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SURPRISING WAYS WE GET WRINKLES

These signs of aging are not just from smoking and tanning

By Sally Rummel
news@tctimes.com; 810-629-8282

You look in the mirror and detect another crinkle around your eyes and more "laugh lines" that aren't very funny. Certainly, poor lifestyle choices and bad genes can cause premature wrinkles.

But the truth is, some of your daily habits cause many of these fine lines and wrinkles, according to aarp.com (American Association of Retired People). Simple changes in your routine may make a huge difference on the signs of age on your face.

MISTAKE #1 SITTING TOO MUCH

Exercising for just 30 minutes twice a week not only helps keep skin looking younger, but can also reverse some effects of aging on your skin. Some studies have shown that exercise significantly improved the skin composition of older sedentary adults, giving them the skin structure of someone decades younger.

MISTAKE #2 CONSUMING TOO MUCH MEAT, DAIRY, SUGAR AND ALCOHOL

A recent study found that people who ate primarily meat and dairy had more skin damage than those who consumed more vegetables, olive oil, legumes and fish. The American Academy of Dermatology also says that too much sugar is another culprit. Excessive alcohol can also dehydrate and damage skin.

MISTAKE #3 RELYING ON CAR WINDOWS FOR SUN PROTECTION

Car windows don’t block harmful ultraviolet A light, so your daily commute may cause more sun exposure and damage to the left side of your face and neck and your left hand and arm. Keep sunscreen in the car and use it year ‘round, applying it before your commute.

MISTAKE #4 USING STRAWS, SQUINTING WITHOUT SUNGLASSES

Any repetitive facial movement can cause wrinkles, so you may need to rethink certain habits, such as always drinking with a straw (wrinkles around the mouth) or squinting because you forgot your sunglasses (crow’s feet).

MISTAKE #5 SLEEPING ON YOUR SIDE

If you always sleep on your same side, you may wake up with lines on your face because of the constant pressure on one side of your face every night.

MISTAKE #6 PULLING AT YOUR SKIN TO APPLY MAKEUP, REMOVE CONTACT LENSES

The skin around your eyes is thin and delicate, making it more prone to wrinkles. Choose cosmetics that go on and come off easily, and be careful when removing contact lenses. Avoid pulling, tugging or stretching that delicate skin.

MISTAKE #7 OVER-WASHING, UNDER-MOISTURIZING

Don’t wash your face excessively, and always use a moisturizer. Otherwise, skin cells dry out, making your complexion appear more dull and wrinkled. Avoid using deodorant soaps on your face, because they can be overly-drying.

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FINDING LOVE AFTER 50

Don’t make dating a stressful endeavor

By Vera Hogan

vtogan@tctimes.com; 810-433-6823

So, you’re in the place you never thought you would ever have to go again — the dating market.

Whether it’s because of divorce or death of a spouse, or some other reason, dating again after 50 can be a scary prospect. But it shouldn’t have to be.

There are some tips on how to attract the next love of your life.

The first is to rediscover your inner glow. According to Lisa Copeland, best-selling author and expert on dating after 50, the law of attraction states that we can only attract someone based on who we are and where we are right now in our lives.

In dating, this means you’ll attract a person who will love you only as much as you love yourself.

Although Copeland specializes in advice for women over 50, her tips can apply to men as well.

If you’re one of those people who doesn’t feel so lovable anymore, it’s important to take the time to get back in touch with how incredible you are, even if you’re over 50.

You can do this by finding your inner glow, according to Copeland.

It’s there and you can start by making a list of all the things you love in these four areas of your life. They are your body, your personality, your interests and your greatest passion in life.

Once you do this, you may just realize how special you really are.

You’ll need, too, to rediscover the art of fliriting.

Whether you are meeting potential dates online or in the real world, fliriting is the best way to get their attention. There are all kinds of signals to show that you’re interested.

Pay attention to your attire and have a couple of “go to” dating ensembles in your closet. Depending on where you’re going on your first date, avoid the sloppy jeans and T-shirts look. Develop a sense of style that gives you confidence and makes you feel and look good.

In other words, mix and match some combinations that make you feel like a rock star when you wear them.

If that doesn’t work with what you have in your closet, head to your favorite store and see what they have that is fun, new and makes you feel amazing.

Men and women are drawn to each other when they can feel the other person’s self confidence.

This is probably the most important piece of advice — date to date. The person you date may not be your next mate, but they can be a good date. And they can turn into a good friend. Who doesn’t want great new friends that can provide companionship on another level — like having someone to go to parties with, the movies, ball games, and other fun outings.

Go on dates to have fun meeting some new and interesting people.

You’ll know in your heart whether your date is going to become a good friend or a potential mate.

SOME DO’S AND DON’T’S FOR BOTH MEN AND WOMEN ARE:

DO dress presentably. Clean it up.

DO know how to talk to a date and avoid bad lines.

DON’T talk about your ex or marriage on a first date.

DO come up with a reason for why you’re in your 50s (or 60s) and looking for the right mate.

DO know your selling points. If it’s not your career, come up with something you’re good at.

DO act interested in what the other person is saying. Unless you just don’t care.

In that case, move on to the next great date.

Source: huffingtonpost.com; cnn.com

Finding love after 50
Meal subscription services deliver ingredients and new recipes

By Hannah Ball
hball@tctimes.com; 810-433-6792

In college, my cooking skills consisted of making breakfast, salad, chili, grilled cheese, chicken, and those frozen bags of vegetables you put in the microwave for a minute and a half.

I’ve never been someone who made a big meal every night. I was satisfied as long as what I was eating was healthy and it filled me up.

Then I moved back to Argentine, and my sister sent me a free subscription for Hello Fresh for one month. This company is a subscription-based service that sends you a box with ingredients for three meals for two people, along with easy-to-follow instructions.

It’s all fresh ingredients with different types of vegetables and seasonings, and cold packs to preserve the meat.

Hello Fresh taught me how to cook. I had a great time preparing those meals. That first week, I made grilled chicken, mashed potatoes, and broiled carrots. I didn’t even know what broiling was until this point, and who knew carrots could taste that good?

Since we’ve gotten the service, I’ve made pan-seared pork chops, steak tagliata, beef stir fry, fish tacos, and so many other delicious meals.

All recipes have about three vegetables, a meat, and maybe homemade croutons once every other month.

Everything is simple and delicious. If you would have told my 21-year-old me, who had chicken and microwavable vegetables for dinner three times a week, that I could make something that delicious, I would have laughed in your face while pretending using three

See FOOD DELIVERED on 11

I wasn’t looking for a discount funeral. I was looking for an affordable one.

There is a big difference between a “discount funeral” and an “affordable funeral.” And it doesn’t all have to do with money. Most “discount funerals” mean less money, less service, less attention to detail, less of everything. An affordable funeral is a complete funeral based first on the needs of the family, then priced to fit within their budget. All planned by a licensed, caring funeral director.

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POSITIVE ASPECTS OF FACEBOOK

5

• Breaking news; cops finding suspects; reconnecting with old friends and grandchildren

Facebook is definitely addictive and full of bad grammar. Many posts can be annoying, timelines can be full of drama, one friend might be spamming everyone with pictures of food, and there’s always that one aunt who doesn’t fully understand how to use the site.

You can see what your friends and family are up to anywhere in the world with an internet connection. Facebook allows you to look at your grandparents’ pictures, or your childhood friend’s family pictures. It’s a great platform for sharing information about milestones in your life.

2. Instant Communication

Facebook allows users to message instantly, and has helped countless people reconnect after natural disasters that left them without their phones or other communication methods.

Users can instantly talk to someone around the world. This comes in handy when family members travel abroad where their cell phones may not find service.

3. News

As many as 30 percent of the 864 million daily users get their news from Facebook, according to the Pew Research Center.

It’s also interesting to see opinions from different people, because then you can mull over different perspectives.

4. Shareability

News has become instant news with how easy it is to share things on Facebook. The site recently launched its live-streaming service, which users have taken advantage of.

Diamond Reynolds, the girlfriend of Philando Castile, the man who was fatally shot by a police officer after being pulled over for a traffic stop, livestreamed the aftermath of the event, allowing the world to see what transpired.

Users can embed videos, share articles, (hopefully accurate) statistics, and

See FACEBOOK on 8
Pricey premiums and unregulated industry make it difficult to know what’s best

By Sally Rummel
news@tctimes.com; 810-629-8282

It’s hard to imagine your life in the distant future, but it’s likely that sooner or later, you’ll require some type of long-term nursing care.

That kind of care doesn’t come without a hefty price tag. A one-year stay in a nursing home averages almost $90,000 for a private room. Even home care costs about $50,000 a year, according to recent statistics.

Long-term care insurance (LTCI) helps pay the astronomical costs of nursing home care, if you become unable to care for yourself in later years.

Should you buy a policy or shouldn’t you? That seems to be a controversial question, especially since the cost of the insurance is almost as prohibitive as the cost of care, according to aarp.com.

Policies typically range between $3,000 and $6,000 per year. Because of its high cost and “use it or lose it” nature, only about eight million Americans have some form of long-term care coverage.

Others believe in self-insuring, saying that a diversified investment portfolio compounded over 25 to 30 years will yield enough money to fund most of an average person’s care.

The pros of LTCI is that this kind of policy takes affect immediately when needed, where it will take 30 years to amass 30 years of investment earnings.

According to aarp.com, LTCI is the same as having auto and home insurance to protect you against worst-case scenarios.

The conventional thinking is this: If you don’t need the insurance, it costs you nothing. If you do need it, you don’t have to worry about a large bill. The key is knowing what to look for in a policy and how to use it.

The AARP, a nonprofit organization, offers a variety of resources to help you understand your options. They have a website that offers information on how to choose the right plan for your needs. They also have a free, personalized LTCI planner that can help you figure out what kind of coverage you need.

The AARP also provides information on how to pay for long-term care, including information on Medicaid, Medicare, and other government programs.

The cost of long-term care insurance is almost as difficult to talk about and plan for as death and taxes. Yet, it’s a fact that most Americans will need some kind of nursing care in the future.

Plan your estate before your estate plans you!

**SUMMARY**

- Long-term care insurance is almost as difficult to talk about and plan for as death and taxes. Yet, it’s a fact that most Americans will need some kind of nursing care in the future.

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INSURANCE
Continued from Page 7
you have limited income and resources (assets totaling less than $50,000, including your home) or you are very wealthy, you can forego LTCI.

If you’re in the middle, LTCI is probably the best way to preserve your assets for your heirs, spare them a large part of the physical and financial burdens of your care and get your personal choices of care met. In general, you shouldn’t spend more than 5 percent of your retirement income on LTCI.

Here are a few ways to make LTCI more affordable, according to aarp.com:

• Buy young, in your early to mid-50s and in good health. Waiting until you’re older with deteriorating health conditions will increase the price of the premiums and you may be denied coverage altogether.

• Be sure you can afford the policy’s premiums not just now, but in the future, knowing that premiums increase over time.

• Know what you’re paying for. A comprehensive policy usually covers home care, assisted living, adult day care, respite care, stays in a nursing home, Alzheimer’s care.

• Be sure you know your policy’s “benefit triggers”—the conditions that must exist for you to qualify for benefits. The general yardstick for care is when you need help with two or three of the following: bathing, eating, dressing, walking and remaining continent.

• Read your policy carefully, especially the fine print. Make sure that Alzheimer’s and other common illnesses like heart disease, diabetes, cancers, aren’t excluded.

• Shop around. Compare information and estimates from at least three carriers. The best are policies with discounted rates offered by your employer. They’re less expensive, and often do not include underwriting, which means you won’t have to meet certain health requirements. Joint policies for two related adults are another way to economize.

• Be flexible. You can often adjust some of the terms or make certain trade-offs to make the premiums more affordable.

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WHAT MY FRIENDS SAID

In the spirit of connecting with people on Facebook, I posted this recently: “Hey, friends, what do you think is the best thing about social media and Facebook? Here’s what a few of my Facebook friends said:

Tony Shard said, “Keeping in touch with family and friends who live thousands of miles away.”

Three of my other Facebook friends, whom I don’t believe know Shard, commented on my comment and agreed.

Jason O’Malley said, “I moved to North Carolina but still feel connected to the community I grew up in thanks to the connection I have with my friends back home.”

Kayla Mott said, “Definitely this one. Honestly, Snapchat and Facebook both are nice for family and friends that are far away to know they are doing well, and it is easy to contact them through those as well.”

The third person reached out to O’Malley, and said they should talk soon. A status about the good on Facebook inadvertently caused some good by possibly reconnecting old friends.

Here’s what other people said:

Chris Howitt said, “Meeting people with similar interests that you may never meet in any other way. It brings people together.”

Rebekah Webber said, “Seeing my friends’ children grow up. I have a friend in Pennsylvania and I love seeing her daughter’s pictures.”

Josh Stokes said, “Helped me a lot with doing more speeches and lectures. Also helped a lot with promoting the song I helped write. Along with staying connected to everyone.”

Stacey Canady said, “Keeping in touch with family I would probably never see otherwise.”

Anthony Klenk said, “It’s easier to stay connected with everyone I met in the military.”

OCTOBER DIRECTORY

THE AVERAGE STAY IN A NURSING HOME IS 2.6 YEARS FOR WOMEN AND 2.3 YEARS FOR MEN. Source: AARP

FACEBOOK
Continued from Page 6
any other information that’s posted. It also helps police find suspects.

After Crystal Theobald was killed in a car-to-car shooting on Feb. 24, 2006, her mother, Belinda Lane, was adamant about finding the man and tracking his whereabouts on social media.

The suspect, William Sotoelo, was brought in by police once but there wasn’t enough evidence to detain him, according to Fox News. He fled to Mexico. Lane received a tip on Facebook that he moved to Mexico. She told police and he was arrested.

6. BUSINESS OPPORTUNITIES

Any modern day business is on Facebook, or at least one social media source. It’s the fastest way to evaluate products when consumers post opinions about them, communicate with consumers, share news about sales, and other information they want consumers to know.

Facebook also opened up an online market where businesses compete, giving consumers more options and better deals on goods.
More and more grandparents are enjoying memory-making vacations with grandchildren

By Sally Rummel
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More grandparents than ever are planning vacations that include their grandchildren. The concept is becoming so common that it even has its own name: grand travel.

This shared travel experience provides many benefits for both generations, from the fun activities of the vacation itself to the bonding that results from personal contact and deeper relationships.

With many grandparents and grandchildren living far apart, this opportunity to spend valuable time together becomes even more special for both generations.

Some ideas for multigenerational travel includes camping, visits to national parks (most admit seniors and children under age 16 free of charge), international travel destinations like Costa Rica, Europe, African safaris, the Caribbean, all-inclusive resorts, specialty group tours, vacation rental properties, etc.

One tour, Patriots of America, offers an eight-day itinerary recommended for grandparents and children, age 8 and up. Lake Tahoe’s Sierra Club offers a Grandparents and Grandkids Only experience in rustic lodging that includes hikes along the Pacific Crest Trail, swimming in fresh mountain lakes and a full program of evening activities.

Many tour groups offer multigenerational travel trips, including grand travel, which specializes in first class vacations with luxury accommodations and itineraries for grandparents and grandkids.

The Franklyn D. Resort and Spa in Jamaica features complimentary nanny services and a “Bring Your Own Grandparent” (BYOG) offer, which allows up to two grandparents to stay free with a family, plus a free upgrade for a shared suite.

A more budget-minded group is the Road Scholar educational travel program through Elderhostel International, which offers intergenerational touring, from short trips in the U.S. for $500 per person to more costly overseas adventures. Destinations include Costa Rica, Italy and Africa, each one completely planned with activities for both grandparents and grandchildren.

Many resorts and destinations offer activities specifically designed for grandparent-grandchildren bonding. For example, Great Camp Sagamore in the Adirondaks offers a Grandparents’ and Grandchildren’s Camp, complete with See GRAND TRAVEL on 11

SEE TIPS AND WHAT YOU NEED TO KNOW ON PAGE 11

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Skin Care by the Decades

By Sally Rummel
news@tctimes.com; 810-629-8282

Every decade of age brings with it the signs that your skin has changed over the years. In your 50s, you may notice more fine lines and wrinkles; in your 60s, you’ll experience sagging skin and more rough patches. After age 70, watch out for more age spots.

However, not all these changes are inevitable, according to the American Association of Retired People (AARP). With proper care, your skin can look much younger than its years.

Here’s your skin care “wish list” for each decade:

**IN YOUR 50s AND 60s**

**STEP 1: CLEANSE**

Look for cleansers that remove the dirt without taking moisture away from your skin. Products containing natural exfoliators, such as alpha hydroxyl acids, help slough away dead skin, clear up acne from menopause and stimulate collagen production. Your skin cells are constantly regenerating, even in your 50s, and exfoliating encourages the process.

**TIP:** Choose a cleanser that doesn’t dry out your skin.

**STEP 2: PROTECT**

Continue using a sunscreen SPF 30 or higher every day. You may need to change to a heavy cream to help retain moisture.

**TIP:** Use barrier creams and serums designed to hydrate the skin and even out skin tones.

**STEP 3: SMOOTH**

Retinoids increase collagen production, which promotes more youthful-looking skin and minimizes skin imperfections including wrinkles, fine lines and age spots. Many of the most effective formulations require a prescription, so speak to your dermatologist. Also, use antioxidant creams, lotions and serums with vitamins C and E to help soften and smooth the skin.

In your 60s, you may want to mix these products with moisturizer to make them less irritating. If you’ve got dark spots on your face and/or hands, consider a daily spot treatment using hydroquinone, a topical skin bleaching agent.

**TIP:** Try over-the-counter formulations of retinoids first, then ask your dermatologist if you need a prescription strength formulation.

**IN YOUR 70s AND BEYOND**

**STEP 1: CLEANSE**

Instead of using harsh exfoliating cleansers, which can irritate sensitive skin, choose moisture-rich, creamy products.

**TIP:** Choose products that won’t dry out your skin.

**STEP 2: PROTECT**

Moisturizer is the key to a smoother, younger-looking complexion in your 70s and beyond. Consider double-duty formulations that contain a humectant (this draws in water) and a sealer (to prevent it from evaporating). Some people prefer antioxidant serums, which are more like any oily liquid. Look for ingredients such as vitamins C and E, and coenzyme Q10, a natural antioxidant synthesized in the body.

**TIP:** Moisturizers and antioxidant creams offer even more hydration for aging skin.

**STEP 3: SMOOTH**

Using sunscreen every day can reduce your skin’s aging process by 24 percent, according to one Australian study. In your 60s, you may need to change to a heavy cream to help retain moisture. Watch for pimples that don’t heal, bumps that easily bleed and rough patches on your skin — these could all be precancerous. A dermatologist can freeze the area with liquid nitrogen or prescribe topical creams, which can wipe out precancers in eight to 12 weeks, according to AARP.

**SUMMARY**

- Your skin can look youthful at any age, but will require special care in your 50s, 60s, 70s and beyond.

**90 PERCENT of skin damage is from the sun. You can reverse the process by taking special care of your skin.**

*Source: AARP magazine*
**GRAND TRAVEL**
Continued from Page 9

The best place to start when planning a multigenerational trip is with your local travel agent, who can steer you toward many of these specialty tours, and will know about many others.

**WHAT YOU NEED TO KNOW ABOUT TRAVELING WITH YOUR GRANDKIDS:**

- No matter where you travel, bring copies of your children’s photos with you, in case of an emergency. It is also wise to obtain a limited power of attorney if traveling abroad with grandchildren.
- Bring a notarized letter from the absent parent, giving their permission for you to travel with their child. The letter must include: the absent parents’ address, phone number and authorization to travel, as well as the destination and length of stay. This should be carried with you at all times.
- Bring a notarized letter from the parents, giving permission for medical care.
- Bring copies of the grandchildren’s medical and dental insurance cards, as well as prescriptions.
- If you are traveling to Mexico, Canada or certain areas in the Caribbean, grandchildren ages 15 and under can use certified copies of their birth certificates instead of a passport, though a passport is the easiest solution.
- To fly to Europe, children must have their own passports, as well as documents necessary for domestic travel. Check the U.S. Department of State’s website for country-specific information.

Source: familyvacationcritic.com

**HELPFUL TIPS**

- Get the parents on board with your plans. Defer to their judgment, as they know their child better than anyone else. Be willing to compromise, and perhaps include parents in the trip.
- Involve the grandchildren in your plans. Have them read books about destinations and let them come up with some of their own ideas about where they would like to go and what they would like to do.
- Put the children’s interests before your own when planning age-appropriate activities.
- Don’t overdo and over-plan, for the sake of both generations.
- Give everyone some personal space, perhaps in the sleeping arrangements.
- Give the kids a little spending money that they can handle on their own for souvenirs, etc.
- Consider buying travel insurance, because anything can happen when traveling with two ends of the age spectrum.
- Pack lightly. There’s nothing more uncomfortable than lugging too much luggage.

Source: forbes.com

**FOOD DELIVERED**
Continued from Page 5

- **kinds of cheese to make grilled cheese was fancy.**
- **Now it’s a fun thing to do with my mom. We enjoy sipping wine and racing to see who can get their meal done first. (It’s usually her).**
- **Hello Fresh is a great, healthy option for people wanting to try new recipes, vegetables, and cooking styles. The best cooking style I learned was to actually cook.**
- **We never waste food with Hello Fresh. They send great proportions, and what we don’t eat that night, we eat for lunch the next day, ensuring another healthy meal. It’s not perfect, though. It calls for a lot of pans and pots, and clean up time can be longer than usual.**
- **The preparation time listed on the recipes is much quicker than how long it will actually take you, but maybe that’s because I’m a novice to the craft. You will chop, cut, slice, dice, and peel so many vegetables. Also, you don’t have to add as much salt as the recipes call for. Trust me. The subscription also isn’t cheap at $69 for the Classic box. We just get one box a month. Learning a few recipes has been an invaluable skill, though. Once you get the box, the recipe is yours forever, and I’ve never seen a repeat meal. I’ve started to modify these recipes, and make them on my own. I substitute carrots for beets, because yuck, and broiling food in the oven always makes our smoke alarm go off, so I just sear the food in the pan. It’s reinforced my belief that garlic goes with almost any type of dinner, and I’m not afraid to add more. I also learned that a shallot isn’t only a fun substitute for a certain four-letter word. My mother, who’s been a great cook for decades, even occasionally learns new techniques. You can even schedule when you want the box delivered. Hello Fresh isn’t the only meal subscription box out there. Blue Apron and Plated are also popular, and all vary in price (see sidebar). This service is great for people who want to learn how to cook, try new foods, and collect a bunch of great recipes.**

Source: Hello Fresh, familyvacationcritic.com

**HELLO FRESH TAUGHT ME HOW TO COOK.**

**PRICES**
Prices vary depending on how many recipes and meals you order for how many people, but these are the general prices.

**HELLO FRESH**
There’s a two-person and four-person option, and both come with three meals a week. The two-person costs $69 per box and the family option costs $105 per box.

**BLUE APRON**
Blue Apron has a two-person option, which costs $59.94, and four-person option, which costs $139.84 Both come with three meals a week.

**PLATED**
These prices vary on how many plates you order. You have to order at least four plates per order per week. The meals cost around $12 each. They also offer specialty dishes, which can cost about $30.

Sources: Blue Apron, HelloFresh, myrecipes.com

**At WellBridge of Fenton, it is our commitment to provide our guests with an EPIC experience!**

WellBridge of Fenton makes rehabilitation easier with our smart design, innovative concepts, authentic hospitality, and commitment to our guests.

Specializing in post-acute rehabilitation and nursing care, we are designed to provide a bridge to recovery and wellness. We invite you to learn more about WellBridge at www.thewellbridgegroup.com
Hurley Senior Center of Excellence
Advance Directives Information
Alzheimer’s Disease Information
Managing Caregiver Stress
Keeping Your Loved One Safe
Bed & Bathing Tips & Tricks
Proper Lifting Techniques (Save Your Back)
When & How to Choose a Care Facility

This FREE EVENT will provide information that can help you keep you and your loved ones safe, happy and healthy!

EVENT TOPICS & BREAKOUT SESSIONS INCLUDE:

Call 810.262.4855 to Register Today, Seats Limited
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