



# Vitality

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

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Swimming brings a wave  
of health benefits

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GETTY IMAGES

## VITALITY

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A 21st Century Media  
publication managed by  
MediaNews Group



## HEALTH &amp; FITNESS

# KEEP YOUR FEET HAPPY, HEALTHY ALL SUMMER LONG

By Dr. Zeeshan Husain  
and Dr. Rajeev Sehgal  
MediaNews Group

Summer is here — and that means it's time for sunshine, sandals and spontaneous beach walks.

But while you're soaking up the summer's best moments, don't forget to show your feet some love. Between sunburn, dry skin and unexpected blisters, summer can be surprisingly tough on your toes.

## Don't skip sunscreen on your feet

We're all pretty good at slathering SPF on our face and shoulders, but how often do you remember the tops of your feet? If you're wearing sandals or going barefoot, your feet are just as exposed to UV rays. A quick swipe of sunscreen can save you from a painful sunburn later.

## Hydrate inside and out

Dry, cracked heels are practically a summer staple. Combat them by drinking plenty of water and moisturizing your feet daily. Look for lotions with ingredients like aloe vera or shea butter, and if your heels need extra TLC, try a nighttime routine: pumice stone, thick cream and cotton socks.

## Choose smarter sandals

Sure, flip-flops are fun, but they don't offer much support. If you're planning on walking a lot, go for sandals with arch support and cushioning. Your feet (as well as your knees and back) will thank you. Bonus tip: Make sure your shoes fit



Dr. Zeeshan Husain



Dr. Rajeev Sehgal

well to avoid those dreaded summer blisters.

## Keep it clean and dry

Warm weather means more sweat and that can lead to fungal infections like athlete's foot. Wash your feet daily, dry them thoroughly (especially between the toes), and change your socks if they get damp. When using public showers or lounging by the pool, wear flip-flops or water shoes to play it safe.

## Blister-proof your adventures

New shoes or longer walks can rub your feet the wrong way. Reduce your risk of blisters by wearing moisture-wicking socks and shoes that fit properly. If a blister pops up, resist the urge to pop it — just cover it with a clean bandage and let your body do the healing.

## Watch where you're walking

Barefoot strolls feel amazing — until you step on something sharp or scalding hot.

Sand, pavement and even boardwalks can heat up quickly under the sun. Keep a pair of lightweight sandals handy to protect your soles from unexpected summer hazards.

## Give your feet a little R&R

End your day with a relaxing foot soak. A basin of warm water and Epsom salts can soothe sore muscles, reduce swelling and leave your feet feeling refreshed. It's a simple act of self-care that makes a big difference.

Your feet carry you through all the best parts of summer — so don't take them for granted. A little daily care goes a long way in keeping them healthy, pain-free, and ready for every sunny adventure that comes your way.

*Drs. Zeeshan Husain and Rajeev Sehgal provide full-service podiatric care through the McLaren Oakland Podiatric Clinic, located within McLaren Oakland hospital in Pontiac. Contact them at 248-338-5328.*



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## SOCIAL &amp; WELL-BEING

# VACATION FUN: TRICKS FOR PLANNING YOUR SUMMER GETAWAY

Summer is a popular time of year.

Boasting balmy temperatures and a relaxed atmosphere, summer can seem like a monthslong vacation, even for those who spend time at home lounging around the pool or soaking up some late-afternoon rays on the patio.

Even if life at home is a little more laid back in the summer, many still are eager to go on vacation and embrace those feelings of rest and relaxation.

Navigating family members' schedules and competing for time during this peak travel season can complicate summer vacation planning.

Thankfully, these tips can make scheduling that

summer getaway a little easier:

## Identify your blackout dates

Likely there already are some things on the calendar that are unmovable, such as kids' summer camp schedules or high school or travel sports practices. Take a calendar and block out any can't-do dates as soon as you know them.

This helps to identify the days and weeks that are free.

## Start planning early

It's best to get a jump-start on vacation planning early in the year.

In fact, you might want to make it a New Year's

**It's best to get a jump-start on vacation planning early in the year. In fact, you might want to make it a New Year's resolution in the future. The early bird gets the worm, so booking early can ensure you won't be caught paying more by booking last-minute.**

resolution in the future.

The early bird gets the worm, so booking early can ensure you won't be caught paying more by booking last-minute.

Narrow down your list of desired destinations, choose a spot and start pricing out travel and accommodations.

If you find a great deal,

book it.

## Set price alerts

Many travel sites enable you to set up search parameters so that you'll get automated messages with deals that match your budget.

Keep in mind that some airline sites may track your search history, and prices

may fluctuate if you keep checking out the same flights.

Clear your cookies and cache or use a different computer or tablet for each search to get the most competitive price.

## Check for work conflicts

Before booking a trip, ensure that others in your department will not be out the same days.

Often companies frown upon having too many people out concurrently because they need to keep the work flowing.

It's best to float your vacation days with co-workers or a supervisor well in advance to ensure there are no conflicts.

## Delegate some of the work

Ironing out all of the details of a vacation means having many moving parts, which can be stressful.

Farm out some of the tasks to others in the family or your group of friends depending on who is traveling together.

One person can be in charge of researching transportation, while another can secure rental cars and still another can figure out meals and any excursions while on the trip.

Breaking up tasks makes it collectively easier on all.

— Metro Editorial Services

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## SOCIAL &amp; WELL-BEING

# WEDDED BLISS: STERLING HEIGHTS COUPLE CELEBRATES 70 YEARS OF MARRIAGE

By Susan Thwing

For MediaNews Group

**D**onald and Joyce Young of Sterling Heights celebrated a remarkable milestone on July 2 — 70 years of marriage.

Surrounded by five children, 12 grandchildren and eight great-grandchildren, the Youngs' love story, which is rooted in faith, kindness and unwavering commitment, continues to inspire generations.

Donald W. Young, 93, and Joyce E. (Harding) Young, 89, first met in 1953 in Spokane, Washington, while Donald was stationed at Fairchild Air Force Base during his service in the U.S. Air Force.

He recalls with fondness the first phone call he made to her, the arrangements they made to attend a dance at the Warehouse, and the YMCA building in Spokane where they met — an unexpected place with a special legacy of its own.

"There was a plaque above the phone booth that said that building was where Father's Day originated," Donald said. "It was a neat coincidence, especially now when I tell the story around Father's Day."

After dating for two years, the couple married on July 2, 1955, in Spokane.

Not long after, Donald was discharged from the military, and the newlyweds moved to Michigan, eventually settling in St. Clair Shores. There, they raised their five children (Lori, Walter, Lynn, John and Jeffery) before relocating to Sterling Heights in 1972. All five children graduated from Stevenson High School.

Donald built his career at General Motors, working at the Fisher Body division of the GM Tech Center for nearly three decades. Joyce dedicated herself to volunteering, contributing over 30 years of service at Mt. Clemens General Hospital, now McLaren Macomb. Their devotion extended beyond their work into their family,



PHOTOS COURTESY OF LORI ENSIGN

Joyce and Donald Young of Sterling Heights celebrated 70 years of marriage on July 2.

their community, and, most significantly, each other.

To mark the milestone anniversary, family members from Ohio, Grand Rapids, Stanwood, Lake City, and Clinton Township will gather in Sterling Heights for a joyful celebration. There are no grand surprises planned, just the presence of loved ones who recognize the extraordinary power of a steady, faithful love story.

"What we admire the most is how they have shared their unwavering, unconditional love for each other for 70 years of marriage," said their daughter, Lori Ensign. "It has been remarkable to see over that span of time, and through life's challenges, raising a family of five."

When asked what he believes is the secret to 70 happy years, Donald doesn't hesitate.

"We've been in love since day one," he said. "Looking back, I can honestly say we never had a big disagreement. It's kind of amazing. Of course, we had our ups and downs, raising five kids isn't easy, but Joyce did such a great job, especially while I was work-

ing. They all turned out to be great kids, and I'm really proud of them."

His advice to couples starting out today?

"Support each other. That's what we've done for seven decades."

The Youngs' marriage has left a lasting imprint on their children and grandchildren.

"Their marriage has shown us what a marriage should truly be, and everything we could imagine it to be. We value that they have allowed us to make our own decisions, and have supported us with gentle guidance and grace," Ensign said. "They taught us to be grateful for what the Lord has provided us, and to be charitable to those in need."

After 70 years, the Youngs don't dwell on extravagant stories or dramatic gestures. Their legacy is built on day-to-day devotion, small acts of kindness, and a shared belief in family and faith.

"Their love is a testament of unwavering love, commitment, faithfulness, kindness, and a true love story through the years," Ensign said.

**After 70 years, the Youngs don't dwell on extravagant stories or dramatic gestures. Their legacy is built on day-to-day devotion, small acts of kindness, and a shared belief in family and faith.**



After dating for two years, Joyce and Donald Young married on July 2, 1955. The Sterling Heights couple celebrated their 70th anniversary on July 2.



**MONEY & SECURITY**

## Real estate: What's the best way to sell off rentals without a hefty tax hit?

**Q:** My wife and I have 12 rental houses that we have owned for many years. We've been thinking about selling our rental houses and buying a commercial building so we are only dealing with one property instead of 12. Our concern though is that if we sell our rentals, the capital gains tax is going to kill us. It would be like handing over two or three of the properties to Uncle Sam. We're open to suggestions. Any thoughts?



**Steve Meyers**

\$150,000 less, then you would only owe capital gains on the \$150,000. Another key point is that a qualified intermediary is required for the transaction. This is not a do-it yourself type of thing. There is a lot more information involved in a 1031 exchange, but not enough room here to tell you about all of it. If you would like more information about 1031 exchanges, contact me and I will gladly discuss it with you.

### Home maintenance tip

Did you know that your sinks, bathtubs, showers and floor drains have a trap that holds water so sewer gases don't back up into your home? If you look under your sink, you will see a pipe that is shaped like a "J". The curve holds water; that's the water trap. If you have a drain that has not been used for an extended period of time, the water in the trap will evaporate allowing sewer gases to vent into your home. To prevent this from happening, at least once or twice a year, run some water through the drain. For basement floor drains, pour a bucket of water down the drain. You might have even heard a noise coming out of these unused drains when the plumbing system is used somewhere else in your home. That's because the water has evaporated out of the drain trap. I go into the basement of many homes and can smell sewer gas. I look down the floor drains with my flashlight and can see that it's dry. Hope this helps.

*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

May's market update for Macomb and Oakland county's housing market (house and condo sales) is as follows: In both counties, the average sales price was up by more than 1%. Macomb County's on-market inventory was up by almost 15% and Oakland County's on-market inventory was up by more than 13%. Average days on market was 27 for both counties. Closed sales in Macomb County were down by more than 2% 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 May, the state of Michigan's inventory was at 2.4 months of supply. Macomb County's inventory was at 2.1 months of supply and Oakland County's inventory was at 2.2 months of supply. By definition, it's still not close to a buyer's market.



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## HEALTH &amp; FITNESS

# State coalition launches 211 site to expand access to fall prevention resources

The Michigan Department of Health and Human Services (MDHHS) Bureau of Aging, Community Living and Supports Health Services, Oakland University and the Michigan Falls Prevention Coalition have partnered with Michigan 211 to offer fall prevention resources on mi211.org. The information is designed to connect health care providers, community organizations and residents with vital fall prevention resources.

About 30% of Michiganders ages 65 and older report falling each year and most of these falls occur at home.

"This initiative aims to improve statewide access to evidence-based fall prevention programs, durable medical equipment and nutrition services that support older adults and individuals at risk of a fall," said Dr. Natasha Bagdasarian, chief medical executive. "Falls can lead to serious injuries, including head trauma

and broken bones. By collaborating and sharing resources, we can work together to make Michigan a safer place for everyone."

Individuals and health care professionals can access resources and services through the site or by calling 211. Searches for education and safety planning resources, physical health and wellness services, daily living supports and home accessibility modifications can be conducted by ZIP code. In addition, 211 specialists have been trained to assist callers in locating fall prevention services.

The website was made possible through a \$408,499 grant from the Michigan Health Endowment Fund Healthy Aging Grant. Funding also supported development of the Michigan Falls Coalition website and an awareness campaign about the Michigan 211 resource. The coalition is supported through partnerships with MDHHS and Oakland University

and brings together organizations and providers to collaborate to reduce fall risks among older adults and adults with disabilities, identify state or community needs, recommend policy changes and build capacity.

"Oakland University is proud to lead innovative research and community partnerships that improve the health and safety of Michiganders," said Dr. Chris Wilson, lead author on the grant application and associate professor in the Physical Therapy Program at Oakland University's School of Health Sciences. "Through our leadership within the Michigan Falls Prevention Coalition and initiatives like the 211 resource platform, we are committed to connecting older adults and individuals with disabilities to the services and supports they need to stay safe, active, and independent in their homes and communities."

"The National Kidney Founda-

tion of Michigan (NKFM), which provides falls prevention programs in the community, is excited to have this resource available so people can locate programs," said Ann Andrews, MPH, senior program manager, National Kidney Foundation. "The MI Falls Prevention Coalition started in 2021 as a small advisory group for a federal grant the NKFM received. There was great interest in the group from among stakeholders across the state and it's exciting to see what the coalition has grown into from these initial efforts."

Health care providers and community organizations can help expand this resource by adding fall prevention programs to the website. Eligible programs include:

- Fall prevention education and exercise programs
- Senior-focused exercise programs
- Urinary incontinence preven-

tion initiatives

- Nutrition services supporting fall risk reduction
- Durable medical equipment providers offering fall prevention-related items
- Home and environmental modification programs
- Other related fall prevention-focused programming

Organizations and providers interested in listing their programs or updating existing details can visit [mi211.org/providers](https://mi211.org/providers). Once a 211 representative speaks with the organization liaison directly, updates and new listings will typically be posted within 10 business days.

For more information, visit the 211 falls prevention page [mi211.org](https://mi211.org) or the Michigan Falls Prevention Coalition's website at [mifallsprevention.org](https://mifallsprevention.org).

Source: Michigan Department of Health and Human Services



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## HEALTH &amp; FITNESS

## DOES WORDLE HELP? EXPERTS REVEAL WAYS TO KEEP YOUR BRAIN SHARP

**By Cindy Krischer Goodman**  
Tribune News Service

Will playing Wordle regularly fend off Alzheimer's? Will the fish oil you take daily keep your memory sharp?

Many people think it's worth trying anything to help with brain health.

After all, the forecast is worrisome: The number of people living with dementia, including Alzheimer's, is expected almost to double every 20 years.

In Florida, researchers are studying ways to stop cognitive decline, which is known as memory slide. They are looking at what people eat, how they live, and who they spend their time with to learn what can affect brain health.

"There are so many strategies that have been of interest in the last five to 10 years," said Dr. Daniel Vela, neuro-interventional surgeon for St. Mary's Hospital with Palm Beach Health Network.

Not all the strategies pan out. Some, though, do seem to be of value

### Sleep makes a difference

Researchers agree that sleep allows the brain to rest, repair itself, and remove all the toxins that can accumulate during the day.

Vela recommends keeping a regular sleep schedule as much as possible by going to bed and waking up the same time each day. To help with better sleep quality, he advises getting morning sunlight.

"This exposure in the early mornings to sunlight is a regulator of your sleep cycle," he said. Aim to get at least 15-30 minutes of natural light exposure as soon as possible after waking up.

Dr. Nicole L. Baganz, assistant director of Florida Atlantic University's Stiles-Nicholson Brain Institute, said while guidelines say you should aim for eight hours of sleep a night, for some people six hours is good enough. "It's individualized how much sleep is necessary, but lots of studies confirm the powerful effects of sleep on brain health."

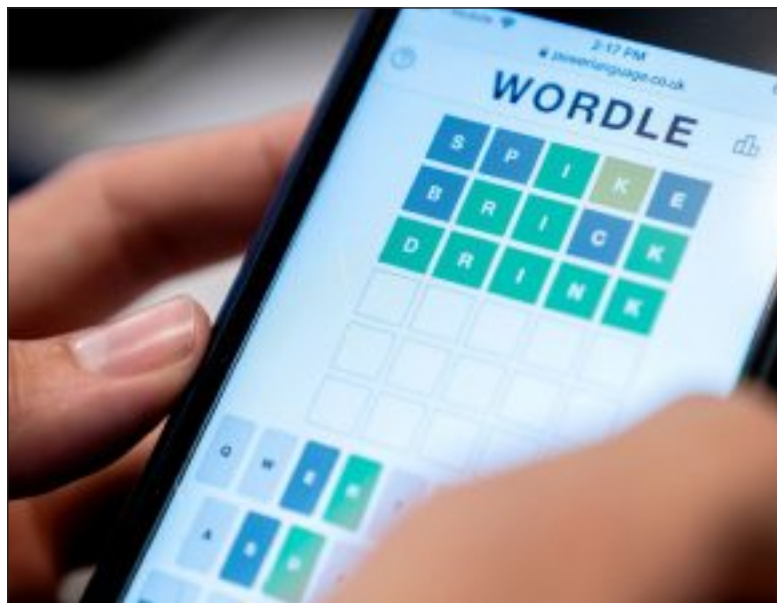


PHOTO BY MICHAEL DRAPER/AFP VIA GETTY IMAGES

Playing Wordle and other online games can help with brain health, but experts advising mixing up the games and activities you do regularly.

### How diet affects brain health

Everything you put in your mouth affects your brain health, particularly if your diet triggers high cholesterol or diabetes.

"Diet management is important," Vela said. "You need to keep your arteries clean, especially the arteries of the brain, which is what we end operating on in certain people who have experienced repetitive brain bleeds or brain attacks like stroke." Vela said that as people age, they accumulate cholesterol in their arteries, affecting blood flow to the brain.

He advises a low-cholesterol diet to ward off this accumulation.

Vela says reducing your sugar intake also can help keep your brain sharp. Research has uncovered a potential link between consuming excessive sugar and an increased risk of dementia. "Part of our diet is not only to consume antioxidants, nutrients, magnesium, and healthy fats, but the most important strategy to maintain cognition and brain health is to stay away from added sugar."

Dr. Andrew Newberg, a neu-

roscentist and MRI director at Florida Atlantic University's Stiles-Nicholson Brain Institute, has studied nutrition and brain health and recommends eating more plant-based foods. "Make sure you get your vegetables, fruits, and nuts with good oils, and try to avoid processed foods," he says.

That type of diet, he says, reduces inflammation that could negatively impact brain health.

### Get your vitamins and minerals

Certain vitamins and minerals are commonly touted as prevention for memory decline. Magnesium, for example, protects brain cells from damage caused by oxidative stress, inflammation, and neurotoxins.

A study published in the European Journal of Nutrition in March 2023 found eating more magnesium-rich foods lowers the risk of dementia — especially in women.

Omega-3 fatty acids may also be beneficial.

A study by the University of Texas Health Science Center found that eating cold-water fish and other sources of omega-3

fatty acids may enhance cognition in middle age. The researchers found consuming more omega-3s was associated with better abstract reasoning, or the ability to understand complex concepts using logical thinking.

Baganz said getting nutrients from a balanced diet is more effective than supplements.

### Games and puzzles can help

Doing Wordle, a daily word puzzle, or any game that requires problem-solving, strategic thinking and quick decision-making can stimulate and challenge key brain regions.

However, while they may slow decline, scientific evidence that games improve brain health is limited.

Experts say games serve a purpose, but advise mixing up the brain-stimulating activities.

"Reading, learning new things, talking to people, just engaging the brain in many different ways is good for your brain," Newberg said. "The more you do different things, the better off you'll be in terms of your cognitive reserve and putting off the effects of aging."

### Social activity is crucial

"Loneliness is one of worst things that can happen to the brain," says Baganz at FAU. "Social connection is important for mental health and reduces cognitive decline. Positive emotion such as compassion and appreciation is strongly linked to brain health and mental health."

Baganz recommends volunteering in the community and reengaging in activities you once found challenging, or even learning a new language — anything that engages the brain and exposes you to social interaction.

### Exercise may have the biggest effect

Research shows the parts of the brain that control thinking and memory are larger in volume in people who exercise than in peo-

ple who don't.

Baganz says any type of exercise, including walking, chair yoga or strength training, will help. "Exercising produces chemicals that can promote brain health," she says. "Try to get some sort of aerobic exercise regularly, even just a brisk walk."

Be patient, though. Several studies have shown that it takes about six months to start reaping the cognitive benefits of exercise.

### Mental well-being myths

Newberg at FAU has studied spirituality and its link to brain health. He found meditation and prayer help stave off memory decline.

"These practices alter the way the brain works," he explains. "They help the brain regulate itself and help with cognition as well as lowering stress, anxiety and depression."

Some of the myths about brain health make researchers like Newberg eager to set people straight.

### Genetics determine your future

Brain health as you age is a complex interplay between genetic predisposition, and environmental and lifestyle factors. Experts have determined that about 40% of dementia cases could be delayed by treatable mid-life factors.

Treating hearing loss, hypertension, diabetes and obesity can lower your risk.

### Alcohol kills brain cells

Moderate alcohol use doesn't kill brain cells. Alcohol can affect brain structure, function, and overall health, but it doesn't directly cause the death of brain cells.

### Video games rot your brain

Video games' effect on children remain unclear, but for adults, the benefit to brain health varies depending on the type of game. Experts say games that connect people around the world and those that require you to switch between tasks have the most benefit.

## HEALTH &amp; FITNESS

# SWIMMING IS FUN AND GOOD FOR YOUR BODY, BUT MUST BE DONE SAFELY TO STAY ALIVE

**F**un in the sun often involves playing in the water.

Whether you're soaking up some rays in a backyard pool, enjoying a hotel pool during a vacation, catching some ocean waves on a surfboard or sliding your way across a Slip 'N Slide, there's no shortage of ways to incorporate water into warm weather recreation.

Water-based recreation makes especially warm days more comfortable, but caution must reign supreme when engaging in water play.

The National Drowning Prevention Alliance offers the following safety tips to lower the risk of water recreation accidents:

- Brush up on your swimming skills. The NDPA reports that learning how to swim can reduce drowning risk by 88%. Adults and children alike are urged to go over the basics of swimming before getting in the water to ensure their skills are up to the task. If possible, practice the basics in the shallow end of a pool to acclimate your body to swimming. Parents can keep a watchful eye on their young swimmers to ensure they haven't forgotten how to swim since last season.

- Never swim alone. Swimming with a partner is a fun way to stay safe. The buddy system ensures someone is there to look after swimmers and offer help if a swimmer is struggling. A buddy also can call for help by alerting a lifeguard when swimming in a public place such as a beach, lake or community swimming pool.

- Stick to designated swimming areas. The flag system is often employed at parks, beaches and lakes to indicate when and where it's safe to swim. A red flag typically symbolizes swimming is unsafe, whereas a green



PHOTO COURTESY OF METRO EDITORIAL SERVICES

flag means conditions are welcoming for swimmers. Stick to areas designated as safe. The NDPA notes it's always preferable to swim under the supervision of a lifeguard.

- Err on the side of caution. The NDPA notes it's best to get out when in doubt. If water conditions don't feel right, exit the water. Falling rain, rough currents, muscle cramps, and/or physical fatigue can quickly transform a fun swimming session into a dangerous situation. Get out of the water at the first sign of doubt. You can always return later if your physical condition and/or the conditions in the water change.

- Be an educated swimmer. Savvy swimmers know to check

the local forecast, including water conditions, before getting their toes wet. The NDPA notes it's unsafe to swim in the rain, particularly if there is thunder and lightning. That's true whether you're swimming in an ocean, a lake or a backyard pool. A wetsuit can help keep the body warm when water temperatures are low, but the NDPA notes such swimming sessions should be brief. In addition, the NDPA notes that swimming in a wetsuit when water temperatures are between 75 and 80 degrees could lead to heat exhaustion.

- Don't swim after consuming alcohol. Swimming and alcohol are a bad mix, as the NDPA notes that alcohol impairs balance and coordination, each of

which are vital for swimming. Alcohol also increases the likelihood of risky behavior, which can be hazardous when in the water.

## Health facts

In addition to being fun, swimming is an exercise that benefits the entire body. It's also ideal for people of all ages, as the buoyancy of water reduces the strain on muscles and joints.

Healthline reports that an hour of swimming burns almost as many calories as running, without all the impact to the bones and joints. Many people who commit to swimming each week may have no problem getting the recommended 150 minutes of moderate activity or

75 minutes of vigorous activity each week recommended by various health organizations.

Here are some of the ways swimming is good for your body:

- Engages the entire body: Swimming works just about all the muscles of the body. Various swimming strokes can enable a person to focus on certain muscle groups, if desired.

- A thorough cardiovascular workout: Swimming increases heart rate without stressing the body. The fitness level can be customized and gradually built up so that one can increase strength and endurance.

- Reduces body fat: Swimming can help many people slim down. According to Harvard Medical school, a 155-pound person can burn about 432 calories swimming verses about 266 calories walking at a moderate pace for the same duration of time.

- Improves heart health: Research has linked swimming to a reduction in blood pressure and additional benefits related to improved cardiovascular health.

- Enhances lung volume: Swimming involves deeper breathing and can strengthen the muscles involved with respiration, says Everyday Health.

- Improves quality of life: Older adults who swim may experience decreased rates of disability and improved quality of life. Swimming helps to improve or maintain bone health, particularly among post-menopausal women. Water-based exercise also is low-impact and builds strength.

- Improves mental health: The Centers for Disease Control and Prevention notes that swimming can improve mood in both men and women. Swimming may decrease anxiety, and exercise therapy in warm water can improve symptoms of depression.

— Metro Editorial Services



**MONEY & SECURITY**

# This is what distinguishes 3 popular retirement accounts from one another

Financial security in retirement is a goal worth pursuing, but it's one that a significant percentage of individuals feel is out of reach.

According to a February 2024 report from the National Institute on Retirement Security, 55% of Americans are concerned they cannot achieve financial security in retirement.

Saving for retirement is an integral component of securing long-term financial security.

There are many ways to save for retirement, and individual retirement accounts (IRAs) and employer-sponsored 401(k) plans are among the more popular ways investors build a nest egg for their golden years.

IRAs and 401(k) plans differ in some notable

ways, and recognition of what distinguishes these types of accounts can help people choose the right vehicle for them.

When considering these vehicles, it's important to point out that contribution limits can change from year to year, so individuals can expect to increase their contributions in future years if they hope to maximize the allowable amounts.

The following breakdown, courtesy of US Bank, notes some key differences between a traditional IRA, a Roth IRA and a 401(k).

### Traditional IRA

**Eligibility:** Anyone with earned income is eligible to open a traditional IRA.

**Funding:** A traditional IRA can be funded with

after-tax dollars or as tax-deductible contributions.

**Contribution limits:** \$7,000 annual limit in 2025, though individuals age 50 or older can contribute an additional \$1,000 if they choose to do so.

**Employer match:** None.

**Investment selection:** Account holders can choose their own investments.

### Roth IRA

**Eligibility:** Individuals aspiring to open a Roth IRA are urged to speak with a financial planner or accountant, as certain contribution criteria and tax filing requirements must be fulfilled.

**Funding:** A Roth IRA is funded with after-tax dollars.

**Contribution limits:** \$7,000 annual limit in

2025, though individuals age 50 or older can contribute an additional \$1,000 if they choose to do so.

**Employer match:** None.

**Investment selection:** Account holders can choose their own investments.

### 401(k)

**Eligibility:** Individuals are urged to speak with human resources professionals at their place of employment, as US Banks notes most employers have certain qualifications their workers must meet in order for them to participate in these plans. Those qualifications can vary between firms.

**Funding:** A 401(k) is funded with pre-tax dollars deducted directly from participants' paychecks.

**Contribution limits:**



PHOTO COURTESY OF METRO EDITORIAL SERVICES

The annual limit for 2025 is \$23,500, though participants age 50 and older can contribute an additional \$7,500.

**Employer match:** Some employers match employee contributions up to a certain percentage. Investo-

pedia notes the average match was 4.5% in 2023.

**Investment selection:** Various portfolios may be offered, but those available are generally chosen by employers.

— Metro Editorial Services

## ATTENTION ORGANIZATIONS GROUPS & CLUBS

Send in your information for meetings, seminars, events and press releases for our monthly calendar. Our next edition will run August 14, 2025.

**Deadline is July 30, 2025**

To be included in our next edition please Email to:

**VITALITY  
Groups & Clubs**

**Email: Joe Gray**

**jgray@medianewsgroup.com**

**Subject Line: Vitality Community Calendar**

## Next Issue of Vitality

**will be on**

**THURSDAY**

**AUGUST 14, 2025**



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## MONEY &amp; SECURITY

Having a general savings goal is nice, but to avoid falling short in retirement, you'll need more than a ballpark figure.

DARK1ELF —  
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# 5 WAYS TO TELL IF YOU'RE ON TRACK FOR RETIREMENT — AND 5 THINGS TO DO IF YOU NEED TO CATCH UP

**By Rachel Christian**  
*Bankrate*

Just because retirement planning involves some guesswork doesn't mean it has to be a total mystery.

Whether you've been saving since your first job or you're getting a late start, you can leverage expert-recommended strategies to gauge your progress on the road to retirement. And if you're not quite on track, don't sweat it — the experts we spoke to offered actionable tips to help you close the gap.

## 5 ways to tell if you're on track for retirement

You might have a general idea of how much money you need to save for retirement. A few quick calculations can give

you an estimate, but to truly appreciate where you stand, you'll need to dive into the numbers.

Here's how to get started.

### 1. Use the Rule of 25 to get a ballpark number

A good rule of thumb to estimate your retirement savings goal is the Rule of 25. Simply multiply your desired annual retirement income by 25. The result is roughly how much you'll need to save before hitting retirement.

For example, if you plan to spend \$50,000 a year, you'll need about \$1.25 million to make it a reality. The Rule of 25 is based on the idea that withdrawing 4% annually from your retirement savings should last you about 30 years.

While it's not an exact science by any

means — health care costs and lifestyle changes can skew the numbers, for example — the Rule of 25 can be a good starting point to figure out how much you need to save.

### 2. Compare your savings to Fidelity guidelines

Fidelity Investments, a behemoth in the retirement planning space, offers savings guidelines to help you determine if you're on track.

- By age 30: Save 1x your annual salary
- By age 40: Save 3x your annual salary
- By age 50: Save 6x your annual salary
- By age 60: Save 8x your annual salary
- By age 67: Save 10x your annual salary

For example, if you earn \$60,000 annually, you should aim for \$600,000 in savings by age 67.

But like the Rule of 25, Fidelity's guidelines offer a 10,000-foot look at retirement goals, and they're not customized to your situation. Maybe you earned a low salary in your 20s, but you're working hard in your 30s to make up for it. Use these estimates as a benchmark — but don't get discouraged if you're lagging behind.

### 3. Use an online retirement calculator

Now it's time to zoom in a little. To get a clearer snapshot of your progress, use an online retirement calculator. These tools factor in your age, current savings, income and lifestyle goals to estimate whether you're on track.

You'll get a more refined estimate without crunching the numbers yourself. Bankrate's retirement calculator even lets



you input different rates of return on your investments and accounts for estimated annual salary increases.

#### 4. Map out your retirement budget

Having a general savings goal is nice, but to avoid falling short in retirement, you'll need more than a ballpark figure. Experts recommend creating a retirement budget to get an up-close-and-personal look at how much you'll really need once you leave the workforce.

First, estimate how much you'll spend per month in retirement. While some costs will increase, like health care, others will likely decrease, like dining out and commuting.

"Estimating expenses can be challenging for some people, so as a starting point, I often use your net take-home pay," says Jeff DeLarme, a certified financial planner and president of DeLarme Wealth Management.

For example, if you receive a direct deposit of \$2,500 every two weeks from work, use \$5,000 as your estimated monthly spending in retirement.

"Assuming this was enough to pay the bills while working, we can use \$5,000 a month as a starting budget to plan for," says DeLarme.

Next, map out your sources of income in retirement. Social Security is the largest income stream for most retirees, but don't neglect other inflows, such as:

- Workplace retirement accounts, like 401(k)s
- Personal retirement accounts, like a traditional or Roth IRA

- Pensions
- Annuities
- Selling your home or business

- Rental income
- Inheritance

"If there's a gap between your expected expenses and income, you'll have a good idea of how much you need to save," says Mike Hunsberger, a certified financial planner and owner of Next Mission Financial Planning.

From there, you can adjust your savings and investment strategy accordingly.

#### 5. Talk to a financial adviser

For something as important (and complex) as retirement planning, it pays to speak with a professional.

Financial advisers can analyze your savings, investments and retirement goals to create a personalized plan. Advisers use special planning software that account for more variables than an online calculator, giving you a much more precise, granular look at your financial life in retirement.

Many financial advisers can also help you optimize your tax strategy, which can potentially save you thousands of dollars over time.

Make sure the adviser you hire is a fiduciary, meaning they're legally obligated to prioritize your interests over their own. A fiduciary won't push investments to earn a commission or recommend products that aren't aligned with your needs. A certified financial planner is one of the most well-recognized designations for fiduciaries.

You can use Bankrate's

adviser matching tool to find a certified financial planner in your area in minutes.

#### 5 ways to catch up on retirement savings

Maybe you did the math and realized you're not quite where you need to be. Don't panic if you're behind schedule. Here are five strategies experts recommend to help you catch up on your retirement savings.

##### 1. Scale back your spending now and in retirement

Cutting expenses now frees up more cash to invest in your retirement accounts. Evaluate your budget and identify areas where you can cut costs, like dining out, streaming subscriptions or shopping.

Don't rule out bigger lifestyle changes either, especially if retirement is rapidly approaching.

Housing is the biggest monthly expense for most people. Getting creative here can help amplify the amount you can sock away, says Joseph Boughan, a certified financial planner and managing member at Parkmount Financial Partners.

It can also reduce your expenses in retirement, so you may not need to save as much as before.

"Downsizing can be a great way to cut expenses," says Boughan. "This can even free up cash if you don't end up needing all that money for a new home."

Moving somewhere with lower property taxes or income taxes can also help bring your retirement plan back in line.

And if you're a renter,

making tough short-term decisions, like taking on a roommate or moving to a lower cost-of-living area, can free up hundreds of dollars a month for your retirement.

"Everyone's plan is unique, so exploring all the options is important," Boughan says.

Joe Conroy, a certified financial planner and owner of Harford Retirement Planners, recommends taking a "retirement test drive" as you near your target date.

"Start to live on what income you think you can afford in retirement and stash all the extra income into savings and investments," says Conroy. "If you can make it through each month, you're ready for retirement. If you run short, then adjust your plan accordingly."

##### 2. Delay retirement by a year or two

Working a little longer can be a game-changer for your retirement nest egg. Not only does it give you more time to save, it also gives your investments room to grow.

"Working longer or even just part time for a few years early in retirement is one of the best ways to reduce the amount of money you need to save," says Hunsberger.

Postponing retirement can also boost your Social Security benefits.

"You can claim as early as 62, but your benefits will be reduced significantly," says Hunsberger.

Meanwhile, each year you delay claiming Social Security benefits beyond your full retirement age, your monthly check will increase

by 8%, though this benefit maxes out at age 70. So waiting can really pay off.

##### 3. Save more

It may seem obvious, but if you're behind on retirement savings, you'll need to boost your contributions as much as possible.

Here are a few ways to make saving for retirement easier:

- Increase your contribution rate: Allocate a larger portion of your paycheck to a workplace retirement plan. Even bumping up your contributions by 1% or 2% can make a huge difference down the road.

- Take advantage of your employer match: Don't leave free money on the table. Many employers will chip in between 3 and 5% depending on your plan, so make sure you're contributing enough to take advantage of the benefit.

- Use "unexpected" money to catch up: If you get a raise or bonus at work, funnel part of it directly into your 401(k). And if you get a refund at tax time, siphon some of it off to beef up your IRA.

##### 4. Invest more aggressively

If you've been investing in low-risk, low-return investments, you may not be keeping up with inflation, let alone growing your nest egg. Reallocating part of your portfolio to stocks or low-cost growth exchange-traded funds (ETFs) is one way to get your money working harder.

Higher-risk investments like stocks carry more volatility, but also offer higher potential returns. Work with a financial adviser or

use a robo-adviser to strike the right balance between growth and your personal risk tolerance.

#### 5. Take advantage of new retirement account catch-up contributions

Contribution limits for 401(k) plans and IRAs are higher for people over 50. For 2025, employees aged 50 and up who participate in most 401(k) plans or the federal government's Thrift Savings Plan can save up to \$31,000 annually, including a \$7,500 catch-up contribution.

But thanks to SECURE 2.0, a sweeping retirement law, a new higher catch-up contribution limit of \$11,250 applies for employees ages 60 to 63. So, if you're in this age group, you can squirrel away a whopping \$34,750 a year during the final stretch of your career.

Of course, you'll need a big salary (think six figures) in order to take full advantage of such massive contribution limits. But if you can afford it, these catch-up allowances can put your plan back on track, especially if you struggled to save much early in your career.

#### Bottom line

There's no GPS to gauge your progress on the road to retirement. If you've veered off course or aren't sure where to start, begin by getting a quick estimate of how much you'll need before mapping out a retirement budget. And if you're behind, don't panic — adjusting your spending, boosting your contributions and speaking with a financial adviser can help you catch up.

**Financial advisers can analyze your savings, investments and retirement goals to create a personalized plan. Advisers use special planning software that account for more variables than an online calculator, giving you a much more precise, granular look at your financial life in retirement. Many financial advisers can also help you optimize your tax strategy, which can potentially save you thousands of dollars over time.**

# Poetry Page

## TIME TO SPEND

I'm thinking back in time, to days when she was mine  
We shared our dreams, under rays of summer sunshine  
The world was different then, it was much more innocent then  
We were part of it then, it was our time to spend

I'm thinking back in time, to when the wings of love took flight  
They soared high and free, they drifted from our sight  
The world was different then, it was much more innocent then  
We were part of it then, it was our time to spend

And spend it we did, we squandered time away  
No plans for tomorrow, no regrets from yesterday

I'm thinking back in time, I felt the changes come  
A distance between us, the setting of the sun  
The world was changing then, it was much less innocent then  
We were part of it then, it was our time to spend

I'm thinking back in time, I watched her walk away  
I tried to slow down time, I tried to make her stay  
The world was empty then, it lost its innocence then  
And suddenly, no longer, was it our time to spend

I'm thinking back in time, to days when she was mine

Submitted By: Gerard F. Derochie of Roseville, MI

## FINDING A BETTER PLACE

We often end up far from home when we die,  
like river water looking  
for a better place.

Sometimes I search the woods for beauty  
And often find it:  
When the dogwood flowers white and pink bracts.  
When I stumble upon a deer  
and it doesn't run off,  
just stares back at me.

Occasionally by the big lake, I see a blue color,  
sometimes in the water  
sometimes in the sky,  
that I never knew existed  
even though I am now old  
and thought I'd seen every shade.

As a boy I shot at a running red fox,  
not coming close to hitting him.

Now I wonder why I bothered.

Now I feed fox babies crackers  
by the side of the road.

What makes a better place?

Are we smart enough to know when we  
have found it?

If we stumble over it as if in a dark forest  
at night,  
will the pain in our knees send a signal that maybe  
we are already there?

Submitted By: John Rivard Davis or Brighton, Michigan

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 AUGUST 14, 2025

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





# BE KIND SPOTLIGHT

This is Ellie Vogel. She's my 9 year old daughter. She has the biggest most caring heart of anyone I have ever met. She has a light about her, and you can't help but be happy when you are around her. She puts everyone and their feelings first. She cares and loves deeply. She's always thinking of others and ways to make them happy or smile. It could be buying little gifts, crafting things, or finding little treasures. She takes knowledge she has for the people around her and uses it to make that person feel loved and validated. She rarely wants or asked for things for herself. She is always trying to give back to others. If you need a smile, laugh or one of her famous hugs, she's your go to girl.

**Person Submitting - Kasey Vogel (mom)  
Barryton, Michigan**

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

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

If you chose to submit your Poetry, Pet Tribute or Be Kind Spotlight through email, please include your first and last name along with your phone number and the city, state you reside in. You will not be solicited and all information will be kept confidential.  
Email Poetry, Pet Tributes & Be Kind Spotlights to: [demke@medianewsgroup.com](mailto:demke@medianewsgroup.com)  
**Look for other ads in this Vitality with more information  
on Pet Tribute and Be Kind Spotlight.  
NEXT ISSUE WILL BE AUGUST 14, 2025**

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



## 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).*

### JULY

**July 10:** Adult Craft Night: Colorful Yarn Art at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. at 6 p.m. Crafters of all skill levels are welcome at our monthly Adult Craft Night! Create a unique "painting" using colorful pieces of yarn. Transform a simple landscape into a beautiful work of art. Limited space is available, so secure your spot now. For more information, call (586) 329-1261.

**July 11:** Princess Cruise Trip & Lunch at the Clawson Senior Center, 509 Fisher Court, Clawson, Friday, July 11 at 10:30 a.m. Cost: \$75. Step aboard a charming cruise for a scenic ride paired with lunch and relaxation. Travel in style, enjoy waterfront views, and indulge in a summertime escape. Register: 248.589.0334 or [recreation.cityofclawson.com](http://recreation.cityofclawson.com)

**July 11:** Financial Friday at the Older Persons' Commission, Identity Theft — Part 2: Protecting Your Assets & Personal Security, 10:30 a.m., \$2. Ready to boost your digital safety? A follow-up session focused on protecting your personal and financial information. Learn to spot scams, manage passwords, and use multi-factor authentication with confidence. Presented by Rochester Wealth Strategies Vice President Xenia Woltmann, AWMA. Open to the public. For information or to register please call 248-659-1029. The OPC is located at 650 Letica Drive, Rochester.

**July 12:** The Reptarium at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison

Twp., Saturday, July 12 at 1 p.m. Calling all young explorers and animal lovers! Join us for an exciting adventure that takes children on a wild ride through the fascinating lives of reptiles at The Reptarium. Registration required. For more information, call 586-329-1261 or visit [htlibrary.org](http://htlibrary.org)

**July 14, 21 & 28:** Book Break at the Beach sponsored by the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp at 11 a.m. Join us at the Playground Pavilion at Lake St. Clair MetroPark each week for stories and songs! Then, the Nature Center will bring some exciting experiments and activities for us to enjoy. Don't miss out! No registration required. For more information, call (586) 329-1261.

**July 14:** Spice of the Month Club: Marjoram at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. Monday, July 14, available all day while supplies last Join our Spice of the Month Club to try new spices! Members will receive a sample packet of each month's spice, recipes that feature that spice, and a little bit of history. Spices can be picked up on the second Monday of each month from the front desk on a first come, first serve basis. Don't need the spice but want the information? Join the Spice of the Month Club email list. You'll automatically get everything each month except the free spice sample. The fun comes straight to your email inbox! July's Spice of the Month is Marjoram. For more information, call (586) 329-1261.

**July 14 & 28:** Yoga Tales & Twists at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. at 1 p.m. 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! Bring your own yoga mats. For more information, call (586) 329-1261.

**July 14:** Breakfast at Big Boy's, 16880 Hall Road and Garfield, Clinton Twp. at 10:30 a.m. A Widowed Friends event. Host Gerry 586-556-9471.

**July 14:** Guiding Light Lunch & Learn at the Clawson Senior Center, 509 Fisher Court, Clawson, Monday July 14 at 11:30 a.m. Feed your body and mind at this inspirational Lunch & Learn. Explore themes of resilience, purpose, and inner strength while enjoying a nourishing meal. Register: 248.589.0334 or [recreation.cityofclawson.com](http://recreation.cityofclawson.com)

**July 15:** Adult Bingo for Books at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. Tuesday, July 15 from 6-7:30 p.m. Looking for your new favorite book? Hoping to read more on your summer vacay? Come play bingo with us, but with a twist: if you get a bingo, you can choose a book as your prize. This is an adults-only event. Registration is required — sign up online or at the library, or call (586) 329-1261.

**July 15:** Breakfast at Pancake Factory, 13693 23 Mile, Shelby Twp., at 10:30 a.m. (3rd Tuesday of every month). A Widowed Friends event. Host Ellen 586-489-2569 text/cell.

**July 15, 22, 29:** Dances at the American Polish Century Club. A Widowed Friends event. Call Liz 586-801-4536.

**July 15:** Alzheimer's/Dementia Caregivers Group at the Older Persons' Commission, 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.

**July 15:** Check Mates: Chess Club at the Roseville Public Library, 29777 Gratiot Ave, Roseville, Tuesday, July 15 at 6 p.m. Ages 12 to adult. Whether you're a grandmaster or just learning the game, we have a spot for you in our chess club. Join us once a month to meet new people, share strategies and play! You are welcome to bring your own chess set or use one of ours. For more information, call (586) 445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**July 15 & 22:** Knitting & 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.

**July 16 & 30:** Library Walking Crew sponsored by the Roseville Public Library, 29777 Gratiot Ave, Roseville. Wednesdays at 10 a.m. at Veterans Memorial Park. Join the Library Walking Crew for a fun, low-impact way to get moving while enjoying the outdoors! We invite you to meet up with library staff, fellow community members, and the Macomb County Health Department at Veteran's Memorial Park to stroll along the walking path. Veterans Memorial Park is located at 27325 Barkman St. For more information, call (586) 445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**July 16:** Jimmy John's Field Senior Day sponsored by the Clawson Senior Center, 509 Fisher Court, Clawson, on Wednesday, July 16. Bus departs at 10:15 a.m. Cost is \$25, Enjoy America's favorite pastime with a group outing to Jimmy John's Field. This senior-friendly day includes reserved seating, lunch, and a fun-filled afternoon of baseball. Register: 248.589.0334 or [recreation.cityofclawson.com](http://recreation.cityofclawson.com)

**July 16:** Leader Dogs for the Blind: Inspiring Independence through Four Paws and a Purpose at the Older Persons' Commission, 9:30 a.m., \$5. Discover the amazing work of Leader Dogs for the Blind — how they began, who they help, and the life changing impact they make for those with vision loss. Learn how to get involved, and best of all — meet a special canine ambassador! 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)

**July 16:** Tie Dye at the Library at the Roseville Public Library, 29777 Gratiot Ave, Roseville, Wednesday, July 16 at 6 p.m. on the Library lawn. Register in advance. All Ages welcome but children must be accompanied by an adult Get creative this summer with tie dye. We'll provide the dyes and supplies while you bring your own clean, white t-shirt (or bandana or even some socks). For more information, call (586) 445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**July 17:** Trivia Night at Total Sports sponsored by the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. Thursday, July 17 from 6:30-8 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 \$8 in advance or purchased at the door on Trivia Night for \$9. Cash or check only! Max team size of 8. Arrive with a team or we'll team you up! Please note that due to high volume of attendance, the trivia price has increased by one dollar, and the team size limit has increased to 8 (previously 6). Thank you for your understanding. For more information, call (586) 329-1261.

**July 17:** Wine Tasting & Tunes at the Older Persons' Commission, an Evening of Wine and Music in the OPC Gardens, 6-8 p.m. \$45 Members \$50 Non-Members. Unwind in the garden with a guided tasting of wines from Oregon and Washington, presented by sommelier Christel Gaillard of Woodberry Wine. Each pour is complemented by a small plate selected to highlight the wine's unique character. Between courses, enjoy the smooth, live sounds of Stix 'n Strings. This event is open to the public and sponsored by American House Elmwood & Stone. For more information, call (248)659-1029 or visit [OPCCenter.org](http://OPCCenter.org). The OPC is located at 650 Letica Drive, Rochester.

**July 17:** Mystery Book Club: The Murder of Roger Ackroyd at the Roseville Public Library, 29777 Gratiot Ave, Roseville, Thursday, July 17 at 6:30 p.m. Calling all sleuths! Get together with other mystery readers as we discuss crime novels every third Thursday of the month. This month, we will discuss The Murder of Roger Ackroyd by Agatha Christie. You are welcome to join us even if you have not finished the book. For more information, call (586) 445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**July 18:** Breakfast at Dimitri's Family Restaurant



(3rd Friday of every month), 50875 Gratiot south of 23 Mile Roads, New Baltimore at 10 a.m. A Widowed Friends event. Host Loree 810-335-2096.

**July 18:** Grief Support Group at the Older Persons' Commission, 10-11:30 a.m. The death of a loved one affects your head, heart and spirit. A Grief Support Group is an opportunity to gain an understanding about grief and receive support and healing with other caring individuals who have experienced a loss. Many people report a feeling of relief in knowing they are not alone as they share their experience with others. 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.

**July 18:** OATS Tech Talk: Cloud Storage Basics at the Clawson Senior Center,

509 Fisher Court, Clawson, Friday, July 18 at 1 p.m. Confused by cloud storage? Learn what it is, how to use it, and how to keep your files safe and accessible from any device. Perfect for beginners. Register: 248.589.0334 or recreation.cityofclawson.com

**July 19:** Lakeshore Ukulele Strummers Concert at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. Saturday, July 19 at 1 p.m. Join us for a special summer concert with the Lakeshore Ukulele Strummers as they perform "Our Favorite Things," a collection of hit songs that we all know and love! All ages are welcome to attend. The Friends of the Library will be present with snacks and refreshments. Registration is not required, but encouraged. For more information, call (586) 329-1261.

**July 19:** Lakeshore Ukulele Strummers at the Harrison

Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp., Saturday, July 19 at 1 p.m. Join us for a special library summer concert with the Lakeshore Ukulele Strummers as they perform "Our Favorite Things," a collection of hit songs we all know and love! All ages are welcome to attend. The Friends of the Library will be generously providing snacks and refreshments. Registration is encouraged, but not required. For more information, call 586-329-1261 or visit htlibrary.org

**July 19-20:** Ferndale Market Days will happen on Saturday, July 19, from 11 a.m. — 8 p.m. and Sunday, July 20, 2025, from 11 a.m. — 6 p.m., located in the Library Parking Lot #10, just east of Woodward and Nine Mile Road. Check out the various merchant vendors, dj sounds, food, and kid's play area. Shop sidewalk sales at participating local merchants to find

something special, dine at one of the many restaurant options and enjoy a PATIO Zone adult beverage as you stroll along. For details, visit <https://www.ferndalemi.gov/calendar>

**July 21:** Library Movie: "The Prize Winner of Defiance, OH" at the Clawson Senior Center, 509 Fisher Court, Clawson, Monday, July 21 at 1 p.m. Join us at the library for this heartwarming film based on a true story. Popcorn included. A touching tribute to resilience and creativity in 1950s America. Register: 248.589.0334 or recreation.cityofclawson.com

**July 21:** Pottery with Jan at the Clawson Senior Center, 509 Fisher Court, Clawson, Monday, July 21 at 5 p.m. Cost: \$45. Get your hands dirty and your creativity flowing in this hands-on pottery class with local artist Jan. All materials included—no experience needed. Register: 248.589.0334 or

recreation.cityofclawson.com

**July 21:** Living Well, Learning More at the Older Persons' Commission, 2:30 p.m. Meet Benjamin Franklin: The Inventive Mind of a Founding Father Step back in time with Mike Woloszyk of History Gigs as he brings Benjamin Franklin's remarkable life to the spotlight. Discover the man behind the many inventions we still use today. This lively and informative presentation offers a fresh look at one of America's most fascinating figures. For more information or to reserve tickets, call (248)659-1029 or visit OPCcenter.org. Sponsored by All Seasons Rochester Hills. The OPC is located at 650 Letica Drive, Rochester.

**July 22:** How Does Your Garden Grow? at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. Tuesday, July 22 at 1 p.m. Join Sloan Museum and learn all about

how a garden grows. We will be making our own terrariums and doing different garden experiments. Suggested for ages Kindergarten and up! Registration required. For more information, call (586) 329-1261.

**July 22:** Lunch Joe Jo's, 16611 21 Mile Rd. Macomb at 1:30 p.m. A Widowed Friends event. Host Gerry 586-566-9471 call by July 18, Limit 15.

**Summer Session (through July 23):** Water Fitness: Mon & Wed, 10:45—11:35 p.m. (Please note the new time and location for the Summer) L'Anse Creuse high school located at 38495 L'Anse Creuse Rd, Harrison Twp. Cost \$5 drop in or punch cards available for \$50 — payment accepted poolside or online and bring your receipt. 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.

**July 23:** Community Project



# BE KIND SPOTLIGHT

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

Must receive your info and story by June 30, 2025 for our August 14, 2025 issue.

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

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

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

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

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

Email: Form & Photo to [Demke@medianewsgroup.com](mailto:Demke@medianewsgroup.com)

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— Animal Shelter at the Roseville Public Library, 29777 Gratiot Ave, Roseville, Wednesday, July 23 at 5:30 p.m. Ages 10 to adult. Do you have a passion for helping out in the community? Do you want to learn how to make no sew fleece blankets and toys for pets? If so then join us at the library in making cat and dog toys and blankets which will be donated to local animal shelters! Please note: we cannot give service or volunteer hours for this event. For more information, call (586) 445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**July 23:** Breakfast at The Avenue Family Restaurant (2nd & 4th Wednesday of every month), 31253 Woodward Avenue, Royal Oak at 9:30 a.m. A Widowed Friends event. Host Marilyn 248-543-1018

**July 23:** Tech Time at HTPL: Avoiding Cyber Scams at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. Wednesday, July 23 at 6:30 p.m. Join the adult librarians for monthly Tech Time at HTPL. Learn how to identify and avoid common cyber scams — scams conducted through phone calls, texts, fraudulent websites, or other digital methods. Attendees will gain an understanding of what cyber scams are and how you can protect yourself and your devices. Registration is preferred. For more information, call (586) 329-1261.

**July 23:** Downtown Clawson History Lunch at the Clawson Senior Center, 509 Fisher Court, Clawson, Wednesday, July 23 at 11:45 a.m. Cost: self-pay. Enjoy lunch downtown and learn about Clawson's rich history in this talk over lunch with the Clawson Historical Museum. Donations to the museum appreciated. Register: 248.589.0334 or [recreation.cityofclawson.com](http://recreation.cityofclawson.com)

**July 24:** Women's Luncheon Restore & Renew at

the Older Persons' Commission, 1 p.m., \$15. Spend a nourishing afternoon with Tonja from Restore Vitality Naturally Wellness Center, where gentle wisdom meets holistic wellness. The special program offers inspiring insights on stress relief, self-care, natural healing, and mind-body balance, creating a space to refresh and rejuvenate your well-being. 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](http://OPCcenter.org)

**July 25:** Visually Impaired Group at the Older Persons' Commission, 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](http://OPCcenter.org).

**July 25:** Cards and games at St. Therese 48115 Schoenherr, Shelby Twp. A Widowed Friends event. We will be meeting for cards and games, if anyone has a game they would like to bring and teach us, especially Mexican Train. Please bring a snack to share and your own drink. Dinner/lunch TBD. Call Victoria 586-566-7936 for questions.

**July 25:** Memory Café 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](mailto:tgill@OPCcenter.org). The OPC is located at 650 Letica Drive, Rochester. For more information, call (248)659-1029 or visit [OPCcenter.org](http://OPCcenter.org).

**July 26:** Electronics Recycling Day at the Harrison

Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. Saturday, July 26 from 10 a.m. to noon. Dispose of your unwanted electronics at our annual earth-conscious recycling event! Electrocycle Inc. will be in our parking lot from 10 a.m. until noon. Drive up to recycle your old computers, phones, printers, and much more. Please see our website for the full list of accepted items. Library staff will be directing traffic the day of. No registration required. This program is generously funded by the Friends of the Library. For more information, call (586) 329-1261.

**July 26:** Electronics Recycling Day at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp., Saturday, July 26 at 10 a.m. Dispose of your unwanted electronics at our annual earth-conscious recycling event! Electrocycle Inc. will be in our parking lot from 10 a.m. until noon. Drive up to recycle your old computers, phones, printers, and much more. Please see below for the full list of accepted items. Library staff will be directing traffic the day of. Any hard drives will be securely destroyed in an industrial shredder. Following the event, a certificate of destruction will be posted on our library website listing the serial numbers of all destroyed hard drives. No registration required. This program is generously funded by the Friends of the Library. For more information, call 586-329-1261 or visit [htlibrary.org](http://htlibrary.org)

**July 27:** Sunday Movie and lunch. AMC Forum 30 Theater 44681 Mound Rd. Sterling Hts. Call Host Pat 586-295-2804 by July 25 and leave your cell phone number or your email address and she will get in touch with you about the movie and time. Lunch to follow, restaurant TBD. A Widowed Friends event.

**July 28:** Chasing the Aurora: Beyond the 45th Parallel

with Melissa Kaelin at the Older Persons' Commission, 6 p.m. Have you always dreamed of witnessing the Northern Lights? Now's your chance to make that dream a reality! Founder of the Michigan Aurora Chasers, and author of Beyond the 45th Parallel: The Beginner's Guide to Chasing Aurora in the Mid-latitudes, Melissa will lead an inspiring presentation with expert tips and tools on how to catch an Aurora display — even from your own backyard. For more information or to reserve tickets, call (248)659-1029 or visit [OPCcenter.org](http://OPCcenter.org). Sponsored by All Seasons Rochester Hills. The OPC is located at 650 Letica Drive, Rochester.

**July 28:** Intergenerational Craft Hour at the Clawson Senior Center, 509 Fisher Court, Clawson, Monday, July 28 at 1 p.m. This fun and easy art session encourages connection between generations through creativity. Register: 248.589.0334 or [recreation.cityofclawson.com](http://recreation.cityofclawson.com)

**July 28:** Breakfast at Amore's 53100 Gratiot, Chesterfield, 24 Mile Road, Chesterfield at 10 a.m. A Widowed Friends event. Host Loree 810-335-2096

**July 29:** K-9 in Action at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. Tuesday, July 29 at 1 p.m. What do police dogs do? Come join us for a fun program and learn all about Macomb County Police Department's K-9 unit! Meet the heroic furry friends and enjoy exciting police dog demonstrations. Registration required. For more information, call (586) 329-1261.

**July 29:** Tuesday Night Book Group at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. Tuesday, July 29 at 6 p.m. Join the Tuesday Night Book Group as we discuss "Daisy Jones & The Six" by Taylor Jenkins Reid. Get your copy and join us today. For more information,

call (586) 329-1261.

**July 29:** OATS Tech Talk at the Library: AI Chat Tools at the Clawson Senior Center, 509 Fisher Court, Clawson, July 29 at 4 p.m. Curious about ChatGPT and other AI tools? Learn what they are, how they work, and how you can use them in daily life. Hosted in partnership with the Blair Memorial Library. Register: 248.589.0334 or [recreation.cityofclawson.com](http://recreation.cityofclawson.com)

**July 29:** Royal Oak Leprechauns Baseball Game, sponsored by the Clawson Senior Center, 509 Fisher Court, Clawson, Tuesday, July 29, Time: 11:30 a.m. Cost: \$20 (lunch included) Description: Grab your green and spend a summer afternoon cheering on the Royal Oak Leprechauns. Your \$20 ticket covers admission plus a classic ballpark meal, so all you have to do is enjoy the game and good company. Comfortable seating and easy access make this an easygoing outing for fans of every age. Space is limited—register ahead to secure your seat. Register: Call 248-589-0334 or visit [recreation.cityofclawson.com](http://recreation.cityofclawson.com)

**July 30:** BINGO Games at the Older Persons' Commission, noon, \$10. Join us for Bingo in the Dining Room. Ticket price includes 8-10 games with up to 4 BINGO cards per player and pizza! Daytime bingo Sponsored by the Village at Orchard Grove and Shelby Crossing. Evening bingo sponsored by Home Helpers Home Care. The OPC is located at 650 Letica Drive, Rochester. For more information, call (248)659-1029 or visit [OPCcenter.org](http://OPCcenter.org).

**July 30:** Summer Vibes Live — Oakland County ADULTS ONLY at the Clawson Senior Center, 509 Fisher Court, Clawson, Wednesday, July 30, 4:30-8:30 p.m. Cost: \$5. Hop on the bus and enjoy an outdoor evening of live music, local vendors, and summer fun! Depart from the Troy Community Center—space is limited.

Register: 248.589.0334 or [recreation.cityofclawson.com](http://recreation.cityofclawson.com)

**July 30:** Lunch at Olga's 43201 Garfield, Clinton Twp. at 1:30 p.m. A Widowed Friends event. Host Esther 586-264-1939 by July 27, Limit 20.

**July 30:** 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).

**July 31:** Fungi of Michigan at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp. Thursday, July 31 at 6:30 p.m. Did you know that fungi have a kingdom of their own? Come and learn about these intriguing organisms. The program will cover topics such as an introduction to the fungi kingdom, foraging tips and sustainability, identification and safety, and specific Michigan species throughout the seasons. The presentation will reference curated fungi samples. Duration about 90 minutes, including a Q/A session at the end. Registration is preferred, walk-ins welcome. For more information, call (586) 329-1261.

**July 31:** Trivia Night sponsored by the Park at the Roseville Public Library, 29777 Gratiot Ave, Roseville, Thursday, July 31 at 6 p.m. at Veterans Memorial Park. Registration required. Get your team back together, pack your picnic basket, and join us under the pavilion at Veterans Memorial Park for five rounds of trivia about Michigan. Small prizes will be awarded to the winning team. For more information, call (586) 445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)



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