

October 2025

# Vitality

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

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Oakland County honors out-  
standing older adults

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**On the cover:** Awardee Tina Caudill, left, stands with Oakland County Commissioner Ann Erickson Gault, fellow awardee Ken Muha and Commissioner Charlie Cavell.

PHOTO COURTESY OF OAKLAND COUNTY BOARD OF COMMISSIONERS

## VITALITY

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## MONEY &amp; SECURITY

# Real estate: Can I use a will to gift my home when I die?

**Q**: In September's column, you mentioned that just having a power of attorney was no good if we should die. We also have a will that states our house is to go to our daughter. Is that good?

**A**: As usual, my disclaimer: I'm not an attorney, nor am I giving legal advice, and you should always consult an attorney regarding legal matters. While it's good to have a will, your daughter would still have to go through probate to get the house because a will cannot transfer the ownership/title of real estate. If there were a quit claim deed, a life estate deed (aka lady bird deed) or a trust, then it would be a different story. Nowadays, with most homes and condos being worth hundreds of thousands of dollars, if not millions, spend a little time and money now to do some estate planning. It will be a lot cheaper than going through probate and a lot less stressful for your heirs.

## Home maintenance tip

When is the last time you visually inspected the main electrical service wire on the exterior of your home? If you're like most homeowners, probably never. Whenever I'm showing a home to a buyer or listing a home for a seller, I look for things that might come up on



**Steve Meyers**

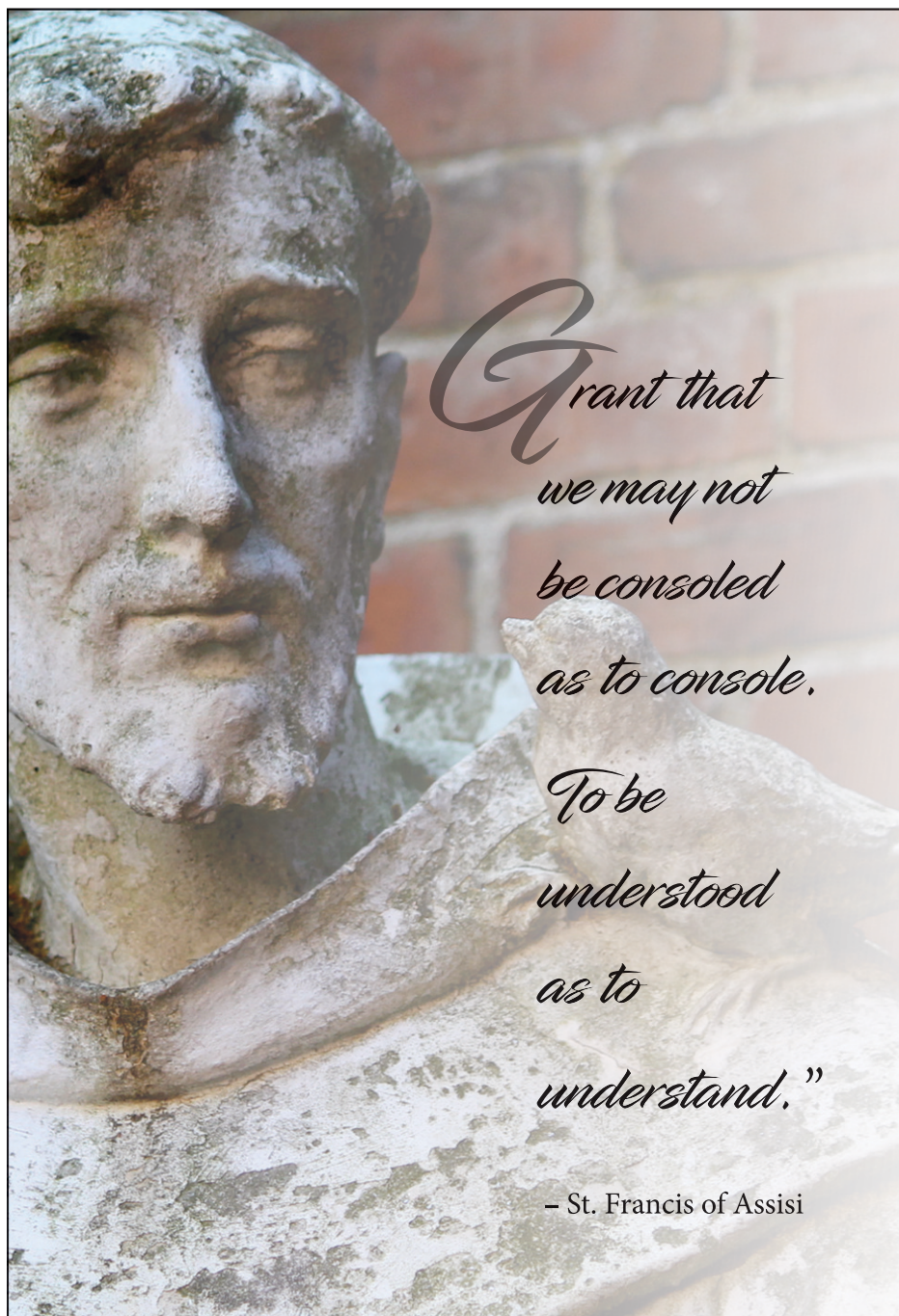
a buyer's home inspection report. Often, I see issues with the exterior electrical wiring, especially on homes more than 25 years old. The main electrical service wire is located on the exterior of a home and originates either above from a utility pole or from underground. Sometimes, it is enclosed in a conduit tube and sometimes it's just a large gray wire that goes to the electric meter box. From the electric meter, it goes to the electrical panel inside the home. The sheathing protects the wires inside. If the sheathing is cracked or if you can see a woven-looking material, then it needs to be replaced by an electrician as soon as possible. If the sheathing is defective, water can trickle through it like a hose and end up in the electrical panel and cause rust or possibly a short. Either can be a hazard. Remember, look with your eyes, not with your hands. /you don't want to get electrocuted. Be safe and call an electrician.

*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

August's market update for Macomb and Oakland County's housing market (house and condo sales) is as follows: In Macomb County, the average sales price was up by more than 4% and Oakland County's average sales price was up by more than 6%. Macomb County's on market inventory was down by less than 1% and Oakland County's on market inventory was up by almost 7%. Macomb County's average days on market was 28 days and Oakland County's average days on market was 25 days. Closed sales in Macomb County were down by less than 1% and closed sales in Oakland County were up by more than 3%. (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 August, the state of Michigan's inventory was at 2.7 months of supply. Macomb County's inventory was at 2.3 months of supply and Oakland County's inventory was at 2.4 months of supply. By definition, it's still not close to a buyer's market.



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we may not  
be consoled  
as to console.  
To be  
understood  
as to  
understand."*

– St. Francis of Assisi



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## WORK &amp; PURPOSE



PHOTO COURTESY OF OAKLAND COUNTY BOARD OF COMMISSIONERS

The Oakland County Board of Commissioners celebrated the 10 winners of this year's Outstanding Older Adults Awards during a May 22 board meeting.

## BEST & BRIGHTEST: OAKLAND COUNTY CELEBRATES 2025 OUTSTANDING OLDER ADULT AWARD RECIPIENTS

By Susan Thwing  
For MediaNews Group

Ten people with ties to Oakland County were honored by the county's Board of Commissioners this spring during a special ceremony recognizing the 2025 Outstanding Older Adult Award recipients.

The celebration — part of the county's Older Americans Month initiative — spotlights adults over age 60 who defy aging stereotypes and continue to make meaningful contributions to their communities.

The awards are designed to “flip the script” on aging, accord-

ing to Commissioner Ann Erickson Gault.

“We want to transform how our society views aging,” Gault said. “These residents are challenging outdated notions of retirement and proving that older adults can, and do, play a vital role in our communities.”

Each commissioner had the opportunity to nominate a resident or couple from their district. The only criteria was they had to live in or work in Oakland County and serve their community in an inspiring way.

### Giving back with purpose

Among this year's honorees are Hazel Park residents Tina Caudill

and Ken Muha, a dynamic couple whose volunteer spirit is deeply rooted in personal values and shared purpose.

For decades, Caudill and Muha have volunteered their time to improve the community and the lives of their neighbors. Muha serves on Hazel Park's Zoning Board of Appeals and Environmental Sustainability Commission, while Caudill serves on the Parks and Recreation Advisory Board. As active members of the Lions Club, they provide free vision screenings for children at the annual Hazel Park Fire Department open house and raise money to help the visually impaired, end childhood cancer, and aid in di-

saster relief. In addition, Caudill assisted adoptive parents through Lutheran Adoption and Bethany Christian Services and worked to pass legislation to open adoption records.

For Caudill, volunteering is just a natural part of life.

“It was a surprise to hear we'd been nominated,” she said. “It was awfully nice. We like to work under the radar and just do our thing.”

Muha credits his upbringing with shaping his commitment to community:

“My mother always raised me to give back. Our family business was a group effort, and that sense of community stayed with me,” he

said.

After an accident left him in a coma for a month, followed by a full year of recovery, Muha's perspective deepened even more. “I'd like to encourage more young people to volunteer. There are so many options these days to give back.”

Caudill added: “There's always something you can do. It's a wonderful way to meet people and gain new friends.”

### Recognizing a diverse group of changemakers

Other 2025 honorees represent a wide spectrum of passions and paths, from historic preservation

to youth mentorship, health equity and veteran advocacy.

The other recipients are:  
 ■ Ruth Jordan, Pontiac — Jordan serves on Oakland County's SAC after spending 40 years working in the Oakland County family court and youth assistance. She has helped raise \$1.2 million over the last eight years for the Midnight Golf Program and the Lionel Jordan and Tommy Longest Memorial Scholarship to assist Pontiac high schoolers with their future college plans. She volunteers in the Pontiac School District, reading to students and is an active member of Unity of Farmington Hills.

■ Christopher Peal, Commerce Township — Peal serves as a member of Oakland County's SAC, bringing his experience as a retired public school principal and teacher to that body. He is particularly interested in preventing se-

nior isolation and connecting people in meaningful ways to their community and organizations. Peal is a volunteer with Meals on Wheels and the University of Michigan Event Management Team, working as an usher for numerous sporting events. He is also a member of the Olivet Nazarene University Alumni Board of Directors and works as the Reunion Coordinator for ONU's Class of 1986.

■ Pamela L. Carmichael, Bloomfield Hills — Carmichael is passionate about preserving local history and building community pride. Her efforts as a founding member and current director of the Bloomfield Historical Society include an ongoing collaboration with the Bloomfield Township Public Library to grow its local history collection and archive, leading the quest to preserve the historic 1859 Wing Lake Schoolhouse, and sav-

ing the Benjamin-Barton House and the Craig Log Cabin from demolition.

■ Len Pokora, Highland Township — A part-time employee at Maher Feed and Pet Supply, Pokora is a proud Vietnam veteran who served his country bravely. After returning home, he built a lifelong career with General Motors while raising his children and caring for his wife, who was diagnosed with Parkinson's and dementia before her death. He is involved in his grandson's shooting competitions and serves as coach and mentor for the team, helps his neighbors with snow removal, and even holds records for weightlifting in his age group.

■ Loretta VanPelt, Southfield — VanPelt has owned and operated her own business for more than 25 years. She is a subject matter expert who provides training in the diversity, equity and inclusion space, working with Fortune 500 compa-

nies and many of the Top 50 companies recognized by Diversity, Inc. Her expertise has helped other businesses, communities and individuals grow their understanding of DEI initiatives across industries such as hospitality, automotive/manufacturing, health care, government agencies and more.

■ Anthony WA! Pizza, Waterford — Pizza is living proof that aging doesn't mean slowing down. Known for his boundless positivity and colorful style, he helps customers at the Oakland County Farmers Market load their cars and inspires younger generations with his energy and empathy. Pizza challenges every outdated idea of what it means to grow older by proving that this stage of life is not about retreating, but re-engaging with purpose.

■ Zakiya Hollifield, Oak Park — Hollifield is a trailblazer who remains busy af-

ter her retirement through tireless volunteer work in and around Oak Park. She serves on the Local Officers Compensation Commission and the Board of Review for property tax appeal, is an active member of her church, and has dedicated 20 years of service as a volunteer usher at the Fox Theatre, the Fisher Theatre and the Detroit Opera House.

■ Mark Kelly, Troy — An advocate for fellow older adults and active member of the Oakland County SAC, Kelly has more than 25 years of experience in senior planning services, including real estate options, advanced legal elder care and law planning. His area of specialty is helping veterans, seniors and their families establish a blueprint that helps older adults achieve their lifestyle and financial goals. As a U.S. Department of Veterans Affairs accredited agent, Kelly also provides consulting on veteran ben-

efits, social security, retirement pensions, long-term nursing insurance and investment portfolios.

### A living example for all ages

Gault emphasized that these honorees are more than just inspiring figures for other seniors. They set the bar for the entire community, she said.

"If someone in their 70s can be out there coaching, mentoring, fundraising, preserving history or leading civic boards, then certainly someone in their 20s or 30s can be making an impact, too," she said. "Retirement is a time to kick back and relax, but most of the people I know view retirement as a time to take on a new career of sorts. Even though they may not be getting paid for what they're doing, they're just as active, busy and productive as they ever were — and that's great."



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## HEALTH &amp; FITNESS



Senior Leon Washington is helped by volunteer Rebecca Cox as he signs up for a new Medicare drug prescription program during a Medicare enrollment event.

JUSTIN SULLIVAN — GETTY IMAGES

# OPEN ENROLLMENT IS HERE

## IT'S TIME FOR A FREE MEDICARE BENEFITS CHECKUP

### By AgeWays

Formerly Area Agency on Aging 1-B

It's a good idea to review your Medicare prescription drug plan — Part D — or Medicare Advantage plan every year to make sure it fits your budget and health care needs for next year.

Open enrollment, from Oct. 15 to Dec. 7, is the period where you may make changes to your plan, whether it's standalone or part of a Medicare Advantage Plan.

During open enrollment, certified MI Options Medicare Assistance Program counselors from

AgeWays are available to meet with you in person, by phone or virtually to help review your plan and, if you choose, enroll you in a plan that makes more financial and medical sense for you.

Because drug formularies — the list of medications a health insurance company will cover — may change from year to year, yours might be excluded in 2026. Those with Medicare Advantage plans, which typically include a prescription drug benefit, should make sure to get a benefits review, as MA premiums, copays, provider networks and prior au-

thorization requirements may change from year to year.

### Connect with a Medicare counselor

AgeWays will be offering this free benefit via phone or virtually and at in-person events scheduled at community venues throughout our six-county service region. You can make an appointment for a review by calling 248-262-0545. You can check our schedule of AgeWays Open Enrollment Community Assistance Events at [ageways.org](http://ageways.org) to look for an event near

you. (Appointments are required for these events.) You may also call the statewide number for additional appointments: 800-803-7174.

There is no cost to meet MI Options counselors, who are not affiliated with health insurance companies so they don't have an incentive to point you to a particular plan or company.

The benefits review typically takes about an hour.

### Medicare Part D in 2026

Part D premiums for 2026 have not yet been released by the fed-

eral government, which funds Medicare. Part D premiums can range from \$0 on up.

Premiums for Part B, which are deducted from your Social Security check, are estimated to go up by 11.6%, from \$185 this year to \$206 next year. (This is what most people will pay. You could pay more or less depending on your income and assets.)

The cap on drug costs, which was \$2,000 this year for medications on your list of covered drugs (formulary), will rise in 2026 to \$2,100, and the Part D deductible will increase by \$25, from \$590 to



JENNY KANE — THE ASSOCIATED PRESS

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

\$615, says Shari Smith, outreach and partnership manager for the MI Options Medicare Assistance Program.

The cap on drug costs can be paid over the course of year.

Insulin costs will still be capped at \$35 per vial, and vaccines will remain free.

Next year, prices for 10 medications without a generic equivalent will fall due to direct price negotiation with drug manufacturers. Lower medication costs may drive down out-of-pocket costs, as well.

The 10 drugs are:

- Eliquis
- Enbrel
- Entresto
- Farxiga
- Imbruvica
- Januvia
- Jardiance
- Novolog
- Stelara
- Xarelto

This year, the Trump Administration may negotiate lower prices on 17 additional drugs in 2027. They are:

- Austedo
- Breo Ellipta
- Calquence
- Ibrance
- Janumet
- Linzess
- Ofev
- Otezla
- Ozempic
- Pomalyst
- Rybelsus
- Tradjenta
- Trelegy Ellipta
- Vraylar
- Wegovy
- Xifaxan
- Xtandi

your Medicare plan is the right one for you, most beneficiaries — 70% — fail to compare plans during open enrollment, according to the Kaiser Family Foundation.

Those with Medicare Advantage (MA) plans — an increasingly larger segment of the Medicare market — can be most impacted by not doing a yearly comparison.

MA plans can change their premiums, cost-sharing requirements, provider networks or prior authorization requirements from year to year.

It's a good idea to take another look — and it doesn't take much time.

"With all the changes in prices and such, it's more important than ever to check your plan because you may find there are plans with a lower premium or lower drug costs that still allow you to see your current providers and may provide extra services, as well," Smith said.

If you have a Medicare Advantage plan, you may want to purchase a rider for additional dental, hearing and vision benefits, she says.

To make an appointment for a Medicare Part D/Medicare Advantage benefits review, call us at 248-262-0545 or go to [ageways.org](https://www.ageways.org).

MI Options Medicare counseling is available year-round. In addition to calling AgeWays directly, you can access Medicare assistance from the MI Options program throughout the state by calling the MI Options statewide call center at 800-803-7174.

*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.*

Get a plan that's right for you

Despite an opportunity to evaluate if

**Despite an opportunity to evaluate if your Medicare plan is the right one for you, most beneficiaries — 70% — fail to compare plans during open enrollment, according to the Kaiser Family Foundation. Those with Medicare Advantage (MA) plans — an increasingly larger segment of the Medicare market — can be most impacted by not doing a yearly comparison. MA plans can change their premiums, cost-sharing requirements, provider networks or prior authorization requirements from year to year.**

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## MONEY &amp; SECURITY

## READY TO RETIRE IN 5 YEARS? HERE'S YOUR CHECKLIST

IT'S ALWAYS THE RIGHT TIME TO OPTIMIZE YOUR PLANS

By Margaret Giles  
*Morningstar*

Many of the best investing moves are made on autopilot.

Just look at the track record of automatic payroll deductions and savings increases.

Other investing decisions, like a transition into retirement, require a more hands-on approach.

Christine Benz, Morningstar's director of personal finance and retirement planning, recommends taking a preemptive approach as you get closer to retirement.

The key is to visualize what you want your retirement to look like while you have enough time to make any adjustments you might need to get you there.

Here are five steps to take now if you plan to retire in the next five years:

### 1. Consider the role of work in retirement

Decide whether some kind of work is realistically part of your retirement plan. That income stream can make your retirement spending simpler, but it shouldn't be the linchpin of your whole plan. That's because you may not be able to work even if you want to.

### 2. Track your expenses

Understand what you're actually spending today and see whether your spending will change over the next few years and into retirement. Getting a grasp of your future spending needs will help you determine whether your plan is on track.

### 3. Check up on Social Security

For most people, Social Security is a key source of income in retirement. Create an account on the Social Security website and make sure they have your correct information. This will let you model out different Social Security claiming dates using your own information.

### 4. Assess your current retirement savings

Look at your spending and subtract Social Security to get a sense of what you'll need from your portfolio. If your spending doesn't align with roughly 4% or less of your portfolio, you may need to make some changes. Consider saving more, investing differently, putting off your planned retirement date, or adjusting how much you plan to spend in retirement.

### 5. Derisk your portfolio

As you get within 10 years of retirement, you'll want to make sure that your asset allocation can help protect your retirement plan from getting derailed by market volatility. If equity losses happen early on in your retirement, you can spend from your safer assets and wait until the market recovers to pull from your stock portfolio.

By thinking about retirement preemptively, you'll have a better sense of when you want to retire and what you want it to be like. Plus, you can make any course corrections needed to make it happen.

## MONEY &amp; SECURITY



SAMUEL CORUM — GETTY IMAGES NORTH AMERICA/TNS

U.S. President Donald Trump, joined by Republican lawmakers, signs the One, Big Beautiful Bill Act into law during an Independence Day military family picnic on the South Lawn of the White House on July 4, in Washington, D.C.

# WITHOUT A NET

## WHO WILL FEEL THE PAIN FROM BUDGET CUTS?

By Anna Helhoski  
*NerdWallet*

Millions of Americans are now at risk of losing health care coverage or food assistance under the GOP's recently passed mega-budget, which includes sweeping cuts and new restrictions on critical social safety net programs.

The GOP's \$3.3 trillion budget, dubbed the "big, beautiful bill," includes \$4.5 trillion in tax cuts and approximately \$300 billion for President Donald Trump's defense and immigration enforcement priorities. To partly offset the steep cost, the bill targets reductions across the board, but hits health and food

assistance programs hardest.

Medicaid and the Supplemental Nutrition Assistance Program (SNAP) subsidies face deep cuts and work requirements. Affordable Care Act (ACA) subsidies will also be reduced. The burden of these cuts is expected to fall most heavily on existing and eligible recipients, as well as on state health programs, food banks and rural hospitals that depend on federal support to deliver services to vulnerable populations.

The timing of certain changes to social safety net programs isn't entirely clear — the bill didn't attach a specific implementation date for SNAP work requirements, for example, but it could be as early as this

year. For Medicaid requirements, states have until the end of 2026 to begin enforcing. And the biggest cuts to Medicaid and SNAP won't begin until 2028.

"We're not all going to wake up one morning and find millions more people uninsured," said Larry Levitt, executive vice president of health care policy for KFF, a health care policy and research organization, during a press call on July 9. He added that the impact of changes to Medicaid and the ACA will roll out slowly over the next decade.

With program restrictions and

# Budget

FROM PAGE 8

cuts looming, here are the people and programs who will feel the most pain.

## People who rely on Medicaid for health care coverage

More than 78 million people are enrolled in Medicaid in 2025, according to Medicaid.gov, about 23% of the U.S. population. They include eligible low-income adults, pregnant women, children, older adults and people with disabilities.

The bill's changes to Medicaid will unfold in two phases.

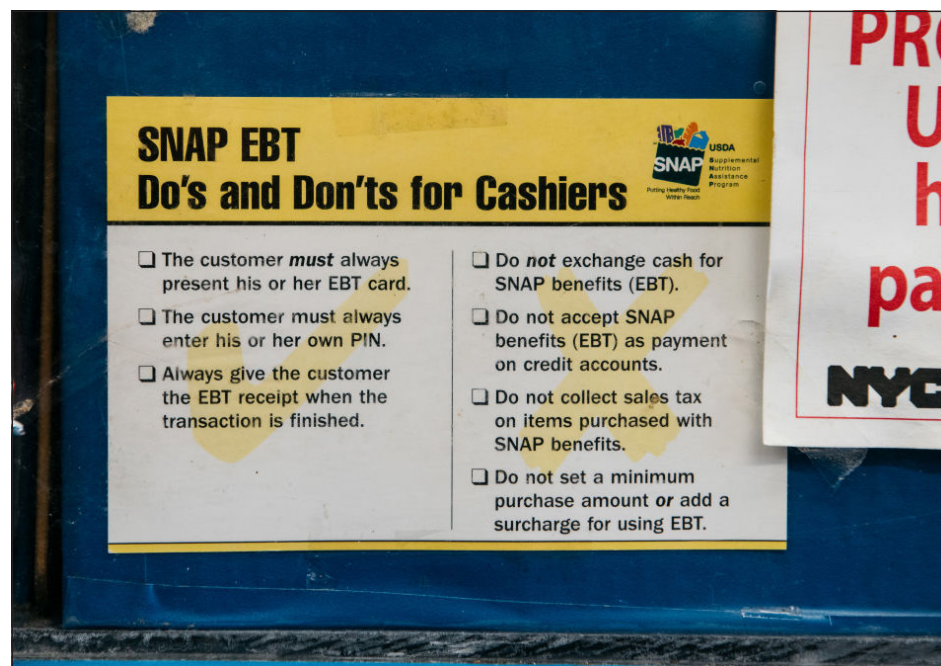
First, states must enact work requirements by the end of 2026, according to the bill. To stay enrolled in Medicaid, recipients must demonstrate they are working, caring for small children, attending school or work training at least 80 hours per month.

And yet, KFF finds that most people under the age of 65 who receive Medicaid are already working full-time or part-time or attending school. So it's not lack of work or schooling that would push Medicaid enrollees off their health care coverage, it's the complex red tape that the new requirements introduce.

That is, at least, how it worked when Arkansas tried to do it.

Arkansas briefly implemented 80-hour-per-month Medicaid work requirements for enrollees ages 30 to 49.

The restriction was in place from June 2018 to March 2019, when a federal court struck it down. During that time, 18,000 people — about 25% of the covered population — lost health care coverage, according to a September 2020 study from Harvard T.H. Chan School of Public Health. The losses were largely due to failures in re-



SCOTT HEINS — GETTY IMAGES

A sign alerting customers about SNAP food stamps benefits is displayed in a Brooklyn grocery store on Dec. 5, 2019 in New York City. Earlier this week the Trump Administration announced stricter requirements for food stamps benefits that would cut support for nearly 700,000 poor Americans.

porting or documentation, not ineligibility.

Moreover, the policy had no effect on employment in the 18 months following the end of the program. But there were significant health and financial consequences for those who lost coverage, compared to those who remained on Medicaid: Nearly 50% reported serious medical debt problems, while 56% delayed health care and 64% delayed taking medications, both due to cost.

At the highest risk for losing coverage are those with chronic illness or disabilities who cannot obtain exemptions; those with mental health conditions; and those whose work hours fluctuate from one month to the next, such as seasonal or gig workers. The Congressional Budget Office (CBO) estimates that 5.2 million adults will lose Medicaid due to work requirement restrictions.

The second rollout of Medicaid changes won't begin until 2028, but those are the deepest cuts. Provisions include new cost-shar-

ing charges between states and low-income working enrollees for certain health care services. The changes also require states to end non-Medicaid health care coverage for immigrants.

A June 24 assessment by the Congressional Budget Office projects that as a result of all the changes to Medicaid and the ACA (more on that below), approximately 12 million will lose health care coverage.

## People who have health coverage through ACA marketplaces

Changes to ACA requirements and subsidies could result in 8.2 million people losing health care coverage through ACA marketplaces, according to CBO estimates.

The first set of changes are stricter requirements: Those who access health care through the ACA marketplace face new annual update conditions for income and immigration status. They'll also face a shorter window to enroll

each year.

The most significant impact is what's missing from the bill: An extension of the enhanced premium tax credits for ACA marketplace coverage, put in place during the pandemic, which expire at the end of the year. Premium tax credits are a federal subsidy that helps cover monthly premium costs for those who purchase health insurance through the ACA marketplace.

If enhanced tax credits expire, out-of-pocket premiums in the marketplace could increase by more than 75% and up to 90% in rural areas, according to KFF CEO Drew Altman, during the press call. He also said that enrollment could drop as much as 50% in rural areas.

Levitt added that the measures in the bill amount to "what is effectively a partial repeal of the ACA," which passed 15 years ago. Federal data shows an estimated 45 million people are enrolled in health coverage through the ACA — about 13% of the U.S. population.

## State health programs and rural hospitals

Federal cuts to Medicaid and the ACA will shift financial responsibilities onto states, which is likely to add financial strain to state health programs and hospitals — particularly community health centers and rural hospitals.

For decades, states have used provider taxes to help fund Medicaid and state-directed payments.

The bill limits how states can do so.

Robin Rudowitz, vice president at KFF and director of the Program on Medicaid and the Uninsured, said during the press call that if states are limited in how they can use provider taxes, they'll have to come up with other ways to replace that money like increased taxes, cuts to other program spending or further changes to their Medicaid programs.

The cuts would also mean hospitals will receive lower payments, which means hospitals may have to scale back certain services or close altogether.

Hospitals with low margins, like rural hospitals, are likely to face the biggest obstacles.

KFF estimates that 12 states with large rural populations and expanded Medicaid could see federal spending on their programs decline by \$5 billion or more over 10 years. Kentucky stands to lose \$12 billion — the highest among all states.

Kentucky, for example, relies heavily on provider taxes. Kentucky Hospital Association, which represents over 100 hospitals in the state, says the bill's cuts puts 20,000 people at risk of losing their jobs.

A study from University of North Carolina found that 35 rural hospitals in Kentucky could be in danger of closing due to the provisions in the bill.

There is one source of hope for rural hospitals in

the bill: States may apply to access a \$50 billion fund to support rural hospitals, to be distributed for five years beginning in 2027. But the fund won't likely offset the cuts. Levitt said "Delayed relief, even if sizable, won't arrive fast enough to prevent closures."

## People who need food assistance

As with Medicaid, low-income Americans who are eligible for SNAP will face new work requirements as soon as this year and the effects of funding cuts later in 2028. The total reduction in SNAP spending in the bill: \$295 billion over the next decade.

More than 42 million people receive SNAP benefits, according to the USDA — about 12% of the U.S. population.

It's worth noting that there are already work requirements built into the SNAP program — able-bodied people without dependents, ages 18 to 49, must work at least 20 hours per week or 80 hours per month.

But the bill raises that upper age limit to 55, which means millions more people will be impacted. It also eliminates or tightens exemption criteria for states to waive work requirements for certain individuals.

The issues that SNAP work requirements present remain, according to the Center on Budget and Policy Priorities (CBPP): increased administrative burdens, more people losing assistance and no improvements in long-term employment outcomes.

While food banks don't directly rely on SNAP to deliver its services, a loss of SNAP funds could put added pressure on already-strained programs.

Feeding America, a nationwide network of food banks, estimates the bill's provisions could reduce anywhere from 6 to 9 billion meals annually.

## HEALTH &amp; FITNESS

# EARLY LEAD EXPOSURE COULD RESULT IN MEMORY ISSUES LATER IN LIFE

DATA DERIVED FROM  
MORE THAN 600,000  
PARTICIPANTS OF U-M STUDY

By Roberta Burkhardt  
*Pittsburgh Post-Gazette*

A new study has found that people who lived in areas with high levels of leaded gasoline emissions in the 1960s and '70s are more likely to report memory problems today — a finding that researchers say could deepen our understanding of environmental risks tied to dementia.

The study and others presented in July at the 2025 Alzheimer's Association International Conference used data from more than 600,000 participants from the U.S. Health and Retirement Study from the University of Michigan's Institute for Social Research.

Participants who lived in areas with higher estimated lead emissions — often tied to dense traffic and industrial zones — were significantly more likely to report poor memory. Although the Michigan study did not include cognitive testing or formal dementia diagnoses, the findings point to a potential long-term connection between environmental exposure and cognitive decline.

"Research suggests half the U.S. population — more than 170 million people — were exposed to high lead levels in early childhood. This research sheds more light on the toxicity of lead related to brain health in older adults today," said Maria C. Carrillo, the Alzheimer's Association chief science officer and medical affairs lead, per a July 27 news release.

Other studies presented at the conference suggested that any lead exposure during one's lifetime may cause cognitive problems; that certain populations may be disproportionately affected, pointing to social disparities; and that a biological connection exists between lead exposure and Alzheimer's, Carrillo said.

On the one hand, these conclusions are not all that surprising, said Mark Haut, the director of WVU Rockefeller Neurosci-



DREAMSTIME — DREAMSTIME/TNS

A new study has found that people who lived in areas with high levels of leaded gasoline emissions in the 1960s and '70s are more likely to report memory problems today.

ence Institute's Memory Health Clinic, and Steven Albert, professor of behavioral and community health sciences at the University of Pittsburgh. Neither expert contributed to the studies.

But the conference presentation highlights the need for further study plus continued and expanded long-term collection of data, so that the connection and repercussions of these kinds of toxic exposures can be better understood — from both environmental and treatment perspectives, they said.

Plenty of research, Haut explained, has shown brain development and resilience can be compromised early in life by toxic exposures.

He described the concept of "brain reserve," comparing it to a cup that starts full and empties over time. Lead exposure — especially in childhood — can siphon off this reserve early. So while lead might not directly cause Alzheimer's or memory loss, it may set the stage for cognitive decline by weakening the brain's defenses over time.

Albert noted that while the studies pre-

sented at the conference relied on self-reported memory issues rather than clinical diagnoses, the implications are still notable, especially given the scale of the data.

While there's growing concern about historical lead exposure contributing to memory decline, Haut cautioned against overstating the link.

"First, it's an association study, a correlation. It's not cause and effect," he said.

Still, the evidence that lead is neurotoxic is solid: "Heavy metals, which include lead as well as mercury, are not good for your body or your brain, even at low-level exposure."

The leaded gasoline study was one of several presented at the conference exploring the role of environmental factors in dementia risk. Another study, with nearly 2,780 California participants, found that even current residence near industrial sources of lead was associated with worse cognitive performance.

"There are many environmental pollutants, airborne toxins, that have been associated with cognitive performance," Al-

bert said.

He also pointed to a systematic review published the same week as the conference in *Lancet Planetary Health* linking long-term air pollution exposure — specifically particulate matter, nitrogen dioxide and black carbon — to increased risk of diagnosed dementia.

"The big implication of all this is that a lot of the dementia that we attribute to old age and ... the accumulation of amyloid and tau and the shrinking of the brain and neuronal debris" may have an environmental source, Albert said, referring to amyloid and tau proteins.

In Alzheimer's patients, brain cell function is disrupted by the accumulation of amyloid plaques and tau tangles, which ultimately leads to brain shrinkage and the buildup of neuronal debris — or remnants and waste products from damaged or dead brain cells, per the Alzheimer's Therapeutic Research Institute at the Keck School of Medicine of USC.

## Why lead matters — and who's at risk

Lead has long been known to affect brain development in children. But research into its long-term effects on aging brains is still emerging.

"Lead is bad for lots of things," Albert said. "There's been some studies that suggest it's related to IQ generally, and also aggression and lots of other things in animal model studies."

A study published in the journal *PNAS* in 2022, which found 170 million Americans alive today were exposed to high lead levels in early childhood, also indicated that many of those individuals were exposed to levels five or more times higher than what's considered safe today. It estimated that lead exposure is responsible for the loss of more than 800 million collective IQ points among those 170 million Americans, as of 2015.

IQ is not the only area where lead exposure damages us, Albert noted. Instead, it often overlaps with other social determinants of health, like poverty and poor housing, making it difficult to isolate one factor.

Higher levels of exposure and living near environmental pollutants often correlate to those with lower incomes, he said.

Haut agreed, pointing out that many exposures are geographically and economically determined.

"The other interesting thing about this data is it also points to the neighborhood that you grow up in," he said, referring to the data presented at the conference. He noted that areas near former industrial sites or lead sources tend to lack resources and have more pollution.

He discussed the concept of "neighborhood disparity" and added, "whether it's lead by itself or with all these other factors, or lack of access to health care, and poor nutrition ... all those kinds of factors kind of figure into this."

These compounding variables, he said, make it difficult to isolate lead as the sole cause of cognitive decline.

Haut underscored the difficulty of drawing firm conclusions about toxic exposure and cognitive outcomes without long-term, consistent data collection.

He pointed to research systems in other countries, such as Britain's UK Biobank, which follows the lifelong health journeys of a half-million volunteers.

He said these types of studies take decades — "I'm talking 60 years" — but are necessary to build a clearer picture.



PAUL SANCYA — AP PHOTO, FILE

More than 600,000 people were studied through the University of Michigan to determine that early lead exposure could result in memory issues later in life.

### What can be done now?

While the exposures in question may have occurred decades ago, Albert said there are still meaningful steps people can take — especially in places like Pittsburgh, where aging housing may contribute to continued risk.

"Something as simple as dehumidifiers,

air purifiers or even opening up the window or scrubbing fungal moisture in the basement — all of these things probably can make a difference for the quality of indoor air," he said. "And maybe that would have important health consequences."

Albert recently led a study through the Healthy Home Lab at Pitt, funded by the U.S. Department of Housing and Urban Development, that examined indoor air quality and its links to health. The study's findings are under review and are not yet published.

"We looked at indoor air quality, which is one of these also less well investigated things — to look at particulate matter and carbon dioxide and also fungal species that you can actually measure in dust," he said. "There probably is a lot of work to be done for the home."

Even without a clear cause-and-effect link to Alzheimer's, Haut emphasized the importance of protecting brain health through lifestyle choices.

"Diet actually is really important" in addition to one's general health, he said, recommending lean protein, fewer processed foods, more fruits and vegetables and lower sugar intake. "Pairing that with daily exercise is really important."

But perhaps the most powerful tool is interpersonal connection.

Haut said socialization is something he

consistently recommends. "That's the best brain exercise, right?"

He explained that human social interactions engage the entire brain and vary constantly, making them more neurologically stimulating than something like repetitive brain games.

### A preventable piece of the puzzle

Ultimately, Albert sees the lead findings as part of a broader conversation about preventable risks for dementia — and one that should lead to greater public health investment.

He pointed out that the Lancet Commission has identified up to 14 different factors that affect cognitive health in old age, including high cholesterol, traumatic brain injury, hearing loss, Type 2 diabetes, smoking, obesity and high blood pressure.

"The estimate is that if you reduced those or eliminated those, you could cut the dementia incidence by about 40 or 45%," he said. "And lead is a good one because we know a lot about its biological effects on the nervous system."

Even as research continues, he said the public health message remains clear.

"With age, the 'whips and scorns of time,' as Shakespeare called it, you will see increases in dementia," Albert said. "But the way we live and what we expose ourselves to probably increases our risks."

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

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

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

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53239 Settimo Crt, Chesterfield, MI 48047

## SOCIAL &amp; WELL-BEING

# LIVING YOUR GOLDEN YEARS ABROAD

WANT TO MAKE THE MOVE?  
HERE'S WHAT TO CONSIDER FIRST

By Jessica Fu  
*The Seattle Times*

The draw of retiring overseas can be tempting, especially in the face of stubbornly high costs of living throughout the country.

But before you go, experts recommend thorough research and planning. Retiring abroad comes with complications, including lifestyle changes, immigration hurdles and disruptions to health care coverage.

Here are a few critical considerations, according to people who help Americans move abroad:

## Map out a long-term plan

Evaluate what moving abroad would mean for your entire life, not just the cost of daily living.

"You need to think about what's important to you," said Jennifer Stevens, executive editor of *International Living*, a magazine about retiring overseas. "What kind of access you'll have to health care and what the lifestyle is going to be like."

Beyond your own life, consider what moving overseas means for people you leave behind.

For those with older parents who need long-term care, that means having a plan and network to oversee and manage their well-being while you're abroad.

It also means putting in place proper succession planning, expat adviser David Lesperance wrote in an email. He also suggested having medical and finan-

cial powers of attorney in place in case of emergencies.

As other countries have their own laws, professional advice should be sought and followed to avoid hidden pitfalls such as forced heirship rules," he added, referring to laws that guarantee children a portion of an estate, regardless of what's written in a will. "This is especially true for common law and same-sex couples."

## Look at your finances

Americans who move abroad are still required to file U.S. taxes. Before setting out, experts recommend having an understanding of what your obligations will be to both your new home and your old one.

"What's the tax planning I need to do? What's the tax ramifications of that?" said Lesperance, listing the questions that expats have on their minds.

Experts also urge people to research the financial implications for their retirement income. While people collecting Social Security can do so abroad, some pension benefits can only be deposited into U.S. financial institutions. Make sure you can access your retirement income abroad before you leave.

Also be aware of the risk that exchange rates pose, said Alex Ingram, founder of Liberty Atlantic Advisors, a financial advisory for expats. When your savings and retirement income are in U.S. dollars but you're

SEE MOVE ON PAGE T13

MOVING OVERSEAS SOUNDS GREAT BUT CAN BE LONELY

By Annabelle Timsit  
*The Washington Post*

You may know someone who has done it, or dreamed of it yourself: After a long career, an increasing number of people are opting to retire abroad — often in countries where the weather is good and the cost of living comparatively low.

But while international retirement has its perks — imagine spending your golden years sipping margaritas on a beach in Mexico — it can also bring a greater chance of loneliness, as those who retire overseas find themselves far from networks of family and friends built up over a lifetime, according to a peer-reviewed study published earlier this year in *Psychology and Aging*, a journal of the American Psychological Association.

"Older migrants face double jeopardy as they are vulnerable to both age-related and migration-related risk factors of loneliness," wrote the authors, Esma Betül Sava, Kène Henkens and Matthijs Kalmijn.

## 'Social loneliness'

The authors, from the Netherlands Interdisciplinary Demographic Institute, measured whether being a migrant had any effect on the likelihood of two types of loneliness: emotional, stemming from "the absence of an intimate figure, such as a partner or a best friend," and social, which "stems from the absence of a broader group of contacts and a sense of community."

Respondents were asked to answer "yes," "no," or "more or less" to statements such as "I experience a general sense of emptiness" or "There are many people I can trust completely." Other risk factors for loneliness — including having children and self-reported health — were taken into account, so the researchers could disentangle the impact of people's migrant status.

The study was based on a survey of 4,995 Dutch people between the ages of 66 and 90 living in 40 coun-



DREAMTIME — DREAMTIME/TNS

A woman walks along the beach and bay of La Concha, in San Sebastian, Spain.

tries — including common retirement destinations such as France, Spain and Thailand — as well as 1,338 Dutch people in the same age bracket who live in the Netherlands. The people sampled collected a Dutch basic state pension at the time, and data was provided by the Social Insurance Bank, which implements the Dutch public pension system.

Overall, retirees living abroad reported higher levels of social loneliness compared to Dutch retirees living in the Netherlands, but their levels of emotional loneliness were roughly the same, results showed. Sava, one of the authors, said this is probably because retirees typically move abroad with a romantic partner, and their relationship quality is likely to be high because they are taking a major step together.

## Less time with family

Some overseas retirees may suffer from spending less time with family: The study showed that losing contact with one's adult children increased the risk of emotional loneliness. Kelly Hall, who teaches social policy at Britain's University of Birmingham, said that changing family relationships, particularly when people get older or lose mobility, means that family ties can become more focused on the person's care needs and

less on the personal relationship.

Other factors, such as not feeling a sense of belonging to the new country, can also increase social loneliness, researchers found. Sava said overseas retirees may have a hard time meeting people if they don't speak the local language.

However, the study also found several elements associated with lower risk of social and emotional loneliness, including having frequent contact with a neighbor in the new country. Researchers said having at least one good friend in the destination country was associated with lower levels of social loneliness. But "making new friends (is) a bit more difficult as you age," Sava added.

And even when retirees make friends abroad, they may feel the friendships are not as deep as those they had back home, said Hall, who was not involved in the Dutch study, but previously carried out research on retirement migrants.

The Netherlands institute researchers said their study had some limitations, including that it didn't measure people's loneliness before they emigrated. For example, it could be that people chose to retire abroad because they were already feeling more distant from family and friends back home. The Dutch

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# Lonely

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study also focused on the quantity of people's relationships, not their quality, and did not include people who retired abroad but then returned home, suggesting that loneliness among the sample could have been underestimated. Finally, it looked only at Dutch retirement migrants, who may have cultural particularities that are not generalizable, the researchers said.

## How loneliness affects well-being

Sava said the findings show that moving abroad for one's retirement is a big life change not to be undertaken lightly.

Although loneliness is subjective, it can be harmful. Those who report feeling lonely can be at greater risk of cardiovascular disease, dementia, stroke, depression and anxiety, among other risks. Vivek H. Murthy, the former U.S. surgeon general, noted in a 2023 report that "the mortality impact of being socially disconnected is similar to that caused by smok-

ing up to 15 cigarettes a day."

## How to combat social loneliness if you retire abroad

Hall and Sava said there are ways for those who retire overseas to combat social and emotional loneliness:

- Choose your retirement destination strategically: Hall, who has conducted research about older British adults who move to the Spanish coast, says those who are younger and healthier tend to report a high quality of life, in part because there is a network of British people living there and active British volunteering groups.

- Don't live like a tourist: Hall said some people retire abroad "but almost live like a tourist" in their new countries, seeking out a familiar lifestyle to what they had at home. This can prevent them from making friends, developing a sense of belonging or learning to use local public services. One way to avoid this, according to Hall: Learn the local language.

- Develop hobbies: Learning a new hobby is known to be associated with higher

well-being. The activity can give people a sense of purpose and help them meet others.

- Keep up with family and friends back home: Sava said retirees should nurture their ties at home even as they grow their network in a new country. The study found that maintaining ties with family and friends in the Netherlands reduced the risk of emotional loneliness.

- Make a plan: Consider the following questions: Do you ever plan to return to your home country? If you experience the loss of a partner, or declining health or mobility, how will you access care in your new country? "Most people don't like to think about what happens when you get older," Hall said — and his leaves them unprepared if a crisis arises.

While retiring overseas might be a lifelong dream, Sava said the public messaging around the change rarely shows people what the downsides could be. "You are a migrant at the end of the day, but that is not what they associate that move with. So I think before moving, there needs to be some more kind of managing of expectations," she said.

# Move

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spending another currency, you're vulnerable to the volatility of exchange rates.

## Changing immigration pathways

Immigration laws in other countries, just like those in the U.S., are constantly in flux. Current retirement visa programs might be terminated in the future; others might be introduced in countries where they previously were none. But by large, migration policies trend toward becoming more restrictive over time,

said Stevens, the editor of International Living.

That doesn't mean you should rush out. Rather, just be prepared for the possibility that immigration pathways might change faster than your timelines and have backup plans. Long-term, expats may have the opportunity to acquire citizenship in their new home country. That could come with its own advantages, as well as responsibilities, wrote Lesperance — all considerations to keep in mind.

## Talk to an expert

Moving abroad is possible, but it's a significantly smoother process if you have guidance from someone who understands the

complexities of the decision.

In recent months, Ingram, the financial adviser, has seen more interest from Americans who are fully committed to moving abroad, unlike in the past when more of his clients were curious but not set on the idea.

"We've spoken to numerous people that say, 'I'm moving to Portugal in three weeks — what do I need to do to prepare?'" Ingram said. "Three weeks is a really short amount of time."

Enlisting an expert early in the process can help people get a comprehensive sense of what it takes to relocate an entire life to another country and how to make it happen.



ANTONEL — ISTOCKPHOTO/GETTY IMAGES

Italy is a popular destination for people hoping to move abroad. This is a scenic view of Positano on the Amalfi Coast.



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## 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).

### OCTOBER

**Oct. 1-Dec. 19:** Bingocize — Move, Laugh, Win! at the Clawson Senior Center, 509 Fisher Court, Clawson, Wednesdays & Fridays at 1 p.m. A fitness twist on bingo—stay active, have fun, and win prizes while you play. For more information, call 248-589-0334. Advanced registration required. Register at: <https://miclawsonweb.myvcloud.com/webtrac/web/>

**Oct. 9:** Shelby Gardeners Club is hosting Nancy Butty at 1 p.m. on Oct. 9 at the Shadbush Nature Center, 4101 Riverbends Drive. Butty shares how to avoid injury while cleaning up the garden and home. A \$5 fee is appreciated to support the SGC's ongoing community education events. Pre-registration is not required. Please arrive by 12:45 p.m. to guarantee a seat.

**Oct. 9:** Music & Movement with Music Maker Marge at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp., Thursdays, Oct. 9, 16, 23, and 30 at 10 a.m. Come jam out with Marge. Sing songs, play instruments, and listen to stories! This program is geared toward children ages 2 and up. No registration is required. For more information, call 586-329-1261.

**Oct. 9:** Adult Craft Night: Bracelet Making with Kitty Deluxe at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp., Thursday, Oct. 9 at 6 p.m. Crafters of all skill levels are welcome at our monthly Adult Craft Night. Join us for a special evening as Cat from Kitty Deluxe guides us in creat-

ing a beautiful beaded wire bracelet. Learn the basics of jewelry making and take the time to relax and connect with your community. Tickets are \$5 per person and include all jewelry making supplies plus light snacks and refreshments. Tickets can be purchased at the library — cash or check only. Limited space available, so register now to secure your spot. Registration is in-person only for this event. For more information, call 586-329-1261.

**Oct. 10:** Kids Take & Make Craft: Pumpkin Slime at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp., Friday, Oct. 10, available all day while supplies last. Stop in and grab this month's spooky Take & Make. This month, we are making DIY pumpkin slime! Hurry in, available only while supplies last. For more information, call 586-329-1261.

**Oct. 11:** Dog Man Party at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp., Saturday, Oct. 11 at 1 p.m. We're celebrating everyone's favorite half-canine hero with a Halloween twist! Join us for games, crafts, and lots of fun! Registration is required. This is an all-ages, family program. For more information, call 586-329-1261.

**Oct. 13:** Spice of the Month: Ground Ginger at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp., Monday, Oct. 13, 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! Oct.'s Spice of the Month is Ground Ginger. For more information, call 586-329-1261.

**Oct. 14:** Tech Time at HTPL: Online Shopping Basics at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp., Tuesday, Oct. 14 at 6:30 p.m. Join the adult librarians for monthly Tech Time at HTPL! Learn the basics of online shopping on popular platforms like Amazon, just in time for the holiday season. Registration is preferred but not required. For more information, call 586-329-1261.

**Oct. 14:** Cows at the Opera House and Other Museum Mysteries sponsored by the Roseville Public Library, 29777 Gratiot Ave, Roseville, Tuesday, Oct. 14 at 1 p.m. at the Roseville Senior Center. A mystery is defined as something unexplained or inexplicable, or as a person or thing having qualities that arouse curiosity or speculation. The many mysteries of the Detroit Institute of Arts include stories and images, newly discovered meanings and issues of authenticity. Spend an hour learning about these stories and artwork with a docent from the Detroit Institute of Arts. For more information, call 586-445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**Oct. 14:** Knitting & Crochet Circle at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp., Tuesdays, Oct. 14, 21, and 28 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.

**Oct. 14:** The Birmingham Metropolitan Women's Club presents at their monthly luncheon, Sharri Watkins — chief operating officer for the Motown Historical Museum at 10:30 a.m. The presentation will be followed by a delicious lunch. You do not have to be a member to give us a try. Reserve your place two weeks prior to the event by calling Chris — 248-303-7339 — lunch & program \$34, held at the Iroquois Club, 43248 Woodward Ave., Bloomfield Twp. To learn more, visit [tbmwc.com](http://tbmwc.com)

**Oct. 15:** Murder & Booze Book Club at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp., Wednesday, Oct. 15 at 6 p.m. This event was rescheduled to Wednesday, Oct. 15 at 6 p.m. Join the library at Luigi's Original Restaurant for our mystery, thriller, and true crime book club! Enjoy a cold one and grab an appetizer while we discuss The Night She Disappeared by Lisa Jewell. Get your copies now! Register online or call (586) 329-1261. We are meeting at Luigi's Original Restaurant, 36691 Jefferson Ave, Harrison Twp.

**Oct. 16:** Mystery Book Club: "The Long Call" by Ann Cleeves at the Roseville Public Library, 29777 Gratiot Ave, Roseville, Thursday, Oct. 16 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 Long Call by Ann Cleeves. 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)

**Oct. 16:** Trivia Night at

Total Sports sponsored by the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp., Thursday, Oct. 16 at 6:30 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. For more information, call 586-329-1261.

**Oct. 17:** Halloween Happy Hour at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp., Friday, Oct. 17, from 2-4 p.m. Celebrate the spooky season with mocktails, snacks, crafts, and other fun freebies! All ages welcome. No registration required. Costumes encouraged. For more information, call 586-329-1261.

**Oct. 19:** Halloween Card Party, sponsored by the Daughters of Isabella, Circle 683, from 12:30-3:30 p.m. on Sunday, Oct. 19 at the St. Thecla Activity Center, 20740 South Nunneley, Clinton Twp. Pinochle, euchre, dominoes or other card games. Come alone or with a group. Lunch, raffles, door and table prizes. Receive a ticket towards a prize drawing if wearing a Halloween theme clothing item. Tickets are available at the door. Donation \$10. For more information, call 586-791-6177 or 586-791-9012.

**Oct. 20:** Movie at the Library. Sponsored by Clawson Senior Center, 509 Fisher Court, Clawson, Monday, Oct. 20, 1 p.m., Free. Phone: 248.589.0334. Join us for a select movie at the library. This month's flick: Terms of Endearment. Register ahead at: <https://miclawsonweb.myvcloud.com/webtrac/web/>

**Oct. 20:** Lunch Bunch:

French Toast Bistro at the Clawson Senior Center, 509 Fisher Court, Clawson, Monday, Oct. 20, at 11:45 a.m. Cost: \$4. Trip Fee (plus cost of your meal). Phone: 248.589.0334. Join us for a delightful outing to French Toast Bistro in Clawson! This neighborhood is known for its warm atmosphere and delicious brunch and lunch selections. Gather with friends, enjoy good company, and treat yourself to a meal of your choice. Guests are responsible for the cost of their own lunch, plus a \$4 trip fee. Seating is limited, so please register ahead to reserve your spot. Register ahead at: <https://miclawsonweb.myvcloud.com/webtrac/web/>

**Oct. 20:** Community Project: Animal Shelter at the Roseville Public Library, 29777 Gratiot Ave, Roseville, Monday, Oct. 20 at 5:30 p.m. 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! This event is for ages 11 and up. Materials for making the toys and blankets at the event will be available while supplies last. For more information, call 586-445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**Oct. 21:** Check Mates: Chess Club at the Roseville Public Library, 29777 Gratiot Ave, Roseville, Tuesday, Oct. 21 at 6 p.m. Once a month, local Chess enthusiasts gather at the library to socialize, trade tips, and challenge each other to this classic game of strategy. Whether you are a master player or just learning the game, you are welcome to join us. You may bring your own set or use one of ours. For more information, call 586-445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

mi.gov

**Oct. 21:** Coffee & Conversation — Advanced Directives at the Clawson Senior Center, 509 Fisher Court, Clawson, at 9:30 a.m. Over coffee, learn the importance of advanced directives and how to prepare them with Hospice of Michigan. For more information, call 248-589-0334. Advanced registration required. Register at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Oct. 22:** "Movers, Shakers, and Music Makers" A Tribute to Six Michigan Women Who Changed History sponsored by the Roseville Public Library, 29777 Gratiot Ave, Roseville, Wednesday, October 22 at 6 p.m. in the Roseville City Council Chamber. Myra K. Wolfgang, labor union organizer. Grace Lee Boggs, philosopher and activist. Laura Smith Haviland, abolitionist and conductor on the underground railroad, and others. Featuring "This Little Light of Mine," "Oh! What a Beautiful City," this 45-minute show will leave you inspired by the legacy of women activists in Michigan and hopeful about building a better world. Registration required. For more information, call 586-445-5407 or email [rsvlibraryservice@roseville-mi.gov](mailto:rsvlibraryservice@roseville-mi.gov)

**Oct. 22:** Pottery with Jan at the Clawson Senior Center, 509 Fisher Court, Clawson, at 1 p.m., \$45. Create unique pottery pieces with guidance from Jan in this fun, hands-on workshop. For

more information, call 248-589-0334. Advanced registration required. Register at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Oct. 22:** Read It and Eat Cookbook Club at the Harrison Township Public Library, 38255 L'Anse Creuse, Ste. A, Harrison Twp., Wednesday, Oct. 22 at 6 p.m. Join us for the first date of our new "Cookbook Book Club." Reserve your recipe in our selected cookbook at the front desk. Cook the dish and bring it to share with the group! More details can be found at [htlibrary.org](http://htlibrary.org). Future dates for 2026 to be announced. Please be advised that food tasting is at your own risk. For more information, call 586-329-1261.

**Oct. 23:** The Senior Care-giver & Resource Network (SACRN) is hosting a rockin' evening of dinner and dancing to Detroit's #1 cover band, VAVOOM at Club Venetian Banquet Center, 29310 John R. Road, Madison Heights, from 6-9 p.m., on Thursday, Oct. 23. Tickets, \$90. Proceeds will help Jewish Family Service provide emergency assistance to older adults. For sponsorships, donations or to purchase tickets, visit [sacrn.org/2025-fundraiser](https://sacrn.org/2025-fundraiser) or call Paula Rosneck at 513-317-5088.

**Oct. 23:** Lunch & Learn — Medicare Questions with Chris at the Clawson Senior Center, 509 Fisher Court, Clawson, at 11 a.m. Have

Medicare questions? Chris has answers—and lunch! Come hungry and leave informed. For more information, call 248-589-0334. Advanced registration required. Register at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Oct. 25:** Chords are Key online piano and guitar lesson. Instant Piano — Online class, Saturday, Oct. 25, 9 a.m. — noon, cost \$70. Instant Piano — Online class, Monday, Oct. 28, 6:30 — 9:30 p.m., cost \$70. Piano by Ear — Online class, Saturday, Nov. 22, 11 a.m. — 1:30 pm, cost \$70. Instant Guitar — Online class, Saturday, Oct. 25, 1—3:30 p.m., cost \$70. Instant Guitar — Online class, Tuesday, Oct. 29, 6:30—9 p.m., cost \$70. Register online at [Lc-ps.ce.eleyo.com](https://lc-ps.ce.eleyo.com) or by calling L'Anse Creuse Community Education at 586-783-6330.

**Oct. 27:** Lunch & a Play at OPC at the Clawson Senior Center, 509 Fisher Court, Clawson, Bus departs at 11 a.m. \$25. Travel to Rochester for a delightful lunch and live theater performance—good food, good laughs, great company. For more information, call 248-589-0334. Advanced registration required. Register at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Oct. 28:** OATS Tech Talk at the Blair Memorial Library: Job Searching in the Digital Age. Sponsored by Clawson Senior Center, 509 Fisher

Court, Clawson, Tuesday, Oct. 28, 4 p.m. Free. Phone: 248.589.0334. You can find anything on the internet, even a job! Learn the basics on online job searching in this lecture. Advanced registration required. Register with the Clawson Senior Center Register at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Oct. 20-28:** OPC 650 Theater Group Presents: Dames at Sea sponsored by the OPC Social & Activity Center. Luncheon and Dinner Shows, \$20-\$25. Step aboard for Dames at Sea, a tap-happy, feel-good musical brimming with dazzling dance numbers, snappy comedy, and catchy tunes. Perfect outing for friends, family, or neighbors — everyone's welcome! Parties of eight or more enjoy priority reserved seating, so gather your crew and get the best seats in the house. For information or to schedule your visit please call 248-608-0249. OPC is located at 650 Letica Drive, Rochester.

**Oct. 30:** Spooky Lunch & Bingo Bash at the Clawson Senior Center, 509 Fisher Court, Clawson, at noon. \$6. Enjoy a Halloween-themed feast, then stick around for a spirited bingo game at 1 PM! Register by Thursday, Oct. 23. For more information, call 248-589-0334. Advanced registration required. Register at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

## NOVEMBER

**Dec. 3 (register by Nov. 2):** Meadow Brook: A Christmas Carol at the Clawson Senior Center, 509 Fisher Court, Clawson, Wednesday, Dec. 3, 1 p.m. \$40. Phone: 248.589.0334. Celebrate the season with Dickens' classic at Meadow Brook Theatre. Includes round-trip transportation and reserved seating. Seats go fast—save yours early. Register by: Nov 2. Register: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Nov. 3:** Lunch & Learn: Desmond Funeral Home, Veteran Burials at the Clawson Senior Center, 509 Fisher Court, Clawson, Monday, Nov. 3, 11 a.m. Free. Phone: 248.589.0334 Talking about end-of-life planning can be difficult, but it's an important step for peace of mind. Join representatives from Desmond Funeral Home as they share practical tips on planning ahead specifically for Veteran Burials, and ensuring your wishes are honored. Lunch is provided. Register ahead at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Nov. 4:** 21Black Jack: Learn about Medicare | Sponsored Activity: Humana at the Clawson Senior Center, 509 Fisher Court, Clawson, Tuesday, Nov. 4, 11 a.m. Free. Phone: 248.589.0334. Humana representatives will lead a fun and interactive game of 21 Black Jack! This game hour includes a talk

about Medicare, what it is, and the advantages of having a Medicare Advantage plan. Don't miss out on this fun FREE game hour to win prizes while having fun with friends! Advanced registration required. Register ahead at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Nov. 5:** OATS Tech Program: Navigating Medicare Resources at the Clawson Senior Center, 509 Fisher Court, Clawson, Wednesday, Nov. 5, 1 p.m.. Free. Phone: 248.589.0334. Medicare can be daunting. Learn how to use reliable online resources to gain a better understanding. Register ahead at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Nov. 6:** Veterans Day Concert & Lunch Sponsored by Clawson Senior Center, 509 Fisher Court, Clawson, Thursday, Nov. 6, 11:30 a.m. Cost \$4. Phone: 248.589.0334. Honor and celebrate our veterans with a heartfelt performance by the talented Clawson Public School Band. After the concert, enjoy a special lunch with the students—sharing food, stories, and community spirit. Register ahead for lunch, Cost \$4. Veterans eat for free, but they must register in advance. Register ahead at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Nov. 8:** Craft Show at Heritage Estates, 25430 18 Mile Road, Clinton Twp.,

CALENDAR » PAGE 18

## ATTENTION ORGANIZATIONS GROUPS & CLUBS

Send in your information for meetings, seminars, events and press releases for our monthly calendar. Our next edition will run November 13, 2025.

**Deadline is October 29, 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**

**NOVEMBER 13, 2025**



# Poetry Page

## THE END OF THE SEASON

'TWAS THE IDES OF OCTOBER  
AND THE END OF THE SEASON  
OTHER BOATS WERE IN STORAGE  
PROBABLY FOR GOOD REASON

NO RAIN IN SIGHT  
WE DECIDED TO PLAY  
WE'RE OFF TO A LAKE  
TO HAVE A FUN DAY

ONE LEFT A COFFEE CUP  
SITTING ON THE HULL  
ENROUTE IT SMASHED  
NO LONGER FULL

NO NEED FOR A COOLER  
NO ICE WAS CHOSEN  
ANYTHING NEAR MY FEET  
WOULD STAY AS FROZEN

ONE STEPPED ON SUNSCREEN  
THE BOTTOM EXPLODED  
BLEACHING THE CARPETING  
AS CONTENTS UNLOADED

COULD NOT FIND ONE CAN  
OF POP ANYWHERE  
FINALLY IT SURFACED  
ON SOMEONE'S CHAIR

LIZ CLABOURNE'S STRAW HAT  
FLEW OFF FOR A DIP  
FLIPPED, FILLED WITH WATER  
SON, DAVID, RESCUED IT

NEW LURES WERE INCLUDED  
BUT CHOSE TO HIDE SOMEWHERE  
BACK HOME THEY APPEARED IN  
THAT COOLER OVER THERE

IT DID NOT MATTER  
WHICH POLE ONE USED  
NO FISH WERE BITING  
THEY HAD SPREAD THE NEWS

"THESE PEOPLE DON'T KNOW  
IT'S THE END OF THE SEASON  
KEEP AWAY FROM THEIR BOAT  
THEY'RE ALL BEYOND REASON!"

By Jean Waid of  
Rochester Hills, MI

## MY TREE

How lucky and very exciting  
for me.  
Created to belong to nature's  
family with me as part of this  
fabulous tree.  
Buds right from the start we each  
have our own unique place to be.  
Together we are out on a  
limb with me at the top of this  
towering tree.  
Branching out we created a  
canopy of emerald green for all  
the world to see.  
Offering shade to rest and dream  
with me waving as part of this  
calming tree.  
Designed firm and resilient so  
in a hundred years all will know  
where to find me.  
Rugged for children to climb and  
swing with me adding cover from  
this solid tree.

Under the blazing sun the wind  
comes by to shoot the breeze  
cooling us instantly.  
Birds come in to sing and tap  
about doing the rustle with me in  
this lively tree.  
The climate changes and the  
new seasons beauty shows in our  
new colors of three.  
We are detached from our  
branches with me flying and no  
longer part of this tree.  
I hit the ground twirling and  
dancing being pushed by the  
wind until I stop.  
As I return into the earth I am  
hopeful that one day I can once  
again be lucky to be part of a  
tree!!

By Lucia Allen of  
Roseville, 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 NOVEMBER 13, 2025**

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

# Pet Tribute Page



## Proud American Girl (Diva)

Our Bouvier de Flandres named Proud American Girl and her call name was Diva. She was such a love. She was so giving of herself, for instance, we could dress her in different costumes for Halloween. She won in parades and to top it off she would let the grandkids step all over her and sleep next to her. Only having one lesson she was a natural pulling a cart. We had her do it for Christmas Eve. The grandchildren were ecstatic. This is a photo of her with Santa Claus coming to our house on Christmas Eve. She was 12 years old when she passed. She is missed every day.

**Proud Member of the Karwowski Family  
of Sterling Heights, 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 Vitality with more information  
on Pet Tribute and Be Kind Spotlight.**

**NEXT ISSUE WILL BE NOVEMBER 13, 2025**

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

from 9 a.m. to 3 p.m. Free admission; refreshments for purchase.

**Nov. 10:** Lunch Bunch Restaurant Kyoto Japanese Steakhouse. Sponsored by Clawson Senior Center, 509 Fisher Court, Clawson, Monday, Nov. 10, 11:45 a.m. Cost \$4 Bus + cost of lunch. Phone: 248.589.0334. Join us the second Monday of each month at a select restaurant with friends! This month we venture to Kyoto Japanese Steakhouse. Pay for your lunch on your own and bus ride, \$4. Register ahead at: [miclawsonweb.myvscloud.com/webtrac/web/](https://miclawsonweb.myvscloud.com/webtrac/web/)

**Nov. 11:** The Birmingham Metropolitan Woman's Club presents at their monthly luncheon, Mike Woloszyk, Historian. He will be speaking about The Ford Family at 10:30 a.m.. The presentation will be followed by a delicious lunch. You do not have to be a member to give us a try. Reserve your place two weeks prior to the event by calling Chris — 248-303-7339 — lunch & program \$34, held at the Iroquois Club, 43248 Woodward Ave., Bloomfield Twp. To learn more, visit [tbmwc.com](http://tbmwc.com)

**Nov. 12:** Wills, Trusts & More with Attorney Eric Glick at the Clawson Senior Center, 509 Fisher Court, Clawson, Wednesday, Nov. 12, 1 p.m. Free. Phone: 248.589.0334 Description: Attorney Eric Glick will share valuable information on wills, trusts, and other important legal matters. Bring your questions and get them answered in this informative session. Registered ahead and walk-ins are welcome to attend. Register ahead at: [miclawsonweb.myvscloud.com/webtrac/web/](https://miclawsonweb.myvscloud.com/webtrac/web/)

**Nov. 13:** Outdoor Adventure Center Active Aging Adventures Brunch and Learn at the Clawson Senior Center, 509 Fisher Court, Clawson, Thursday, Nov. 13, 8:15 a.m. Cost \$15. Phone: 248.589.0334. Join us for a trip to take part in OACAs monthly series with coffee,

guest speakers, and Nov.'s World War II Tuskegee Airman plane discovery talk.

Register ahead at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Nov. 17:** Athletico Physical Therapy Visit at the Clawson Senior Center, 509 Fisher Court, Clawson, Monday, Nov. 17, 10 a.m. Free. Phone: 248.589.0334. Have questions about your health or mobility? A licensed physical therapist from Athletico will be on-site to answer questions, share simple exercises, and provide guidance to help you stay active and safe. Register ahead at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Nov. 17:** Movie at the Library. Sponsored by Clawson Senior Center, 509 Fisher Court, Clawson, Monday, Nov. 17, 1 p.m. Free. Phone: 248.589.0334. Join us for a select movie at the library. This month's flick: Dances with Wolves. Register ahead at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Nov. 18:** Detroit Opera House Tour and lunch. Sponsored by Clawson Senior Center, 509 Fisher Court, Clawson, Tuesday, Nov. 18, 10:15 a.m. \$12 tour and bus fee + pay for your own lunch at Buddy's Pizza downtown Detroit. Phone: 248.589.0334. Join us for a 90-minute tour of the historic Detroit Opera House followed by lunch. Register ahead at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Nov. 19:** Lunch & Learn with Chris Stark at the Clawson Senior Center, 509 Fisher Court, Clawson, Wednesday, Nov. 19, 11:30 a.m. Phone: 248.589.0334. Get your questions answered! Chris Stark will host an informative session covering important topics for older adults, all while you enjoy a complimentary lunch. Bring your curiosity and leave with practical knowledge. Register by Nov. 12. Register ahead at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

[sonweb.myvscloud.com/webtrac/web/](https://miclawsonweb.myvscloud.com/webtrac/web/)

**Nov. 20:** Thanksgiving Special Event Lunch at the Clawson Senior Center, 509 Fisher Court, Clawson, Thursday, Nov. 20, noon. \$6. Phone: 248.589.0334. Join us for one of our most beloved traditions—a festive Thanksgiving lunch with turkey, sides, and all the trimmings! After lunch, stick around for a lively bingo game sponsored by Oak Street. Space is limited—register by Nov. 12. Register ahead at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Nov. 21:** Join us for Coffee at the DSO, "Billy Joel Songbook" plus lunch after the show at Vivio's on Friday, Nov. 21. Join the DSO and vocalist-pianist Tony DeSare for a symphonic celebration of Billy Joel's most iconic hits. Experience the legendary songs of the Piano Man like never before—brought to life with full orchestral arrangements and favorites including "Only the Good Die Young," "Just the Way You Are," "Piano Man," "New York State of Mind," "You May Be Right," "Movin' Out," "My Life," "Don't Ask Me Why," and more in this unforgettable tribute to one of music's greatest storytellers. Bus departs from John Armstrong Performing Arts back parking lot, 24066 F V Pankow Blvd, Clinton Twp at 9:15 a.m. Cost \$105. 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.

**Nov. 25:** OATS Tech Program: Streaming and Smart TVs at the Clawson Senior Center, 509 Fisher Court, Clawson, Tuesday, Nov. 25, 4 p.m. Free. Phone: 248.589.0334. Are you paying for TV channels you don't watch? Learn why people are "cutting the cord" and using streaming services instead. Register ahead at: <https://miclawsonweb.myvscloud.com/webtrac/web/>

## DECEMBER

**Dec. 1:** Madagold: Live Performance at the Clawson Senior Center, 509 Fisher Court, Clawson, Monday, Dec. 1, 10:30 a.m. Free. Phone: 248.589.0334. Ease into Dec. with an uplifting morning performance by Madagold at the Senior Center. Enjoy great music, friendly company, and a warm community vibe—perfect for a winter pick-me-up. Register: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Dec. 4:** Coffee Hour with Humana Medicare 101 Talk at the Clawson Senior Center, 509 Fisher Court, Clawson, Thursday, Dec. 4, 10 a.m. Free. Phone: 248.589.0334. Grab a cup and meet local Humana representatives to learn about Medicare benefits, coverage options, and plan resources in a no-pressure, friendly setting. Bring your questions. Register: [miclawsonweb.myvscloud.com/webtrac/web/](https://miclawsonweb.myvscloud.com/webtrac/web/)

**Dec. 4:** OATS Tech Program: Passwords, Passkeys, and More at the Clawson Senior Center, 509 Fisher Court, Clawson, Thursday, Dec. 4, 1 p.m. Free. Phone: 248.589.0334 Tired of resetting your password all the time? Join this lecture to discover password alternatives and different ways to manage your passwords. Register: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Dec. 8:** Lunch & Learn with Stephanie and Josh at the Clawson Senior Center, 509 Fisher Court, Clawson, Monday, Dec. 8, 11 a.m. Free. Phone: 248.589.0334. Enjoy a light lunch while Stephanie and Josh share timely resources and helpful insights for older adults. Come hungry for food and information. Register: [miclawsonweb.myvscloud.com/webtrac/web/](https://miclawsonweb.myvscloud.com/webtrac/web/)

**Dec. 8:** Meet Rep. MacDonnell (Community Drop-In) Monday, Dec. 8, 6 p.m. Free.

Phone: 248.589.0334. Stop by for an informal conversation with Representative MacDonnell. Ask questions, share concerns, and learn about current initiatives. Register: Drop in—no registration required.

**Dec. 18 (register by Dec. 8):** Christmas Lunch & Bingo at the Clawson Senior Center, 509 Fisher Court, Clawson, Thursday, Dec. 18, noon. \$6. Phone: 248.589.0334. Celebrate together with a festive holiday lunch, then stay for merry rounds of bingo with prizes. A seasonal favorite—these seats fill quickly! Register by: Dec. 8. Register: [miclawsonweb.myvscloud.com/webtrac/web/](https://miclawsonweb.myvscloud.com/webtrac/web/)

**Dec. 9:** The Birmingham Metropolitan Woman's Club presents at their monthly luncheon, A Presentation of Christmas Songs at 10:30 a.m. The presentation will be followed by a delicious lunch. You do not have to be a member to give us a try. Reserve your place two weeks prior to the event by calling Chris at 248-303-7339. Lunch & program \$34, held at the Iroquois Club, Woodward Ave., Bloomfield Twp. To learn more visit, [tbmwc.com](http://tbmwc.com)

**Dec. 9:** Holly, History & Harmony (Trip). Sponsored by Clawson Senior Center, 509 Fisher Court, Clawson, Tuesday, Dec. 9, 11 a.m. — 2 p.m. \$50 (admin fee). Phone: 248.589.0334. A festive outing featuring seasonal history, music, and community cheer. Drop-off/pick-up at Troy Community Center. Registration closes Nov. 21—reserve your seat now. Register: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Dec. 11:** Holiday Orchestra Concert. Sponsored by Clawson Senior Center, 509 Fisher Court, Clawson, Thursday, Dec. 11, 11:30 a.m. \$4 for lunch (served at noon). Phone: 248.589.0334. Enjoy the festive sounds of the Clawson Public Schools String Orchestra as they

perform holiday classics for our community. Following the concert, students will join senior adults for a special lunch. Space is limited—please register ahead for lunch. Register: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Dec. 15:** Movie at the Library. Sponsored by Clawson Senior Center, 509 Fisher Court, Clawson, Monday, Dec. 15, 1 p.m. Free. Phone: 248.589.0334. This month, we celebrate UN Human Rights Month with a special viewing of the movie Gandhi at the Blair Memorial Library. Popcorn and refreshments provided. Register: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Dec. 15:** Secretary of State Mobile Office at the Clawson Senior Center, 509 Fisher Court, Clawson, Monday, Dec. 15, from 10 a.m. — 3 p.m. Phone: 248.589.0334. Renew IDs, driver's licenses, and other common documents without leaving Clawson. The Mobile SOS Office will be at the Senior Center. Call to make an appointment today at 248.589.0334.

**Dec. 16:** OATS Tech at the Library Saving Money with Tech at the Clawson Senior Center, 509 Fisher Court, Clawson, Tuesday, Dec. 16, 4 p.m. Free. Phone: 248.589.0334. Explore ways that tech can help you save money and manage your finances. Register: <https://miclawsonweb.myvscloud.com/webtrac/web/>

**Dec. 30 (register by Dec. 18):** "Noon Year's Eve" Lunch with Olivia Van Goor at the Clawson Senior Center, 509 Fisher Court, Clawson, Tuesday, Dec. 30, noon. \$6. Phone: 248.589.0334. Ring in 2026 early with a celebratory lunch and a sparkling jazz performance by Olivia Van Goor. Countdown at noon—party favors and smiles guaranteed. Register by Dec. 18. Register: [miclawsonweb.myvscloud.com/webtrac/web/](https://miclawsonweb.myvscloud.com/webtrac/web/)

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