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December 2, 2019
 Vol. 40, No. 11

Sen. McMorrow Updates Council on Lansing's Work

Senator Mallory McMorrow of District 13 in the Michigan State Senate came to the Troy City Council last Monday for an update of how things are going in Lansing this fall. She started by noting that while the two houses, one Republican and one Democratic, had passed a budget. Gov. Gretchen Whitmer had used her line-item veto and now there were about a billion dollars worth of items still needing to be taken up in a supplementary budget.

This situation has caused the new senator a lot of frustration, she admitted. Her hope going to Lansing was that both sides of the aisle would negotiate, but there have been deadlocks. While a new budget had been agreed upon, the Republican major leader "walked on it" and McMorrow said, "That's where we are right now." This is the first time in many years with a divided legislature, and Sen. McMorrow says it's time to calm down, come back to the table and compromise, as the voters directed. The Republican leader didn't like that the governor has the right to move funding to different items, even though the practice dates back to John Engler.

A finished budget would mean the two houses of government could have time to talk about policy.

She moved on to regional transit, where counties could come together under the Municipal Partnership Act to form

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Classifieds



THE MAYOR AND CITY COUNCIL honored Troy Library Director Cathy Russ, recipient of the 2019 Michigan Library Associations Librarian of the Year Award at the November 25 city council meeting. Pictured left to right: Mayor Pro Tem David Hamilton, Council Member Theresa Brooks, Mayor Ethan Baker, Troy Library Director Cathy Russ, Council Member Ed Pennington, Council Member Edna Abraham, Council Member Ellen Hodorek, and Council Member Ann Erickson Gault. Photo courtesy of Cindy Stewart, City of Troy

Cathy Russ Named MLA Librarian of the Year

At its annual Conference Awards Luncheon on October 17th, the Michigan Library Association (MLA) named Cathleen Russ as the 2019 Librarian of the Year. She serves as director of Troy's Public Library.

Cathy's enthusiasm for providing great service to the culturally diverse community is unending. With her vast knowledge of library administration, budgeting, customer service and collection

development, she is sought out by librarians across the state for advice and mentorship.

"As we read through the letters of support for Cathleen's nomination it became clear that she has been a guiding force for Michigan librarians on both a micro and macro level – she has mentored professionals one-on-one, taught our profession's fundamentals and ethics in formal classroom settings, coached colleagues at statewide workshop and advocated for all Michigan

libraries on the Board of the Michigan Library Association, said Juliane Morian, MLA Awards Subcommittee member and Annual Conference Chair. "In short, Cathleen elevates librarianship from occupation to vocation."

Russ has been Troy's Library Director since 2007. She holds a master's of Library and Information Science from Wayne State University and a Bachelor of Arts, Honors, Communications from Loyola University, Chicago.

Council Okays Improvements for Niles Barnard House

by CYNTHIA KMETT

It took 15 years, but the Niles Barnard House on the Historic Village Green is finally going to be renovated and made available for public use, hopefully by summer. Actually, it all started in 2004 when Harriett Barnard's attorney Tom Sawyer, Sr. notified the city that Mrs. Barnard and her estate would like to donate the home she had shared with her late husband Judge Norman Barnard to the city. The catch, Mrs. Barnard wanted it on the Troy Museum's Village Green, within five years. She also wanted it to be used as other buildings on the Village Green were by the public.

The Troy City Council accepted the offer. Of course, there wasn't really room on the Green, as the former Methodist Church and the Parsonage had been moved to the Green already. The Troy Historical Society worked their magic thanks to all of you who attended the Hand & Eye Craft Show all those years and purchased two lots to the west of the Green. They hired an architect and gave the plans to the city at no cost to taxpayers, and would eventually earn the \$370,000 it took to move the home two miles down Livernois from just south of Square Lake to Wattles.

The city actually didn't make

See COUNCIL, page 2



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Sen. McMorrow Addresses New Lead and Copper Rule at City Council Meeting

McMORROW, From page 1

a new transit plan for the area, It also would mean any money taken in would go exclusively for transportation. The bill is currently in the Michigan House, and the senator noted this is just the beginning of the conversation about a plan to replace the RTA plan that voters turned down. "We



do not have a transit plan in place," she acknowledged.

The new Lead and Copper rule, she noted, has impacted multiple communities. This is the most aggressive law in the country, Sen. McMorrow observed. In the wake of the Flint water crisis, she said "we now have more stringent testing" What

we're seeing is elevated levels of lead and any lead in your drinking water is not good for anyone. Now we can hone in on where the problem is found. Is it the pipes, the solder or elsewhere? The testing is to be done every six months at 30 different locations in a community, and in every community.

Troy had no levels of lead or copper that cause a problem. Troy has had an aggressive program for several decades to get rid of lead lines in Troy, Mayor Ethan Baker noted that Troy's rates, which are very, very low, have actually gone down since the last round of testing.

In communities that did have high lead levels, that city's entire population must be notified within four days.

McMorrow's own bills this fall deal with the infrastructure for charging electric vehicles across the state. It seems this bipartisan effort's focus will include multiple housing and offices to keep those vehicles on the road.

The senator also has a Student Shadow program coming in the New Year.

If you are a high school or college student in the 13th District, you can apply at Senatedems.com/mcmorrow/.



MARIAN HIGH SCHOOL SENIOR STUDENT-ATHLETES signed their letters of intent this week. Christine Audette will play volleyball for the Tufts University; Kate Biglin will play field hockey for Central Michigan University; and Lauren Sielichi will swim for Boston College next fall.

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Oakland County Adopts First Non-Discrimination Policy

The Oakland County Executive administration and the Board of Commissioners came together this week to adopt the county’s first comprehensive non-discrimination policy.

Miscellaneous Resolution 19250, approved by the Board of Commissioners on November 20 and signed into law Tuesday by County Executive David Coulter,

“Ensuring the success and diversity of Oakland County’s residents and businesses will spur economic growth and opportunity and improve the quality of life for everyone.”

The resolution aligns Oakland County with State of Michigan non-discrimination polices, and adds the county to the list of hundreds of state,

and equally, and this policy implements these values while being very clear we expect businesses that benefit from taxpayer funds to be held to the same standard.”

County Commissioner Penny Luebs from Clawson, who co-sponsored the resolution, wants Oakland County to be a welcoming county.



OAKLAND COUNTY EXECUTIVE DAVID COULTER (center) and Chairman Dave Woodward (left of Coulter) with (left to right) Commissioners Kristen Nelson, Penny Luebs, and Gwen Markham at this week’s press conference announcing the county’s new anti-discrimination policy.

expands county policies to include protections for gender identity and expression, veteran status, familial status, and marital status in relation to employment, recruitment, procurement, contracting, and the delivery of services.

“Oakland County is adopting policies that have already been considered best practices in corporate America,” Coulter said during the signing ceremony at Affirmations in Ferndale.

county, and local governments that have implemented similar policies.

“If America stands for anything, it’s equal opportunity for all. We started this year determined to expand equality for everyone, and we achieved this goal by the board adopting Oakland County’s first comprehensive anti-discrimination policy,” said Board Chairman David T. Woodward. “All people should be treated fairly

“When all people are treated as equal, we’re all better off, and our communities are stronger. As a former mayor, this is very important to me,” said Luebs, who led the initiative. “This new policy ensures that all are protected, all are valued, and affirms that Oakland County is a welcoming place for everyone.”

The new policy takes effect February 24, 2020.

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Here’s a Good Stocking Stuffer

Give the gift of Troy Recreation this holiday season. Buy a \$50 Gift Card in December or January and get \$10 for you. Gift cards are good towards classes and renewing/purchasing memberships (such as a fitness membership or TFAC season pass).

The Troy Community Center is continuing its Family Memberships, which will be available starting December 1. Now you can save money on bringing the whole family to the Troy Community Center with the new 1-month or 3-month packages. Choose a Basic Family Membership or upgrade to a Fit Family Membership or a Fit Family Plus Membership.

Visit Rec.troymi.gov/family for complete pricing and options for residents and non-residents.



THANKSGIVING WAS CELEBRATED in different ways across the Troy School district, from Troy College & Career High School hosting a turkey dinner feast with their friends from Oakmont Manor Senior Community, to Barnard Elementary's 1st graders hosting a "friendsgiving" that lets everyone bring in a favorite family dish and share it with others. At Boulan Park Middle School, Michelle Slaviero's ELL students – who are new to the school and our city from many other countries – are learning all about Thanksgiving and our customs here in the United States. Pictured from left to right: Marwan, Mofeng, Qinyi, Fernando, Anhtuan, Dylan and Maja. Photo courtesy of the Troy School District

Forgotten Harvest and Kroger Partner in #GivingTuesday

Forgotten Harvest is taking its annual #GivingTuesday donation day to the next level by partnering with The Kroger Co. of Michigan and extending the one day of #GivingTuesday to a week-long donation match timeframe of up to \$20,000.

#GivingTuesday is a global day that provides individuals, organizations, communities and corporate businesses a chance to transform the world through philanthropy and generosity. As the holiday takes place the Tuesday following Thanksgiving, this year's #GivingTuesday takes place on December 3.

By extending the time for people to donate, it offers an opportunity of increased community engagement and to raise awareness during the entire week. The week-long donation match period began on Tuesday, November 26 and lasts through Tuesday, December 3. The corporate partner's contribution is a part of Zero Hunger | Zero Waste initiative, Kroger's plan to end hunger in local communities and eliminate waste across the company by 2025.

Michigan Kroger has partnered with Forgotten Harvest since 2004 and during 2017, Forgotten Harvest partnered with Michigan Kroger to annually collect over 4 million pounds of surplus nutritious food donated from 93 southeast Michigan Kroger stores and distribution facilities. According to USDA calculations, Kroger's food donations gift will help provide enough food for 3.4 million meals every year to help those in need.

Current U.S. Census data indicate one in six people (589,000) and one in four children in metro Detroit face hunger and food insecurity.

"We are so incredibly grateful for corporate partners like The Kroger Co. of Michigan, and the many others that support us in a way that allows us to work towards ending hunger while delivering healthy, nutritious food," said Kirk Mayes, CEO of Forgotten Harvest. "Without our

partners we would not be able to do the amazing work we do without all the encouragement and sponsorship."

"Forgotten Harvest is 100 percent aligned with our mission of Zero Hunger|Zero Waste. They are focused on ending hunger and food insecurity, which is 100 percent our social impact and mission," says Rachel Hurst, Corporate Affairs.

Green Olive Soaps to Open New Store in Troy

Soap maker Green Olive Soaps will open its first retail store in Troy on Small Business Saturday, November 30 from 11 a.m. to 6 p.m.

Located at 3964 Rochester Road just south of Wattles, Green Olive Soaps' first brick and mortar location features nearly 1,000 square-feet of retail space offering about 100 organic and vegan hand-made bath and shower products including body butters and scrubs, a variety of soaps, lip balms, bath salts, shower bombs,

and gift sets.

"I am so excited to open my first store in my community," said owner Camilla Rice. "I am looking forward to growing my business and being a part of the Troy community for years to come."

Green Olive Soaps' s store will be open each Friday and Saturday beginning December 10 and will extended hours through Christmas.

Green Olive Soaps products are also available online at GreenOliveSoaps.com/.

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Arts & Entertainment



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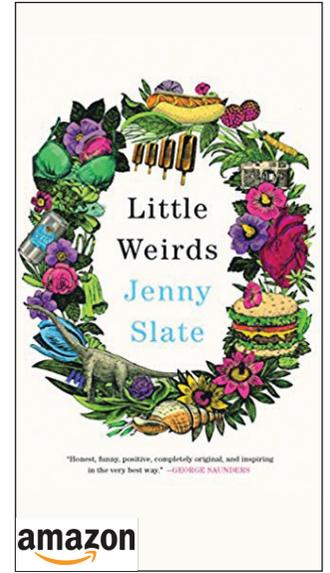
DUBLIN MURDERS
TV-MA, Crime/Thriller



ELF
PG, Family/Comedy



EITHER WAY
Chris Stapleton



LITTLE WEIRDS
Jenny Slate

48th Annual “Landmark in Lights” Holiday Walk at Meadow Brook

Meadow Brook Hall’s annual Holiday Walk will return for the 48th season, bringing unmatched holiday splendor and an enchanting series of events from Friday, November 29 through Monday, December 23.

“Landmark in Lights” features more than 50 glittering trees—including an all-new artist-designed ice castle tree and a 10-foot tall Poinsettia tree created by 150 live plants—hundreds of

through the grand rooms and grounds of the National Historic Landmark decked in opulent holiday decorations, including Knole Cottage and Danny’s Cabin. The final weekend of festivities takes on a magical new atmosphere with a visit from Santa and two of his live reindeer. Guests will also have the chance to see the lights at night, while warming themselves by the bonfire and sipping seasonal adult

strolling dinner, full bar, live entertainment and dancing on Thursday, Dec. 5. Tickets are \$100.

Guided Candlelight Tours show The Hall in a new light from 7-9 p.m. on Sunday, December 1, 8, 15 and includes a champagne afterward. Tickets are \$40.

Late Nights offer guests the chance to warm up with holiday beverages and twinkling lights until 8 p.m. on December 16 and 18-23.

hunt while touring the mansion, then collect a prize at Candy Cane Cottage.

Holiday Walk tickets are \$20 for adults, \$7.50 for children ages

The 2019 Holiday Walk is sponsored by Oakland University Credit Union. For more information about “Landmark in Lights” daily tours and events,



feet of garland and thousands of lights.

Open daily from 11 a.m. to 4 p.m. and until 8 p.m. on select evenings, Meadow Brook’s Holiday Walk takes visitors

beverages until 8 p.m.

Visitors can celebrate the season of Santa with several special events, including:

Starlight Stroll is a romantic evening with a four-course

Children of all ages can participate in “Cleo’s Ornament Adventure,” inspired by the Dodge-Wilson’s beloved pet St. Bernard, Cleo. Children can participate in a special scavenger



6-12, children age 5 and under are free. On Mondays and Wednesdays, seniors age 62 and older receive \$5 off admission. Tickets for the final weekend of events featuring Santa and his reindeer on December 21-23 are \$22.50 for adults and seniors, \$10 for children ages 6-12, children age 5 and under are free. Tickets can be purchased onsite in the Holiday Shop. Tours are self-guided and reservations are not required.

visit their website at meadowbrookhall.org/holidaywalk/.

Meadow Brook Hall is self-supporting, relying on special events such as the annual Holiday Walk for the preservation and interpretation of this National Historic Landmark.

For more information about the Meadow Brook Hall Holiday Walk, call 248-364-6200 or visit meadowbrookhall.org/.

Oakland Clerk Lisa Brown Announces County Directory Cover Art Contest

Oakland County Clerk/Register of Deeds Lisa Brown announced an art contest for high school students residing in Oakland County to design the cover of the 2020 Oakland County Directory.

The theme of this year's contest is Oakland County's bicentennial. All high school students residing in Oakland County are eligible to enter by submitting an original work of art depicting the county's 200th anniversary.

"I am thrilled to again offer the directory cover contest to local high school students," said Brown. "I appreciate VIBE Credit Union's support and look forward to seeing the artistry and creativity of our teens."

The winner will have their artwork featured on the cover of the 2020 Oakland County Directory and will receive a \$500 prize from VIBE Credit Union. The contest is open to all high school students in grades 9-12 who are living in Oakland County. This includes public, private and home-school students, who will need permission from a parent or

guardian if they're under the age of 18.

Each entry must be submitted in a medium that can be reproduced, include a short description (up to 300 words) of how the original artwork was created, specify the medium/media used, and the inspiration behind the work.

Entries will be accepted from November 26, 2019, through December 23, 2019, at 4 p.m. ET. Entries may be dropped off in person or mailed to Oakland County Clerk Lisa Brown, Directory Cover Contest, Elections Division, 1200 N. Telegraph Road, Dept. 417, Pontiac, MI 48341.

Entries submitted via email will not be accepted.

The winner will be selected from all eligible entries by January 6, 2020.

All entries must include a fully completed entry form, which can be downloaded from Oakgov.com/clerkrod, where a complete list of rules is also available.

Rochester Community Concert Band Presents 'Sounds of the Holidays'

The Rochester Community Concert Band will present their "Sounds of the Holidays" concert on Tuesday, December 10, at 7:30 p.m. in the Rochester High School Auditorium. The concert is open to the public and free to attend. Donations are gratefully accepted.

The concert will include, among others, "Christmas March" by Edwin F. Goldman, "Russian Christmas Music" by Alfred Reed, Percy Grainger's "Ye Banks and Braes O Bonnie Doon," and Beethoven's "Adagio Cantabile from the Sonata Pathetique."

In addition, to celebrate the 100th anniversary of the passage of the 19th Amendment, the RCCB will perform three selections by two prominent women

composers, "Christmas Toons" and "The Little Drummer Boy's Bolero" by Julie Giroux, and "Awakenings" by Kimberly Archer.

Dr. Robert Shaner, Superintendent of the Rochester Community Schools, will narrate "Yes, Virginia, there is a Santa Claus," as set to music by Robert W. Smith.

Santa himself will make a guest appearance performing in a special arrangement of "Hallelujah Chorus" for Trombone Quartet and Band and will also be available for pictures immediately following the concert.

The Rochester Community Concert Band also welcomes guest conductors Mr. David Uhrig, Director of Bands at Rochester

High School, and Jaron Kirshenbaum.

The 70-member all-volunteer Rochester Community Concert Band is conducted by Paul F. DeRubeis and includes adult community members and advanced high school students from greater Rochester and Rochester Hills as well as students from Macomb Community College. The RCCB is a 501(c)(3) non-profit tax-exempt organization; donations are accepted and greatly appreciated.

The band also has openings for new members in the clarinet, bassoon, tuba and euphonium sections.

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Health & Wellness

“A bee is never as busy as it seems;
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— Kin Hubbard

Lawson named OCHN's Deputy Executive Director & COO



Oakland Community Health Network (OCHN) has named its

current Clinical Director, Nicole Lawson, Ph.D. as Deputy Executive Director and Chief Operating Officer (COO).

As the Clinical Director, Dr. Lawson led integrated healthcare efforts, as well as the development and implementation of clinical policies, protocols, and procedures.

Kathleen Kovach announced her retirement as Deputy Executive Director / COO earlier this fall.

Dr. Lawson will assume this role to oversee planning and implementation of the substance use disorder, quality management, and audit functions. She will also lead improving practices programs including, utilization management activities and developing organization strategic initiatives related to outcome-based planning.

Home For The Holidays

(NAPSI) With today’s technology, staying in touch with loved ones around the country, and the world, is easier than it’s ever been. We are connected to each other virtually day and night, from cell phones and video calls to social media, texting and e-mail. While we may rely on this technological closeness throughout the year, the holidays offer a unique opportunity to sit and spend time with family members, particularly older family members, whom we don’t see on a regular basis. This face-to-face time provides a chance to connect, catch up, and observe behaviors that may go undetected over the phone or through e-mail. Certain changes in these behaviors from year to year may indicate a need for long-term care.

While each passing year will show some changes in an older family member’s capabilities and function, there are common changes in behavior to watch for to get a better idea of where your loved ones stand functionally. It’s important not to focus on the behavior itself, but rather the change in that behavior compared to what is considered normal for that person.

Millions of Americans require long-term care at some point during their lifetime. This type of care includes assistance with everyday activities, like bathing, dressing and eating, or supervision due to a severe cognitive impairment, like Alzheimer’s disease. Surprisingly, the type of care needed to provide assistance with these activities can be expensive and is generally not covered by traditional health plans or Medicare. In many cases, taking care of an older relative often falls on family members or friends. However, depending on the location of family members and friends, this support is often not available or may be a bigger challenge than many expect or are willing to take on.

By paying attention to some common behaviors – like cleanliness, social behavior, and mental sharpness – you can begin to determine whether a loved one is having difficulty performing everyday activities. Noticing changes in behavior that may be due to an emerging physical or cognitive impairment is an important first step.

Seasons Greetings from Dr. Najarian & Staff

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“Yes, I lost the weight, but I also greatly decreased my anxiety level, gained so much energy, my digestive issues gone, lowered my cholesterol number by 85 points in just three months.” – Diana Kelly

“Eating healthy and natural has had real side effects like a 40 pound weight loss. I feel better, sleep better and have more energy than ever before! I am off my cholesterol and triglyceride medication and my numbers remain great!” – Bill Herman

“If you would have told me six months ago I could lose 26lbs, drop my A1C score, eliminated diabetes medication, and run up a flight of stairs without stopping to catch my breath, I would have thought you were crazy.” – Janice Schulte

The Truth about Sleep Apnea

FOR YOUR HEALTH



by
JEFFREY S. HADDAD, D.D.S.

Obstructive sleep apnea (OSA) is a common and serious sleep disorder that causes you to stop breathing during sleep. The airway repeatedly becomes blocked, limiting the amount of air that reaches your lungs. When this happens, you may snore loudly or making choking noises as you try to breathe. Your brain and body becomes oxygen deprived and you may wake up. This may happen a few times a night, or in more severe cases, several hundred times a night. The problem is that some of these signs are often ignored by people or not even recognized by their loved ones. Unless sleep apnea is addressed and treated, serious health consequences can occur.

1. Many people have sleep apnea and don't even know it...True. "I never sleep well... I hardly ever get a good night's sleep." These are both very common statements in today's hectic world. Tossing, turning, snoring and waking up in a fog might mean more than a bad night's sleep, especially if they happen on a regular basis. For many, sleep apnea is to blame for these symptoms. And out of all these people getting unsatisfying sleep, as many as 80% go undiagnosed! With sleep apnea, your breathing is disrupted while you are asleep. Without proper evaluation and people making excuses for why they have poor sleep, the majority of people are never diagnosed with a sleep breathing disorder and therefore are never treated.

2. I don't snore so I can't have sleep apnea...False. Obstructive sleep apnea is commonly associated with snoring. However, 50% of obstructive sleep apnea patients DO NOT SNORE. Snoring is only one sign of obstructive sleep apnea. In fact, if a

long time snorer no longer snores, this may actually indicate that his or her obstructive sleep apnea has increased in severity in that there is now complete blockage of the airway. This blockage will not allow the person to make a snoring sound. One should consider all of the signs when screening for obstructive sleep apnea. If you exhibit some of these signs mentioned in this article, please consider evaluation by your physician or sleep-trained dentist.

3. Only overweight men have sleep apnea...False. One of the reasons why obstructive sleep apnea could be so under diagnosed is that it is commonly thought of as a disease of obese men. It is true that obstructive sleep apnea risk increases with weight gain because excess fat tissue can constrict the airway. However, it is very important that everyone understands that if many world-class athletes can suffer from obstructive sleep apnea, so can many men, women and children who are not obese. Therefore, anyone of any body type can have obstructive sleep apnea, even thin and fit women.

4. It can present like depression, fatigue, or something else...True. The reasons that sleep apnea is so often overlooked is because the symptoms are so broad. Beyond sleep disruptions and other bedtime symptoms, you may also have depression, fatigue, trouble concentrating, a dry mouth and sore throat, or any number of other symptoms. Loss of energy, drowsiness throughout the day, and lack of motivation all can be a result of poor sleep quality. Sleep apnea can make you wake up in the morning feeling tired or unrefreshed even though you have had a full night of sleep. During the day, you may feel fatigued, have difficulty concentrating or you may even unintentionally fall asleep.

5. Sleep Apnea can lead to serious complications...True. The lack of oxygen your body receives can have negative long-term consequences for your health. The latest studies show that sleep apnea is twice as deadly on

your body as smoking! The adverse health effects include:

- High blood pressure
- Heart disease
- Stroke
- Pre-diabetes and diabetes
- Depression
- Acid Reflux
- Impotence
- Migraines and headaches
- TMJ Disorders
- Death

6. My only choice is CPAP...False. Many people are under the impression that CPAP is the only effective solution for sleep apnea, this is completely untrue. With the advances in sleep technology, properly made dental appliances (see photo), are the new standard of care for Mild



Innovative New Sleep Appliance

and Moderate sleep apnea. This innovative appliance is very comfortable with a 90% compliance rate) and much easier to travel with than a bulky CPAP machine. If you have Severe sleep apnea, than CPAP is the standard of care. However, studies estimate CPAP compliance to be as low as 29% since it can be rather bulky and difficult to sleep with. If you are NOT compliant with your CPAP, then your sleep apnea is NOT being treated properly. Severe sleep apnea can also be treated effectively with dental appliances, if a person is CPAP intolerant.

If you are concerned that you may have a sleep breathing disorder like sleep apnea, getting evaluated and tested could be the best thing you could do for your health and overall quality of life.

Jeffrey S. Haddad D.D.S. received his Bachelor of Arts degree in Psychology from the University of Michigan in 1997. He completed his dental education at the University of Michigan in 2001. Dr. Haddad

is a fellow of the Las Vegas Institute for Advanced Dental Studies. Dr. Haddad lectures nationally on cosmetic dentistry, TMJ and sleep disorders, and teaches other dentists the latest techniques in TMJ and Sleep.

For more information, visit www.michigantmjandsleep.com or call his office at 248-480-0085

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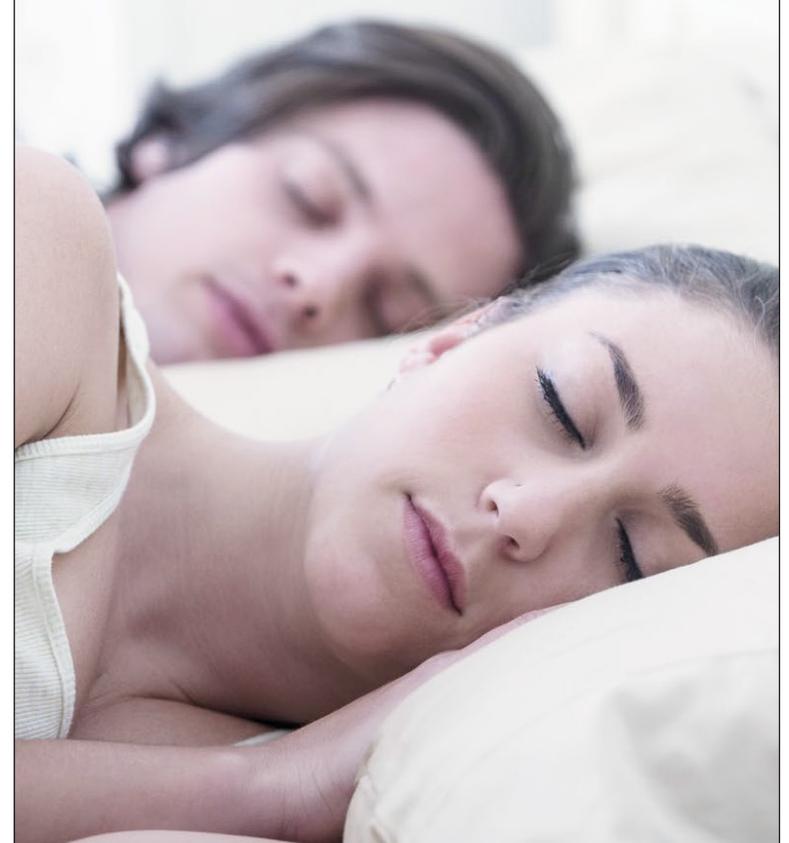
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Understanding the Impact of Holiday Depression

It is no secret that the holiday season can be a stressful time. With family gatherings, office parties, gift exchanges, and other demands on our time and attention, the final months of the year can be a trying time for even the most optimistic and enthusiastic people.

For individuals who suffer from or are at risk for depression, though, the impact of holiday stresses and pressures can be much more severe than the momentary frustrations that almost everyone experiences. For example, some causes for the onset of a depressive episode, such as feeling overwhelmed, experiencing a sense of isolation or deprivation, and having personal conflicts, are also common holiday experiences.

For individuals who are at risk for depression, here are some simple tips that can help during the holiday season.

Stay Organized – Considerable holiday stress is related to feeling overwhelmed or out of time. Planning ahead can help eliminate or ease some of this pressure.

Learn to Say No – You do not have to accept every invitation

that comes your way. Giving yourself time to relax and decompress during the holidays is more important than yet another party.

Set Realistic Expectations – There is no such thing as a “perfect holiday,” and trying to create one is an invitation to disappointment. On the other side of the coin, don’t allow dread to destroy your ability to enjoy the season.

Take Care of Yourself – Sugary and high-fat foods, which are staples during the holidays, can drain your energy and increase your risk getting sick. Enjoy a sweet here and there, but do not abandon your healthy diet. Also, make sure that you are getting some exercise and enough sleep.

Get Help When You Need It – The holidays are definitely not the time to go it alone. From an extra set of hands in the kitchen to the therapeutic insights of a professional counselor, ask for help when you need it.

These tips can help to reduce the risk of a depressive episode, but they are by no means a substitute for effective professional help.

Depression is a serious illness that impacts adults and more than 2.5 million adolescents in the United States. Depression is one of the leading causes of suicide attempts. When examined as an age group 10-24, suicide is the 2nd leading overall cause of death for Michigan.

Contrary to a prevalent myth, suicide does not peak during the holiday season. If you or someone you love is struggling with depression and/or thinking about suicide, get help now. The National Suicide Hotline, 1-800-273-TALK (8255), is a free resource that is available 24 hours a day, seven days a week, for anyone who is in suicidal crisis or emotional distress. The Crisis Text Line is a free 24/7 text line where trained crisis counselors support individuals in crisis. Text “Jason” to 741741 to speak with a compassionate, trained Crisis Counselor. Confidential support 24/7, for free.

The Jason Foundation, Inc. is a nationally recognized leader in youth suicide prevention and awareness.

To find your local JFI office, visit jasonfoundation.com/about-us/locations/.

Important Medicare Changes Coming For 2020

(NAPSI) If you’re enrolled in a Medicare Advantage plan, you will have more plan choices with a wider range of benefits to help you better manage your day-to-day health needs. Medicare’s Annual Enrollment Period runs from now through December 7.

Online health insurance broker eHealth outlines five of the most important Medicare changes to be aware of this year:

1. New benefits to help those with chronic illness. Starting in January, 2020, some Medicare Advantage Plans will include benefits for people with chronic illness that will help to support their care.

2. Medicare Advantage premiums will be lower next year. The average monthly premium for Medicare Advantage plans is expected to be \$23 in 2020, a decrease of 14% from an average of \$26.87 in 2019, and down 28 percent since 2017. The average Medicare Advantage premium this year is the lowest it’s been since 2007.

3. Part D drug plan premiums will be lower, too. The average Medicare prescription drug plan premium for 2020 is \$30, a decline of 13.5% as compared with 2019

costs. Savings on out-of-pocket costs may be available as well. A recent eHealth analysis of people using eHealthMedicare.com to compare Medicare plans found that fewer than one in ten were enrolled in the lowest cost plan for their personal prescription drug regimen.

4. Seeing a doctor without leaving home will get easier. Many seniors will have access to Medicare Advantage telehealth benefits to connect with health care providers online or by phone. For 2020, more than half of all Medicare Advantage plans will offer added telehealth benefits, reaching up to about 1.7 million enrollees.

5. Medigap plan options are changing. Two of the most popular supplemental plans (so-called Medigap plans) used by those enrolled in original Medicare—Plan F and Plan C—will no longer be available to new Medicare members or those born after January 1, 1955. Fortunately, Plan G, another Medigap policy, offers the same level of coverage provided by Plan F—minus the Part B deductible—and will continue to be available after January 2020.



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Drapery Manufacturing workroom has immediate full time and part time openings. Must have sewing machine experience. Call 248-307-1090. 1/4

BLOOD DONATION OPPORTUNITIES

The American Red Cross encourages people to donate blood in order to meet supply needs in the Oakland and Macomb area. Donating blood is a simple way to make a lifesaving impact in your community. The American Red Cross regularly hosts blood drives. To view the latest blood drives in your area, or to make an appointment to donate, visit RedCrossBlood.org or call 1-800-733-2767.

ADOPT A PET

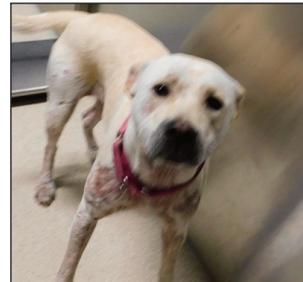
Oakland County Animal Control and Pet Adoption Center have some wonderful dogs and cats waiting for someone to come rescue them! All of their dogs are current on age appropriate shots, microchip, and heartworm tested, all of their cats are up to date as well! If interested, please contact the shelter at 248-858-1070 OCAC is located at 1200 N Telegraph Rd Bldg 42E, in Pontiac.

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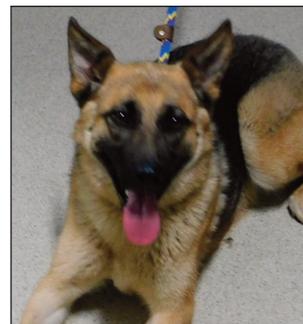
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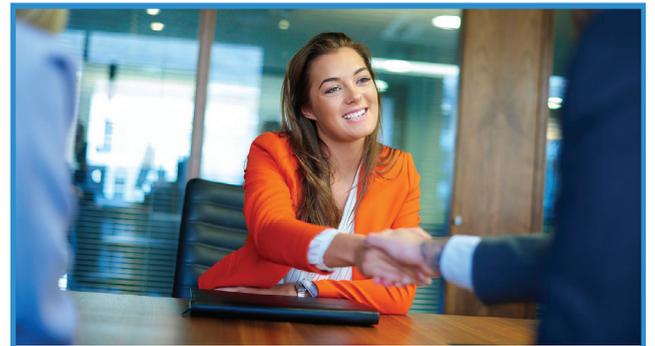
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		2			4	6		9
		5	8	9				3
7	2		6				9	
6				1				5
	5				3		2	6
5				4	1	9		
2		9	5			1		
	1				2	4	5	

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15 words for \$12.00, each additional word 25¢ • Phone numbers and hyphenations count as 2 words, abbreviations count as 1 word
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Holiday Budgeting for This Year and Next

by **Jennifer Bleau, VP of Marketing, Cornerstone Community Financial Credit Union**

The holidays are in full swing and I'm sure many are feeling the pinch of the extra financial outlay the season demands. Here are a few tips for both this 2019 holiday season and next year, to make the holidays easier on everyone!

Gifts For Kids

My kids are still very young and the magic of Santa is a big part of our holidays, however, we still want them to recognize and be grateful to family members who bring gifts on Christmas Day. Instead of all of the gifts being from Santa, the big guy brings one of their requested gifts, along with a hat and mittens each year, and leaves them under the tree in special wrapping paper. The rest of the gifts are from mom and dad. This sets the standard early that Santa's gifts are not limitless, and neither is our holiday budget!

Christmas Cards

What do you do with all those dozens of Christmas cards each year? They might sit on a mantle or get stuck to the fridge for a few weeks, but ultimately they go in the trash. You can easily save money by not sending Christmas cards at all or majorly cutting back on the mailing list. You can still post a family picture with holiday wishes to your social media profiles or email a digital greeting to friends and family. Save a tree, save a stamp, save some money and skip it.

Experiences Instead of Gifts

I have many cousins and extended family, and with every marriage and new baby, the circle grows! Instead of gifts for each one, we now host a family-wide movie night as an experiential gift. Sometimes we all go to the movie theater for a matinee (we're seeing Frozen 2 this year!), or sometimes

we do a holiday film at grandma and grandpa's house with popcorn and hot chocolate. They often can recall fun memories of our movie events instead of the gifts they received, which is a win in my book.

Other ideas could be a family baking day, winter sporting field day, or sledding at a local hill. It's less expensive than individual gifts for extended family and the memories are priceless!

Holiday Loan

Sometimes we just have to spend on certain things, so instead of putting those holiday purchases on a high-interest credit card, Cornerstone offers a low interest holiday loan for up to \$2,500. Approval decisions are made locally, so if approved, you could have the funds the same day! Low rates and flexible terms make this holiday loan a great choice to make the season bright. Visit www.CCFinancial.com to find out more.

For Next Year

Right after the holidays, while everyone is feeling the financial hangover of overspending, if they were not receptive to the ideas above before, they might just be now! Agree to make a few changes for 2020 that will help everyone stay in budget.

And, to make 2020's holiday season easier and more financially secure, open a holiday savings account at your local credit union. Set aside reoccurring deposits to the account so that next year, you have the funds you need in cash.

Ultimately, spending time with friends and family is the goal of this season of togetherness. Find what works for your crew and forget about keeping up with the Joneses.



THE BIG BRIGHT LIGHT SHOW kicked off the holiday season in downtown Rochester on Monday. Buildings along Main Street were illuminated for this first time this season at the annual celebration. The buildings will remain lit well into the new year.

“The difference between false memories and true ones is the same as for jewels: it is always the false ones that look the most real, the most brilliant.”

— *Salvador Dali*



Financial planning can be complicated, but do not let that deter you from doing the right thing!

Life happens! Good and difficult times will come upon us, so let's enjoy the good times and plan for the difficult ones.

Whether you need to protect your family in case the inevitable happens sooner than you expect, or whether you want to protect your income in case it is cut off for health or other reasons. Whether you need to save for a comfortable retirement with minimal tax obligations, or whether you want to save for big life expenses, such as, a down payment on a dream home, or college education!

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