property in.

Here's the downside to adding your children to your deed via a quit claim deed: Let's suppose that your home is paid in full. Now you add your children to the deed and file it at the county. Next your son or daughter does something stupid or has an accident and injures someone. Your son or daughter will get sued and more than likely the attorney suing them will do an asset search and find out that he/she is on the title (name on deed) to your home.

Guess what? They are going to go after your home because the deed gives your son/daughter ownership in it.

Here's another example of what could go wrong: Your son/daughter is married to someone who you've never really liked. After many years of marriage, they get a divorce. Guess what? It is very possible that the ex could get added to your title (deed) for an equal share of what is your child's property.

Again, I would consult an attorney to see what is best for you. If you do not have an attorney, give me a call and I will refer you to one. My readers absolutely have the best questions!

*Steve Meyers is a real estate agent/Realtor at Realty Executives Home Towne in Shelby Twp. He can be contacted with questions at 586-997-5480 or email him at [Steve@MeyersRealtor.com](mailto:Steve@MeyersRealtor.com). You also can visit his website at [AnswersToRealEstateQuestions.com](http://AnswersToRealEstateQuestions.com).*

## Market update

January'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 9% and Oakland County's average sales price was up by 4%. Macomb County's on market inventory was up by almost 3% and Oakland County's on market inventory was down by almost 1%. Macomb County's average days on market was 44 days and Oakland County average days on market was 40 days. Closed sales in Macomb County were up by almost 10% and closed sales in Oakland County were up by less than 1%. (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 January, the state of Michigan's inventory was at 1.9 months of supply. Both Macomb and Oakland County's inventory was at 1.6 months of supply. By definition, it's still not close to a buyer's market.



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## SOCIAL &amp; WELL-BEING

# NEW PROGRAM BRINGS UNIVERSITY EXPERIENCE TO MICHIGAN SENIOR LIVING COMPLEX

‘THE RESPONSE HAS BEEN INCREDIBLE AND WE ARE EXCITED TO SEE HOW THE PROGRAM EVOLVES.’

**By Susan Thwing**  
For MediaNews Group

When we look back at our lives, many of us cherish our school years, a time filled with intellectual exploration, social engagement and personal growth.

For older adults, the desire for lifelong learning does not fade with age.

Recognizing this, Jewish Senior Life of Metropolitan Detroit (JSL) has launched an innovative program designed to bring the educational experience directly to its residents.

Called Live and Learn, the program was piloted at the Meer Apartments Independent Living community in West Bloomfield. It's the first of its kind in the area, providing residents with college-level courses and immersive learning experiences, both on-site and off-site at museums, theaters and cultural institutions.

Nancy Siegel Heinrich, JSL's CEO, originated the concept for Live and Learn. Inspired by senior living communities built near university campuses across the country, Heinrich sought to provide JSL residents with access to university-level intellectual enrichment. Instead of relocating an entire community near a university, she had a revelation: why not bring the university to the residents?

“We go to many trade association conferences

on nonprofit senior living across the country, and there have been a few communities built on university campuses,” Heinrich said. “That was so appealing to me — having access to university coursework, the intellectual atmosphere, and actual classes. But then it dawned on me — such a simple idea — why not bring university coursework to our campus?”

**“We know that engaging with new subjects in group settings helps older adults rediscover passions, find fulfillment and reawaken a sense of purpose.”**

— Nancy Siegel Heinrich, JSL's CEO

Determined to make this vision a reality, Heinrich hired Wendy Handler, an expert in senior coursework programming who had previously worked in New York City. Together, they partnered with Oakland University, where OU President Ora Pescovitz immediately embraced the concept. With funding secured from the Byron and Dorothy Gerson Innovation Fund, the Marcia Applebaum Jewish Older Adult Enrichment Fund and the Matthews Family Foundation, the Live and Learn program was officially launched.

## The Live and Learn experience

At the heart of the program is a diverse curriculum that goes beyond traditional older adult education. While many similar programs focus on topics specifically tailored for seniors, JSL wanted Live and Learn to offer a broad and stimulating range of subjects, engaging participants on a deeper intellectual level.

Courses have included:

- “American Political Institutions: Congress, the Presidency, and the Supreme Court”

- “A History of American Musical Theater”

- “La Traviata: Opera at Its Finest”

- “Everything You Need to Know About Artificial Intelligence (But Were Afraid to Ask)”

- “Make ‘Em Laugh: A History of Movie Comedy from Charlie Chaplin to Mel Brooks”

The program also has incorporated immersive learning experiences, such as off-site visits to museums, theaters and historical sites, which enhance the overall educational journey.

The impact of Live and Learn has exceeded expectations, with more than 100 residents participating to date. The program has reinvigorated social connections and intellectual engagement, creating a vibrant learning community within Meer Apartments, organizers said.



PHOTO COURTESY OF JEWISH SENIOR LIFE OF METROPOLITAN DETROIT

Barbara Coden receives her Live and Learn certificate after completing the course.



Residents have expressed overwhelming enthusiasm:

- “This has been among the best experiences of my life.”

- “My heart and brain are so happy.”

- “You’re never too old to learn.”

- “These classes made me feel alive again. It’s so wonderful to be part of a large group of older people taking such stimulating adult classes. I don’t feel like an elderly person anymore.”

“The program is more than just a series of classes; it fosters a renewed sense of purpose and joy,” Heinrich said. “I asked myself, ‘What would make me excited to go to senior living, rather than feeling like I don’t have a choice?’ All I could think of was my college days — how fun it was to live with people who were all learning together.”

### The benefits of lifelong learning for older adults

Scientific studies support the importance of intellectual engagement in aging populations. Research suggests that keeping the mind active with new ideas helps improve cognitive function, promotes emotional well-being and enhances longevity.

- A study published in *Neurology* found that people who engaged in cognitive activities throughout life had a 32% slower rate of cognitive decline compared to those who didn’t.

- The National Institute on Aging supports research showing that mentally stimulating activities, like taking classes, help preserve memory and critical thinking skills.

- A 2020 study in *The Lancet* found that higher levels of education and continued learning in older adults reduced the risk of dementia by 8% to 10%.

- The Rush Memory and Aging Project reported that seniors engaged in regular learning activities had a 47% lower risk of developing Alzheimer’s disease.

- The Harvard Study of Adult Development found that strong social connections, like those fostered in educational programs, are key to a longer, healthier life.

Engaging in new learning activities has been linked to better sleep patterns, reduced stress levels and lower rates of depression.

“We know that engaging with new subjects in group settings helps older adults rediscover passions, find fulfillment and reawaken a sense of purpose,” Heinrich said. “It’s an opportunity to reflect on personal life experiences while engaging in new ideas that foster deeper self-discovery.”

### A model for the future

While Live and Learn is currently being piloted at Meer Apartments, JSL hopes to expand the program to its other five residential communities in the near future.

“We want to make sure that this is something special for our residents,” Heinrich said. “At the same time, our mission is to nurture a sense of community and enrich the lives of older adults, which means creating connections beyond our immediate environment.”

Although Oakland University has been the primary academic partner, JSL is open to collaborations with professors from various institutions, ensuring a continually evolving and dynamic curriculum.

One of the most cherished aspects of Live and Learn has been the graduation ceremony held at the end of each semester. While there are no tests or degrees, the symbolic event celebrates the dedication and achievements of the residents.

The overwhelming success of Live and Learn underscores the growing demand for innovative educational programs in senior living communities. As the baby boomer generation continues to redefine aging, initiatives like Live and Learn will likely become a model for the future.

“We are just at the beginning,” Heinrich said. “The response has been incredible and we are excited to see how the program evolves.”



PHOTOS COURTESY OF JEWISH SENIOR LIFE OF METROPOLITAN DETROIT

**Above:** Jewish Senior Life of Metropolitan Detroit CEO Nancy Siegel Heinrich, left, listens as Wendy Handler, an expert in senior coursework programming who oversees the Live and Learn program, speaks to the fall graduating class.

**Below:** Edie Blumer, center, addresses her fellow graduates at the Meer Apartments Independent Living community in West Bloomfield.





## SOCIAL &amp; WELL-BEING

# GROUP DINING OFFERS SENIORS A CHANCE TO SOCIALIZE AFFORDABLY. WHY IS PARTICIPATION DECLINING?

By AgeWays

Formerly Area Agency on Aging I-B

Dining with friends after a game of pickleball or during a lecture at your local senior center is a good way to spend part of the day.

Some 62 places in the six-county region served by AgeWays Nonprofit Senior Services — senior centers, community centers and senior living residences — offer group dining on-site. The meals are inexpensive — no more than \$3 or \$4 — and the social opportunities are priceless.

“Having the ability to go to a senior center keeps participants active, reduces mental illness related to isolation, gives a sense of purpose, and it’s cheap. Where are you going to get a full meal for \$3 or \$4? It’s budget-friendly,” says Angela Patten, program manager of nutrition services at AgeWays.

Congregate, or group dining, is funded by local, state and federal grants and participant and private donations.

You must be 60 or older to participate or be a spouse or partner under the age of 60 who accompanies an eligible adult. Donations to support the program are encouraged (but not required) in order to sustain the program. Despite the modest cost and a chance to get out of the house, group dining sites have seen a decline in participation.

The reasons range from staffing shortages to a lack of meal variety to a loss of community partners, according to a University of Michigan survey commissioned by AgeWays last fall.

## Pre- and post-COVID dining

At one point, the Costick Activities Center in Farmington Hills hosted 80 seniors on weekdays who came for a meal and perhaps an activity. Today the number is closer to 60.

Numbers are down, partly because the grab-and-go meals begun during the COVID pandemic were discontinued, says Teresa Bryant, Costick’s nutrition services coordinator. Other factors include the loss of regular diners who didn’t return after the pandemic and the number of seniors who are working into their later years.

But Costick’s monthly Dine and Discover program — lunch and a lecture — brings in an average of 120 people who are willing to pay between \$8 and \$12, Bryant says.



PHOTO COURTESY OF METRO EDITORIAL SERVICES

Congregate, or group dining, is funded by local, state and federal grants and participant and private donations. You must be 60 or older to participate or be a spouse or partner under the age of 60 who accompanies an eligible adult. Donations to support the program are encouraged, but not required.

“That’s one way we’ve tried to get more people in the building,” she says. “It’s a different group from those who come to our normal congregate lunch. On those days, we’re still offering our regular meals.” Daily lunch at the Costick is \$3.50.

The Costick is offering a new monthly continental breakfast with a lecture to get more people in the door so they can see what else is going on at the center and perhaps stay for lunch, Bryant said.

## Getting diners in the door

Macomb County’s congregate dining program, which counts 21 group dining sites, has been working on boosting participation by, among other things, moving sites to more convenient locations. For example, one site was shut down and another reopened in a senior housing community not too far from there.

“We do four times the business there,” says Nicole Urban, program manager at Macomb County’s Office of Senior Services.

She says her office is trying to locate a lunch program in the community center in Mount Clemens, partnering with Dial-a-Ride to provide transportation to seniors to and from the center. Changing the name of group or congregate dining to “Dining Senior Style” is also a bid to destigmatize the program so it is not seen as a service for low-income seniors, Urban said.

“Congregate dining” sounds bureaucratic,” Urban says. The meals are open to anyone 60 and older, regardless of income.

## Incentivizing group dining

Patten says other ideas include offering free meal vouchers or meal tickets to share with friends, expanding the restaurant voucher program, providing more food

variety, and promoting the group dining program with better branding.

“We’re using the survey results to improve our programming, being more innovative in the way we are offering services. It’s time to give a facelift to the way the program is run,” she says.

To find a community dining program near you, visit [ageways.org/services-and-seniors/community-dining-programs](http://ageways.org/services-and-seniors/community-dining-programs).

*This content is provided by AgeWays Nonprofit Senior Services, a nonprofit that serves older adults and family caregivers in Livingston, Macomb, Monroe, Oakland, St. Clair and Washtenaw counties. We provide services, programs and resources that are designed to help seniors age safely and independently. Call us at 800-852-7795 to get connected.*



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## SOCIAL &amp; WELL-BEING

# HEALTHY STEPS: DANCING MAY LIGHTEN DEPRESSION FROM PARKINSON'S, STUDY SUGGESTS

**By Marlene Cemons**

*Special to The Washington Post*

New research suggests that dancing might lighten the depression suffered by many people with Parkinson's disease, an approach that's accessible, inexpensive, drug free — and often a lot of fun.

"I don't know what it is, but there's something magical about dancing," said Joseph DeSouza, an associate professor in the faculty of health at York University and one of the study authors. "Dancing makes people with Parkinson's feel alive and happy. It proved to be an amazing elixir."

DeSouza has been studying the effects of dance on Parkinson's patients and dancing with them — he doesn't have Parkinson's but enjoys participating — since 2013. His past work has examined the effects of dance on motor skills and quality-of-life issues such as sleep, sex, anxiety and mood, with only a minimal emphasis on depression, he said.

This study, however, focused solely on dancing's impact on depression using standard depression scale measures from questionnaires, and neuroimaging, to see how dancing affects the brain. The researchers found that dancing both improved mood and prompted changes in the activity of the subcallosal cingulate gyrus (SCG), a brain region in the frontal cortex linked to mood regulation and emotional processing.

"Not only did the introduction of dance make

them feel better, but it impacted the brain similarly to what antidepressants do," said Helen Mayberg, a behavioral neurologist at the Icahn School of Medicine at Mount Sinai, who has been studying both primary depression and depression in neurological diseases for more than 30 years. "That area of the brain is overactive when you are depressed and decreases its activity with drug treatment — dance appears to do something similar." Mayberg was not involved in the study.

## Drop in depression rates

Parkinson's results from the death of key neurons in the substantia nigra region of the brain that produces the chemical messenger dopamine. Over time, the loss of these nerve cells impairs movement, speech and cognition — outward signs of Parkinson's include tremors, muscle rigidity, slowed motion, and poor posture and balance — and can cause depression in an estimated 40 percent of those afflicted, according to research.

"Most people think Parkinson's is just the tremors and the movement problems, but there are other less familiar aspects such as depression and anxiety," DeSouza said.

The recent study was small — a limitation DeSouza acknowledged — and followed 23 Parkinson's patients in the Sharing Dance Parkinson's program at Canada's National Ballet School, along

with 11 healthy controls, mostly family members or caretakers.

The patients were "young" in their disease, meaning they had been diagnosed only within the past five years, DeSouza said, and "none had ever danced before." The group included men and women in their 50s to their early 80s, he said.

Participants attended weekly 75-minute dance classes for eight months. The series of classes began with simple leg and foot work and pliés — a basic ballet move of bending the knees while keeping the heels on the ground — and progressed to interpretive movements, waltzes and more complicated choreography.

The researchers measured mood and depression scores in all participants using the Geriatric Depression Scale before and after class three times during the course of the study and conducted MRI scans up to four times on seven participants who volunteered for imaging.

The scientists found that depression rates dropped after each dance class, and the effect was cumulative, with significant improvements that persisted for eight months.

The scans showed reduced signals in the SCG, suggesting a decrease in depression over time, he said. "Our pool of people got better with every class," DeSouza said.

J. William Langston, clinical professor of neurology and neuroscience and of pathology at the Stanford



A couple dances at an outdoor concert in Auburn Hills.

PHOTO COURTESY OF CITY OF AUBURN HILLS



School of Medicine, who was not involved in the study, said that “one of the hardest things in treating Parkinson’s is to get nonexercisers previously to start exercising, so anything they might like — whether boxing or dancing — that involves balance and gait would be terrific.”

Mayberg described movement and mood as interconnected.

“When you are down in mood, you tend not to move, or you move less,” she said. “Even healthy people use movement to elevate mood — it’s why people run. And dancing is a universal movement.”

### Dance and Parkinson’s symptoms

Nearly 1 million Americans are living with Parkinson’s, and about 90,000 new cases are diagnosed annually, according to the Parkinson’s Foundation. It’s often regarded as a disease of aging — most people are

older than 60 when diagnosed — but a small percentage occurs among those younger than 50, the best-known example being actor Michael J. Fox, diagnosed at age 29.

Parkinson’s can’t be cured, but certain medications and other treatments can help with its symptoms.

There is growing evidence that dance — and many types of exercise — can improve the physical symptoms of Parkinson’s disease.

Many programs encourage dancing as a way to cope with Parkinson’s symptoms, among them Dance for PD in New York, Dance for Parkinson’s Disease at Stanford Medicine, and ballet classes offered by the San Francisco Ballet and the Joffrey Ballet in Chicago.

“While there are effective therapies for depression in Parkinson’s disease, dance may be a useful addition,” said Caroline Tanner, a neurology professor at the Weill Institute for Neurosciences at the University of California at

San Francisco, who was not involved in the study. “Dance is a low-cost, noninvasive intervention that can be implemented anywhere, including one’s home.”

DeSouza’s dancing group now numbers about 40.

He hopes to expand his research, including learning more about what dancing does to trigger such a positive response.

It’s possible the music activates reward centers in the brain and the movement affects sensory and motor circuits, he said. “When they dance, they are receiving reward signals from their teachers and partners,” DeSouza said.

He still dances with them. “I’m a scientist, not an artist, but I love being treated like a dancer,” he said. “Every person I dance with feels like a dancer. You can see it. My dream is that every person with Parkinson’s disease in the world starts to dance. If they did, they would all feel better.”



**“When you are down in mood, you tend not to move, or you move less. Even healthy people use movement to elevate mood — it’s why people run. And dancing is a universal movement.”**

— Helen Mayberg, behavioral neurologist at the Icahn School of Medicine at Mount Sinai

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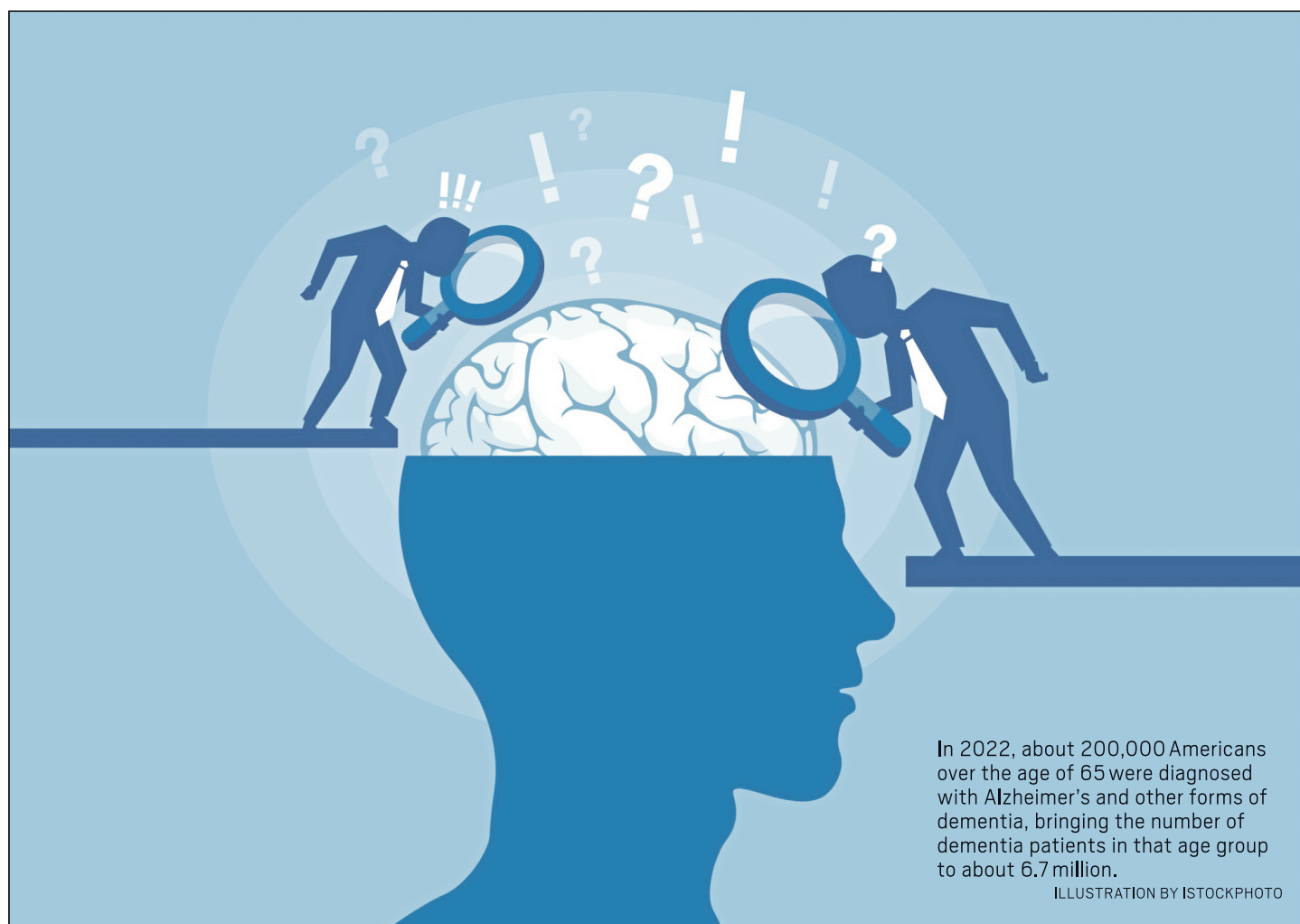
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## HEALTH &amp; FITNESS



## IMPROVING COGNITION: MANAGE HEART HEALTH FOR STRONGER BRAIN HEALTH

The same risk factors that contribute to making heart disease the leading cause of death worldwide also impact the rising global prevalence of brain disease, including stroke, Alzheimer's disease and dementia.

The global death rate from Alzheimer's disease and other dementias is increasing even more than the rate of heart disease death, according to the American Heart Association's Heart Disease and Stroke Statistics 2022 Update.

Globally, more than 54 million people had Alzheimer's disease and

other dementias in 2020, a 37% increase since 2010 and 144% increase over the past 30 years (1990-2020). Additionally, more than 1.89 million deaths were attributed to Alzheimer's disease and other dementias worldwide in 2020, compared to nearly 9 million deaths from heart disease.

"The global rate of brain disease is quickly outpacing heart disease," said Dr. Mitchell S.V. Elkind, past president of the American Heart Association. "We are learning more about how some types of dementia are related to aging, and how some types

are due to poor vascular health. It's becoming more evident that reducing vascular disease risk factors can make a real difference in helping people live longer, healthier lives, free of heart disease and brain disease."

According to the statistics update, people with midlife hypertension were five times more likely to experience impairment on global cognition and about twice as likely to experience reduced executive function, dementia and Alzheimer's disease.

The risk for dementia associated with heart failure was nearly two-fold.

Experts recommend maintaining a healthy weight, managing your blood pressure and following other heart-healthy lifestyle behaviors that can also support good brain health while studies show maintaining good vascular health is associated with healthy aging and retained cognitive function.

Optimal brain health includes the ability to perform tasks like movement, perception, learning and memory, communication, problem solving, judgment, decision making and emotion.

Cognitive decline and dementia are often seen

following stroke or cerebrovascular disease and indicate a decline in brain health.

Consider these steps to live a healthier lifestyle and protect your heart and brain health:

- Don't smoke; avoid secondhand smoke.

- Reach and maintain a healthy weight. Be mindful of your eating habits; eat foods low in saturated fat, trans fat, sodium and added sugars.

- Be physically active. Start slowly and build up to at least 150 minutes of moderate physical activity (such as brisk walking) each week. As an alterna-

tive, you can do 75 minutes of vigorous physical activity, or a combination of the two, to improve overall cardiovascular health.

- Get your blood pressure checked regularly and work with your health care team to manage it if it's high.

- Have regular medical checkups and take your medicine as directed.

- Decrease your stress level and seek emotional support when needed.

*Learn more about the relationship between heart health and brain health at [heart.org](https://heart.org).*

— Family Features



SOCIAL & WELL-BEING

PONTIAC’S GLENNA MAE COX CELEBRATED FOR BEING ‘100 AND FABULOUS’

By Ruth Schluchter  
For MediaNews Group

Glenna Mae Cox, a woman who is always ready with a happy smile and a genuine greeting, surprised many of her friends and acquaintances when it was announced that she celebrated her 100th birthday on Jan. 24.

She is the mother of five children and a lifelong resident of the Pontiac area. Wearing a crown and a banner stating she was “100 and Fabulous,” she was honored at her church service, accompanied by her son, Dennis, and her daughter, Sandra, when the entire congregation sang “Happy Birthday.”

She has been a member of Tuesday Musicale of Greater Pontiac for 74 years

and at the present time is one of the most dedicated program attendees of the entire membership. It was still a surprise on Feb. 9, a very cold and snowy afternoon, her son, David, made certain his 100-year-old mother did not miss “Guardians of Harmony,” one of Musicale’s monthly programs.

When young, her love for music was introduced to her by her father, Glenn Williams, who for years was a soloist at many of the Pontiac churches. Numerous times, she would accompany him on the piano and sing duets on special occasions. Her enjoyment of music has been with her throughout her entire life and helps to keep the lovely smile she shares with everyone she meets.



Glenna Mae Cox of Pontiac celebrates her 100th birthday with two of her children, Dennis and Sandra.  
PHOTO COURTESY OF RUTH SCHLUCHTER



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## HEALTH &amp; FITNESS

# DOES ANXIETY MAKE YOUR HEART RACE?

## TRY THESE SIMPLE TRICKS TO FIND CALM

**By Dr. Trisha Pasricha**  
Special to *The Washington Post*

I can feel my heart beating quickly when I'm feeling anxious or stressed. What can I do about it? Is this normal?

You can slow a rapid heart rate, caused by anxiety and even cardiac arrhythmias, using a classic technique called vagal maneuvers. These are simple actions that engage the vagus nerve — the major nerve connecting the brain to your internal organs.

There are two main options I recommend:

- **The straw trick:** Place a straw in your mouth and pinch the other end closed. Blow for about 15-20 seconds. If you don't have a straw, place your finger in your mouth and blow against it as if it were a straw. The technique is one example of a "Valsalva maneuver" — named after the Italian physician who discovered it.

- **The diving reflex:** Fill a bag with ice, hold your breath and place the bag on your face for 20-30 seconds — or as long as you can comfortably hold your breath. Make sure the coldest areas hit your eyes, sinuses and nose. If you don't have ice, use a bag of frozen vegetables, or fill a bowl with chilly water and immerse your face — it's just a little more messy that way.

The vagus nerve is responsible for easing us into "rest and relaxation" mode — as opposed to sympathetic nerves that drive a "flight-or-fight" response. In the case of a Valsalva maneuver, increasing pressure in the chest cavity causes

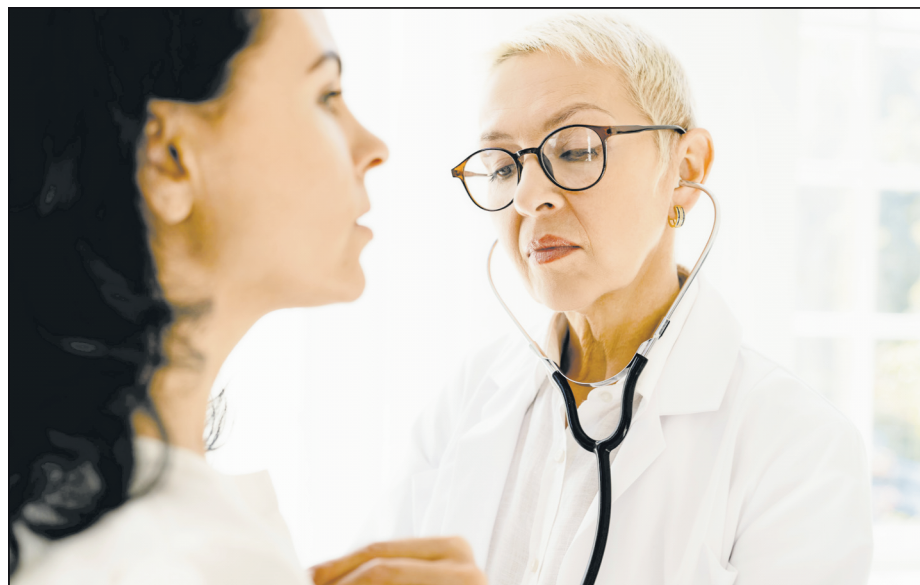


PHOTO COURTESY OF METRO EDITORIAL SERVICES

your blood pressure to rise. This elevation is detected by sensors in your major blood vessels, triggering a reflex to try to decrease that pressure. The way your body does that is to increase vagal nerve activity, which, in turn, slows down your heart rate.

Vagal maneuvers have up to a 54% success rate in returning the heart rate to normal, but they are typically not considered long-term solutions.

Getting the right evaluation and treatment for a racing heart is critical. There are many causes of an abnormally racing heart that can be explored with your physician, such as arrhythmia or dehydration. Atrial fibrillation, as another example, affects more than 2 million Americans. POTS, or postural orthostatic tachycardia syndrome, tends to affect younger women who may have joint hypermobility or

autoimmune disease. Also, a hyperactive thyroid, anemia such as from iron loss, and caffeine can all elevate your heart rate.

### Is it normal for my heart to race sometimes?

It's normal for your heart to race when you're frightened or stressed. It could be that you're about to give a speech at your brother's wedding, or you've been called out by your boss during a meeting after you spaced out.

But sometimes people's hearts start to race for no apparent reason. This is never normal. In fact, I've seen numerous cases where people get told this is an anxiety problem and no further cardiac studies are ordered.

A study of over 100 patients with an arrhythmia, or abnormal heart rhythm, called supraventricular tachycardia found

that more than half of all patients had initially met with a physician who did not recognize their symptoms as being from the condition. Women were, unfortunately and not surprisingly, twice as likely as men to be told the problem was "psychiatric."

Panic attacks are common: At least 11% of American adults experience one each year. These attacks can look very similar to supraventricular tachycardia: lightheadedness, sweating, nausea and heart racing. And the hallmark symptom of supraventricular tachycardia is a sense of "impending doom" — much like what occurs with a panic attack.

To make matters worse, living with an unpredictable heart rhythm may well aggravate any underlying anxiety. In fact, while 67% of people with supraventricular tachycardia would

technically meet criteria for a panic disorder, that percent plummets to 4% after they undergo appropriate treatment for their cardiac issue.

### How do you know if your heart is beating normally?

At rest, your heart rate should be between 60 and 100 beats per minute (it may be even lower if you're an athlete). People who have an abnormally fast heart rhythm, such as supraventricular tachycardia, tend to have heart rates in the range of 150 to 250 beats per minute.

Knowing how to find a pulse is an important skill because it allows you to measure a heart rate in a pinch.

The easiest places to find a pulse are either the brachial artery (in your wrist) or the carotid artery (in your neck). Personally, I tend to find the carotid more readily palpable — that's the one TV detectives check when they walk in on a murder scene, right before sadly shaking their heads.

Here's what to do:

- Use the pads of your index and middle finger — not your thumb, which has its own pulse and can confuse you. Slide two fingers to either side of your windpipe around the level of your Adam's apple.

- We have a large muscle on both sides of the neck called the sternocleidomastoid that forms the hypotenuse of a triangle with your windpipe and jawline. As you slide your fingers gently to the side of the wind-

pipe, feel for when they hit that diagonal muscle — you want to keep your fingers in the center of the triangle to find the carotid.

- You're looking for two things: the rate and whether your heart rate is "regular" — meaning the pulses are coming at even intervals — or "irregular," meaning the intervals between pulses are scattered all over the place.

- Count your heartbeats for 15 seconds and then multiply by four to get a rough estimate — I've been in emergency situations manually measuring a pulse, and believe me, you will lose count trying for the whole minute if things are too chaotic.

### What I want my patients to know

Rapid electrical activity in your heart doesn't always translate into palpable pulses, so the number you count doesn't always give you the whole picture. Talking to a physician and getting a proper evaluation is important to making a diagnosis. Your doctor may order an EKG, or electrocardiogram, taken at the time you're feeling symptoms.

Sometimes people with abnormal rhythms don't feel their heart racing, as often happens with atrial fibrillation (smart devices are improving their ability to alert users to this possibility). In these and many other cases, your doctor may want you to wear a heart monitor at home for a few days or weeks that can catch the abnormal rhythm if and when it occurs unexpectedly.



## MONEY &amp; SECURITY

# Here's how to protect yourself from Social Security imposter scams

Social Security imposter scams continue to be widespread across the United States. Telephone and email scammers are pretending to be government employees. Scammers use tactics to deceive you into providing sensitive information or money.



**Erin Thompson**

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Ordinarily, the agency calls people who have recently applied for a Social Security benefit, are already receiving payments and require an update to their record or have requested a phone call from the agency. If there is a problem with a person's Social Security number or record, Social Security will typically mail a letter.

We encourage you to report suspected Social Security imposter scams — and other Social Security fraud — to the OIG's website at [oig.ssa.gov/report](http://oig.ssa.gov/report). You can find more information about scams at [www.ssa.gov/scam](http://www.ssa.gov/scam).

*Erin Thompson is a public affairs specialist for the Social Security Administration.*



The logo of the US Social Security Administration is seen outside a Social Security building, November 5, 2020, in Burbank, California.

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## HEALTH &amp; FITNESS

Physician Peter Gliatto listens as Sandra Pettway talks about her back pain and memory lapses. "I can remember when I was a year old, but I can't remember 10 minutes ago," she says.

JUDITH GRAHAM FOR  
KFF HEALTH NEWS — TNS



# THE NEED FOR CONNECTION

## HOMEBOUND SENIORS LIVING ALONE OFTEN SLIP THROUGH HEALTH SYSTEMS' CRACKS

**By Judith Graham**  
*KFF Health News*

Carolyn Dickens, 76, was sitting at her dining room table, struggling to catch her breath as her physician looked on with concern.

"What's going on with your breathing?" asked Peter Gliatto, director of Mount Sinai's Visiting Doctors Program.

"I don't know," she answered, so softly it was hard to hear. "Going from here to the bathroom or the door, I get really winded. I don't know when it's going to be my last breath."

Dickens, a lung cancer survivor, is barely getting by. She has serious lung disease and high blood pressure and suffers regular fainting spells. In the past year, she's fallen several times and dropped to 85 pounds, a dangerously low weight.

And she lives alone, without any help — a highly perilous situation.

This is almost surely an undercount, since the data is from more than a dozen years ago.

It's a population whose numbers far exceed those living in nursing homes —

about 1.2 million — and yet it receives much less attention from policymakers, legislators, and academics who study aging.

Consider some eye-opening statistics about completely homebound seniors from a study published in 2020 in *JAMA Internal Medicine*: Nearly 40% have five or more chronic medical conditions, such as heart or lung disease. Almost 30% are believed to have "probable dementia." Seventy-seven percent have difficulty with at least one daily task such as bathing or dressing.

Almost 40% live by themselves.

That "on my own" status magnifies these individuals' already considerable vulnerability, something that became acutely obvious during the COVID-19 outbreak, when the number of sick and disabled seniors confined to their homes doubled.

"People who are homebound, like other individuals who are seriously ill, rely on other people for so much," said Katherine Ornstein, director of the Center for Equity in Aging at the Johns Hopkins School of

Nursing. "If they don't have someone there with them, they're at risk of not having food, not having access to health care, not living in a safe environment."

Research has shown that older homebound adults are less likely to receive regular primary care than other seniors. They're also more likely to end up in the hospital with medical crises that might have been prevented if someone had been checking on them.

To better understand the experiences of these seniors, I accompanied Gliatto on some home visits in

New York City. Mount Sinai's Visiting Doctors Program, established in 1995, is one of the oldest in the nation. Only 12% of older U.S. adults who rarely or never leave home have access to this kind of home-based primary care.

Gliatto and his staff — seven part-time doctors, three nurse practitioners, two nurses, two social workers, and three administrative staffers — serve about 1,000 patients each year.

These patients have complicated needs and require high levels of assistance. In recent years, Gliatto has had



to cut staff as Mount Sinai has reduced its financial contribution to the program. It doesn't turn a profit, because reimbursement for services is low and expenses are high.

First, Gliatto stopped in to see Sandra Pettway, 79, who never married or had children and has lived by herself in a two-bedroom apartment for 30 years.

Pettway has severe spinal problems and back pain, as well as Type 2 diabetes and depression. She has difficulty moving around and rarely leaves her apartment.

When I asked who checks in on her, Pettway mentioned her next-door neighbor. There's no one else she sees regularly.

Pettway told the doctor she was increasingly apprehensive about an upcoming spinal surgery. He reassured her that Medicare would cover in-home nursing care, aides and physical therapy services.

"Someone will be with you, at least for six weeks," he said. Left unsaid: Afterward, she would be on her own. (The surgery went well, Gliatto reported later.)

The doctor listened carefully as Pettway talked about her memory lapses.

"I can remember when I was a year old, but I can't remember 10 minutes ago," she said. He told her that he thought she was managing well, but that he would arrange testing if there was further evidence of cognitive decline. For now, he said, he's not particularly worried about her ability to manage on her own.

Several blocks away, Gliatto visited Dickens, who has lived in her one-bedroom apartment for 31 years. Dickens told me she hasn't seen other people regularly since her sister, who used to help her out, had a stroke. Most of the neighbors she knew well have died. Her only other close relative is a niece she sees about once a month.

Dickens worked with special education students for decades in New York City's public schools. Now she lives on a small pension and Social Security — too much to qualify for Medicaid. (Medicaid, the program for low-income people, will pay for aides in the home. Medicare, which covers people over age 65, does not.) Like Pettway, she has only a small fixed income, so she can't afford in-home help.

Every Friday, God's Love We Deliver, an organization that prepares medically tailored meals for sick people, delivers a week's worth of frozen breakfasts and dinners that Dickens reheats in the microwave. She almost never goes out. When she has energy, she tries to do a bit of cleaning.

Without the ongoing attention from Gliatto, Dickens doesn't know what she'd do. "Having to get up and go out, you know, putting on your clothes, it's a task," she said. "And I have the fear of falling."

The next day, Gliatto visited Marianne Gluck Morrison, 73, a former survey re-



Physician Peter Gliatto checks on a senior.

JUDITH GRAHAM FOR KFF HEALTH NEWS — TNS

searcher for New York City's personnel department, in her cluttered apartment. Morrison, who doesn't have any siblings or children, was widowed in 2010 and has lived alone since.

Morrison said she'd been feeling dizzy over the past few weeks, and Gliatto gave her a basic neurological exam, asking her to follow his fingers with her eyes and touch her fingers to her nose.

"I think your problem is with your ear, not your brain," he told her, describing symptoms of vertigo.

Because she had severe wounds on her feet related to Type 2 diabetes, Morrison had been getting home health care for several weeks through Medicare. But those services — help from aides, nurses, and physical therapists — were due to expire in two weeks.

"I don't know what I'll do then, probably just spend a lot of time in bed," Morrison told me. Among her other medical conditions: congestive heart failure,

osteoarthritis, an irregular heartbeat, chronic kidney disease and depression.

Morrison hasn't left her apartment since November 2023, when she returned home after a hospitalization and several months at a rehabilitation center. Climbing the three steps that lead up into her apartment building is simply too hard.

"It's hard to be by myself so much of the time. It's lonely," she told me. "I would love to have people see me in the house. But at this point, because of the clutter, I can't do it."

When I asked Morrison who she feels she can count on, she listed Gliatto and a mental health therapist from Henry Street Settlement, a social services organization. She has one close friend she speaks with on the phone most nights.

"The problem is I've lost eight to nine friends in the last 15 years," she said, sighing heavily. "They've died or moved away."

Bruce Leff, director of the Center for

Transformative Geriatric Research at the Johns Hopkins School of Medicine, is a leading advocate of home-based medical care. "It's kind of amazing how people find ways to get by," he said when I asked him about homebound older adults who live alone. "There's a significant degree of frailty and vulnerability, but there is also substantial resilience."

With the rapid expansion of the aging population in the years ahead, Leff is convinced that more kinds of care will move into the home, everything from rehab services to palliative care to hospital-level services.

"It will simply be impossible to build enough hospitals and health facilities to meet the demand from an aging population," he said.

But that will be challenging for homebound older adults who are on their own. Without on-site family caregivers, there may be no one around to help manage this home-based care.



## MONEY &amp; SECURITY

## SAVING MONEY FOR YOUR GRANDCHILDREN: BEST WAYS TO GET STARTED NOW

By René Bennett

Bankrate

Saving for your grandchildren can help to minimize the financial burdens they may encounter as they mature. Whether it's paying for college, buying a first home or providing a safety net in an uncertain job market, these funds can make a significant difference.

Here are the best ways to build those savings, where to keep them and how to balance them with your own retirement:

### Where to store savings for grandchildren

The first step to establishing savings for your grandchildren is to find the right account to keep them in. Options for where to stash away those savings can vary in terms of their purpose, flexibility and potential for growth. Here are some top considerations:

#### 1. Custodial accounts (UGMA/UTMA)

Custodial accounts, like Uniform Gifts to Minors Act (UGMA) and Uniform Transfers to Minors Act (UTMA) accounts, are ideal ways to set aside money that's controlled by an older relative until the grandchild reaches adulthood.

UGMA accounts hold financial assets, while UTMA accounts can hold any type of property, tangible or intangible. Custodial accounts can be opened at most large banks and brokerages. The custodian who manages the account can withdraw funds for expenses benefiting the child, giving these accounts a high degree of flexibility.

#### 2. 529 college savings plans

These state-sponsored education savings plans can be opened by anyone for a single beneficiary (the student who inherits the funds). While primarily designed for higher education costs, 529 plans can also pay for K-12 tuitions, apprenticeship programs and student loan repayments.

The money in a 529 plan grows tax-free and withdrawals for qualified education expenses are also tax-free. If the funds are used for non-educational expenses, however, they will be subject to tax and a 10% penalty.

Unlike custodial accounts, ownership of a 529 plan does not automatically transfer over to the named beneficiary once they reach adulthood. You control

the account even as the grandchild enters college.

#### 3. Series I or EE bonds

These savings bonds can be purchased directly from the U.S. Treasury through the TreasuryDirect website. Series EE bonds earn a fixed rate for 30 years (or until they're cashed), and the Treasury guarantees they will double in value in 20 years, even if additional money needs to be added by the federal government to make that happen.

The Series I bonds are also low-risk and provide some protection against inflation by having a combined fixed rate and a variable rate that's adjusted twice a year for inflation.

Both bonds can be cashed in by a grandchild anywhere between one year and 30 years after they're opened, though if cashed in before five years, there's a penalty of three months of interest.

#### 4. Certificates of deposit (CDs)

Certificates of deposit can be opened at most banks and credit unions and offer a guaranteed rate of return over a specific period, ranging from a few months to several years. While they lack flexibility — early withdrawal usually incurs a penalty — they have the potential to grow at a higher rate than other low-risk savings options.

For example, investing \$2,000 into a competitive one-year CD, with a rate of 4.50% APY or more, could earn you \$90 by the time your terms are up. As such, CDs could be a great option for investing in shorter-term goals for your grandchildren.

#### 5. Youth savings accounts

Many banks and credit unions offer savings accounts designed for children and teens, often with low or no fees and helpful tools to teach kids about finance. An adult can open a joint account with the grandchild, whether that's the grandparent or another guardian. How much control the child has over the account can vary by bank and age, but generally, both the adult and child can make deposits and withdrawals with some restrictions.

Having a joint savings account gives your grandchild an opportunity to learn about banking transactions firsthand. Using online access, they can regularly monitor their savings growth. This can open up discussions about saving, interest and financial responsibility.

The potential for growth may be lower

with youth savings accounts than with some other options. But you can still find some attractive rates if you shop around. Alliant Credit Union, for example, pays over 3% APY for balances of \$100 or more on its Kids Savings account.

### How to build savings for your grandkids

Building savings for your grandchildren isn't just about stashing away money. It's a process that requires consistency, planning and effective use of financial resources. Use practical steps to create a robust financial legacy.

#### 1. Develop a savings plan

Start by outlining your grandchild's potential needs and your specific financial goals. How much do you intend to save, and by what age do you hope your grandchild will start using the funds? Setting clear objectives will guide your saving strategy and keep you on track.

#### 2. Make regular contributions

A simple yet effective savings strategy is making consistent contributions, even if they're a small amount. Those small amounts will build up over time and earn more as they compound.

Set up automatic transfers from your account into a grandchild's savings account so you don't have to remember to make regular transfers. Typically, automated savings transfers can be set up through a mobile banking app or online banking portal. You can designate a specific amount to be transferred at regular intervals, such as monthly or bi-weekly.

#### 3. Incremental increases

As you more effectively budget and invest, consider gradually increasing your contributions over time. If you're working, these increases could come in line with salary growth or bonuses.

#### 4. Diversify investments

One way to grow your savings is to invest in diverse assets. The intention behind distributing investments among various opportunities is to spread your risks. A mix of different types of investments — such as stocks, bonds and mutual funds — can help protect against market volatility and provide a potential for better returns in the long run.

#### 5. Review and adjust

Regularly review your savings strat-

egy as your life situation changes. Maybe you land a higher-paying job and can contribute more, or your grandchild earns a scholarship, decreasing their future education costs.

### Tips for saving during retirement

If you're retired or close to it, striking a balance between saving for your grandchildren's future and fully enjoying your retirement can be challenging. But there are still ways to save even if you're past your working years.

- **Maximize Social Security benefits:** By delaying your Social Security benefits until you reach your full retirement age or even later, you can increase your monthly payouts. This increases your retirement income, freeing up more cash for enjoyment and savings.

- **Review insurance policies:** As you age, your insurance needs can change. Review your policies regularly to ensure you aren't over-insured and paying for unnecessary coverage. The money saved can be directed toward a savings or custodial account.

- **Leverage tax-advantaged accounts:** A tax-advantaged account like a Roth IRA lets your money grow even into retirement. You can generally withdraw this money tax-free and contribute it toward your grandchild's savings.

- **Turn your passion into profit:** Whether it's baking, woodworking, gardening, writing or another interest, there's likely a market for your hobby. You could sell craftwork through an online marketplace like Etsy or offer local classes, for example. This can not only offer an opportunity for additional income, but also add a fulfilling and enjoyable dimension to your retirement years.

- **Plan your estate:** Consider your grandchildren in your estate planning. You might set aside a portion of your estate to be inherited by your grandchildren, ensuring their financial well-being long after you're gone.

### Bottom line

Through understanding your options for storing savings and implementing strategies to grow them over time, you can ensure that you're making the most of your financial contribution to your grandchild's future. Foresight and planning will not only benefit grandchildren in the long run, but will also serve as an example of good savings habits that you can pass along to them.



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## WORK &amp; PURPOSE

## OLDER WOMEN ARE CHANGING THE FACE OF THE U.S. LABOR FORCE

By Hannah Ziegler

*The Washington Post*

More women than ever are putting off retirement, and they do it because they relish their work — or because they have no choice, especially in recent years.

For decades, family duties and discrimination pushed women out of the workforce earlier than men, but today's older women are staying on the job longer than previous generations. Some seek career satisfaction, but others work longer because they feel they can't afford to retire.

"We're seeing a little bit of a duality now where some women are absolutely not wanting to leave the workforce because it's so empowering to be there and stay there as long as they can," said Ashir Coillberg, a senior research analyst at the National Women's Law Center. "And some women can't leave the workforce because of all of those factors with unequal pay, low wages, workplace discrimination and everything else that went into delaying their ability to work and then hampering their ability to save."

The labor force participation rate for women older than 55 was 33.6% in 2023, a more than seven percentage point increase from 2000, according to the Bureau of Labor Statistics. That jump is even more pronounced for women in their 60s and 70s. More than 10% of U.S. workers as of 2021 were women 55 or older, according to the Labor Department.

Multiple studies from the past decade have shown that many women work longer because they genuinely want to.

Tech industry veteran Lexy Martin entered the workforce in the 1960s and

tried retiring a decade ago when she left her job to care for her husband. Martin returned to work after his recovery, and she has no plans to stop.

"It wasn't a money thing that drove me back to work, but that I've always wanted to be of value in some way," said Martin, 80. "For me, it was about passion."

Martin is among the first generation of U.S. women to spend their prime working years — ages 25 to 54 — juggling some level of financial independence with family responsibilities. Now they're often the most educated and qualified candidates for the roles they pursue, said Julia Pollak, chief economist at ZipRecruiter. Over the past 50 years, women have significantly boosted their educational attainment and risen into leadership roles at work — key factors that contribute to their career satisfaction and longevity, Pollak said.

A 2018 Harvard University study found that older women workers were more likely to have invested in their education and career earlier in life, and often had more savings. It also found that 85% to 90% of employed women aged 59 to 63 enjoyed their work six to eight years earlier, indicating that job satisfaction factors heavily into the desire to delay retirement.

Stefania Albanesi, an economics professor at the University of Miami, suspects that recent growth in the number of older women workers is driven by those in professional occupations with college degrees.

Earnings for college-educated women tend to peak later in life than men because women often spend years away from the labor force to care for children, Albanesi said. The earnings trajectory for women

after college is also less steep compared with men, so it takes longer for them to earn the same amount in their careers, she added. The gender pay gap for college graduates peaks between the ages of 50 and 54, according to a 2018 report from Georgetown University researchers.

"When you get to the peak, you have accumulated less wealth, and that would give you an extra incentive to continue working," Albanesi said. "If you reach your peak, you also probably want to stay there for a bit."

Author and writing coach Beth Barany, 56, started her own company 18 years ago after taking her 20s and 30s to settle into her career. She earns enough to support herself, but her retirement savings are limited. She plans to sell the condo she shares with her husband to fund a move to a retirement community in about 25 years, but she can't imagine stepping back anytime soon.

"I have a tremendous amount of satisfaction having done what I've done, and I also feel like there's so much more to do," she said. "Why would I want to leave? It's like I'm finally fluent."

Female-dominated sectors, especially health care, are some of the fastest growing industries in the U.S. labor force, Pollak said. That creates a "snowball effect" when paired with women's advancement into male-dominated industries such as computer science and engineering. Many career setbacks tied to motherhood have also diminished in the last half-century as women start families later, Pollak said.

Pamela Corsentino, 58, took about a decade off work during her prime



ANDRI TAMBUNAN FOR THE WASHINGTON POST

A photo of Lexy Martin with her husband taken on her first retirement about a decade ago when she left her job to care for her husband. She returned to work after his recovery and said she has no plans to stop.



earning years to raise two children.

Her husband's military schedule kept him from helping with child care, and she determined that day care costs would swallow up any paycheck she received from a full-time job. As her kids grew up and she returned to work, Corsentino prioritized short-term gigs that allowed her to stay present with her family.

But her divorce shifted her thinking. She could no longer rely on the financial plan she laid out with her husband, and at 47, Corsentino went back to school to build her career. Now she works remotely in her psychotherapy practice and doesn't plan to retire.

"No matter how old I get, I'm not going to age out of my career," she said. "A woman in her 50s does not have kids at home, is not going to get pregnant, has more time to devote to a career, has more experience and overall is probably going to cost you a lot less because they're going to stick around."

Despite the surge in remote work opportunities for those in professional roles, the pandemic intensified the financial challenges many older women encounter. The unemployment rate for women older than 55 spiked to more than 15% in April 2020, according to the Bureau of Labor Statistics, and took two years to settle to pre-pandemic levels. Older, unemployed women are likely to be without work longer in downturns and often take a significant pay cut when they land a new job, experts say.

The U.S. population is aging rapidly, and more people will turn 65 this year than ever before, according to a report from the Alliance for Lifetime Income, an educational nonprofit.

Most of those older Americans are working longer, experts say, because many employers have shifted from offering defined benefit pension plans, which encourage workers to retire right when they're eligible, to 401(k) plans, which incentivize workers to stay in their roles.

The government also raised the floor for collecting full Social Security benefits in the 1980s from 65 to 67, which has had a measurable impact on retirement planning, experts say.

But gender inequality plays an outsize role in motivating older women to work longer, experts say. In 2024, women made 84 cents for every dollar men made, and this gap is even more stark for Black and Hispanic women, according to the Labor Department.

Women live longer than men, but end up saving far less in their lifetimes, said Debra Whitman, chief public policy officer at AARP. Annual Social Security income for women 65 and older is, on average, about \$4,000 lower than their male counterparts, according to the Social Security Administration.

The average woman's 401(k) account balance is about half the size of the average man's, according to a 2023 Bank of America analysis.

"A lot of (women) don't realize how little Social Security and their pensions and their retirement savings really stretch compared to their bills," Whitman said. "People really need the money, and working longer delays the need to tap into those retirement funds, and every year you work, your Social Security check goes up. I think that financial needs are really driving this."

About 43% of women surveyed in 2021 by AARP were caring for an adult family member, friend, child or grandchild during the pandemic. Labor Department data indicates up to 13% of women ages 55 and older who left the workforce during the first year of the pandemic did so to provide care.

While many have returned to work, older women have had a harder time bouncing back because of gendered age discrimination and caretaking responsibilities.

In 2015, Eileen Kilgore left her job as a human resources manager to help her father, who was diagnosed with dementia. After grieving his death in 2021, she started the hunt for a new job knowing there were "two big strikes" against her: She was about to turn 60 and had a years-long employment gap.

It took Kilgore more than a year and dozens of applications to land a new job as a human resources manager in June 2022.

"I know that I still have the skills," she said. "I don't want to just be home all day."

## Calendar of trips, activities and events

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

### MARCH

**March 13:** Shelby Gardeners present George Papadelis, Tel-lis, New Flowers for 2025. Program held at Burgess-Shadbush Nature Center, 4101 River Bends Dr., Shelby Twp. Programs are from 1-2 p.m. \$5 admission. For more information, call Ivy Schwartz, publicist, at 586-873-3782.

**March 13:** St. Patrick's Day Luncheon at the Clawson Senior Center, 509 Fisher Court. Thursday, March 13, noon. Cost: \$6. Celebrate St. Patrick's Day with a festive luncheon at the Senior Center! Enjoy delicious food, live music, and plenty of holiday cheer. Our musical guest is the Black Murray Band! Check out their website for a sneak peek at [blackmurrayband.com](http://blackmurrayband.com). Advance registration is required. Register at 248-589-0334 or online at [recreation.cityofclawson.com](http://recreation.cityofclawson.com).

**March 14:** Financial Friday Tax Planning at the Older Persons' Commission. 10:30 a.m. \$2. Learn strategies to maximize deductions, understand tax credits, and stay up-to-date on changes in tax laws. Presented by Rochester Wealth Strategies Vice President Xenia Wolmann, AWMA. Open to the public. Please pre-register by calling (248) 659-1029. The OPC is located at 650 Letica Drive, Rochester. For more information, visit

[OPCcenter.org](http://OPCcenter.org).

**March 15:** The Great Puzzle Smackdown at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. Saturday, March 15 at 1 p.m. Calling all puzzlers! Assemble your teams and prepare to face off in HTPL's annual Great Puzzle Smackdown! Race against the clock to solve a challenging jigsaw puzzle. The first team to complete the puzzle will win a prize! Maximum team size of six people. Registration is required. Call, click, or stop by the library to secure your spot. For more information, call 586-329-1261.

**March 17:** Yoga Tales & Twists at 10 a.m. at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. Through gentle stretching and mindful breathing, kids develop focus and relaxation skills that can benefit them in daily life. Whether they're pretending to be animals in the jungle or floating like clouds, yoga for kids is all about fun, connection, and discovering the joy of movement! Please bring your own yoga mats. Registration is encouraged, but not required. For more information, call 586-329-1261.

**March 17:** Movie at Blair Memorial Library at the Clawson Senior Center, 509 Fisher Court. Monday, March 17, 1 p.m. Enjoy a free movie screening at Blair Memorial Library! Complimentary popcorn will be provided, making this the perfect way to spend an afternoon. The movie title will be announced closer to the event date. Register at 248-589-0334

or online at [recreation.cityofclawson.com](http://recreation.cityofclawson.com).

**March 18 & 25:** Knitting and Crochet Circle at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. at 10 a.m. Welcome knitters and crocheters of all levels! Hang out and share your creativity with other knitters. Please bring your own projects and supplies. The group creates and donates to charitable organizations like Beaumont Little Angels, Project Linus, Compassion Pregnancy, and more to provide comfort items during times of need. For more information, call 586-329-1261.

**March 18:** Check Mates at the Roseville Public Library, 29777 Gratiot Ave, Roseville on Tuesday, March 18 at 6 p.m. Ages 12 to adult. No registration required. Join us once a month to play Chess and meet other enthusiasts. Whether you are a chess master or new to the game, you're welcome here. For more information, call 586-445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**March 18:** Fit to Dance: Tue & Thur, 6:30 — 7:30 p.m. — Our next session begins on March 18 at Tenniswood Elementary Gym located at 23450 Glenwood Ave, Clinton Twp. Cost \$180 (18 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.

**March 18:** Alzheimer's/Dementia Caregivers Group at the Older Persons' Commission, from 1:30—3 p.m. Support group for those caring for loved ones with Alzheimer's or Dementia.

Open to the public. Respite care is available. OPC is located at 650 Letica Drive, Rochester. Call (248) 659-1036 or visit [OPCcenter.org](http://OPCcenter.org) for additional information.

**March 18:** Royal Oak Musicales Bus Trip at the Clawson Senior Center, 509 Fisher Court. Tuesday, March 18. Bus departs at 12:30 p.m.; performance at 1 p.m. Cost: \$3. Support local musicians and enjoy an afternoon of live music in Royal Oak. Reserve your spot for this delightful musical experience. Register at 248-589-0334 or online at [recreation.cityofclawson.com](http://recreation.cityofclawson.com).

**March 19:** Coffee & Conversation with Todd Schuver of Senior Care Authority at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. on Wednesday, March 19 at 10 a.m. Join Todd Schuver from Senior Care Authority at the library for free coffee and donuts. Looking for senior living in Macomb or Oakland County for you or a loved one? Overwhelmed by the number of choices? Learn about the best options in your area, and take the chance to connect with your community. Sign up online or at the library. For more information, call 586-329-1261.

**March 19:** Papotage & Cie: Talk-time in French at the Roseville Public Library, 29777 Gratiot Ave, Roseville, Wednesday, March 19 at 6 p.m. Ages 11 to adult. No registration required. A program for anyone who has learned or is learning French and wants a chance to practice in an informal and safe environment with a



native French speaker, and librarian. For more information, call 586-445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**March 19:** Savvy Seniors Funeral Pre-Planning Green Burials & Veterans Burial Benefits at the Older Persons' Commission at 9:30 a.m. \$5. Discover eco-friendly green burial options and veterans' burial benefits in the informative session. Gain insights to make thoughtful stress-free decisions for yourself or loved ones. This event is sponsored by Comfort Keepers. Register by calling (248) 659-1029. The OPC is located at 650 Letica Drive, Rochester. For more information, visit [OPCCenter.org](http://OPCCenter.org)

**March 19:** Painting with a Twist at the Clawson Senior Center, 509 Fisher Court. Wednesday, March 19. Bus departs at 9:45 a.m. Cost: \$40. Express your creativity with a guided painting class led by a local artist in Ferndale. A sack lunch option is available for an additional cost. Advanced registration is required. Register at 248-589-0334 or online at [recreation.cityofclawson.com](http://recreation.cityofclawson.com).

**March 19:** Tech Time at HTPL: Spring Cleaning Your Devices at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. on Wednesday, March 19 at 6:30 p.m. Join the adult librarians for monthly Tech Time at HTPL! Looking to "spring clean" this season? Consider adding a digital cleaning session to your list! Learn tips on how to declutter your everyday devices to clear storage space, organize your information, and help your tech run more efficiently. Registration is encouraged, but not required. For more information, call 586-329-1261.

**March 19:** Papotage & Cie: Talk-time in French at the Roseville Public Library, 29777 Gratiot Ave Roseville, Wednesdays: March 5 & 19 at 6 p.m. Ages 11 to adult,

No registration required. Papotage & Cie is 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. We will be meeting in the City Hall lobby for the next several months as the Library is renovated. Please continue to enter the building from the Library main entrance facing Kelly Road. For more information, call 586-445-5407 or visit [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**March 20:** Mystery Book Club: The Last Policeman at the Roseville Public Library, 29777 Gratiot Ave, Roseville on Thursday, March 20 at 6:30 p.m. No registration required. Calling all sleuths! Get together with other mystery readers as we discuss crime novels once a month. This month, we will discuss "The Last Policeman" by Ben H. Winters. For more information, call 586-445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**March 20:** Trivia Night at Total Sports sponsored by the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. on Thursday, March 20 from 6:30 to 8 p.m. Come test out your knowledge at HTPL Trivia Night, hosted at Total Sports! Tickets include trivia plus unlimited pizza, salad, and soft drinks. Tickets can be purchased at the library for \$7 in advance or purchased at the door on Trivia Night for \$8. Cash or check only! Maximum team size of six, and arrive with a team or we'll team you up. For more information, call 586-329-1261.

**March 20:** OPC's Got Talent Open Mic Night at the Older Persons' Commission, 6-8 p.m. Calling all musicians! Share your talent and perform Open-Mic style. Not a performer? No problem! The public is welcome to join the

audience for an evening of live music and community fun. Open to the public. For more information, call (248) 659-1029 or visit [OPCCenter.org](http://OPCCenter.org). Musicians email [mmccauley@opccenter.org](mailto:mmccauley@opccenter.org). The OPC is located at 650 Letica Drive, Rochester.

**March 20:** Wheel of Fortune Game at the Clawson Senior Center, 509 Fisher Court. Thursday, March 20, 1 p.m. Spin the wheel and test your luck in this exciting game show-inspired event! Fun, prizes, and laughter await. Register at 248-589-0334 or online at [recreation.cityofclawson.com](http://recreation.cityofclawson.com).

**March 21:** Free Tax Prep with VITA at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp., from 9 a.m. to 4 p.m. Macomb County residents with an annual income under \$67,000 per year are eligible for free tax help with VITA. VITA. Receive free assistance for federal, state, and city tax returns. Service includes e-filing and direct deposit. Please bring all valid identification, income documentation, proof of expenses, direct deposit information, and past year's completed tax returns. To schedule an appointment, call (586) 463-2537 or visit [macomb-ca.itfrontdesk.com/vita](http://macomb-ca.itfrontdesk.com/vita).

**March 21:** Grief Support Group at the Older Persons' Commission, from 10-11 a.m. The death of a loved one affects your head, heart and spirit. A Grief Support Group is an opportunity to gain an understanding about grief and receive support and healing with other caring individuals who have experienced a loss. Many people report a feeling of relief in knowing they are not alone as they share their experience with others. Open to the public. Walk-ins are Welcome Questions: (248) 608-0249. The OPC is located at 650 Letica Drive, Rochester. For more information, visit [OPCCenter.org](http://OPCCenter.org).

**March 21:** Mystery Trip — Bus departs from Walmart, 45400 Marketplace, Clinton Twp at 10:30 a.m. on Friday, March 21. This is the first full day of Spring and we think it's a good idea to get out of the house and do something, like joining us on this Spring Mystery Trip. Can't say too much about it because, after-all, it is a mystery trip. First on the agenda is a presentation and exhibit which should prove to be both entertaining and interesting. Afterwards, we will enjoy lunch at an amazing spot. Choose entree at time of reservation. All entrees include a beverage and dessert. Sound good? We think so. Cost \$60. 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.

**March 22:** The Single Way, a group for Christian single adults, is having its next meeting on Saturday, March 22 7 p.m.. It will feature a games night with hot and cold appetizers, snacks, and beverages. The price is \$5. If coming, a reservation is due by Friday, March 21. For more information and location, call 586-774-2119.

**March 23:** Card Party: Pinochle, euchre, dominoes or other card games. Come alone or with a group. Sponsored by: Daughters of Isabella Queen of the Skies, Circle 683, from 12:30-3:30 p.m. on Sunday, March 23, at St Thecla Catholic Church Activity Center, 20762 So. Nunneley Road, Clinton Twp. Lunch, dessert, raffles, door, & table prizes. Donation \$10. Tickets available at the door. For more information, call 586-791-6177 or 586-791-9012.

**March 24:** The Power of Mindfulness with Paula Tutman at the Older Persons' Commission, 1 p.m. No Charge. Paula, a retired reporter for 32 years with DVIV, will share her personal story of living as an expat in her youth, her career with WDIV, and her self-discov-

ery as an entrepreneur and artist. This presentation will offer an insightful, and an empowering perspective on living a balanced and fulfilling life. For more information, call (248) 659-1029 or visit [OPCCenter.org](http://OPCCenter.org). The OPC is located at 650 Letica Drive, Rochester.

**March 24:** FREE Craft Workshop: Wooden Mosaic Coasters at the Clawson Senior Center, 509 Fisher Court. Monday, March 24, 1 p.m. Join a local youth group to create beautiful wooden coasters with mosaic tiles. Supplies are provided, and this event is free of charge. Advance registration is required. Register at 248-589-0334 or online at [recreation.cityofclawson.com](http://recreation.cityofclawson.com).

**March 25:** AARP OATS Tech Talks at the Clawson Senior Center, 509 Fisher Court. Tuesday, March 25, 4 p.m. at the library. Getting to Know Your Smartphone! Don't let your smartphone's settings stump you! Learn the basics in this workshop. Register at 248-589-0334 or online at [recreation.cityofclawson.com](http://recreation.cityofclawson.com).

**March 25:** Oreo Taste Testing at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. on Tuesday, March 25 at 1 p.m. Join us for a delicious and fun-filled Oreo Taste Testing program! Perfect for cookie lovers of all ages, this interactive event invites participants to explore a variety of Oreo flavors and discover their favorites. Call, click, or stop by the library to register. For more information, call 586-329-1261.

**March 25:** Tuesday Night Book Club at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. on Tuesday, March 25 at 6 p.m. Join the Tuesday Night Book Group as we discuss In "Five Years" by Rebecca Serle. Where do you see yourself in five years? When Type-A Manhattan lawyer Dannie Kohan is asked this question

at the most important interview of her career, she has a meticulously crafted answer at the ready. Later, after nailing her interview and accepting her boyfriend's marriage proposal, Dannie goes to sleep knowing she is right on track to achieve her five-year plan. But when she wakes up, she's suddenly in a different apartment, with a different ring on her finger, and beside a very different man. The television news is on in the background, and she can just make out the scrolling date. It's the same night—Dec. 15—but 2025, five years in the future. Get your copy and join us today.

**March 26:** Parkinson's Care Partner Group at the Older Persons' Commission, 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. Open to the public. Call facilitator Kathy Walton 248.568.3549. The OPC is located at 650 Letica Drive, Rochester. For more information, visit [OPCCenter.org](http://OPCCenter.org).

**March 27:** Women's History Month: Women in Prohibition at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. Thursday, March 27 at 6:30 p.m. March is Women's History Month! Join us as we welcome local author and educator Patti Smith to discuss women in the Prohibition era. Learn about the roles women played in the alcohol industry throughout history. Registration is required. For more information, call 586-329-1261.

**March 27:** Women's Luncheon Detroit's Dynamic Dames at the Older Persons' Commission, March 27 at 1 p.m. \$15. The famous and not-so-famous women who changed Detroit. Presented by: Cate Waldecker, Education Coordinator Detroit Historical Society. This program is sponsored by Wellbridge of Rochester Hills. Register



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

**March 27:** Casino Bus Trips Motor City at the Clawson Senior Center, 509 Fisher Court. Thursday, March 27 & Friday, March 28. Bus departs at 10 a.m. \$12 per trip. Try your luck at the casino! Reserve your spot for one or both trips and enjoy a fun-filled day. Register at 248-589-0334 or online at recreation.cityofclawson.com.

**March 27:** Melodies at the Museum at the Clawson Senior Center, 509 Fisher Court. Thursday, March 27, 11:30 a.m. Enjoy a free concert at the Detroit Institute of Arts featuring local musicians. Experience a perfect blend of music and culture. PanaMO performs; unique fusion of Latin Jazz, Afro-Latin rhythms and original music. Register at 248-589-0334 or online at recreation.cityofclawson.com.

**March 27:** Bingo at The Clawson Senior Center at the Clawson Senior Center, 509 Fisher Court. Thursday, March 27, 1 p.m. Cost: 25 cents per card. Join friends for an afternoon of Bingo fun! Play for prizes and enjoy a social afternoon after lunch. Register at 248-589-0334 or online at recreation.cityofclawson.com.

**March 28:** OPC 50 Club Welcome Party at the Older Persons' Commission, 5-8 p.m., \$25. An exclusive event for those age 50-59 who recently joined OPC Social & Activity Center. Ticket price includes casino games, strolling dinner, live music and a drink ticket. Sponsored by Chief Financial Credit Union, Cedarbrook Senior Living and Town Village Sterling Heights. Register by calling (248) 659-1029. The OPC is located at 650 Letica Drive, Rochester. For more information, visit OPCcenter.org

**March 28:** Adult Day

Service Open House at the Older Persons' Commission, 11 a.m. to noon. Tour the center and learn more about our safe, and secure program for adults with memory loss, cognitive impairment or physical disabilities. Open to the public. RSVP to Theresa Gill (248) 659-1036 or tgill@OPCcenter.org. The OPC is located at 650 Letica Drive, Rochester. For more information, call (248) 659-1029 or visit OPCcenter.org.

**March 28:** Memory Café at OPC at the Older Persons' Commission, 1-2:30 p.m. A welcoming social gathering for individuals affected by memory challenges and their care partners. Some activities include art, music and games with light refreshments provided. Sponsored by Waltonwood Main. Open to the public. RSVP to Theresa Gill (248) 659-1036 or tgill@OPCcenter.org. The OPC is located at 650 Letica Drive, Rochester. For more information, call (248) 659-1029 or visit OPCcenter.org.

**March 28:** Visually Impaired Group at the Older Persons' Commission, from 10-11:30 a.m. Support group providing information, socialization, support and speakers to those with low vision. Open to the public. Register by calling (248) 608-0246. The OPC is located at 650 Letica Drive, Rochester. For more information, visit OPCcenter.org.

## APRIL

**April 1:** Movie Bus Trip to MJR Theater sponsored by the Clawson Senior Center at the Clawson Senior Center, 509 Fisher Court on Tuesday, April 1. Cost: \$3 for transportation; \$5 for movie ticket paid on event day (concessions at your cost). Hop on the bus and enjoy a relaxing outing to MJR Theater! The featured film and exact time will be announced closer to the event date. Reserve your spot for a fun-filled day at the movies with friends. Register at

248.589.0334 or online at recreation.cityofclawson.com.

**April 2:** Tea Apothecary at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. on Wednesday, April 2 at 6:30 p.m. Learn the art of personalized tea blends! Explore the world of tea by experimenting with unique blends, and creating your own personalized tea bag. This interactive experience is perfect for tea lovers who want to taste, blend, and take home their own signature creation, along with a selection of tea recipes to enjoy at home. Registration required. Call, click, or stop by the library to secure your spot. For more information, call 586-329-1261.

**April 2-May 21:** Matter of Balance at the Clawson Senior Center at the Clawson Senior Center, 509 Fisher Court, Wednesdays, April 2 — May 21, from 1-3 p.m. FREE. Falls can be devastating, and the fear of falling can hold you back from enjoying life. This FREE 8-week class is designed for adults 60+ to help improve balance, prevent falls, and build confidence. Learn practical tips, techniques, and mobility exercises to stay active and independent! Register at 248.589.0334 or online at recreation.cityofclawson.com.

**April 3:** AARP OATS Tech Talk: AI & Disinformation at the Clawson Senior Center at the Clawson Senior Center, 509 Fisher Court on Thursday, April 3, at 1 p.m. FREE. Seeing isn't always believing! Deep-fakes and cloned voices are everywhere. Learn how to spot digital deception and protect yourself from AI-generated scams. Register at 248.589.0334 or online at recreation.cityofclawson.com.

**April 5:** Our Birds Go Home: Incubating Part Two at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. on Saturday, April 5 at 1 p.m.

Join us as we send our birds back to their home! We will learn all about the birds and where they're going while giving them a little extra love. Registration required! Click, call, or stop by the library to sign up. For more information, call 586-329-1261.

**April 8:** Craft with Jess at the Clawson Senior Center at the Clawson Senior Center, 509 Fisher Court on Tuesday, April 8 at 11 a.m. FREE. Get creative with Jess from the Alliance of Coalitions for Healthy Communities! Enjoy a fun morning of crafting and conversation. No experience needed—just bring your enthusiasm! Register at 248.589.0334 or online at recreation.cityofclawson.com.

**April 8:** Tuesday, April 8 at 10:30 a.m. The Birmingham Metropolitan Women's Club presents at their monthly luncheon, Dave Gakure, education specialist, Detroit Zoo. Dave is also the trip leader at the Detroit Zoological Society in Royal Oak & the zoo on Belle Isle. This presentation will be followed by lunch. Program held at the Iroquois Club, 43248 Woodward Ave., Bloomfield Twp. Lunch & program \$34. You do not have to be a member to give us a try. Reserve your place by calling Chris at 248-303-7339.

**April 9:** April Birthday Lunch at the Clawson Senior Center at the Clawson Senior Center, 509 Fisher Court on Wednesday, April 9 at noon. If you're celebrating a birthday in April, enjoy a complimentary lunch on us. Join friends and community members for a special meal and good company. Register at 248.589.0334 or online at recreation.cityofclawson.com.

**April 10:** Pheasants of Detroit Staff Group Leader, Director, Scott Jennex at the Clawson Senior Center at the Clawson Senior Center, 509 Fisher Court on Thursday, April 10, from 9 a.m. to noon. \$15. Ring-

necked pheasants are thriving in Detroit, creating a fascinating human-pheasant subculture! Join us for a documentary short about these unique city birds, followed by a guided walk at Milliken State Park to spot resident pheasants. Register at 248.589.0334 or online at recreation.cityofclawson.com.

**April 10:** Shelby Gardeners present Jennifer Ott, Shelby Gardeners member and My Thyme Gardens owner, Weeds: The Good, the Bad, and the Ugly — Deadheading and Recipe Share. Program held at Burgess-Shadbrush Nature Center, 4101 River Bends Dr., Shelby Twp. Programs are from 1-2 p.m. \$5 admission. For more information, call Ivy Schwartz, publicist, at 586-873-3782.

**April 11:** Michigan Central Station Tour — Bus departs from Walmart, 45400 Marketplace, Clinton Twp at 9:30 a.m. on Friday, April 11. Discover the rich history and incredible transformation of Michigan Central Station on this 90-minute guided tour. Enjoy stories of its grandeur, decline and rebirth, while learning about the continuing restoration process. Breakfast/brunch will be at Frank's On The Avenue in St. Clair shores. The meal is NOT included in the price of the trip. You will be on your own and will order off the menu. Tickets are very limited. Please register soon. Cost \$67. Register online at www.lc-ps.ce.eleyo.com or by calling L'Anse Creuse Community Education at 586-783-6330.

**April 14:** Lunch Bunch Trip: Filippa's Restaurant sponsored by the Clawson Senior Center at the Clawson Senior Center, 509 Fisher Court on Monday, April 14, Depart at 11:30 a.m. \$7 bus fee, lunch paid separately. Join us for a delicious lunch at Filippa's. Enjoy great food and company on this fun outing. Transportation provided for just \$7. Register at 248.589.0334 or online at recreation.cityofclawson.com.

com.

**April 14:** Lunch & Learn: Life Insurance at the Clawson Senior Center at the Clawson Senior Center, 509 Fisher Court on Monday, April 14 at 11:15 a.m. Learn the importance of life insurance and how it can protect you and your loved ones. Enjoy a complimentary lunch while gaining valuable insight into planning for the future. Register at 248.589.0334 or online at recreation.cityofclawson.com.

**April 17:** Easter Luncheon & Bingo at the Clawson Senior Center at the Clawson Senior Center, 509 Fisher Court on Thursday, April 17 at noon. \$6. Celebrate Easter with a delicious luncheon, followed by Bingo at 1 PM! Reserve your spot early for this fun-filled holiday event. Register at 248.589.0334 or online at recreation.cityofclawson.com.

**April 18:** AARP OATS Tech Talk: Everyday Uses of AI at the Clawson Senior Center at the Clawson Senior Center, 509 Fisher Court on Friday, April 18 at 1 p.m. FREE. AI is changing the world, but did you know it's already a part of your daily life? Join us to explore practical ways AI is used every day! Register at 248.589.0334 or online at recreation.cityofclawson.com.

**April 19:** The Great Puzzle Swap at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. on Saturday, April 19 from noon to 2 p.m. Have any new or gently used puzzles that you'd like to trade? Stop by the library between Tuesday, April 1 and Tuesday, April 15 to drop them off. For each puzzle you donate, you'll receive a ticket. On April 19, we'll host The Great Puzzle Swap, where you can select one new puzzle per ticket you received. Any remaining puzzles will be available for sale from 2:30-5 p.m. the same day. For more information, call 586-329-1261.



# Poetry Page

## ADJUSTING TO RETIREMENT 101

We have been married forever, life is nice  
 However we just washed the dishes twice  
 One did the first washing and before they were put away  
 The other half began the cycle later in the day  
 As we are out and about to take care of a chore  
 We appear simultaneously at library or store  
 This was not discussed, we were just being us  
 Invariably when we are low on milk or such  
 We will each buy it and then have too much  
 Way too many bananas were purchased one day  
 The other figured out how to make them go away  
 I was paying no attention to the TV program one day  
 HE turned it off, You do not want to watch that do you?  
 I heard him say  
 One cannot predict retirement and really has to try it  
 There's always someone around to remind me of my diet  
 I have learned to share the Oakland Press  
 Except the crossword, unless it's a mess  
 If one of us is low on money  
 The other might help out honey  
 It's easier to get a car to the dealership  
 With another around to help with the trip  
 There is always someone with whom to talk  
 There's always someone around for a walk  
 On short notice we can be ready to go  
 Out to a restaurant or over to a show  
 He is there to help answer the phone or bring in the mail  
 Help shovel the walk or bring in the garbage pail  
 Together we can bird watch or check out the Visa bill  
 And see deer cross the yard and go on up the hill  
 Retirement is fun and so far, so good!

Submitted by: Jean Waid of Rochester Hills, MI

## HOME, HUGS, HEAVEN?

SOMEWHERE THERE'S A SOUL WHO LIVES ALONE AND FREE,  
 BUT OFT TIME WISHES THERE WAS A PLACE TO BE,  
 A HOUSE THAT'S A HOME FILLED WITH LOVE AND LAUGHTER,  
 TO VISIT AND REMEMBER LONG AFTER,  
 THE TOUCH, THE LOVE, THE HUGS FREELY GIVEN,  
 MAYBE A BIT OF – A TOUCH OF HEAVEN?

Submitted by: JoAnne Carlson of Bloomfield Hills, MI

FIRST & LAST NAME: \_\_\_\_\_ PHONE NUMBER: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP: \_\_\_\_\_ NAME OF POEM: \_\_\_\_\_

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

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

Email Poetry, Pet Tributes & Be Kind Spotlights to: [demke@medianewsgroup.com](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 APRIL 10, 2025**

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



# PET TRIBUTE PAGE

## SKIPPER

My very best friend "Skipper" when I first brought him home in the Fall of 2023. Never a dull moment, always full of life & love! Skipper is now 16 months old. The choice to bring home this lil puppy has got to be one of the best decisions I've ever made!

Member of Kathy Ann Gallagher's Family  
of Rochester, MI



FIRST & LAST NAME: \_\_\_\_\_ PHONE NUMBER: \_\_\_\_\_  
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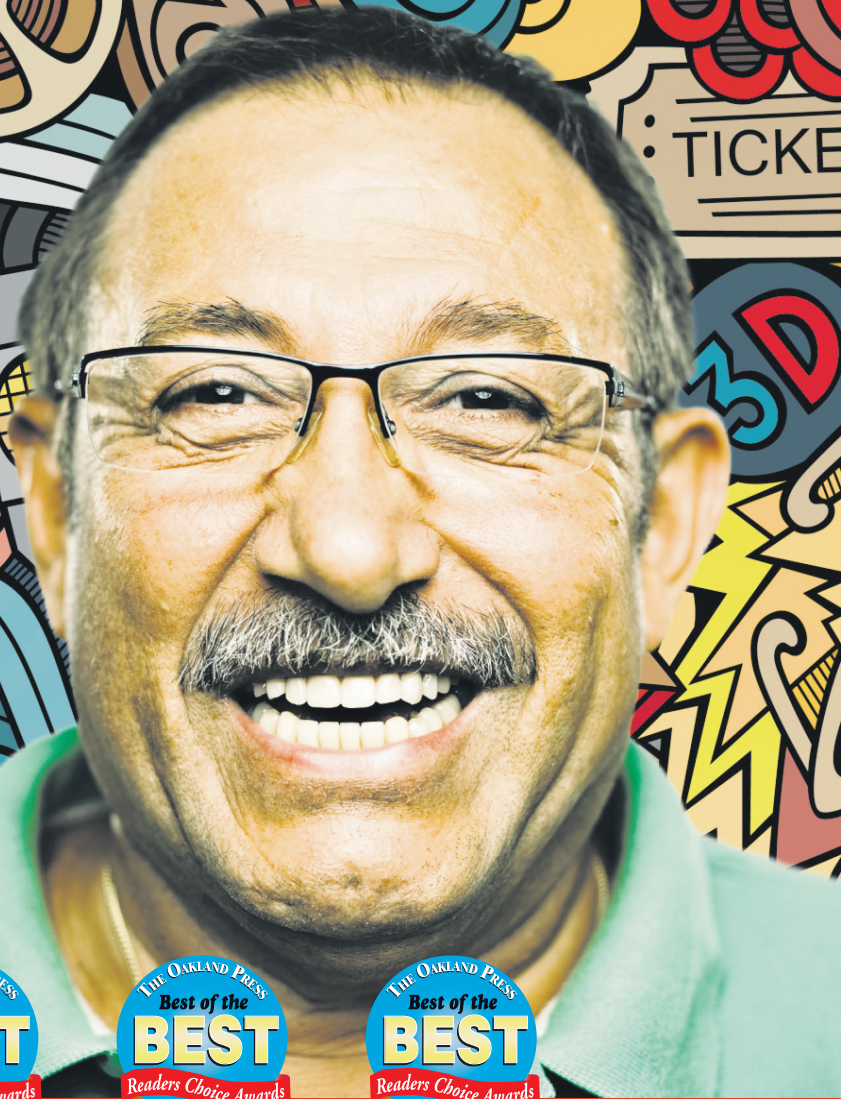
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