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Winter 2014

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for the Bay Boomer and beyond...

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by the Bay

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for a Memorable Valentine's Day

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ON THE COVER:

Wally and Sue Myers are currently experiencing the benefits of multi-generational living with their daughter and son-in-law in Annapolis. Wally retired as an engineer with Procter & Gamble, where he enjoyed life with wife Sue in Germany, Brazil and parts of the U.S. Currently they're enjoying traveling and visiting family. When not involved with walking, gardening and chasing the golf ball.



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For the Bay Boomer and Beyond...

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FROM THE DESK

While visiting our young friend Jen last Fall we had fun reading all the reminders and musings taped to her fridge. Tucked between all the fun antidotes was one penned by a Magic Marker, which was running a bit low on ink. It read, "*Done is better than Perfect!*" That took just a minute to digest and produced a hmmm. But give that a moment's thought. How many of us are still looking to not only get it done, but get it perfect. Our generation tends to lean toward perfection, the "do it right or don't do it at all" spirit in which we were raised. But now at this grand age, it seems to be more important to note that we're running out of time. Perhaps perfection should no longer be the goal.

Would you like a partial list of "done not perfect" that not only fits my life, but the lives of many of us? How about completing a college education? Preparing dinner? Cleaning a closet? How 'bout parenting? Painting the bookcases? Planning that much-anticipated trip? Sending out a handwritten sympathy note? Joining that group that you're glad you did? Creating albums of the boxes of photos for the children? Producing a memorable Christmas?

Imagine trying to finish tasks such as these while only accepting perfect! It wouldn't get done. And is it possible that maybe that's why some things never do get done?

Recently I published a third young adult novel. It is not the next great American novel, maybe not even on a par with Katherine Patterson or Margaret Mitchell, but it's done. I had been wrestling with these books for years and dealing with sincere but uncommitted publishers during the entire time. Each book has been polished, reviewed, edited and rewritten to the point of absurdity. I decided to do it and enjoy the fact that it's been done, rather than striving for perfection, which would never have happened. As any writer will tell you, there will always be areas for improvement. Self-criticism is a writer's strong suit, but thanks largely to Jenny's refrigerator note, the book is finished. And the good news is that all three books have been dropped into Amazon.com under the pen name Tecla Emerson, and have received enough attention to have made it worthwhile. The fourth novel is in the works!

As for Jen, my motivator, she is a young woman busy rebuilding an old house. As anyone knows who has ever owned one of these maintenance traps, the work will go on indefinitely. But she has the wiring, siding, roof, floors, kitchen and walls completed.

The trim isn't totally on and the windows still need curtains and the stairs to the second floor will eventually get a railing. But, she's pretty much done. It's habitable and something to be proud of. Not perfect, but she's well on the way to completing this amazing project.

Jen lives in Camden, Maine. Well, she lives there when she's not traveling the world and teaching sailing to kids who are being offered their final option. She's good. Since a very young age, she's taken on more than most adults. Between trips to coastal Europe and many of the Caribbean Islands, she's rehabbing "this old house." Not with any hired help, mind you. Yes, of course, she's called on the expertise of those around her to explain the intricacies of batt and board and tongue and groove. She's done an adept job of absorbing all this, applying it and completing what she's set out for herself.

Our generation of boomers tend to think that if we can't do it right, then maybe we shouldn't bother. But then how would anything get done? Witness Jenny, whose home inspires one to think it can be done, it can be done well and so why do we need perfect? Her home is comfortable, inviting, warm, and so what if the riser on the outside stairs should be reduced by two inches.

As time all too rapidly ticks away, "done, not perfect" might be the best motivating mantra for 2014.



A handwritten signature in cursive script that reads "Tecla".

FOR THE HEART

PACEMAKERS HELP KEEP THE RHYTHM

By Dr. Baran Kilical

The heart can deliver more than a few billion beats during a lifetime. But for many hearts, rhythm troubles happen along the way, and a pacemaker may be needed to modulate the tempo.

Pacemakers are battery-powered devices that are implanted just under the skin of the chest to help control arrhythmias—problems with the heart's rhythm. They work by sending electrical signals to the heart, making it beat at the proper pace.

BUILT-IN ELECTRICAL SYSTEM

The heart has a natural beat-maker, a group of charged cells called the sinus node. Each heartbeat begins with an electrical signal that flows through the heart, causing the upper and lower chambers to contract at the right times. A problem with this signal can upset these coordinated movements, causing abnormal beats.

Here's where a pacemaker helps. It is gently tucked inside a thin box near the collarbone and connected to the heart by one or more wires. The pacemaker will then monitor the heart and send beat-generating pulses through the wires whenever it detects an abnormal rhythm.

WHY A PACEMAKER?

Pacemakers are most often used to treat a slow heartbeat. With a slow heartbeat, the heart may not pump enough blood to the body, often resulting in dizziness, fainting and fatigue. A pacemaker can ease some of these symptoms and help make an active lifestyle possible again. Sometimes, pacemakers are used for other heart rhythm conditions such as irregular heartbeats and heart failure.

HOW IT'S INSTALLED

Pacemaker surgery is a minor operation with very little risk. The doctor puts a needle in a vein near the shoulder and uses X-rays to guide the pacemaker's wires to the heart. Next, the device itself is placed and hooked up to the wires.

Most patients go home the same day, but an overnight hospital stay is sometimes needed for certain patients.

A doctor may then test the pacemaker every three months or so to make sure it's working properly. Pacemakers do need to be replaced—on average after five to 10 years—before the battery fails. The battery replacement surgery is usually an outpatient procedure.

Baran Kilical, MD, is a board-certified cardiologist and cardiac electrophysiologist with AAMG Cardiology Specialists, an outpatient office affiliated with Anne Arundel Medical Center. Dr. Kilical provides medical management of general heart disease, implants, pacemakers and defibrillators and performs catheter ablations, all for the treatment of heart rhythm disturbances. He can be reached at 410.897.0822 or visit www.aamgcardiologyspecialists.com for more information.



Bay Bytes

For a senior citizen pass allowing **free** admission to many of Anne Arundel County Public School-sponsored cultural or athletic events, contact Department of Aging or Anne Arundel County Public Schools or call 410.222.4464.

Why not just get it done - perfection is for procrastinators.

LETTERS to the editor



AFFLUENZA AND BREAD

The Holiday 2013 issue of *Outlook by the Bay* is a particular favorite of mine, especially "Affluenza" by the Rev. Rob Stevens and "The Staff of Life Made Easy" by Melissa Conroy. As the reverend suggests, we boomers may have been swallowed by a culture of consumption resulting in a fear of scarcity. If we believe the answer to the question, "When is enough enough?" to be, "just a little bit more," we may be shorting ourselves the chance to be content and joyous with what we do have at this point in our lives. It's not the "things or sums of money" we may have acquired, but the family, friendships and love that enrich our lives and sustain us day by day. Rather, when we ask ourselves the question, "Do I have enough for today?" and we answer, "Yes," then we are abundant and prosperous. We all have the choice to live beyond or equal to our means. That's up to us. What's most important is embracing life as it presents itself to us while being grateful for what we have. We might even find comfort in making bread, a longtime hobby of mine. I plan on trying Melissa's focaccia recipe on page 38 and promise to let you know just how yummy it is.

Joe D., Annapolis

WORDS FROM THE DESK

Just a line to tell you how much I appreciated your editorial in the holiday issue of *Outlook* about traditions and the importance of keeping them. So far our holiday traditions are being kept, but then our grandchildren range in age from one week to five years. Our sons and their wives so far are holding on to traditions started by our parents despite the distance that separates us. They live in California and Arizona. I am keeping your letter in case they begin to slip away from their heritage.

Congratulations on the success of *Outlook* and have a happy tradition-filled holiday!

Ellen L., Annapolis

QUESTION

First of all, I really love your magazine! Great articles and writers. My husband and I are 62 and never had children. Please do an article about childless couples. Advice about power of attorney (who?), health proxy, wills, what to do with all our "stuff" when there is no

one to pass things down to. Who's going to take care of us in 20-30 years?? You see where I'm going.

I look forward to hearing back from you or your staff.

Kathleen S., Crownsville

Ed Note: Excellent questions. Please see page 9 where Russ Cesari has attempted to put answers to some of your questions.

OUTLOOK for THE BAY

Good issue, as always, filled with helpful ideas and interesting articles. Thanks to Henry Parker's article, I am on the lookout for some gannets these days ...

Joan C., Annapolis

HE COOKS

Yes, men really are from Mars, even in the way that they write! I thoroughly enjoy reading Mac Millhone's "He Cooks!" column. What makes it so refreshing, and entertaining, is the casual vibe -- "check the sauce, use a rack if you have one, if it doesn't seem right then cook it a little longer." His recipes are great. Thank you, Mac.

Kater L., Annapolis

2013 NATIONAL SENIOR

Thank you for your excellent article, "Set to Conquer: The National Senior Games" that appeared in your Early Spring issue. The three of us enjoyed the article and hope it motivated more than a few seniors to become more active. It might be interesting to your readership to know that there were 10,881 participants at the 2013 Games in Cleveland. The National Senior Games Association (www.nsga.com) officials anticipate 12,000 seniors competing at the 2015 Games in Minneapolis, on July 3-16. (As an aside, Darrell Dempster earned a bronze medal in racquetball doubles in his 80-85 age bracket; Russ Cesari and Chip Seymour won a bronze medal in racquetball in the 65-70 age bracket; and Chip won the gold medal in racquetball in his 70-75 age bracket.)

For more information contact seymour65@comcast.net

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Legal Insights:

Contesting a Will: Regaining Your Family's Inheritance



This column presents general information regarding estate and disability planning and probate. It is not intended to create an attorney-client relationship or constitute legal advice to its readers. Individuals with legal concerns should consult with an attorney for advice regarding their specific circumstances.

By Candace Beckett

The loss of a parent is a sorrowful event accompanied by a period of mourning. As you prepare for your life without a person you have known and loved your entire life, the transition can suddenly become even worse when you learn that you have been left out of your family's inheritance. An inheritance involves so much more than money. It can involve your family home and other possessions that carry so much meaning and so many memories. This nightmare could have happened because some unscrupulous person blindsided you by taking advantage of your elderly parent at a time when he or she was particularly vulnerable and was induced to sign a will about which you knew nothing.

We have all read about the wills of the wealthy and the famous like Michael Jackson and Thomas Kinkade being contested. But people being cheated out of their inheritance occurs at every level of our society, and is more common than people realize. As an elder law attorney I want to make sure that you know that you have a right to regain what is rightfully yours.

Maryland's Estates and Trust law allows challenges to a decedent's will through the filing of a Petition to Caveat in Orphan's Court. There are several legal bases upon which you can file the petition to challenge the will: These include 1) improper execution of the will, 2) lack of testamentary capacity, 3) fraud, and 4) undue influence.

Let's look at the latter one, undue influence. In its decision *Moore v. Smith*, 321 Md. 582 (1990), the Maryland Court of Appeals delineated the elements to establish undue influence. In this case, a live-in male helper was hired to assist in the care of an elderly man who was paralyzed due to a stroke. While seeming to take care of the man, the caregiver used the opportunity to establish a relationship of trust and confidence. Within a month of being hired, the male helper contacted an attorney whom he knew to draft a will for his disabled employer. The caregiver persuaded the disabled man to sign the will and had it witnessed by himself and another person who resided in the home. In the former will, the man's nephew was due to inherit from the estate. In the new will, the nephew was disinherited and the male caregiver received a beneficial interest. The disabled man's family members were never informed of the execution of the new will until after the man died and the new will was filed.

In *Moore v. Smith*, the appellate court found undue influence and invalidated the will. The court noted:

Although we have not laid down a test to determine the existence of undue influence with mathematical accuracy, we have recognized in many appellate cases several elements characteristic of its presence, including:

1. The benefactor and beneficiary are involved in a relationship of confidence and trust;
2. The will contains a substantial benefit to the beneficiary;
3. The beneficiary caused or assisted in effecting an execution of will;
4. There was opportunity to exert influence;
5. The will contains an unnatural disposition;
6. The bequests constitute a change from a former will; and
7. The testator was highly susceptible to the undue influence.

What happened in the *Moore* case is not an isolated incident, it happens too often to unsuspecting families upon the passing of a loved one. I was recently contacted by a family member about challenging his father's will, which was written only months prior to his death and left a substantial portion of his estate to the caregiver with only "love and affection" left to the decedent's wife and children. Unknown to the family, the caregiver had taken the father to a lawyer to write a will in which the caregiver benefitted and the family was excluded.

If you feel you have been cheated out of your family's inheritance, you may initiate a caveat proceeding. But I caution, you must act promptly because there is a statutory time limit to file the petition. Furthermore, there are procedures that must be followed and the burden will be on you to prove your case. Preparing your case also requires the identifying and interviewing of witnesses, the acquisition and review of all pertinent evidence and a hearing in Orphan's Court.

Therefore, while I urge you to fight for your rights and your inheritance for which your family worked to accumulate and intended you to inherit, make sure you do it promptly, properly and legally.

Candace H. Beckett JD, LLM, is an elder law attorney who was admitted to practice law in Maryland in 1989. Ms. Beckett may be reached at 410.972.4540 or 410.370.0673, or visit her website at www.chesapeake-elder-law.com

There'll be problems regardless of which direction you choose.



SAVING A BUNDLE WHEN DINING OUT

By Louise Whiteside

If you're like me, you love going out to eat. Whether it's a gourmet dinner or just a burger, most of us love the occasional change of pace, different surroundings, a chance to savor someone else's cooking, the opportunity to socialize with friends and family and best of all, some one removing our empty dishes from the table. Yes, I love dining out. But being a senior citizen on a fixed budget, I've had to learn a few tricks to help me enjoy tasty cuisine while saving a few coins. Let me share a secret or two:

USE GOOD DINING SENSE

1. Instead of going out for dinner, go out for lunch or breakfast. A lunch menu often offers the same food at a lower price and breakfast is even cheaper.
2. Have an appetizer or bowl of soup as your meal.
3. Ask for a doggie bag and take home half your dish for a future meal.
4. When reading a menu or advertisement, keep an eye out for discounts on smaller portions, early bird specials, a weekly discount night, a "free pie for seniors" night and other meal deals.
5. Order carry out. You can save the cost of an appetizer, a drink, a dessert or more.
6. Some restaurants give freebies or discounts on your birthday; let them know your special date.
7. Ask about senior discounts (and sometimes you do have to ask).
8. Instead of ordering alcoholic beverages, soft drinks or iced tea, have water with a slice of lemon.
9. Buy discount gift cards from websites such as www.restaurant.com or www.giftcardgranny.com. You may get a \$50 gift card for \$20 or less.

WOULD YOU LIKE FRIES WITH THAT?

1. Yes, I too have been caught up in that routine. At times I've said "yes" when offered a tempting side dish, only to discover an extra two or three dollars added to my bill. Always feel free to ask

your server if there's an extra charge for that tossed salad or those onion rings.

2. Look over the entire menu before ordering. Menu designers have learned to direct your eye to the most expensive meals first. But somewhere in the depths of that menu is a much more affordable meal.

3. Ignore boxes and photos. A trick restaurants use is to draw a box around a pricey item and its description, or to display a luscious photo of the dish. Restaurants use this technique to sell you a more expensive meal.

4. Watch those descriptions. Restaurants may give an elaborate description of an average item, in the hopes of charging you a hefty price. For example: "Tender hand-breaded top sirloin, lightly sautéed and finished with our homemade cream sauce" sounds a lot better than "Chicken fried steak with gravy."

5. Take your server's suggestions with a grain of salt. Avoiding an unplanned appetizer or dessert can save you as much as \$15 or more.

FIND FABULOUS COUPONS!

1. Check the website www.couponmom.com to find local coupons.
2. Purchase an entertainment book, often sold in your community as a fundraiser. These usually contain coupons for buy one-get one free meals.
3. Find more coupons at:
 - Your supermarket on the back of the cash register receipt.
 - The Yellow Pages of your phone book.
 - Welcome centers.
 - Travel magazines.
 - Your state's tourism website.

REFERENCE:

It Pays To Be a Senior: 1,147 Incredible Discounts, Benefits, Sweet Deals, and Giveaways for Folks Over 50. FC&A Publishing, Peachtree City, GA (2011)

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FINANCIAL TIPS

FOR COUPLES WITHOUT CHILDREN

By Russ Cesari

In response to recent articles about estate and gifting strategies, I was asked to provide comments on different strategies that couples without children may find helpful.

Coordinated Will, Trust and Beneficiary Documentation

Overall, the most important concept, regardless of parental status, is to ensure that your financial objectives are accurately and consistently manifested throughout their financial plans and holdings by supporting documentation, such as account beneficiaries, trusts, wills, etc. Although that might seem mundane, it is unfortunately all too common for wills and beneficiaries to express significant conflicts in intent.

For example, a recently revised will might provide for all financial assets to be divided evenly among siblings, while an older IRA (Individual Retirement Account) leaves 100 percent of the assets to a friend via the beneficiary statement. In this case, the beneficiary statement supersedes the will, regardless of the date on the documents or the true intent of the individual.

Long-Term Care Insurance

Long-term care insurance may significantly reduce a couple's financial exposure to some of the deleterious financial and emotional risks of an extended illness. Although this is true of any couple, those who do not have the additional support of children to help out in such a situation may be even more vulnerable than their parental peers. Navigating policy specifics, such as length of coverage, amount of coverage and the amount of inflation

protection, is dependent on each person's needs and particular situation.

The Four W's for Gifting and Donations: Who, When, What, Why

For gifting and donations, the planning strategies are similar. Regardless of having children or not, it is important to think of the "Four W's of Gifting."

Who: The first step in this process is to list the people and organizations that couples care about most, including themselves. For example, a person may be charitably inclined, but wants to primarily ensure there is enough for a comfortable retirement, before engaging in charitable giving (more on that below).

When: The second factor to consider is whether the gift or donation should be made during your lifetime, waiting until the end of life, or a combination of the two. The primary advantage with giving in life is that it can be deeply satisfying to witness the positive impacts of these gifts. The advantages of waiting for end-of-life giving is that the assets can be used to supplement income and provide a safety net, while potentially having a bigger one-time, legacy-enhancing impact upon the receiving people or organizations. Finally, using a hybrid approach is an effective way to gauge how those gifts are actually received and utilized, while determining and allocating potentially larger end-of-life gestures.

What: When gifting during life, it is wise to consider the tax implications of gifts and donations. One of the most efficient ways to minimize taxes is to use highly appreciated assets when donating living gifts. Another suggestion is to

hold highly appreciated investments for end-of-life gifts, thereby avoiding having to pay capital gains taxes. Appreciated assets held in a nonretirement investment account will get a "step up" in basis for the beneficiaries.

How: Although there are hundreds of approaches to maximize a household's intentions to include annual gifting limits and lifetime exclusions, there are two trusts that are probably not well enough known to the general public but which may work well as a strategy. They are the Charitable Remainder Trust (CRT) and the Charitable Lead Trust (CLT). Both trusts benefit a favored charity, but do it in different orders.

The CRT is an irrevocable trust that can last for up to 20 years. Once it is established, it sets up an annuity-like payment to be used by the household, with a qualified charity being the "remainder" beneficiary in an end-of-life situation.

The CLT trust works in reverse, in that the annuity-like payment goes to a qualified charity and any remainder in an end-of-life situation goes to another designated beneficiary, like a friend or family member.

Clearly, there are many vehicles that can be used to help protect and execute a cohesive financial and estate plan. However, as these strategies imply, your plan should be well thought out, updated every year and unique to every household.

Russell Cesari, CFP, ChFC, CASL, wealth adviser at Northwest Financial Advisors, can be reached at 410.972.4553 or 800.269.2156, ext. 124, or by email at rcesari@nwfflc.com

The content of this article is intended to provide a general guide to the subject matter. Please consult with a financial adviser or legal representative regarding your particular circumstances and the suitability of these strategies before making any decisions. Questions regarding this article should be addressed to rcesari@nwfflc.com

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Hands Down the Best Advice: Wash hands to prevent spreading germs

By Leah Lancione

The Centers for Disease Control and Prevention (CDC) makes it clear that the way to prevent the spread of infection and illness is to wash your hands. Not only is frequency important, but when and how is vital to avoiding germ transfer. The days of just quickly washing up before dinner or after using the restroom are no more. The CDC, the World Health Organization (WHO), the American Medical Association (AMA) and countless other public health officials agree that hand hygiene must be upheld by everyone—not just doctors—and in all settings. In addition, these health agencies say that educating the public on the why, when and how of hand-washing is of the utmost importance.

You may think folks today border on “germaphobia” and wash their hands like they have an oppressive-compulsive disorder, carrying hand sanitizers around and closing restroom doors with their elbows.

Well, the issue of hand hygiene isn't new.

In fact, it was in 1847 that

Dr. Ignaz

instituted a disinfecting procedure whereby physicians were required to wash in a chloride of lime solution after autopsies and with soap and water between patient visits. Now 166 years later, his discovery and subsequent mandate on washing hands to prevent germ transfer is still indispensable to doctors, nurses and patients in their care.

Now that you have a little bit of the history of hand-washing, here are some statistics to reaffirm why it's essential:

- Hand-washing saves lives, according to the Centers for Disease Control and Prevention. Proper technique can reduce cold and flu risk, prevent the spread of foodborne illnesses and other infections.
- Human feces are the main source of diarrheal pathogens. They are a source of typhoid, cholera, all other common endemic gastroenteric infections and some respiratory infections such as influenza and pneumonia. A single gram of human feces can contain 10 million viruses and one million bacteria. Removing excreta and cleaning hands with soap after contact with fecal material—from using the toilet or cleaning a child—prevents the transmission of the bacteria, viruses and protozoa that cause diarrheal diseases. Amazingly, about 80 percent of infectious diseases are transmitted by touch, according to www.WebMD.com

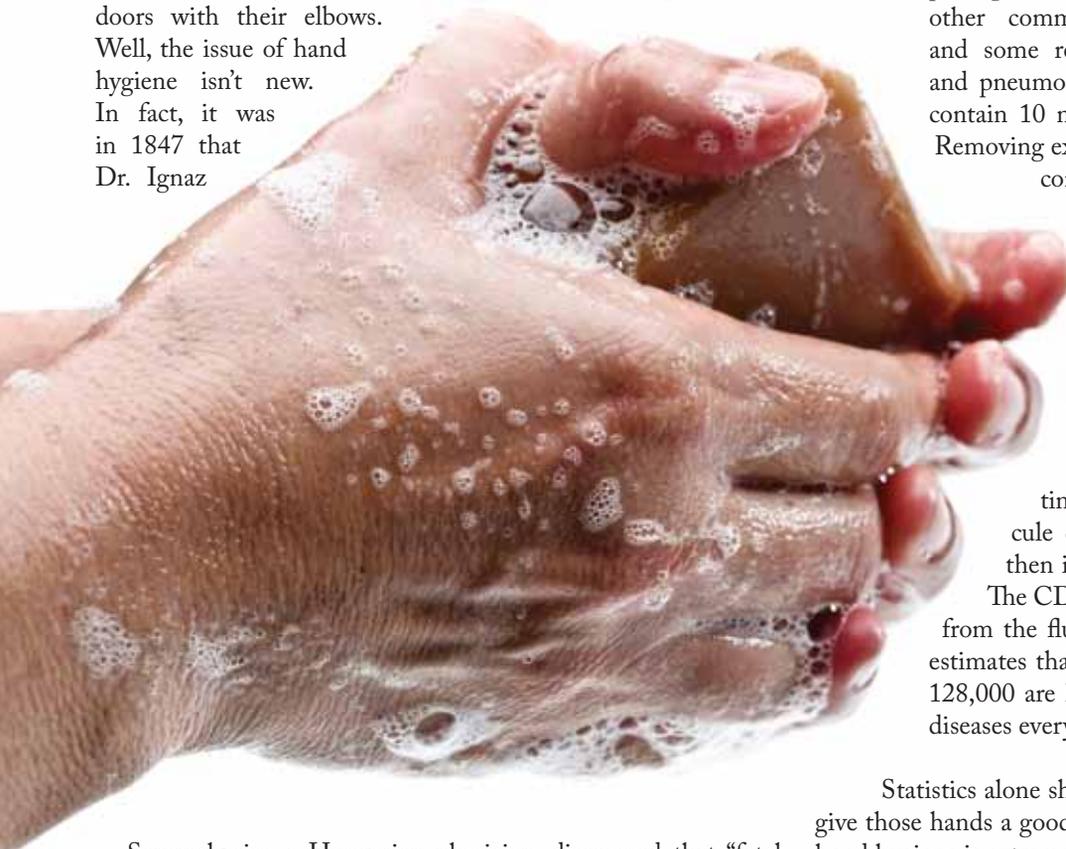
- Colds are spread mainly through respiratory droplets of coughs and sneezes when someone has a cold. But many times, we unknowingly touch these minuscule droplets of cold germs on surfaces and then infect ourselves with the same cold virus.

The CDC estimates that up to 49,000 people die from the flu or flu-like illness each year. The CDC estimates that roughly one in six Americans get sick, 128,000 are hospitalized and 3,000 die of foodborne diseases every year.

Statistics alone should make you rush to the restroom and give those hands a good scrub, but there are specific times when hand hygiene is extremely important.

Website www.kidshhealth.org/ says you should wash:

- after using the bathroom.
- after blowing your nose or coughing.



Semmelweiss, a Hungarian physician, discovered that “fatal infections were spread among patients by doctors who failed to wash their hands between examinations.” According to the Water Quality and Health Council, Semmelweiss immediately

It's not how busy are you, it's what are you busy doing?

- before eating, serving or preparing food.
- after touching pets or other animals.
- after outdoor activities
- before and after visiting or caring for anyone who's sick.
- when your hands are dirty.
- after changing a diaper.

The CDC also adds that before and after treating a cut or wound and after touching garbage, to round out the list of situations in which hand-washing should be done. The U.S. Department of Health & Human Service's Food Safety website (www.foodsafety.gov) offers these instructions for hand hygiene before handling food: wash hands for at least 20 seconds with soap and running water, wash surfaces and utensils after each use and to wash fruits and vegetables before use.

Clearly nobody wants to get sick or touch something germ-ridden, but many people don't actually know *how* to wash their hands. It may sound silly, but many people don't wash when they should and don't do it properly. In fact, a study conducted by researchers at Michigan State University that was published in the *Journal of Environmental Health* reveals that 95 percent of people don't wash their hands right. Findings ranged from instances in which people (3,749 in a college town) only washed their hands for six seconds on average, failed to use soap (23 percent only used water), or didn't wash at all (10.3 percent) after using a public restroom. The study also showed that women wash their hands more than men, 70.9 percent to 50.3 percent, respectively.

So, what is the correct way to wash your hands? Well, the CDC offers guidelines:

- Wet hands with clean running water (warm or cold) and apply soap.
- Rub hands together to make a lather and scrub well; be sure to scrub the backs of your hands, between fingers and under nails.
- Continue rubbing your hands for at least 20 seconds.
- Rinse your hands well under running water.
- Dry your hands using a clean towel or air dry.

Also, the CDC does recommend using an alcohol-based (60 percent) hand sanitizer if washing your hands with soap and water isn't an option.

Bay Bytes

For home repairs, maintenance, car repair, etc. log onto **FixIt.com** to look over before calling the handyman. Lots of ideas and manuals offered for troubleshooting.

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Excessive Tearing and Its Causes

By Michael J. Dodd, MD

Many patients complain of excessive tearing. To understand the causes and treatment of excessive tearing, it is helpful to understand some facts about the tear glands and tear production.

The tear film is fairly complex and consists of three distinct layers. The inner layer is the mucin layer, the middle layer is the aqueous layer and the outermost is the oil or lipid layer.

The mucin layer creates an adsorbent interface between the middle aqueous layer and the surface cells of the cornea. The aqueous layer keeps the eye moist and has a basal component and a stimulated component. The stimulated component occurs with crying or if the eye is irritated. The excess tearing is produced by the lacrimal gland which is tucked under the lateral brow bone of the orbit. The outer lipid layer is instrumental in reducing tear evaporation and maintaining a smooth optical surface for clear vision. Tears provide nutrients to the cornea and help cleanse the eye surface by removing foreign matter and bacteria. The tears naturally flow across the eye toward the nose where there are two tiny openings in the upper and lower eyelids. These are called puncta and they carry the tears through tiny channels called canaliculi, which in turn carry the tears into the back of the nose and finally into the throat. This is why patients can often taste eye drops.

Probably the most common cause of excess tearing in adults is dry eye disease (DED). It may sound paradoxical that a person with dry eyes can have excess tearing, but it is true. If the eye is not well-lubricated, small spots

will occur on the corneal surface which act as irritants. This results in the "stimulated" excessive tearing. DED is diagnosed by performing a Schirmer Tear Test. By placing a small thin piece of filter paper in the lower eye lid for five minutes, the doctor can document what amount of baseline tears is produced. Some patients produce zero tears; these patients need maximum treatment which may include lubricating drops and ointment, Restasis drops, mechanical blocking of the outflow puncta with tiny plugs and taking pills with omega 3 fatty acids (flax seed pills). This type of severe DED is sometimes seen in post-menopausal women.

Most patients produce some level of tears on the Schirmer Test. These patients will do well with lubricating drops alone. Your doctor can discuss what treatment is best for different degrees of dryness.

Other causes of tearing are obvious things like foreign material in the eye and certain eye infections. There is one last condition, blockage of the tear ducts, which can cause persistent tearing. Infants can be born with blocked tear ducts, but blockages can occur at any age. Mucus or debris can accumulate in the tear ducts and cause a physical blockage. If the tears cannot follow their natural course into the nose, they will collect on the lower eye lid and run down the face. This can be treated by massaging the tear ducts, or in persistent cases, a tear duct probing with a tiny wire can break up the obstruction in the tear duct. This is a simple office procedure, but can be somewhat uncomfortable.

Be sure to consult your eye doctor if you have persistent, unexplained tearing.

Dr. Dodd is a practicing ophthalmologist at Maryland Eye Associates located in Annapolis, Prince Frederick and Upper Marlboro, as well as an instructor at the University of Maryland Department of Ophthalmology. He can be reached at 410.224.4550 or mjddm1@gmail.com

Bay Bytes

If this is the year that you've decided to take up journaling, log onto **OhLife.com** for assistance and encouragement. It's free and private.

DELTA BLUES & DYLAN DÉJÀ VU

FUNDRAISER CONCERT FOR THE *Caritas Society*



By Valerie K. Miller

The Caritas Society of St. John's College plays a well-known role in the life of the college and wider community by providing supplemental financial assistance to students in need. Since its founding in 1969, Caritas also maintains relationships with the larger Annapolis community through programs and special events open to the public.

With these goals in mind, two major fundraisers are held each year to help raise the money to fund the financial grants.

The upcoming Spring fundraiser – Delta Blues and Dylan Déjà Vu – will be held on **March 8** at 8 p.m. at St. John's College. The show will highlight three different groups playing foot-stomping blues and 1970s music.

Eleanor Ellis and Friends includes Neil Harpe, the well-known Annapolis guitarist. Renowned blues performer Ms. Ellis sings and plays guitar. The third member, Jay Summerour, plays the mouth organ.

Erin Harpe and the Delta Swingers consists of vocals, guitar, mouth organ, bass and drums from four performers. If the last name sounds familiar, Erin is Neil's daughter, following in the family tradition.

The third group, Basement Band, features the music of Bob Dylan and The Band with songs from 1974. Five talented musicians will play guitars, fiddle, bass and drums, as well as sing.

Following the performance there will be an informal gathering with food, beer and wine, along with a chance to hear the musicians jam.

Tickets are \$40. To purchase tickets and for more information about Caritas events

and membership, visit <http://stjohnscollege.edu/events/AN/caritas.shtml>

Val, a resident of Annapolis and lifetime member of Caritas Society, can be reached at ValerieMiller114@hotmail.com

Bay Bytes

If you've already lost that instruction book to your new toy/appliance/tool, log onto www.manualsonline.com to obtain a copy.

How much time do you spend on things that don't really matter?

FROM OLD HOUSE TO “Painted Lady” IT’S NOT FOR EVERYONE

By Joan Amundsen

I love old houses. Walking through an old house and up its squeaky stairs has always fascinated me. It’s fun to reflect on all the people who may have previously walked the halls and my dream was to one day have an old house of my own. But, as that old proverb states, “Be careful what you wish for.”

Some years ago my dream came true. My husband and I found an old Victorian style home for sale during one of our vacations in the South. We decided that it would make a great retirement home when that time in our life arrived. We could work on this “fixer-upper” during future vacations. The price was exceedingly cheap, too cheap. You’d think that this would have been the first clue that there was trouble ahead.

To begin with, the roof was tin and had been patched many times, but there were still enough holes remaining to call it a “bird motel.” We collected 12 huge bags of straw, grass and debris before we could even consider this part of the renovation and restoration. And then it took 102 sheets of plywood to cover our hip and gabled roof plus stacks of asphalt shingles to finish the job. The chimneys were beyond repair and needed rebuilding. Taking these costs into account hardly made this house the buy of the century.

Two beautiful oak mantles had been closed up and painted over. Kerosene heaters with their acrid odor had been used for

heat. We opted for electrical baseboard heating but realized that was a bad choice and extremely expensive. Our final choice was oil, a more economical heat.

That first year when we returned, a major nightmare awaited us. The house had now been closed up tight with no air circulation. The plaster walls that had been in good shape were now covered with a fuzzy green overcoat. Somewhere in the past an unidentifiable type of foam insulation had been blown in between the clapboard siding and the wood lathing. Each time it rained, the foam acted as a sponge against the clapboard and absorbed the moisture. This moisture in turn, soaked into the plaster walls and caused the green overcoat.

All of the outside walls had to be replaced. That also meant removal of all the lathing and the cement filler. My husband, the foreman, decided that if we were replacing the outside walls we really needed to do the inside walls as well. And then there were the ceilings, which had, at some point in the past, been lowered and had deteriorated beyond repair. That work had to be done, too. What a mess!

Since the walls were removed and everything was exposed, antique wiring resembling huge spider webs was ripped out and the entire house was rewired.

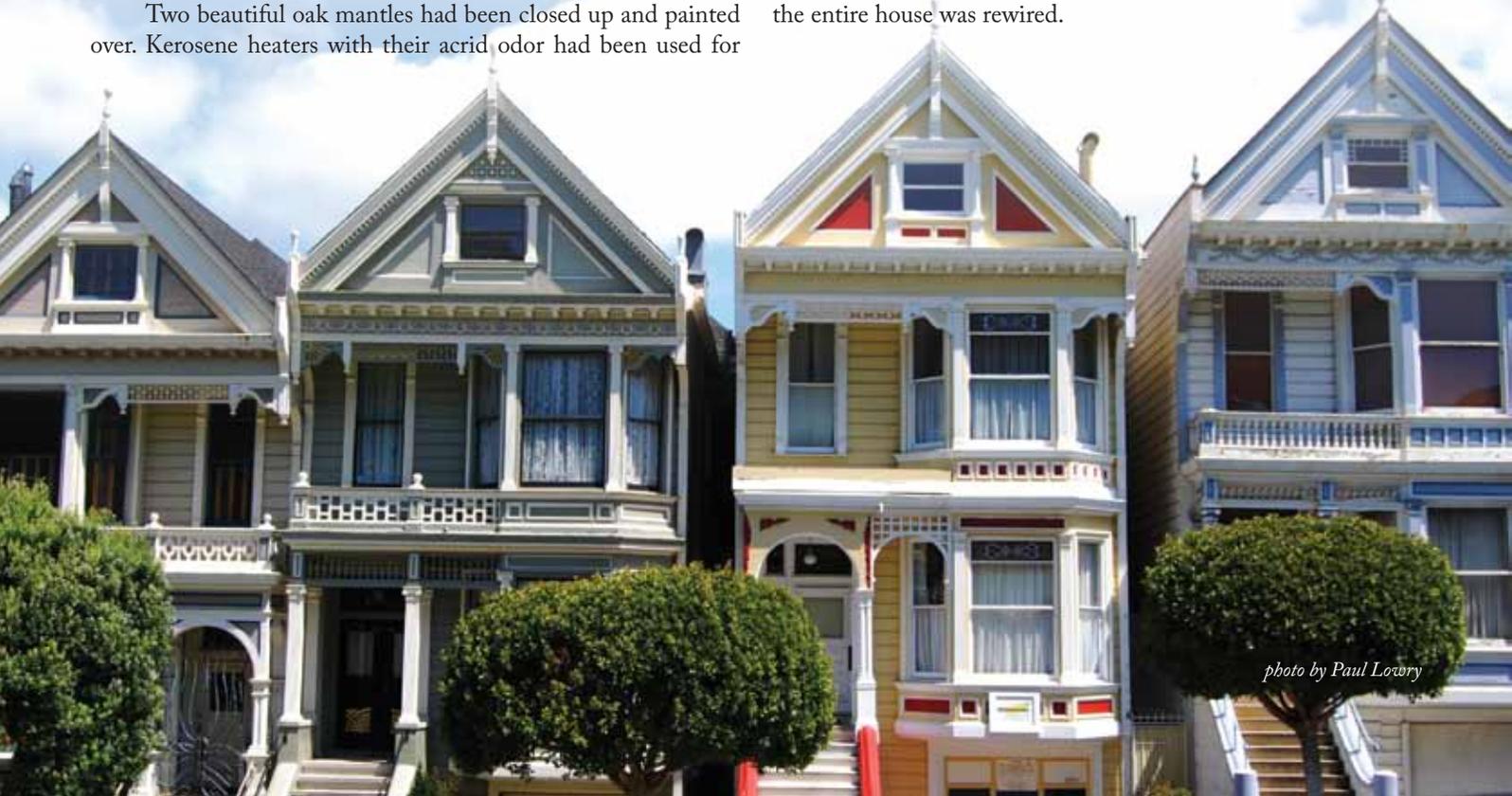


photo by Paul Lowry

Murphy's Law seems to take over with old houses and this house was a prime example. Have you ever camped out in your own home, picnicked in the kitchen and used portable camping 'potties' in your bathroom? We needed to move on, and quickly, so plumbing came next. All the old water and sewer lines which were in bad shape were replaced and turn-off valves installed.

It was now time to put up the sheet rock for the ceilings and walls. My husband insisted we had to use 4 X 12 ft. sheets. I, of course, was his helper. Have you any idea how heavy those boards are? It meant placing 4-foot boards on top of 4-foot boards that were 12 feet long. I suffered many pinched fingers, among other discomforts.

On the last day of one of our "vacations," when all the walls were done and the bathroom completed, we began to hear strange noises that sounded like crying. Without hesitation, our son-in-law, who happened to be looking on, took out his knife and cut out a two foot square piece of sheet rock in the brand new kitchen wall. Inside were a mother cat and her new litter of five kittens. It meant working double time to get that wall repaired before we left for home the next morning.

We had a picture of the original house and hired a local contractor to add the front wrap-around porch, and also an enclosed side porch. At this point people we didn't even know stopped by to see the work in progress. This project developed into a showcase for our contractor.

Next came all the cosmetic touches. We tried to save as much of the original gingerbread as possible and added those pieces. The choice of color was next. It is amazing what a coat of paint can do. We tried to choose colors used when the house was built.

It was now time to tackle the inside of the house. That was the fun part, picking out colors, wallpapering and refinishing those beautiful oak mantles. We even added plantation shutters to several windows. Awnings that were added outside dressed up the exterior.

Our house was taking on the look of a home from the turn of the century when it was originally built. It went from a plain old house to a "Painted Lady" and was the talk of the town.

Was all this work worth it? Yes and no. An old house is an ongoing



project. You always discover something else that breaks down and needs repair. We probably could have bought a new house with an antique look for the same amount of money with no work involved.

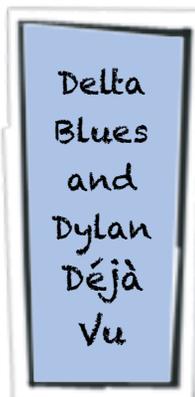
Did we learn anything from this? You bet we did. I think that after all that work, we could have given classes on restoration.

But restoration is not for everyone. You must weigh all your choices. Do you really want to give up the time it takes to do all the work that's involved with an old house? Are you prepared for all those hidden expenses?

There is also one other downside. After several years of old house living, we had to move on. Since then, the house has been sold two more times. Each new owner has removed or changed the period 'look' that we tried so hard to achieve.

But for us, while it was ours, that "Painted Lady" was a wow!

Joan can be reached at JoanAmundsen99@gmail.com



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ELEANOR ELLIS and Friends
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What's most important in your life? How much time do you spend with that?



Waterbugs and Welcome

By Nancy Lincoln Reynolds

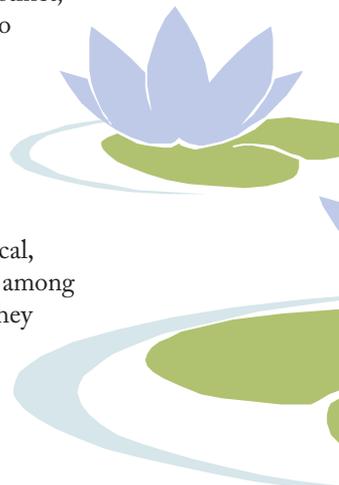
When a truth is explained in imaginative story by a variety of authors so that origin is lost, it becomes legend in both families and whole cultures. Implications from the following legend of the dragonflies that populate the Chesapeake Bay are particularly interesting as we are launched into 2014.

There was once a colony of water bugs living below the surface of a quiet pond. The bugs spent many months scurrying around in the silt at the bottom of the pond, and from time to time, they noticed that one of their friends would grab hold of a lily pond stem and gradually move out of sight and not be seen anymore. Those left behind would wait, but their friends never came back. They wondered where their friends had gone and made a pact, that the next one to climb up a stalk would come back and tell the others.

One Spring day one of them found himself climbing up a lily stalk. Suddenly he found himself on the surface, sitting on the leaf of the lily pad that he'd only ever seen the bottom of. He was tired from the climb, so he went to sleep on the lily pad and when he woke up he was startled by the change he noticed in his body. He shook himself and realized he had four beautiful wings and a long tail. After the warm sun dried him off, he flapped his wings and suddenly he was in the air above the water. He looked at his reflection and realized that he had become a magnificent dragonfly. He began swooping and flitting around, loving the new atmosphere in which he had found himself.

When it was time to take a rest, he landed on a lily pad again. When he did he looked over the edge and could see all of the water bugs running around at the bottom of the pond and he remembered his promise to go back and tell them where he'd gone. He flew up into the air and tried to dive down through the surface of the water, but he just bounced off. He couldn't go back into the water. He realized that if he did go back, his friends wouldn't recognize him anyway because he had changed so much! He was no longer who he had been before. He decided he would just have to wait for them to come up to him instead, knowing that they would understand when they came too. So he flew off to enjoy his new-found freedom.

It is inevitable, for the water bug to eventually latch onto and climb upward on the lily's stem. Instinct, preprogramming, compels it to do so because its transformation from water bug to dragonfly is inevitable. I love the image from this story, and, for all the scientists who will also inevitably ask about the accuracy of the proposed life cycle of a dragonfly, let me assure you that this is a fairly close, albeit whimsical, interpretation. Inevitable truths can be among the most difficult aspects of our lives. They are subtle and so gradual that we often are unaware of them until they are upon us. They may appear to be sudden, but they are not, for they have



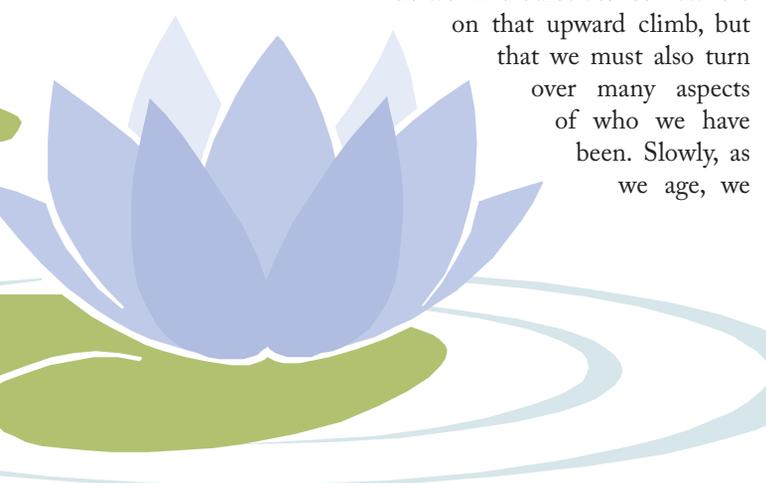
usually been in process for years. Aging is just such an inevitable truth. The changes that accrue to it may be singularly small, but are dramatically poignant when realized. For example, a glimpse of oneself in the mirror that "suddenly" suggests a new and nearly unfamiliar person staring back can be jolting. A woman confessed that she had spoken to her own reflection in the mirror, "Oh my, when did this happen? Where did I go, and who are you?" Perhaps a photograph from years past encourages another to ask with genuine uncertainty, "Was that you?" "Yes, that is me!" we want to cry.

"Once upon a time" begins to shift in our minds from being the beginning of a fairy tale that heralds new life, to a sentimental reflection upon a life that has been lived. Like the water bug inevitably climbing the stems of life, we cannot go backward. It is a harsh reality for some, but it does not have to be unwelcome. So how do we make the transition?

The recent preludes to 2014 (inevitably) have come and gone: Thanksgiving, Christmas, Hanukkah, holiday and religious traditions. With each came a flood of memories. A friend whose children are now adults shared her secret to the bitter sweetness of decorating their Christmas tree without the children present. An abundance of ornaments given and received over the years, represent some sweet time in her life. Instead of grieving the loss of those times, she has learned to "make friends" with each token of the past as it is hung, and experiences the gladness of welcome and renewed acquaintance with the past as she celebrates the season.

Making friends with our past is not an easy task for there may be things back there which we do not choose to befriend and would actually rather forget. We can, however, befriend our relationship with the One who has managed to use even the worst and most complicated experiences of our pasts as pruning and refining instruments. Those interventions have helped make us who we are today. Whether that "One" is conceived of as God or Christ or time itself (is there a difference?), does not matter as much as our willingness to turn over the things of our past to the inevitable newness of the future.

My friend will eventually give the ornaments on her tree to her children when they have trees of their own and so prepare for their inevitable stem climbing. Symbolically, this gesture acknowledges that we have much we must turn over to those who come after us, those who are still "on the ground" and about to climb. Aging means, then, that not only do we "find ourselves" somewhere on that upward climb, but that we must also turn over many aspects of who we have been. Slowly, as we age, we



must let go of old hopes and dreams, acclaim and glory, authority, responsibility and even independence as we ready ourselves to welcome the future. It is a scary process because these things have often been what we believed life to be about. They are things we have worked for and valued. Water bugs are very busy in the silt surrounding pond stems. But there is also abundant joy as we welcome the old friends of the past and maybe even recite the legends made from them. These memories and life lessons of our past are gifts we may give away. And as for us ... well, we may begin swooping and flitting around, enjoying our newly found freedom.

Nancy is the associate pastor of Woods Presbyterian Church in Severna Park and can be reached at nreynolds@woodschurch.org

Bay Bytes

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REV UP YOUR TREADMILL ROUTINE

By Leah Lancione

If you're bored with your workout regimen and the same old jog or walk on the treadmill every day, it's time to spice up your routine.

Instead of zoning out and mindlessly putting one foot in front of the other on the treadmill, there are ways to enhance your body's calorie-burning ability, while also making your exercise more enjoyable. Not to mention, a recent article in the *Chicago Tribune* reveals that, "according to the experts, the body responds better to a variety of hard running and recovery." Though "hard running" probably isn't for most seniors—whether active and fit or not—the concept of increasing the intensity of exercise and elevating the heart rate at intervals and then allowing for a recovery period, is effective.

"The key is to kick up your heart rate at a higher intensity, which takes your body longer to recover," Rob Sulaver, owner of NYC-based Bandana Training and a certified personal trainer, told the *Tribune*. He said this means your body will continue burning calories even after you've completed the workout.

In addition, the National Institute on Aging at the National Institutes of Health (NIH) recommends seniors engage in a regular exercise regimen that includes all four basic categories — endurance, strength, balance and flexibility to achieve the optimum in physiological benefits.

Focusing on the endurance exercises of walking or jogging—the NIH says these activities "improve the health of your heart, lungs and circulatory system. They also delay or prevent many diseases that are common in older adults such as diabetes, heart disease, and osteoporosis." So, in order to optimize or rev up your treadmill routine it's important to first calculate your maximum heart rate (MHR). Generally, the formula for finding MHR is to subtract your age by 220. The Mayo Clinic offers a target heart rate calculator online at www.mayoclinic.com/health/target-heart-rate/SM00083 According to the Mayo Clinic, one should "aim for a target heart rate of 70 to 85 percent of their MHR" for vigorous exercise.

Interval training will improve your aerobic capacity and cardiovascular fitness, enabling you to exercise longer and/or with more intensity." The variety of exercises will also keep your routine fresh.

Get started with some possible routines:

TREADMILL CARD GAME

The fitness website Fitbie (www.fitbie.com) offers a few examples of treadmill workouts that will "take your routine off autopilot" and into the fun zone. Since most of the workouts include bursts of intense running, which probably isn't an option for seniors, you can incorporate speed walking instead. The site lists a workout card game designed by Patti Finke, a certified running coach with the Road Runners Club of America. She tells clients to "write the words run, run fast, jog, or walk on four index cards. To modify this for seniors, so it's not tailored to heavy running, write: walk, walk at a brisk pace, walk on a 3.0 (or more) incline and jog, at a challenging but not exhausting pace on the cards. Start with a one mile warm up at a steady pace then pick a card from the envelope and do what it says for 3 to 4 minutes. With this technique, you will continually mix up your routine. As your endurance increases, pull out additional cards to keep your muscles guessing!

INTERVAL TRAINING

Family Circle website (www.familycircle.com/health/fitness/workout-routines/walk-off-weight) also provides a routine that relies on interval training, i.e., "cranking up the speed and/or increasing the incline for a minute or two."

SET THE TREADMILL AT A 1% INCLINE TO BEGIN.

0:00-5:00:	WARM-UP AT 2 MPH
5:00-10:00:	INCREASE SPEED TO 3 MPH
10:00-11:00:	INCREASE SPEED TO 3.5 MPH
11:00-14:00:	REDUCE SPEED TO 3 MPH
14:00-15:00:	INCREASE SPEED TO 4 MPH
15:00-18:00:	REDUCE SPEED TO 3 MPH
18:00-20:00:	INCREASE SPEED TO 4 MPH
20:00-26:00:	REDUCE SPEED TO 3 MPH
26:00-30:00:	REDUCE SPEED TO 2 MPH

You do know that procrastination is no longer an option!

TREADMILL TONING

Yet another alternative to simply walking and/or jogging is to add specific leg work, exercises that target various leg muscles to facilitate toning. You can include other activities on a treadmill that “work specific body parts harder than others such as sidestepping, which works inner and outer thighs. While on the treadmill (at a slower pace) turn sideways, take a step with your right leg toward the front of the machine and then take a step with your left leg in the same direction” (<http://woman.thenest.com/can-daily-treadmill-slim-tone-legs-10582.html>). Repeat the exercise with the other leg in front. To increase the intensity, increase the pace or incline. Also try backwards stepping (use the handrails for safety).

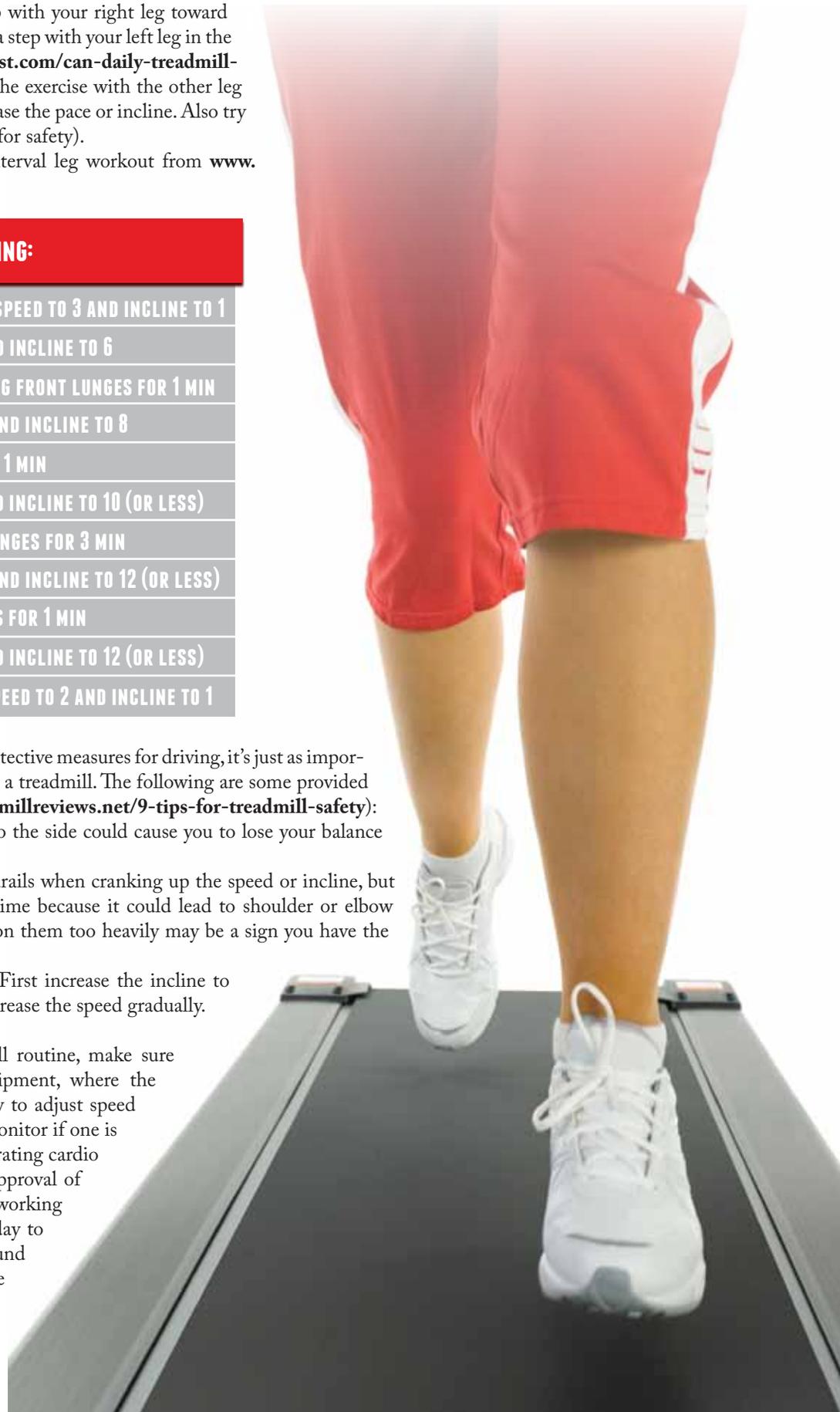
The following is a 40-minute interval leg workout from www.fitsugar.com

LEG TONING:	
0:00-5:00:	WARM UP. SET SPEED TO 3 AND INCLINE TO 1
5:00-10:00:	SPEED TO 4 AND INCLINE TO 6
10:00-11:00:	DO ALTERNATING FRONT LUNGES FOR 1 MIN
11:00-16:00:	SPEED TO 3.5 AND INCLINE TO 8
16:00-17:00:	DO SQUATS FOR 1 MIN
17:00-22:00:	SPEED TO 3 AND INCLINE TO 10 (OR LESS)
22:00-23:00:	DO REVERSE LUNGES FOR 3 MIN
23:00-28:00:	SPEED TO 2.5 AND INCLINE TO 12 (OR LESS)
28:00-29:00:	DO PLIÉ SQUATS FOR 1 MIN
29:00-34:00:	SPEED TO 2 AND INCLINE TO 12 (OR LESS)
34:00-40:00:	COOL DOWN. SPEED TO 2 AND INCLINE TO 1

Additionally, just like you take protective measures for driving, it's just as important to abide by safeguards when using a treadmill. The following are some provided by Treadmill Reviews.com (www.treadmillreviews.net/9-tips-for-treadmill-safety):

- 1. Look Forward:** Looking down or to the side could cause you to lose your balance and fall.
- 2. Don't Rely on Handrails:** Use handrails when cranking up the speed or incline, but try not to for an extended period of time because it could lead to shoulder or elbow strain and poor posture. Also, relying on them too heavily may be a sign you have the speed or incline too high.
- 3. Increase Either Speed or Incline:** First increase the incline to a level that is comfortable and then increase the speed gradually.

Before revving up your treadmill routine, make sure you know how to operate your equipment, where the emergency stop button is located, how to adjust speed and incline and to use the heart rate monitor if one is included. In addition, if you're incorporating cardio for the first time, be sure to get the approval of your doctor and start out slowly—working your way up from 5 to 10 minutes a day to 30 or more. Once Spring comes around you'll be able to sport your faster pace outdoors thanks to all the treadmill prep work!





Tips for **DEFROSTING YOUR CAR**

By Leah Lancione

It only takes one overnight storm to ruin your morning routine when ice keeps you from hopping right into your car to get toasty! Ice on the windshield, windows and locks is no fun and not always easy to remove. Not to mention that nobody wants to leave their car idling for ages while waiting for the heater to melt it away. So, if you're smart and heed weather forecasts, you'll take preventive measures before a big freeze comes.

First, if you can't store the car in the garage, the website "She Knows" (www.sheknows.com) says to "cover your windshield at night with a large piece of cardboard, a folded sheet or a towel." Use the wipers to secure the covering at the bottom while using something heavy to keep the top in place.

AAA Mid-Atlantic issues a few tips to keep vehicles from becoming "an icebox on wheels." The car safety organization advises drivers to "never pour hot water on frozen locks. Instead, use a deicer spray or lukewarm water. We've also found that a healthy squirt of WD-40 works like a charm. More on that in a minute.

Though your first instinct may be to pour hot water on the windshield as well, AAA says this method can actually break the glass. The suggested technique is to "use an ice-scraper, brush or spray de-icer to clear the snow and ice from your vehicle." Though using a scraper is the old-fashioned way that requires some elbow grease, it works. There are, however, some tactics to make the process quicker.

If you find yourself in an “icy” situation and don’t have a commercial-grade de-icer available, the “She Knows” website suggests making your own with rubbing alcohol and a few drops of dish soap in a spray bottle. Mix well and spray it on the icy windshield before scraping away the loosened ice, the site says.

Wikihow.com offers its own recipes for a de-icer that can be applied to the windshield from a spray bottle: a 3:1 vinegar to water solution or a 2:1 rubbing alcohol to water solution.



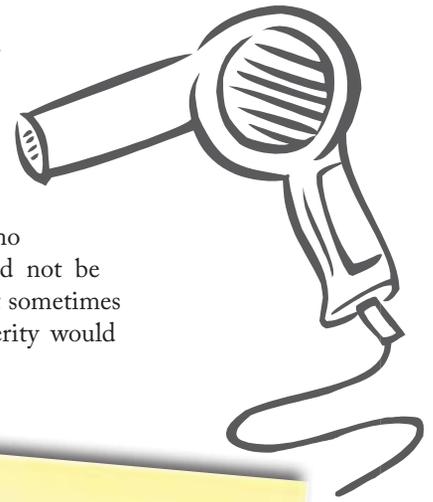
Then, to defrost the car door locks without a de-icer, AAA advises using a lighter, “to quickly heat the metal tip of your electronic car key so that it can slip into the lock.” A plentiful application of WD-40 to the lock barrel also works and is also recommended as a preventive measure.

Online “Car Coach” Lauren Fix also says a straw or toilet paper tube can be applied over the lock to heat it with your warm breath. Or if an extension cord will reach, a hairdryer will work.

All car experts agree it’s helpful to turn your car on, once you’re inside, to continue the thawing process while you scrape off the ice from the win-

dows and the windshield.

As Winter lingers and temperatures plunge further, take heart. As the English-American writer Anne Bradstreet once noted: “If we had no winter, the Spring would not be so pleasant: if we did not sometimes taste of adversity, prosperity would not be so welcome.”



Bay Bytes

There’s an app for the iPhone that will gauge the distance, calories burned, time that you’ve walked or biked. Log onto **BIDMC.org** to download the free app.

Dear Readers:

As the financial markets and economy begin to recover, retirees continue to express deep concern about protecting their wealth and ensuring it lasts throughout their retirement years. As costs and inflation continue to rise, obtaining experienced guidance in retirement income planning has become more important than ever before.

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WHY NOT TAKE A WALK? AND OTHER CURES FOR THE

WINTER DOLDRUMS

By Penelope Folsom

Here we are in the thick of Winter with overcast days, early darkness, icy weather that keeps us indoors and the sudden halt in the fun get-togethers and hoopla that we enjoyed during the holiday season. 'Tis the season when many of us unintentionally slip into the Winter blahs. Not an unusual occurrence, but here are just a few suggestions to help get through what can be the longest days of the year.

Walk. This should be number one on the how-to list of doldrum preventatives. Every health magazine in existence propounds the benefits of walking. You know it's true and it's probably on your resolution list. Well, make this the year that you do it. It's not difficult. In fact perhaps it is the easiest form of exercise. It doesn't take much time either to start deriving the benefits. The Mayo Clinic has a lengthy list (www.mayoclinic.com/health/walking/HQ01612) to include strengthening bones, improving balance, maintaining a healthy weight and that all-important mood lifter. It can be done in only 30 minutes a day. Equipment is minimal: a comfortable pair of shoes and something warm to keep out the chill. Be careful of the ice and off you go. Meet with friends in an area that you've never been to before such as a park, a town, or a museum. And to top it off, stop for coffee or lunch before returning home.

Hobby. Have you always wanted to learn to play guitar, make pottery or learn to knit? There isn't a better time than now. There are also lots of classes available at www.aacounty.org/Aging/Ag ingServices/seniorCenters.cfm or local colleges at www.aacc.edu/ that would be a great places to learn something new.

Join. A group of like-minded people who share your passion for a particular skill would be good to join. Writing, ballroom dance, ice skating, hiking, woodworking, name it -- a group can be found. Try the local paper or go online. And if there isn't one close by, create one that shares your interest. Or for a fun challenge, offer to teach a class in your particular field of interest at one of the senior centers or a continuing ed class at a local college.

Diet. Careful, it's tempting to have big heavy meals when it's freezing outside, but there are lots of light, nutritious meals that

can be created such as a delicious homemade broth-based soup. It's a great time to experiment with different ways of preparing the same old, same-old as well as foods not tried before.

Trip. Go to that place you've always wanted to visit. With enough investigation you could find one that fits your lifestyle, time available and pocketbook.

Cleaning. Clear out a closet or go through that endless accumulation of books. Play your favorite music with the volume turned up while doing it. Not fun in the process, but a delight when completed.

Light. It's been proven that the lack of bright sunlight can bring our mood down, so bundle up for that daytime walk outside or use a lamp that recreates the outside light. www.MayoClinic.com offers more information on this phenomenon as well as guidelines on selecting an appropriate lamp.

Autobiography. Write your life story to pass down to your family. Create a family tree or do the research necessary to discover your ancestors. A great place to get started is www.FamilySearch.com Combine what you've learned with your collection of family pictures.

Paint. Start with the bedroom. Or when you're done cleaning that closet, paint the interior a bright white or a bright yellow. If you're feeling really creative, design and paint a mural on an otherwise boring wall.

Get together. Call or email friends and acquaintances for an impromptu game night or to meet at a movie matinee. They'll probably be glad that you took the initiative to get out there and do something.

And then, for a great site that gives a more in-depth understanding and handling of the Winter "blues" try www.healthline.com/health/seasonal-affective-disorder or Google S.A.D. for lots of different sites that offer even more information.

If we had just 24 hours left on this earth - what would you do with that time?



Life is All About Heart

By Ellen Moyer

February is the Month of the Heart. Thanks to St. Valentine, we celebrate love and friendship on Feb. 14, the day of his death in 269 AD. The tradition of the gift of hearts began with the martyred priest who cut hearts from parchment as gifts for the faithful. According to Plato, passion originated in the fiery heart. Deep, true and strongly felt senses to Aristotle were heartfelt. Qualities of life essential to human happiness stemmed from a healthy heart, a good reason to keep the heart healthy.

For Dr. John Martin, Annapolis vascular surgeon and president of Cardiology Associates, LLC, located in the Sajak Pavilion at Anne Arundel Medical Center, the gift of our human hearts is now of another concern, reaching epidemic proportions worldwide, cardiovascular disease is the nation's number one health problem.

But first, let's take a step back and look at this amazing organ. It does the most physical work of any muscle in our body, pumping blood through a vascular system of 60,000 miles of arteries, veins and capillaries that reaches all of our 75 trillion cells. In one day the heart drives our six quarts of blood 12,000 miles (four times the distance across the United States from coast to coast) for a lifetime supply of enough barrels to fill three supertankers. According to Facts About the Heart, the heart creates enough energy to drive a truck 20 miles a day equal in a lifetime to driving to the moon and back. We take the hardworking heart, which works harder than our leg muscles when sprinting, for granted. We are not even aware that

somewhere in this vast vascular system there may be an unseen health problem.

In June 2000, to help stem the tide of vascular disease, Dr. Martin created **Dare to C.A.R.E.**, an early-detection program that provides free noninvasive ultrasound screening to discover problems. The carotid arteries in the neck, the aorta in the abdomen and the circulation in the legs are examined. About 47,000 people have been screened and many lives are thought to have been saved. One beneficiary is Elaine Gairy, director of **Dare to C.A.R.E.** she had a free screening that discovered a carotid artery 99 percent blocked with plaque. Two weeks later, the artery was cleared in surgery, averting a stroke in the making.

Ona Joyce and Kathy Gregory will be answering the phone when you call **410.573.9483** for a screening appointment at one of Maryland's four screening centers in Annapolis, Bowie, Odenton or Kent Island. Supported by private donations, fundraising extravaganzas and grants, The Heart Health Foundation goal is to educate the public about cardiovascular disease, because with early detection, complications of this disease can be prevented.

The color is red and February is the month for the Paint the Town Red campaign to learn the stories of our special heart and the work it does to ensure our quality of life.

Reserve the date. Festivities to Paint the Town Red begin on Feb. 1 at 11 a.m. with a walk through town past residents and businesses festooned with red ribbons in support of a healthy heart. At noon red biodegradable heart balloons will be released to honor those with heart disease. (A case occurs once every 33 seconds in the U.S.).

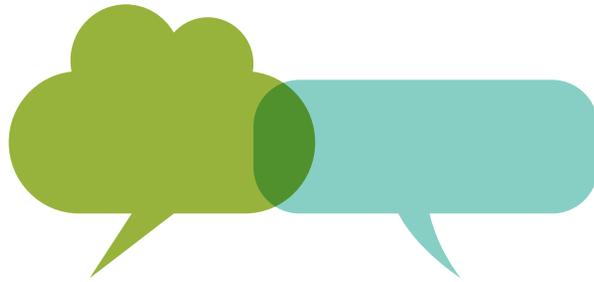
On Valentine's Day friends and couples following the tradition of dining out will find heart healthy meals and favorite recipes from celebrities and Dr. Martin himself on the menus of many of their favorite restaurants. Contests, gifts and something for every week of February will round out Paint the Town Red.

Thirteen states now feature a **Dare to Care** screening program. Residents from neighboring states travel to Annapolis where **Dare to C.A.R.E.** began the program. Someday, the initiative to call attention to cardiovascular disease prevention in Annapolis to Paint the Town Red may become a national celebration.

Bay Bytes

If you'd like to sell those electronics that are just gathering dust, such as iPads, iPhones, cameras or computers, log onto **Gazelle.com** or **NextWorth.com**. They will determine value and give shipping information.

WHEN SILENCE ISN'T GOLDEN— Overcoming the Conversational Doldrums



By Victoria Duncan

Come on, you've seen them too! You are at your favorite local comfort food haunt, finishing up the meatloaf special and can't help noticing. The couple sitting at the table across from you has not said a word to each other through their entire meal. He seems particularly interested in a spot on the wall above her left shoulder while she has been staring vacantly at the exit sign just past his right ear. At the corner booth, another couple chow down with gusto—and read their books or iPads at the same time. They might as well each be at separate tables, for all the companionship that they're giving to each other.

If this is the early bird special at a restaurant frequented by retirees, you might even think there was a convention of these non-conversing couples afoot. A study of 500 married couples showed that the longer a couple was married, the fewer minutes they spent talking at the dinner table. In the course of a normal dinner, the average couple married for 30 years only conversed for 16 minutes. A couple married for 50 years? Less than 3 minutes! Yikes! Has everyone just run out of things to say except, "Pass the salt?"

In fact, you might even be in one of these couples. The children are grown, the jobs have wound down and making conversation with your partner isn't so easy, or even natural. You're kind of bored and it's not much fun eating together, or even just plain awkward. What's to be done? Are you doomed to riding in the car in silence or to contemplating the wallpaper while you polish off the pasta?

Let me break this hush with a resounding, "No!" But honey, it's going to take some effort, particularly if you or your spouse is inclined to be an introvert or have

worked in a profession where confidentiality had been necessary and you've learned to keep many things to yourself. Is it fair that you have to do this work? Maybe not, but here's the rub: Do you want fair or do you want to be happy? If it's happy, let's get started with what you need in order to energize the discourse between the two of you.

COURAGE

It takes some pluck to bring up a subject that can be sensitive or uncomfortable. Far easier, you might think, to just avoid any unpleasantness. Easier? Yes. Lonely? Ditto. Boring? Absolutely. Just muster your resolve and bring the issue out in the open. Try starting with sentences that begin with "I" instead of with "you." The latter tend to be accusatory and will put your partner on the defensive. Say something like, "I'm finding it hard to know what we can talk about these days, but I don't want to be one of those couples who sit in a restaurant in dead silence. What do you think we should do about this?"

RESOURCEFULNESS

If that strategy doesn't seem quite right to you, that's because you have to find the approach that fits best for you and your relationship. In my marriage, I'd use humor. For instance, my husband absolutely hates to talk on the phone. Yet, when I'm out of town, he really likes to connect with me. When I noticed how weary I was getting of carrying the conversation, I quipped, "Well, we can hang on the phone here with dead air between us, or you can step up to the plate and do your share of talking. Your choice!" He laughed

and now we have brief, but enjoyable, communication when we are apart. So, you can use humor, the direct approach, or you could even send him a letter, an email, or just hand him this article to read.

Once you have your spouse's attention, you also need to be resourceful in finding solutions. Now, if you've already tried the usual suggestions of participating in enjoyable joint activities like golfing, couples book clubs, volunteering for a common cause, and that has failed to give you enough to talk about, you've got to get a bit more creative. Try brainstorming together for some ideas. Here are some suggestions to get you started. (Full disclosure: I've used some of them myself and can report that husbands or wives are trainable.)

PLAY THE ALPHABET GAME.

During a long drive, take turns thinking of conversational subjects that begin with each letter of the alphabet.

ODD/EVEN. On opposite nights, take turns bringing an interesting newsy tidbit to the table and being the one responsible for keeping the conversation going for at least 15 minutes.

BEST/WORSE. When my kids were young, we'd use this conversational ploy at the dinner table. What was the best thing that happened today? The worst thing?

TABLE TOPICS. This brilliant little set of cards (available in several versions from retailers and amazon.com) is chock full of conversation starters. For example, "What historical time period would you most

like to visit?" "In which activity would you like a lesson from an expert?" "What's the best way to spend a rainy weekend?" This makes a great gift and can be a subtle, yet effective way of getting your point across. Highly recommended.

While none of these ideas are geared toward intimate heart-to-hearts, that is not our focus here. We just want to get the two of you talking and then see where it takes you. Sometimes, even the most mundane conversations have great power to connect us to those whom we love. And connection, of any kind, is a basic human need.

ACCEPTANCE

But what if you have a spouse who continues to resist doing his or her part? Then, you are in a tough spot. If you are miserable enough, you can exit the marriage, of course. At any stage of life, but particularly in our latter years, this is a daunting proposition. If it is that lonely within your marriage, try some counseling first. Perhaps, a third party is needed to break through this conversational impasse.

Whatever your spouse's response, work toward acceptance for what is while doing what you can to meet your own needs in other ways. We are all wired differently, with varying degrees

of tolerance for closeness and interaction with others. And all of us have rough edges and differing needs. If your husband or wife makes an effort to converse one time, but needs quiet space another, learn to respect that. You might be Chatty Cathy but he might be overwhelmed with too much togetherness. Know when to back off and call a friend for the chitchat that you crave. In every relationship, it is healthy to create various sources of support and companionship.

Finally, falling into a conversational rut is easy, but failing to communicate with each other is a form of benign neglect and can lead to desperate loneliness and isolation, even within the structure of a long-term marriage. Invest the time and energy into reversing the conversational doldrums, stretch yourself a bit, and cultivate an attitude of curiosity about your spouse. If it is returned to you, even in part, you probably won't notice those couples at the other tables. You'll be too involved in your own interesting conversation to care!

"SOMETIMES, EVEN THE MOST MUNDANE CONVERSATIONS HAVE GREAT POWER TO CONNECT US TO THOSE WHOM WE LOVE."

Vicki is a licensed professional counselor and welcomes your questions. She can be reached at Victoria2write@aol.com

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Resolutions for Boomers in 2014

By Joanne R. Alloway

January always brings a sense of newness, of starting fresh. When we were younger, our New Year's resolutions were often to lose weight or become more physically fit, to quit smoking or take other healthy measures that were rarely carried out. Now we are older -- perhaps wiser -- and we know that staying healthy and fit is not an option, it's a necessity. We want to live long, healthy lives, but we also want those years to be fulfilling. The new year is a great time to begin doing things that we will benefit from in the long run. The boomer generation is the fastest growing segment of the US population, and we do make a difference. Here are some ideas:

Eat Healthier. Eating is one of life's pleasures, and the healthiest diet does not have to be one of denial. According to Joy Bauer, NBC's Today Show nutritionist, unless you are on a medically supervised diet, it is best to eat three balanced meals per day and a few small, healthy snacks. Never miss breakfast, which Bauer believes is the most important meal for everyone, not just children. When going out to lunch or dinner with family or friends, she says not to skip the meal before, saving calories for later. "You will eat more because you're so hungry -- you'll fill up on bread and butter," she says.

Other nutritionists recommend eating a colorful plate including green, yellow, red and orange vegetables and fruits that are high in nutrients and lower in calories than starches or meats. When dining out with friends, the first person to order a healthier meal sets the bar for the table. Other factors in eating healthier include eating when hungry, not because it's "time," drinking a lot of water and watching portion sizes.

Become a Volunteer. Increase joy in your life by giving to others through volunteering. It's not a new idea, but a great way to begin 2014. Find something you'd enjoy doing, join with a friend and reap the benefits. Most agree that you get more from being a volunteer than what you actually give. Studies have suggested that regular, ongoing volunteering can prolong your life by five years. Some volunteers realize they love their work and have begun a small business; boomers start second careers every day. Check out www.nationalservice.gov for more information.

Popular volunteer categories for boomers:

- If working in a food bank appeals to you, try www.afoodbank.org/home.html
- If tutoring children might appeal, contact Assistance League of the Chesapeake www.alchesapeake.org
- General labor may be more your calling, so check out Habitat for Humanity at www.habitatchesapeake.org
- Giving kids and the elderly needed companionship through Foster Grandparents and Senior Companion programs is available through www.nationalservicegovprograms/seniorcorps
- Or you could just try church and civic organizations within your community.

Get More Sleep. What could benefit us more than a good night's sleep? During our careers, most of us ended up sleep-deprived. There was just so much we could do in 24 hours. Being accustomed to rising before 6 a.m. can be changed, but it is often hard for the body to adjust. Start in a cool, dark, quiet room -- no television or electronics. A good mattress that supports your back and spine will help you stay asleep. Sleep problems are thought to affect more than 70 million Americans, according to the National Center on Sleep Disorders Research. There are valid reasons why a minimum of eight hours are required daily, including restoration and taking stress off our organs.

Get a Pet. Many boomers have become empty nesters; the kids have left and often grandkids live a distance away. Some have turned to their pets for companionship, comfort and love. Pets easily become our "children" at this age, and we love to spoil them. It has been medically proven that pets lower blood pressure and have a calming effect on the patients at institutions. Dogs are certainly wonderful companions for those long walks we are taking to stay fit. In my neighborhood, a group of enthusiastic walkers meet after dinner at the corner with their excited dogs of all sizes. I'm not sure who enjoys this more, the walkers or the dogs! Or you could go to one of five dog parks in the county with friends and their dogs.

Try Something New. Finally, do something in 2014 to broaden your mind and spirit. Do it with a friend for more fun. Try a new card or board game, join a book club, plan a trip to someplace new, sample or learn to cook a new type of cuisine, learn photography or study a foreign language, but make 2014 the year you remember for starting something new.

Joanne is an author and freelance writer and can be reached at jrwrite@aol.com



Momma's Rules

By Penelope Folsom

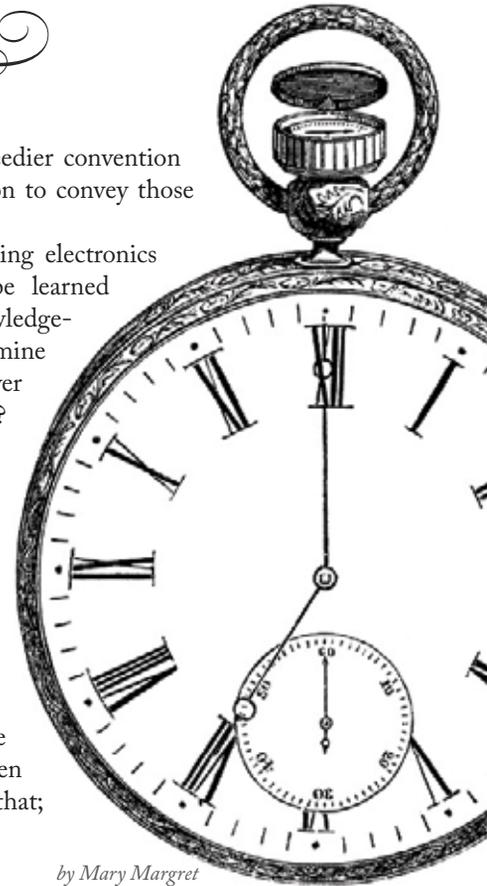
It would be difficult to count the number of times that messages have been sent electronically without a confirmation of receipt or response. It has happened to you and me far too many times. Was it received or did it land in that great black void of nothingness? Nonresponsiveness seems to be a new phenomena that has firmly taken hold.

In the early days of the Internet you might recall, most of us were so excited to see an email with our name on it that we couldn't wait to shoot out an answer as soon as we learned how. Now we receive so many that we've forgotten our beginnings and the basic courtesies that our mommas taught us: you must reply in a timely fashion. My momma went on to explain timely as 48 hours for almost anything, including an invitation, a gift, a note acknowledging a recent event, a thank-you for the lovely time, an upcoming birthday or any of the many other events that take place in our lives. Of course, as kids what impacted us was momma's rule No. 3 regarding gifts: thank-yous first, then we got to play with it.

As a corollary, either a verbal or emailed acknowledgement is acceptable to say thank you for a note received. This can be for an expression of sympathy, which of course was handwritten, get-well, birthday wishes or other cards or notes. It can be as simple as, "Thanks for thinking of me." I know that today momma

would acquiesce to our speedier convention of an electronic transmission to convey those thoughts.

In this age of expanding electronics and new procedures to be learned almost daily, without acknowledgement how can one determine if an email or a note ever made it to the recipient? Without that confirming response we have no way of knowing if it arrived or disappeared into that great burgeoning black hole. A quick transmission is not difficult. After all, someone took the time to write to you. Acknowledgement can be as simple as, "I'll get back to you." Even momma would agree with that; she liked to keep it simple.



by Mary Margret



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Sleeping Well and *Living Well*

By Dr. Jim David

A few years ago my wife Sue and I volunteered for a research study at Walter Reed Army Medical Center concerning the relationship of healthy heart functioning and diet, exercise and stress management. As part of the rigorous regimen we took the Berlin Test which evaluates the likelihood of having sleep apnea. Neither Sue nor I had the slightest suspicion that I had sleep apnea. The test indicated that it was highly likely that I had it, so I went in for an overnight sleep study. The results were positive so I've been using a Continuous Positive Air Pressure (CPAP) machine every night ever since.

This experience heightened my interest in sleep in general. I was surprised to learn that science hasn't discovered the precise purpose of sleep. But common sense tells us that sleep restores us so we feel refreshed and equipped to enjoy each day.

Unfortunately, research studies show that one-fourth to one-third of all adults and 50 percent of those over 65 regularly suffer from sleep disturbance defined as difficulty going to sleep, staying asleep or early awakening. Most of us know from personal experience that inadequate sleep adversely affects our ability to work, think and drive our vehicles.

Most of us have read countless articles about appropriate measures that will help us to sleep well. The pivotal question for us is whether we are following what we know to be solid advice. Or do we continue with the habits that may be contributing to our insomnia? I'll list the standard guidelines at the end of this article. They are important, valid, valuable and perhaps often ignored.

Here are five steps I've identified that have proven effective with innumerable patients I've treated in the past 40 years. They aren't listed in any special order.

What's the Real Issue? I repeatedly find that people know the answer to this question, but they don't stop and take the time to connect with the answer that is inside of them. There's a pervasive tendency to brush the real issue aside when it comes into awareness and desperately seek a different answer. This is called "second guessing" one's self. With careful self-questioning or with help from another person, the needed adjustment to sleep well will probably surface. It might be something as basic as changing the bedroom



temperature, noise, light or something more substantive such as forgiving someone who has hurt us.

Racing Mind. Many people suffer from constant planning, worrying and organizing, which seems to intensify when they lie in bed. This "racing mind" syndrome takes time and full attention to alleviate. You can start by acknowledging that resting deeply as we do in bed opens the door into our unconscious mind. Our unconscious mind promptly goes to work and floods us with the myriad issues that need facing and resolving in our life. This is why it's wise to do an exhaustive inventory of such issues before going to bed.

Ideally you would write down the issue, decide what you will do to resolve it and devise a specific plan of resolution. These issues may be minor or mundane, such as I need to get an oil change for my car or more weighty questions such as how to deal with an irritating friend or relative.

The more you relax, the more you open the metaphorical door into your unconscious mind. If you try to deny or suppress the issues that surface, they will return unrelentingly. The more you face and resolve them, the fewer there will be to keep you from sleep.

Quiet Mind. A longer-term partial solution to extinguishing insomnia is to develop a "quiet mind." This is never going to happen all the time for those personality types who excel at planning and organizing. But these personality types actually benefit the most from training their minds to be quiet and still. The contemporary term for this is "mindfulness"; the traditional term is meditation. This is the antithesis of our current societal trend to only engage in intimacy with our cybernetic machines. With mindfulness we take the time to be intimate with ourselves, to connect with ourselves rather than fleeing from ourselves.

Choose whatever type of meditation training works for you. It could be Christian, Buddhist, Jewish, Muslim, transcendental, etc. For the most popular form of Christian meditation called centering prayer, see www.contemplativeoutreach.com Generally, filling your mind with a repeated word or phrase in conjunction with your breathing will reduce the likelihood of intrusive negative or anxious thoughts, and eventually bring about a quiet mind with lots of practice. The only real downside is that daily meditation is required because as human beings, we're only built for one day at a time.

Self-Description. A basic tenet of cognitive therapy is "however we describe ourselves, so shall we be." So what appears at first glance to be a reasonable

and innocent self-description, such as, "I can't sleep at night," actually becomes a self-fulfilling prophecy which cements the insomnia in place.

If you simply state the opposite to yourself, it is too extreme to believe. A middle stance will be more believable such as, "I'm sleeping a bit better each night as I take the time each evening to face and resolve issues prior to bedtime. I quiet my mind more readily as I'm

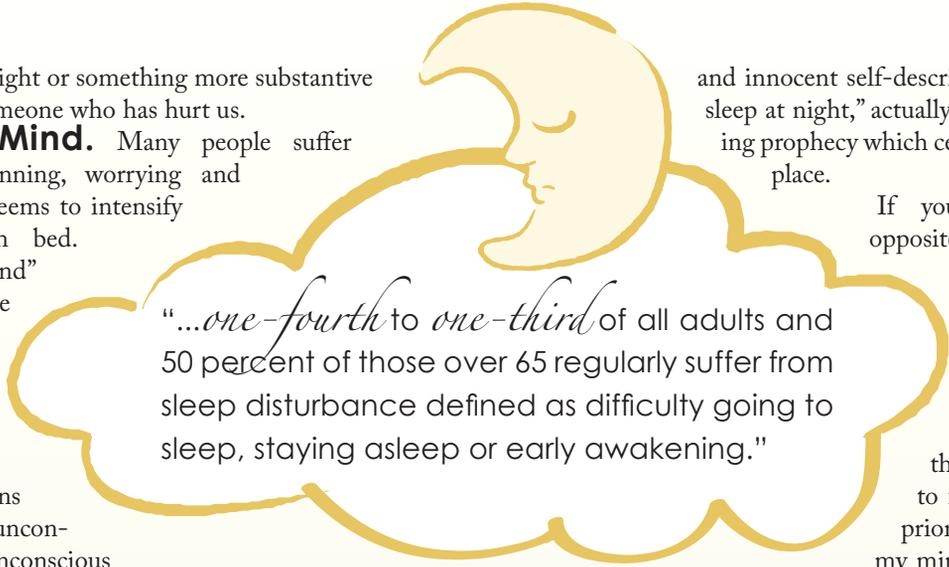
more and more at peace with everyone and everything." Writing the issues down in a journal not only gets them out of our mind but also enables us to reevaluate to determine if the issue is resolved or further work is needed.

Ignore Any Setbacks. What goes on in our lives is variable. We have peaceful days and turbulent ones. What's going on in our life in general will obviously affect our sleep. Once you are sleeping better, when you have an inevitable setback, don't cement it in place by telling yourself, "I'll never be able to get a good night's sleep!" Simply return to a positive description of your ability to sleep, plus take the time to figure out what prompted your sleep difficulty. What about sleeping pills? Generally, I wouldn't recommend them for long-term use. Joe Wegman, a registered pharmacist and psychotherapist, recommends 3 mg of melatonin at bedtime. He believes that people over 50 stop producing sufficient melatonin for sleep regulation.

Remember, when we sleep well, we live well. And when we live well, we'll probably sleep much better.

For other tips on sleeping well, some of which you've probably heard many times before, but which bear repeating, check out the Water Reed National Military Medical Center Sleep Clinic handout online.

Dr. David is a practicing psychotherapist in Silver Spring. Visit his website at www.askdrdavidnow.com or email at james519@comcast.net



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He Cooks!

Valentine's Day Feast

By Mac Millbone

How about a heart-shaped main course for Valentine's Day?

I'm talking lamb loin chops. They look like little hearts, are easy to cook and delicious. Depending on size you will want three or four chops per diner, along with a side dish or two. Cook as follows on the stove top or grill over medium heat for five or six minutes per side or to your taste. Medium rare is usually agreeable to most people. Purchased mint jelly is the garnish of choice. Just smear a little on each bite of lamb. Yum. (Serves two)

Lamb Chops

Salt and pepper
Olive oil
Enough lamb chops
2 cloves garlic
1 tsp. rosemary needles

Preheat oven to 350F.

Cut the garlic cloves into four or five thin slices each. Make a cut between the bone and meat of each chop just large enough to hold a slice of the garlic. Slip the garlic into the cut. Crush the rosemary in the palm of your hand. There will be some larger pieces. Rub the meat with olive oil, rosemary, salt and pepper to taste. The meat will benefit from sitting about 30 minutes or so. Bring an oven-proof skillet to temp over medium heat. A 10- or 12-inch cast iron pan is ideal. Add two tablespoons of olive oil and heat until it simmers. Place the chops in the hot oil and do not move or turn. After five minutes, turn the meat over and again do not move. This is how you get that nice brown crust to develop. Big flavor. After five minutes on side two, place the skillet in the preheated oven for five or six minutes. Remove from oven, cover with foil and let the meat rest for 10 minutes before serving.

Slow Green Beans

20 or 30 cleaned green beans
1/4 stick butter

Wash beans and leave them a little bit wet. Place beans in a skillet or large sauce pan with a lid. Salt and pepper beans to taste. Put pan over medium heat and top with the chunk of butter. As the beans heat the butter will melt. Toss gently to get everything mixed. Cover and turn heat to its lowest possible setting. Toss gently at about 10 minutes and check occasionally. At 40 minutes they will be done. Trust me on this, they will be Valentine's perfect.

Glazed Carrots

8 medium carrots
2 Tbs. sugar
1 Tbs. chopped crystallized ginger
1 Tbs. butter
1/2 cup water

Clean carrots and slice into 1/4-inch coins. Lightly salt and put in sauce pan with sugar, butter, ginger and water. Bring to a low boil, stir gently and cover. Remove lid after five minutes. Toss and return to heat till all the water is gone. They will be sweet and tender.

Oven-roasted Yukon Golds

4 or 5 medium Yukon Gold Potatoes

Preheat oven to 350F

Scrub potatoes and trim as necessary. Leave as much skin as possible. Rub with oil, salt and pepper to taste. Put on rimmed baking sheet and place in oven. After 20 minutes, shake the pan to turn potatoes. At 40 minutes, stick a potato with a fork to see if they are ready. If not, return to oven for five or so minutes more. Remove from oven when they are to your liking. This recipe will become a regular at your house. For variety add a branch or two of rosemary to the pan and roast as above.

Make all of the above choices or just several. They are all really tasty and yet require little time or effort. Combine with a beautiful purchased bakery treat and have a Valentine's Day to remember.

Mac, a retired airline captain, is currently living in Annapolis. He enjoys researching food, cooking and baking. He can be reached at macmillbone@me.net

Nothing great has ever been achieved without failures along the way.

Ask the Undertaker

By Ryan Helfenbein

Over the past decades, we have seen the funeral industry change like never before. Quiet whispers during a visitation have now become outbursts of laughter with tears to follow, the water cooler and mint jar have become wine and cheese and the soft elevator music chosen by the undertaker has now become that of Jimmy Buffett or Bob Marley selected by the family. Through all of these changes to traditional funeral service, one thing has remained: the local undertaker -- the owner of the funeral home, likely the heir of the family business and one who doesn't take directions from a corporate head on the other side of the country. That is until now. According to a recent article published in the October/November 2013 *Bloomberg Businessweek*, entitled "Mega Death," independent, family-run funeral homes and the family undertaker are changing as well. Could 2014 become the year we begin to see a sharp shift into a corporate takeover of undertaking?

As in many other businesses, family-run, independent funeral homes versus corporate funeral homes has been a point of dissension in the funeral industry for years. However, with the recent announcement that SCI, the nation's largest corporate funeral firm, is in the process of swallowing up Stewart, the nation's second largest corporate funeral firm, the subject has really caught the media's attention. Consumers may want to become more aware of what this could mean to them.

So then how can one tell the difference between a corporate and family-run funeral home? This can be tricky as corporate firms often buy the family name and keep using it, giving the outward appearance that it is in fact still a family-run funeral home. One clue that you're dealing with a corporate funeral home is that you will often find links on its Website to the corporate web address. But a sure-fire way to tell is simply to ask, "Are you an independently-owned or corporate-owned funeral home?"

In regards to asking the question, be sure to ask that firm and not a "friend" of the firm. The *Businessweek* article noted that facilities of organized religion are now making contracts with the corporate firms. This was eye-opening to me, and it makes it even more important for consumers who would prefer a locally-owned firm to ask the right questions.

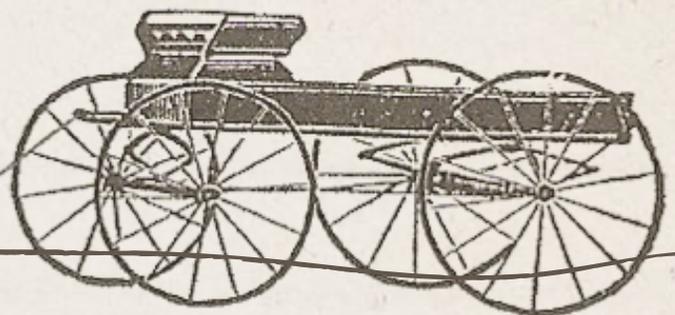
So why should you be leery of a corporate funeral home? First, the *Businessweek* article noted that "seventy-three of the

priciest 100 (funeral homes) in the U.S. are (corporate-owned) ..." *Businessweek* also reported that on a national average the SCI charges "30 percent more (for cremation expenses)" and "42 percent more (for a traditional funeral excluding a casket) than independently owned (funeral homes)." In addition to immediate price, financial flexibility is a big factor when measuring these two side by side. Today, most firms, both corporate and independently owned, have some sort of payment policy in place. However, the way in which the policy may be enforced can differ drastically. For example, if a family won't have their money available until a few weeks after the service due to an unexpected loss, a corporate firm may complicate things due to possible strict policy and procedures. On the other hand, an independently owned firm might be more likely to modify payment policies on a case-by-case basis. After services take place, when the family is ready, the undertaker can visit a family to settle financial arrangements.

But it is not just price and finances that are of concern. The Funeral Consumers Alliance states that more complaints are received about corporate firms than about independently owned firms. It is rather disturbing to watch as corporate America attempts to gain more control of an industry most of which was developed on the concept of care not cash. An undertaker should help, not complicate things.

Family funeral home owner Brad Zahn of Palm Beach, Fla., says it best: "I have to wonder ... whether a Wall Street-traded corporation has its eye on the consumer the way I do."

Ryan, owner, supervising mortician and preplanning counselor at Lasting Tributes on Bestgate Road in Annapolis, offers solutions to high-cost funerals. He can be reached at 410.897.4852 or Ryan@LastingTributesFuneralCare.com



Hair Helpers



By Melissa Conroy

A thick, lustrous head of hair is prized by both men and women as a sign of good health, youth and attractiveness. Unfortunately, both genders often complain of hair loss. The North American Hair Research Society says that approximately 50 percent of women experience female pattern hair loss by age 50. This matches hair loss statistics in men, because according to the American Academy of Dermatology, one-half of men experience hair loss by age 50.

If you are noticing more hair in the drain than normal, you might be tempted to try out a few of the many hair loss treatment shampoos, pills, conditioners and other systems that are hawked online, in airplane magazines and at your local salon. However, do any of these products actually work?

As someone who has battled thinning hair for years, I have tried a variety of products that promised to help my struggling follicles. Below is a review of five popular hair loss products I've tried and tested over the years. If you are seeing more hair than bristles

in your hairbrush these days and want to try to give your scalp a little lift, read on.

Nioxin

Nioxin is a line of shampoos, conditioners and topical treatments for thinning hair. Nioxin purports to work by thoroughly cleaning the scalp of any oils or impurities that can clog up the hair follicles and prevent hair from growing.

Melissa's take: I've used Nioxin System 1 Cleanser (shampoo) and Scalp Cleaner (conditioner) in conjunction with Scalp

Activating Treatment 1 for several years. While I can't exactly credit Nioxin with helping regrowth, it has certainly helped keep my scalp in good condition. In fact, if I don't shampoo at least every other day, my scalp feels quite itchy and dirty. Nioxin has a good line of products to use if you want to keep your scalp healthy, but it is better to see Nioxin as a complementary step to promoting hair health and growth rather than a hair loss treatment.

Rating: ****

Country Life Maxi Hair

Poor nutrition is a common cause of hair loss, and there are many vitamins on the market specifically to provide optimal nutrition for hair growth and beauty. Maxi Hair is a well-known and relatively inexpensive hair supplement (\$15 for 90 tablets) available in health food stores and online.

Melissa's take: I faithfully swallowed the supplements every day for three months. In that time, my nails became much stronger and grew rapidly. My hair has always grown incredibly slowly, and I was hoping this product would increase not only thickness but length. However, I didn't see much of a result. This is certainly a good nutrition product and it can help keep your hair healthy, but for serious thinning, you probably need to add something with more oomph.

Rating: ***

Minoxidil

Commonly sold under the brand name of Rogaine, minoxidil is the best known of all hair loss products and is one of the few that dermatologists prescribe to their patients. It generally comes in a topical solution that users apply to affected areas twice a day. Now available over the counter, minoxidil can be purchased at your local drugstore.

Melissa's take: In two separate trial periods in the past several years, I have used a generic brand of minoxidil over a several-month span. Both times, I did not experience any significant hair increase that I could objectively measure. Now, not all products work the same way on all people and judging by how

Any regrets on what you haven't done? If you can read this - there's still time!

often minoxidil is prescribed to hair loss patients, obviously a good percentage of people are finding benefits in this product. But for me, this didn't seem to do much at all.

Rating: *

DS Laboratory Spectral DNC-N

DS Laboratories is a cosmetics company that offers an impressive line of hair restoration products along with other beauty aids. Spectral DNC-N is a topical solution that is applied to the scalp twice daily.

Melissa's take: I had hopes for this product, especially since it claims to work "on people who previously did not respond to Rogaine treatment." After a month of use, I started noticing new hairs sprouting on my forehead hairline and an increase in growth. Unfortunately when about two months of use had passed, my scalp began itching, and I was forced to discontinue use. Too bad, I rather liked this product until my scalp disagreed.

Rating: ***

Viviscal

A relative newcomer on the scene, Viviscal is an oral supplement that is based on a patented marine protein complex called AminoMar. Viviscal also carries shampoos, conditioners and hair fibers to complement the oral tablets.

Melissa's take: Several months ago, I began shedding in massive amounts. Every day in the shower, I would pull out enough hair to make a ball half the size of my thumb. Desperate, I read about Viviscal in a few magazines and decided to give it a shot. Within three weeks, the shedding was down considerably. I've been on Viviscal for two months, and during this time my hair length has increased by about an inch and a half and the shedding has stayed low. My only disappointment is that my hair doesn't seem to be thickening. However, Viviscal recommends that you take the pill twice a day for three to six months, so I have hopes that a few more months' of use will bring about the thickness I want. I absolutely love this product!

Rating: *****

Bottom line: Hair loss is a difficult and complicated condition that can be caused by a myriad of factors such as stress, poor diet, heredity, hormone imbalance or disease. If you are experiencing significant hair loss, a good dermatologist can help pinpoint the problem and create a treatment plan to help overcome the issue. However, there are some helpful products being sold on the market that can support your follicles and help you maintain your hair for a more radiant and confident you.

Melissa is an author who hails from the Midwest. She can be reached at melissaaconroy@gmail.com

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RETIREMENT PLANNING TASKS

for the *New Year*

By Steven R. Fleming

"I feel overwhelmed by the thought of planning for my retirement!" We've all heard this comment, or something similar, when the subject of retirement planning comes up. In fact, preparing for your retirement is a challenging task that touches many different parts of your life. To feel at least a bit overwhelmed is normal, regardless of your situation.

A friend and colleague of mine, the late Dr. Charles Stewart, developed a chart of "Tasks by Decade" based on his experience and training as a gerontologist. As we begin a new year, here are some of those important tasks he identified for your consideration and possible action.

in your **40s**

- Most people in their 40s begin to "feel their age." Make it a point to take care of your body including appropriate exercise, such as taking a regular walk or working out at a health club.
- If you have not done so, start a retirement savings and investment program. Small amounts put away regularly now can grow significantly by the time you retire. If you have access to a company plan which matches some of your contributions, be sure to put enough away to get the match.
- Are you overprotecting your parents? Have you come to terms with them?
- Do you have disability insurance? You are three to four times more likely to be disabled than you are likely to die before retirement.
- Be aware of the terms of the worker's compensation program in your state in the event of an extended illness or disability.

in your **50s**

- People in their 50s need to have a savings program. Also, they should begin to explore or renew nonvocational hobbies and friendships.

- This is when most people begin to worry about their surviving parents, who are now about 80.
- As you qualify for Social Security, if you have not already done so, now is the time to check your Social Security status. Correct any errors in your record now.
- The "normal age" for retirement is going up for people born in the 1940s or later. It can be as late as age 67. At what age do you plan to retire?
- You will always be a son or daughter to your parents. What caring is appropriate to that role?
- This is a good time to consider the purchase of long-term care insurance. The price of this insurance goes up significantly after about age 60.

in your **60s**

- People in their 60s should review their will. If you have not yet written a will, now is the time to get this done! People in their 60s also need to have a durable power of attorney for health care purposes.
- Review the title to your home and property. Be sure the title is clear and that there is a written list of all property you own.
- People in their 60s generally are able to do all the things they have been doing. Usually, they are able to care for themselves and their partner, should he or she become disabled.
- How accessible will your house be, should you or your partner (if any) become disabled?
- What is your plan for living alone? More and more retirees are single.
- What is the "rainy day" you are saving for? Should you spend more of your income now, while you are able to be active, rather than later, when you may not be able to enjoy it?

There are more tasks to consider for your 70s, 80s and 90s, but they relate more to living in retirement. For now, these are a good place to start as you prepare and plan for your retirement.

Steve, a graduate of the University of Maryland at College Park, has spent his life working with people in their life journeys. To learn more and to find free resources, log onto www.SRFLifeRetirementCoach.com

Sending My Sympathy

By Victoria Duncan

If you are like me, you now spend more time at the Hallmark Store selecting sympathy cards than you do buying wedding or new baby greeting cards. It is the time in our lives when we or our friends lose loved ones. I browse through pale pastel cards offering a variety of sentiments, from flowery rhymes to religious verse to, well -- rather impersonal and detached statements of care and concern.

Whichever card I choose, it is a given that a personal note is required, as well. Of all the letters that we write, this may be the most difficult to pen. Such a task challenges even those of us who write regularly. Having heard of some truly misguided messages that those who are grieving have received, you may find it worthwhile to review some guidelines:

- Send your message sooner rather than later, but do send it. Even if time has slipped by and you are embarrassed by your neglect, do send a card with a simple observation that the loss has been on your mind.
- The less canned sentiment, the better. Choose a simple card with a simple sentiment. The most meaningful words will be your own.
- Always include a personal, handwritten message. Keep it short and simple. No, signing your name is not enough.
- Consider creating your own personal cards with a meaningful quote and have a set of them professionally printed on good card stock. A paper goods store, such as *Paper in the Park* in Severna Park, will help you design and print your own cards. This is a nice touch and you will always have cards on hand. Of course, you still need to write a personal message to the recipient.
- Avoid any clichés and trite sayings, such as, “He’s in a better place now” or “God only gives us as much as we can handle.” These sayings are empty, at best, and hurtful, at worst.
- Begin by expressing your sadness. “I was so sorry to hear of the loss of your brother.”

- Share a memory or a quality that you saw in the deceased. Nothing keeps a loved one alive in the heart of a grieving family member as much as a friend sharing a precious memory. For example: “Whenever I think of Tom, I always chuckle when I remember the day we all went white-water rafting together. Tom was like a kid and I still remember the kick he got out of that trip. He always was such fun to be around.” Don’t be afraid that you will make the recipient sad by bringing up good times that are over. She is already sad. It will comfort her to remember the good times and know that someone else remembers too.
- Do not try to explain the loss or compare your own loss to theirs. Grief is very personal and you do not know how they feel, even if you had a brother die also.
- Express your continued support. “You will be in my thoughts (and/or prayers).”
- Make any offer of help genuine and specific. Avoid writing, “If there is anything I can do, please let me know.” Your friend is grieving and may well be too overwhelmed to reach out to you for help. Instead write, “I’d like to get together with you for coffee and see how you’re doing. I’ll call you in two weeks to set up a time.” Make sure you follow through.
- Consider making a further gesture of support. Depending on the strength of your tie to the bereaved or the deceased, make a contribution to the charity designated in honor of the person who has died. Other ideas include making and delivering a gift of food or giving your friend a gift certificate for a dinner out. Most people don’t feel much like cooking in the initial period after the death of a loved one.
- If you are far away and want to do something special for your friend, send a “Kind Notes” gift. Available at www.kindnotes.com this attractive keepsake jar is filled with a month’s worth of tiny

envelopes that include 31 different and uplifting messages.

- Remember anniversaries. Whenever someone close to me loses a loved one, I buy several “Thinking of You” cards at the same time. In my date book, I note reminders to send these notes at the one-month, six-month, and one-year anniversary of the death. Again, don’t be afraid of reminding your friend of a painful time. She will remember and she will appreciate that you remembered too.

Reaching out to friends and family in times of grief is one of the most compassionate acts of kindness. Make it personal, make it specific, make it helpful and make it count.





FIVE FUN IDEAS FOR A *Memorable Valentine's Day*

By Leah Lancione

For some, Valentine's Day is meaningless ... a day for card companies, chocolatiers and retailers to bank on people's romantic inclinations. Others, however, value the opportunity to dote on their amour or to be doted on. Either way, there are some fun and simple ideas to make the most of this holiday. And who knows, maybe one will suit your fancy.



Real Simple says the way to intrigue your honey on Valentine's Day is to create a customized crossword puzzle at puzzlemaker.discoveryeducation.com You can use words and clues from your relationship to make it personal and romantic. If your mate is a crossword fanatic, the gesture will be loved.



Another idea is to cook up a dinner (or breakfast) out of all heart-shaped items or foods that are red. Examples include: red velvet cake, a heart-shape cake, valentini martini, fruit and cheese salad in hearts at <http://dating.about.com/od/valentinesday/qt/valentinesideas.htm> Check out Amazon.com list of heart-shaped kitchen utensils like a heart waffle maker, heart cookie cutters, heart mold for eggs or pancakes and even heart-shaped teacups and saucers!



Why not have a picnic inside since all the restaurants will likely be packed and it will be too cold to actually dine outdoors? Spread a blanket on the floor by the fireplace with your favorite finger foods and a bottle of wine to ramp up the romance factor!



Here's an idea that involves a little shopping, but in a fun, no-pressure way. The Nest (<http://ideas.thenest.com/holidays/valentines-day/slideshows/valentines-day-date-night-ideas.aspx?page=8>) says to go on a gift mission by visiting your favorite bookstore or music store together, then splitting up to each select something your sweetheart will love. Call to mind the ultra-romantic scene from "Breakfast at Tiffany's" in which Holly Golightly (Audrey Hepburn) and "Fred" (George Peppard) go to a five-and-dime store to buy each other cheap, quirky gifts.



Renowned relationship expert Dr. Laura Berman at www.drlauraberman.com suggests going to the symphony on her site of 100 great Valentine's Day date ideas. As fate would have it, the esteemed Baltimore Symphony Orchestra will present Tchaikovsky's passionate "Pathétique" symphony Feb 15-16. For more information or to order tickets in advance, visit www.bsomusic.org

Whatever you decide to do, make sure to go "all in." In the words of John Lennon,
"All You Need is Love."

Keeping Your Options OPEN

By Kathryn Marchi

Change in our lives is inevitable. Sometimes it's a positive step and sometimes, it's disturbing. Friends and family try to help with the common remark, "When one door closes, another opens." Of course this sounds like a cliché, but you can validate it by your own attitude and effort.

It is one thing to change from active employment to retirement or from one job to another during the working years. But what if it were not possible to continue participating in a hobby or passion in the way you had for many years? These activities usually provided pleasure, exercise and much needed relaxation. To lose that is very difficult.

Here are ways in which folks have coped with these changes. You'll see how they stayed within their particular area of enjoyment and satisfied their passion for it.

- Pete loved fishing and had his own boat. He entered fishing competitions and took others along to the tournaments. After years of this, it became too physically tiring and expensive, so he sold his boat. Now he enjoys competitive fishing on friends' boats or charters and is still out there fishing on the open waters.
- William was an avid golfer, but a degenerative illness prevented him from playing. To satisfy his love of golf and using his own particular skill, he started a repair business for refinishing and making golf clubs for friends. This kept him in the "golf world" that he had so enjoyed over the years.
- Susan was an equestrian and rode her horse as often as she could. A back injury sustained in a car accident forced her to stop riding. This did not stop her from volunteering in a therapeutic riding program at a local stable. She maintained contact with horses even though she could no longer ride.
- In one retirement community, a group of men bonded through the love of football. Many had played the game in high school and college. Not satisfied just to watch games on TV or from the stands, they contacted the local high school football department and formed a "chain gang" that measured the downs at the JV and varsity football games. Feeling close to the action and part of the "team" again was a great activity for them.
- Many professional musicians and singers continue in the field by either directing community groups or joining local chorales or orchestras to sustain their passion for performance. Some also teach their skills to others.
- Helen was an avid reader but macular degeneration robbed her of this enjoyable pastime. She contacted the National Library



Service for the Blind and Physically Handicapped and the Talking Book program. They provided her with a tape recorder and sent her tapes of books that she could hear. With modern technology, special apps can now be downloaded on electronic devices that serve today's tech-savvy seniors.

There is no reason for folks to stop enjoying activities just because they cannot participate as fully as they had. Certainly it is a "change," but it's also a means of modifying your activity which ensures that you continue to enjoy your passion. In the bargain, you can provide enjoyment to others as well.

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Juicy Good Goodness

By Melissa Conroy

What could be healthier than a glass of orange juice or a can of V8 to give you a boost of vitamins and energy? Juice is a popular drink and one that many people reach for as an alternative to a sugary soda or a calorie-riddled smoothie. However, the offerings in the juice aisle of your local grocery store may not be as healthy as you think.

Take, for example, orange juice, widely upheld as a healthy drink choice. Grocery orange juice frequently undergoes a process called “deaeration,”

which strips oxygen from the juice to keep it from spoiling. In fact, deaerated juice can be stored in a tank for a year without oxidizing so the label “fresh squeezed” is largely notional. Deaeration not only takes out the oxygen, it also removes the flavor of the juice. To make it palatable again, juice companies have to add back in flavor and fragrance using such additives as ethyl butyrate, a chemical that mimics the scent of freshly squeezed oranges.

In addition, orange juice (as well as many other types of juices) undergo other chemical and mechanical manipulation before it makes it to your glass. Such processes as de-oiling, acid reduction, cloud-stabilizing, blending, extraction and essence recovery are just a few of the many actions taken during commercial juice preparation. All in all, this adds up to quite a bit of processing.

This is not to mention that often what is sold as “juice” is largely flavored water. Many juice products sold on the shelf contain very little fruit juice, often as little as 5 to 8 percent. Check the labels!

However, if you love juice, the good news is that you can easily make your own at home -- 100 percent freshly made juice with no chemical additives or artificial flavoring. Making your own is a tasty and easy way to create a delicious drink that is bursting with nutrition. All you need is a good juicer and a little know-how.

Making juice has become so popular that it has created its own word: “juicing.” Juicing has recently caught on as a hot new trend, with juice bars popping up to offer cold-pressed wheatgrass, beet





juice and kumquat concoctions. Browse online, and you can find hundreds of juice recipes and dozens of home juicers for making your own juice.

Proponents of juicing claim that it provides optimal nutrition since the process of juicing helps “pre-digest” the food and makes it easier for the body to absorb nutrients. Juicing also condenses a large volume of vegetables and fruits into a liquid, making it easier to consume more fruits and vegetables. If you are sick of choking down salads every day, drinking juice can be a much more appealing way of consuming fruits and veggies.

One of the biggest proponents of juicing is Joe Cross. In his documentary “Fat, Sick, and Nearly Dead,” Cross details how he regained his health and well-being by following a strict 60-day, all-juice fast. During this time, he lost 100 pounds and stopped taking medication for a troubling health problem. Currently, Cross is the founder of Reboot Media and dedicates his time to helping others regain their health through juicing and proper nutrition. Other health activists and pro-juicing proponents enthusiastically claim that adding juicing to their lives has given them glowing skin, increased energy and improved well-being.

However, juicing does have its detractors. Many nutritionists warn against an all-juice diet, juice cleanses and other programs which exclude food entirely for juice. Drinking only juice does deprive your body of vital protein, fiber, fat and other important nutrition. An all-juice diet can be dangerous for people with certain health problems, such as kidney disease, diabetes and those undergoing chemotherapy. If you are interested in trying a juice fast or all-juice diet, you should speak to your doctor first and be mindful of any possible side effects.

Although a juice fast may be a bit extreme, you can safely enjoy the benefits of juicing by adding homemade juice to your regular diet. Juicing as a supplement can be a good way of getting more nutrients into your body while still consuming the right balance of carbohydrates, fat, fiber and protein through a normal diet. A glass of freshly made juice is a delicious addition to your regular food intake and can be a healthy part of your daily routine.

The first step is finding the right juicer for your needs. While there are many different juicers available, they typically come in four basic models.

Centrifugal Juicer: This is the most basic and economical model on the market. A centrifugal juicer spins the produce around inside, grating it and spinning out the juice. This type of juicer is usually good for a beginning or single juicer, but it does tend to produce a lot of waste product. Plus the spinning process oxidates the juice which means you need to drink it quickly before it spoils.

Masticating Juicer: As the name suggests, a masticating juicer literally “chews up” the produce, crushing it with an auger or gear. While slower than a centrifugal juicer, it extracts more juice and creates less waste. Also, a masticating juicer can often pull double-duty as pasta extractor or baby food maker.

Upright Masticating Juicer: This is a relatively new juicer design and one with two processes. First, the food is crushed to extract the juice, then the resulting pulp is pressed another time to extract more juice and produce less waste.

Twin-Gear Juicer: This is the most expensive juicer, but also the most efficient, because it’s able to extract the most juice, even from difficult produce such as wheatgrass, pine needles and herbs. In a twin-gear juicer, food is pressed between two interlocking gears which breaks open cell walls to extract the highest amount of nutrients. Like a masticating juicer, a twin-gear juicer can often make pasta, nut butters and fruit sorbets.

Once you have selected a juicer, next you need some produce and an idea of what to combine for tastiest and healthiest results. Juicing proponents usually recommend that you use organic produce, and it is important to thoroughly wash all produce before use. For juicing inspiration, the Internet abounds with juice recipes and suggestions, and several books have been written about the subject such as *The Joy of Juicing* and *101 Juice Recipes*. Experimenting in the kitchen can also help you find tasty, nutritious combinations that you like.

When preparing your produce for juicing, be mindful that all juicers are not created equal. Your juicer may not be able to handle large chunks, or it may have a high and low setting for soft and hard produce. Make sure to follow the instructions in your juicer’s manual for best results.

When your juice is done, try transferring it between the container and a glass a few times to thoroughly blend it together and agitate it a bit for the best taste. Then drink it quickly. Fresh juice begins to oxidize quickly and will start to lose its nutrition, so you are best off making juice only when you intend to drink it right away. If you must make it for later, fill a container full to the brim with juice, then tightly cover it with a lid: the less oxygen in the glass, the better.

Melissa's Pomagreen Dream Juice

- 1 big leaf of kale
- 1 carrot
- 1 cucumber
- 1-inch piece ginger
- 1 green apple
- 1 lime
- ½ cup pomegranate seeds

- 1) Prepare produce per your manual’s instructions.
- 2) Juice it.
- 3) Transfer the juice back and forth between two glasses a few times to thoroughly mix it.
- 4) Add a few ice cubes and enjoy.

What's Your Pedigree?

Create a family medical history to get better care.

By Leah Lancione

Have you ever struggled to fill out the lengthy questionnaires often handed out before an appointment with your physician? You know, the ones that ask whether family members have suffered from certain illnesses or health conditions? Honestly, it's hard to remember who coped with a chronic condition, let alone who died of what and when. These questions, however tough they are, actually give health practitioners an idea of what diseases you may be predisposed to and may suggest risk factors to contend with proactively.

According to the Genetic Science Learning Center at the University of Utah, "It is estimated that heart disease, cancer and diabetes account for seven of every 10 deaths in the United States. Like rare genetic disorders, these "common" diseases run in families and can therefore be considered genetic diseases." This type of medical evidence makes it apparent that a family medical history could provide vital information about you and your family's risk of disease. If your health care practitioners have a full picture of your medical history, they can better treat you.

There is a way you can put this valuable family medical information in your health care providers' hands: Create a family medical history chart or what the U.S. surgeon general calls a "pedigree family tree." In fact, the surgeon general offers an online tool called "My Family Health Portrait" that allows folks to record and print out their organized medical information. The information can also be shared with multiple family members so a complete portrait is filled out and then saved in case anyone wants to update the tree. The "My Family

Health Portrait" website at www.familyhistory.hhs.gov/ says using this tool should take 15 to 20 minutes depending on the size of the family and amount of information shared.

Professional genealogist Kimberly Powell advises starting the process by "talking with your immediate family members—parents, grandparents and siblings — as they provide the most important links to genetic risk."

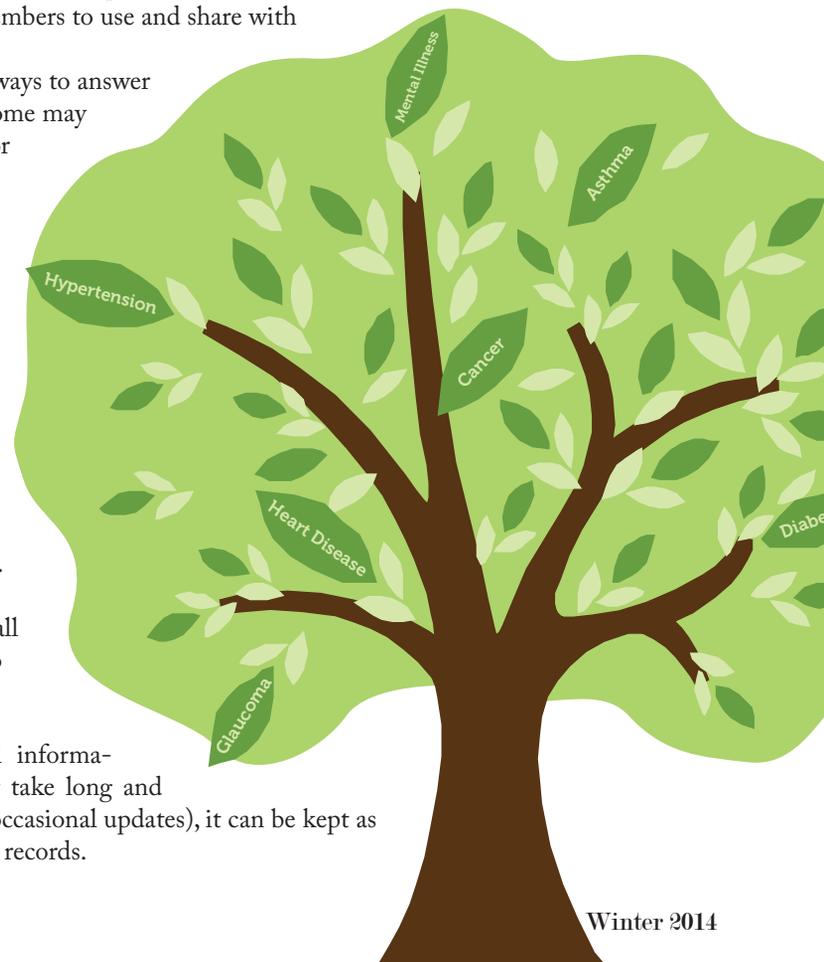
So, to get the entire family involved, you might try turning this valuable chore into a little party. Ask everyone to bring a dish or treat to share so family members can nibble and talk when it's not their turn to sit at the computer and fill in information. In addition to the goodies to share, your parents, siblings, children, aunts, uncles, cousins and nieces and nephews should bring any health records or historical documents that provide important information like birth dates, dates and causes of death, country of origin and medical conditions.

If you don't want to use the surgeon general's "My Family Health Portrait" tool, you can print out a pedigree tree and pass it around for family members to fill in. The National Society of Genetic Counselors offers a step-by-step family medical history tree that uses simple and straightforward symbols and rules "so anyone can read and understand it" (www.genome.gov/). If you don't like that one, just Google "Family Medical History Tree" and pick the template you prefer.

Be sure to take into consideration that talking about a chronic condition or family history of an illness may not be easy for some in the family. The Mayo Clinic offers these tips to approach the subject with finesse:

- Share your purpose and explain that this record of medical history will be available for all family members to use and share with their doctors.
- Provide several ways to answer questions, i.e., some may prefer to email or phone in their information.
- Word questions carefully and to the point.
- Make sure everyone agrees to be good listeners when it's another family member's turn to provide input.
- Respect privacy by making sure all relatives agree to confidentiality.

Pulling this vital information together shouldn't take long and once completed (with occasional updates), it can be kept as part of your permanent records.



Suddenly Solo

A Lifestyle Road Map for the Mature, Widowed or Divorced Man

By Harold "Hal" Spielman and Marc Silbert
Ideation Consulting, LLC (2012)

"So it's happened. Willingly or unwillingly, you have entered the world of being single once again. Whether it was her idea, your idea or God's will, the partner with whom you have shared a portion of your life is no longer there. You are *Suddenly Solo* ... The realization hits you that you are really alone and are entering a new world and starting a new phase in your life."

This is how "Hal" Spielman begins this informative, helpful and detailed handbook for the man facing being alone after a significant relationship. Both divorced and now a widower, Spielman, assisted by his friend Marc Silbert, turns a lifetime of professional experience in market research and social trends to address what a "suddenly solo" man faces. Filled with stories and research findings that are both encouraging and challenging, this book could be of substantial help to any man in transition as well as giving women who read it new insights into what mature men face when they no longer have a partner sharing their space and lives.

There is plenty of company for men who become suddenly solo. Each year, about 175,000 men are widowed, and 2010 statistics tell us about 10 million men list their status as divorced. As Spielman puts it: "... you may be single, but you are not alone." The author's intent is to help men navigate this new world in which they find themselves, and to a significant degree, he succeeds. After reading the book, this reviewer felt like he had just read a Boy Scout publication of "how to do being single." It's not fancy in terms of prose, but the book has plenty of specific examples and stories to help make this big life change manageable for most men.

This "how to" book covers a wide range of important – and not so important – topics. A sample:

- **Malnutrition Avoidance.** How to deal with food, including kitchen and cooking safety, especially for those men who haven't spent much time, if any, cooking.
- **Personal Care.** Your appearance does makes a difference. Interesting factoid from his research: Women look first at a man's eyes and smile. Don't wear sunglasses on a date and get those teeth looking good.
- **Finances.** This is especially important for those whose former partners were the chancellors of the exchequer in the household.
- **Surviving as a Single.** Getting back into living in a couple's world includes the importance of getting out and making new friendships of both sexes.

- **Where to Meet Women.** It's not as hard as you might think, as well as what works today in building a potential new relationship.
- **First date.** Second date. Don't talk too much, if any, about your former partner.
- **Sex.** The author notes that 66 percent of mature women and 82 percent of men agree that sex is important in maintaining a relationship.
- **Uncoupling.** How to move beyond a relationship which isn't working. These and other topics are clearly and simply explored, and I found helpful insights and more than a few surprises on virtually every page.

The only major fault I found with the book came near the beginning. Spielman wrote this book after his second wife died, and in the aftermath, many people (particularly women) came to his door with food and other symbols of care and concern. He suggests that many men now suddenly single will find they are, so to speak, overwhelmed by women expressing interest one way or another. Perhaps. But if you are suddenly solo because of a divorce, or you have moved to a new community, that outpouring of interest is unlikely. If it does, great! But be prepared to get busy and make things happen for yourself.

Near the end of this 244-page book, Spielman writes: "... the key message in this book is that once you have gotten your personal living mechanics in place, it is vitally important TO GET OUT THERE AND LIVE, and do whatever it is that you enjoy and makes you happy ... If you take nothing else away with you from this book, please let it be this: 'Get off your ass and do it!'"

~ Steve Fleming

WINTER QUIZ-ACROSTIC
Which animation giant created such zany characters as Porky Pig, Yosemite Sam, and Sylvester, and directed nearly three hundred Warner Brothers cartoons, four of which received Oscars?
ANIMATION: FRIZ FRELENG
A. Aardvarks
K. Ranchers
B. Nancy
C. Iberia
D. Merchants
E. At the Movies
F. Trounks
G. Irrational
H. Orchards
I. New Sweden
J. Freedom
T. Garth
S. Nerdy
R. Eyewash
Q. Laced up
P. Eccentricity
O. Rhapsody
N. Forced
M. Zoot suit
L. Inches
K. Ranchers



BOOKS:



Old, New and Obscure

GIRL IN TRANSLATION

By Jean Kwok

Penguin Group, New York (2010)

Cockroaches, mice, no heat, long hours in a sweatshop, living in an unheated apartment in a New York slum. This is what Kimberly Chang, known as ah-Kim in China, and her mother had to contend with when they emigrated to the United States from Hong Kong. Her Aunt Paula, her mother's sister, had paid their way to America, which costs them dearly in the next 10 years. She found them a run-down, insect-laden apartment in a Brooklyn slum, was jealous of Kim's scholastic abilities, and made life very difficult for Mrs. Chang and her daughter. She was also boss at the sweatshop where she could manipulate their lives even more.

Learning the English language and dealing with the strange customs of the United States are but a few of the trials described in *Girl in Translation* from the perspective of a young girl who ages from 11 to college age in this compelling first novel by Jean Kwok. While her daughter does break through the language barrier, Mrs. Chang never does learn English.

Even though the author claims it is not, it is hard to believe that this is not in part autobiographical, as Ms. Kwok suffered many of the same hardships when she came to America from Hong Kong. In her interviews she reiterates that this is not her story, but she concedes drawing many of the circumstances from her memories.

Luckily for Kimberly, she is extremely bright. It is difficult to imagine what their life would have been like if she had not received a full scholarship to a prestigious private high school and later to Yale University.

Kimberly leads a double life, a brilliant student by day and a sweat shop worker at night, as well as helping her mother with pieces of clothing she brings home to finish, as she is paid by the piece. Because Kim is such a fast worker their pay is cut because they are earning more than their greedy aunt wants to pay.

There are some love interests in the story, which adds to the plot. One is a Chinese boy from Chinatown and another is a rich American from the prestigious private high school.

One disconcerting part of the story is the 12-year lapse before the epilogue. We meet Kimberly again after she has completed her education and is a successful surgeon. Much has

happened in that stretch of time and it is frustrating to not be a part of the happy, successful time of her life after that long stretch of poverty and miserable living.

Reading *Girl in Translation* will probably give the reader a glimpse into a world that we rarely hear about or understand. It is indeed a stellar first novel and I look forward to the next one.
~ Peggy Kiefer

PLANET KITCHEN TABLE

Recipes for a Sustainable Future in Food

By Kerry Dunnington

Artichoke Publishing (2013)

A catchy book title is always the cat's meow. Kerry Dunnington's first cookbook, *This Book Cooks*, is one such example. This local author's latest contribution to the publishing world is *Planet Kitchen Table -- Recipes for a Sustainable Future in Food*, a wondrous cookbook for those who are interested in seasonal eating, locally sourced food and ways to change the way you shop and select ingredients.

In the book's opening, Dunnington includes six thought-provoking but doable food-related challenges that result in a healthier home menu as well as encourage food sustainability. Reflecting her mission to maximize creativity and minimize waste, the entertaining section offers ways to create an eye-catching, seasonal centerpiece the components of which can be used after the party in a *Planet Kitchen Table* recipe.

This is not a meat lover's cookbook, although it includes meat dishes. She tops tenderloin slices, for example, with a tomato cinnamon clove cream. There's an entire chapter for pescatarians, those who only eat fish and vegetables. Exotic recipes include grilled halloumi in a bowl, lemon cardamon french toast sandwiches, kohlrabi coleslaw and sweet potato leaves with dressing. Dunnington balances them with more traditional fare such as "better feather" biscuits, creamy chocolate pudding, company chicken and vegetable lasagna.

Whether or not you enjoy cooking, this book is not only a good read but designed in a clear and easy-to-follow format. *Planet Kitchen Table* is a reliable resource for everyday use, but also

a great gift for any cook who appreciates an inspired as well as informational approach to preparing, serving and enjoying wonderful and healthy food creations.

~ Kater Leatherman

ESCAPE FROM CAMP 14

By Blaine Harden

Penguin Books (2013)

We have a saying in our family, "If Einstein's worried, I'm worried." Well after reading the story of Shin Dong-hyuk, I think Einstein would be worried. Shin is believed to be the only person born in one of the remote and brutal gulag camps of North Korea to have escaped. Shin's uncle committed the capital crime of escaping from the state and this act condemned his entire family to imprisonment for life.

Cohabiting is prohibited in the prison camps, but Shin was the result of his parents being granted a rare exception. Because he was taken from his mother at birth, he is also a rare clinical study on the importance of nurturing and love from birth. His childhood was a nightmare of unpaid labor and torture and his education was mainly learning survival skills vital for his daily existence. At 13, he learned that his mother and brother were planning to escape. Shin acted on his instincts and training and turned them in - even witnessed their death - all without emotion. Today as a young man, he still has problems feeling normal emotions of joy or sadness.

After one bout with torture, he was befriended by an older prisoner sharing his cell who was one of the rare few who had been outside the camps. This led him to begin thinking of a world outside the electric fence and beyond North Korea. Together they formed an escape plan that only Shin miraculously managed to survive. Finding himself totally alone in an unfamiliar world, he managed to sneak across the Chinese border and then make his way to South Korea. Neither of these countries was receptive to harboring a refugee from North Korea, so he faced a struggle to get settled. Eventually he made his way to the United States where despite support from refugee groups, he still feels a chronic displacement syndrome.

This is not a story that is easy to read. But North Korea is in our world and it is important to be aware of man's inhuman-

ity to man that is occurring as we decide which restaurant to visit or on which beach to vacation. It is important to be aware of the horror of the Kim regime. When we learn about these atrocities, what is our responsibility? Some have still not forgiven Franklin Delano Roosevelt for not bombing the tracks to the Nazi camps. Auschwitz existed for three years, but Camp 14 is ongoing. Auschwitz survivors suffered long after their release, but at least they were part of a group that shares a distinct place in history. There is no such consolation for North Korean survivors.

Not an easy read, but an important read you will not forget. And yes, I think Einstein is worried.

~ Maureen Smith

NAME DROPPINGS: Close Encounters with the Famous and Near-Famous

By Charles Ota Heller

Abbott Press (2013)

There's an old joke about a man who claimed to know everyone. The man is called Larry or Bubba or Bob.

His name might well be Charlie Heller. In *Name Droppings*, the Annapolitan's latest book, he recounts 14 run-ins with celebrities he has had while pursuing the American dream.

While Heller's first book, *Prague: My Long Journey Home*, was a memoir recalling his childhood in Nazi-occupied Czechoslovakia, *Name Droppings* is a light book you can enjoy in little morsels, while sitting in a doctor's office or riding the Metro to work.

The book reveals America's changing attitude toward race. Raised in a Europe devastated by racial phobia, Heller is shocked by the prejudice of his idol, Henry Iba, his basketball coach at Oklahoma State University.

Most people remember Jackie Robinson, but are less likely to have heard of Larry Doby, the first black man to play in the American League and first to hit a homerun in a World Series. After seeing a movie about Doby as a teenager,

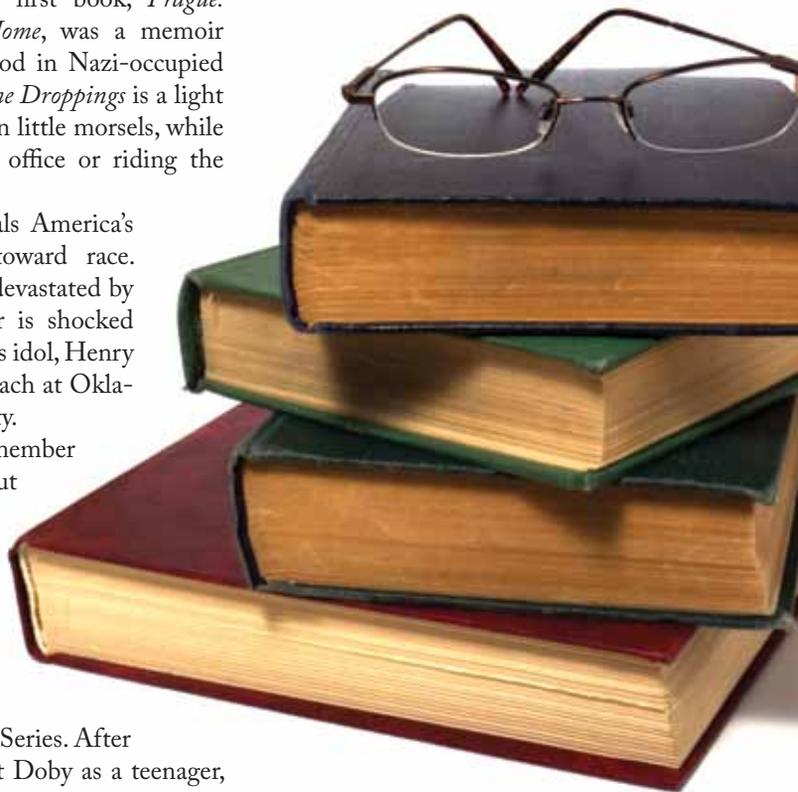
Heller idolized him, and wore Doby's number (14) or its reverse on his team uniforms. As an adult, Heller's business gave him the opportunity to meet his hero and tell the Hall of Famer how much he had meant to a young immigrant boy.

Local residents will enjoy anecdotes about Maryland history. Annapolitans familiar with Weems Creek may not realize that this unlikely body of water is named after the Father of Celestial Navigation, Naval Academy graduate Captain P.V.H. Weems.

If these men aren't "famous" enough, there's the guy at the end of the bar who joined Heller and his golfing buddies each Thursday. He became a renowned actor and director. Or the bombshell singer a young Heller took on a tour of his university. She seemed more interested in her escort than in seeing the OSU campus. Heller shared a flight with a little package of dynamite; she was famous for her sex talk. Then there's the young neighbor Heller tried to talk out of a career in music; he became a '70s rock star with his own eponymous band.

Name Droppings is fun to read, written with Heller's characteristic humor and humility.

~ Marilyn L. Recknor



Change your attitude - change your future!

Bay Trekkings: Berlin, Maryland

By Ellen Moyer

If you are looking for a Winter diversion, visit Maryland's Eastern Shore and the small town of Berlin. Walk the streets where the movie "Runaway Bride" was filmed and just chill out for a weekend.

Former adventures in Berlin always begin at the historic Hotel Atlantic on Main Street in the town's Historic and Art and Entertainment District. Six years ago I stood on the hotel's wide front porch to receive an award from Gov. Martin O'Malley designating Annapolis as a Main Street City. In times past I celebrated with friends around a piano with a player plunking out Broadway show tunes in the Hotel's Drummers Lot.

Early in the last century Berlin was a bustling crossroads town. The train carrying people to the ocean ended here. Thirsty visitors flocked to the Hotel Atlantic before continuing to the ocean eight miles away by horse and carriage. Salesmen were busy drumming up business for oceanside accommodations, hunting and fishing guides and mules and horses at the hotel's livery. Their nickname, drummers, gave the hotel tavern its name: Drummers Lot.

Despite its village-size population, Berlin has always been a busy crossroads town. It takes its name from the Colonial-era Burleys Inn and Tavern at the intersection of the Philadelphia Post Road, today's Route 113, and the Atlantic Road to the ocean, today's route 50. Over time, Burleys Inn was compressed to Burl Inn and further to Berlin.

Fire devastated much of the town's business district in the 1800s. In their wisdom, the town's fathers declared all rebuilding would be in brick. Today's vibrant business district showcases vintage heritage in the buildings that rose in 1895.

Main Street houses one of Delmarva's largest vendors of antique trains and tin toys at Town Center Antiques. Across from the hotel, it covers a city block. It was featured in the Disney

film "Tuck Everlasting," the second major film production in Berlin. Richard Gere and Julia Roberts were the first to transform the village for Hollywood with "Runaway Bride."

There are numerous historic houses in and near Berlin. Old St. Martin's Church, built in 1756, is restored with its simple Colonial lines recognized as an architectural gem. The restored Queponco railway station, built in 1910, tells stories of the Eastern Shore when the railroad was a vital part of daily life. The Calvin B. Taylor House Museum records life in 1832. It sits on Main and Baker Street where "Runaway Bride" was filmed and where horses unloaded from the nearby train depot walked to the Riddle Farm, the nation's premier equine center in the 1900s. The farm is now Glen Riddle, a house and golf center. The stable that once housed Man O'War now features a Ruth Chris Restaurant.

When Ocean City, Maryland's second-largest Summer city, reverts to a Winter ghost town, the museums also close. Admittedly, there is more to do in and around Berlin in other times of the year. Guided eco-tours, kayaking and riding horses on the beach can be arranged at the Atlantic Hotel. In the Spring, Ocean Downs opens for horse racing fans, museums open, the Berlin Peach Festival celebrates a time when Berlin was the largest peach fruit-producing center in the country and the ocean draws visitors to sun and surf.

But if you enjoy good food in an historic setting and cozy feather comforters in the Winter, browsing through Victorian charms in antique shops and dreaming of Richard Gere and Julia Roberts, take a break from the Winter doldrums and visit the Atlantic Hotel in Berlin.

Ellen, a former mayor of Annapolis, enjoys traveling throughout the area and can be reached at ellenoyer@yahoo.com



Photo by Linda Roy Walls



Vicki

NOT RETIRED, FOR A REASON

Would you please tell everyone to stop bugging their friends about when they are going to retire? We are just about the only ones in our social circle who still work—for good reason. For one thing, we both enjoy our professions. For another, it's just not financially feasible for us to retire. Every time we get together with our friends, they plague us with questions about retiring and I'm not sure if they are well-meaning or just nosy. Sometimes, I think it's a way of one-upsmanship. You know? Look at us and our wonderful life! We're tired of being on the defensive and prefer not to share our financial concerns with others. Is our only recourse to avoid these gatherings?

Well said and consider these inquiring friends as told right now. But you're going to need a snappy comeback to settle this issue because it seems pervasive. This is the third time I've heard this same complaint this week alone. If someone asks once, it may just be polite interest. But when you are peppered with this question numerous times, there is something else afoot and I join you in wondering about the genesis of these intrusive inquiries.

How about one of these answers?

We both find our jobs so rewarding! But I'm curious. Why are you so worried about this?

When I decide to retire, you'll be the first to know since you are so interested.

Are you really asking me why I'd retire from a job that keeps me interested, informed and engaged with life?

Do you know that you bring this up every time we are together?

However, the best answer to people who continue to ask you about this is to simply smile and then ignore the question. Just reply with a totally different line of conversation, such as "Wow! We're having some dreary weather lately, aren't we?" Your nosy friend should take the hint.

WHEN BEING HOME HURTS

I suspect that my niece is being abused in her marriage. She's become withdrawn and moody. When we last got together at a family dinner, she was wearing a lot of makeup that didn't quite hide what looked like a black eye. This isn't the first time that I've noticed some unexplained bruises. Since I'm her closest relative, I feel like I should say something but I have no idea of how to address this.

Many people would be surprised to know that more women are victims of domestic violence than the total combined number of women diagnosed with lung, breast and ovarian cancer. Yet, most of us feel inadequate in knowing how to discuss this sensitive issue and, thus often avoid addressing this topic, even though doing so could possibly save someone's life.

Plan your approach

When you talk to your niece, and please do so without delay, choose a place where you can speak in private. Simply open the discussion with your observations. Try this: "Laura, I'm concerned about some changes that I've noticed lately. You're withdrawn and I noticed at Christmas that it looked like you might have had bruises around your eye."

Check your attitude

Avoid being judgmental or critical. Most victims of domestic abuse feel enormous shame over what is happening and their own difficulty in leaving their relationship. Reassure her that it isn't her fault and that you love and accept her, just as she is. Additionally, part of the hold that abusers have over their victims is isolation. Remind her that she is not alone. Domestic violence happens at all socioeconomic levels and is a worldwide problem of staggering proportions.

Acknowledge your concerns

Be upfront about telling her that you fear for her safety. If she downplays her marital confrontations, listen quietly but don't be afraid to apply the label of abuse, as needed. Encourage her to have a safety plan, in other words, practical and concrete ideas for remaining safe. For more information on how to create this plan, see www.hotline.org

Share resources

Provide a written list of places she can go to for more assistance. The National Domestic Violence Hotline's phone number is 800.799.SAFE (7233). Locally, contact Anne Arundel Medical Center's Abuse and Domestic Violence Program at 443.481.1209 or the YWCA in Arnold at 410.626.7800. Staffed 24 hours a day, the AA County Domestic Violence Hotline can be reached at 410.222.6800.

Offer Acceptance

Recognize that there are many reasons that someone stays in an abusive situation. Remember that she may still love her partner and may not be ready to seek help. If she minimizes your concerns, respect her space and privacy. You've opened the door, now keep it open by reassuring her of your support, love and acceptance.

Vicki is a licensed professional counselor and welcomes your questions. She can be reached at Victoria2write@aol.com

WINTER QUIZ-ACROSTIC

1	I	2	F	3	G	4	H	5	D		6	B	7	D	8	G	9	J	10	A	11	F	12	P	13	O	14	I		15	F	16	C	17	K	18	S	
19	M			20	P	21	G	22	Q	23	H	24	E	25	R	26	A		27	I	28	M	29	K	30	H		31	M	32	Q	33	I	34	B			
35	D	36	L	37	R	38	J	39	O	40	P	41	T	42	E	43	K	44	H		45	A	46	R		47	O	48	M	49	K	50	A	51	O			
52	Q	53	P	54	T			55	P	56	G	57	O	58	S	59	D	60	M	61	E	62	I		63	K	64	C	65	E		66	T	67	B	68	O	
		69	D	70	R	71	G	72	E	73	C	74	A	75	M	76	L	77	S		78	A	79	P	80	H		81	S	82	L	83	A	84	K	85	Q	
86	P	87	I	88	N			89	K	90	P	91	G	92	C	93	Q	94	S		95	G	96	R	97	D	98	J	99	I		100	O	101	F	102	B	
103	Q	104	H	105	P	106	J			107	I	108	E	109	F	110	G	111	J	112	T		113	C	114	N	115	H	116	D	117	T	118	E	119	G	120	F
		121	B	122	G	123	A	124	P	125	E	126	F	127	L	128	M		129	J	130	N	131	Q	132	H		133	J	134	N		135	R	136	E		
137	C	138	N	139	K			140	P	141	R	142	L	143	D	144	E	145	A	146	N	147	I		148	M	149	E	150	P	151	D	152	O	153	L		

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Directions

1. Read the definitions and supply the correct words over the numbered blanks.
2. Transfer the letters to the corresponding squares in the diagram.
3. Reading left to right, the completed diagram poses a trivia question. Words are separated by black squares.
4. Reading down, the first letters on the numbered blanks give the subject category followed by the answer to the trivia question.

A. Nocturnal African mammals

B. Mrs. Reagan

C. Ancient Spain

D. Traders

E. Early Siskel/Ebert show (3 wds.)

F. Receptacles for feed

G. Absurd

H. Groves of fruit trees

I. Scandinavian settlement in colonial America (2 wds.)

J. Independence

K. Cattlemen

L. Pokes along

M. Flashy getup (2 wds.)

N. Coerced

O. Gershwin classic, _____ in *Blue*

P. A measure of the elongation of an ellipse

Q. Tied (2 wds.)

R. Blarney

S. Foolish and unattractive

T. Singer Brooks

45 10 83 26 145 78 123 50 74

67 6 102 121 34

137 113 73 92 16 64

59 143 97 35 5 151 7 116 69

108 24 61 136 42 65 125 72 144 118 149

11 109 126 101 15 2 120

3 119 21 91 95 8 56 110 122 71

115 132 4 30 23 104 80 44

33 87 107 27 1 99 147 62 14

129 38 111 98 106 133 9

43 17 89 29 139 84 49 63

82 127 142 36 76 153

31 148 48 75 128 28 60 19

134 130 114 138 146 88

152 100 39 47 57 13 68 51

105 150 40 90 79 86 140 53 20 12 124 55

93 32 85 22 103 131 52

25 70 141 135 37 46 96

18 58 77 81 94

54 66 112 41 117

Please visit amazon.com to order Sheila's book, **Quiz-Acrostics: Challenging Acrostic Puzzles with a Trivia Twist**, published by Puzzleworm.

Sheila can be reached at acrostics@aol.com or visit her web site: www.quiz-acrostics.com

Bay Mysteries: DEEP IMPACT

By Henry S. Parker

About 35 million years ago, long after the last dinosaur roamed the earth, and well before there was even a suggestion of a Chesapeake Bay, a massive chunk of outer space slammed into the coastal waters of Eastern North America, not far from the modern-day Bay community of Cape Charles, Virginia. The asteroid, more than a mile in diameter, hit the ocean at a speed of 70,000 miles per hour, spraying cascades of seawater some 30 miles into the sky, and triggering a 1,500-foot-high tsunami that rolled all the way to the Blue Ridge Mountains. The impact left a crater a mile deep and 50 miles wide, one of the largest such craters on earth. It likely extinguished most life forms for hundreds of miles around and may have helped to usher in a period of profound global cooling that began at about that time.

Compared with the age of the “Exmore Crater”—the name given to the depression formed by the meteorite strike—the Chesapeake Bay is a geological newcomer. Scientists trace the Bay’s origins to around 10,000 years ago, when the ice sheet that covered North America at that time began to melt. But the meteorite strike may have played a role in the Bay’s formation, when rivers deriving from melting ice converged in the deep hollow of the buried crater, helping to create the estuary that we know today.

So this is all very interesting, you may be telling yourself, but what does it have to do with us in this day and age? Actually, quite a bit, if you live in the Chesapeake Bay region. That meteorite strike 35 million years ago may end up affecting your drinking water. It turns out that when the asteroid hit the ocean it trapped a massive reservoir of ancient seawater deep within the crater, where it is now covered with hundreds of feet of sediment. The salt content of this saline aquifer is twice that of the average ocean salinity today and several times that of the brackish Chesapeake Bay waters. Scientists have found that this seawater is far older than the Exmore Crater. They theorize that the

meteorite impact entombed a parcel of high-salinity North Atlantic Ocean water that had already been around for 100 million years or so when the asteroid hit the ocean, thus creating the oldest large seawater reservoir on Earth.

Now about that drinking water. The crater’s soft walls are not stable. As they cave in, they gradually lose their capacity to retain the trapped seawater which in turn could migrate into the surrounding underground freshwater aquifers that Bay residents rely on. The groundwater of the entire lower Chesapeake Bay could be at risk. While this risk does not seem immediate, scientists are still trying to learn about the long-term impacts to human populations, including to drinking water supplies, of the long-ago meteor strike.



Depiction of an ancient asteroid impact in the present Chesapeake Bay area. Illustration credit: Nicolle Rager-Fuller, National Science Foundation. Accessed at: http://www.nsf.gov/discoveries/disc_images.jsp?cntn_id=112028&org=GEO

And then there are the microbes. Researchers also found that the crumbling crater walls have been stirring up nutrients that foster blooms of bacteria and other microorganisms in the sunless depths within. Biologists are intrigued by the possibility that life could arise similarly in other extreme environments, including, perhaps, other planets. Could the microbes be transported into the surrounding freshwater aquifers with intruding seawater? Maybe, but the potential harm from salt contamination would be much greater.

There may be a lesson here, or at least an opportunity for perspective. Many organizations and volunteer groups have expended substantial energy and funds in attempts to clean up Chesapeake Bay. These commendable endeavors are yielding slow but steady progress. But unpredictable, unavoidable and perhaps irreversible natural events could trump the best efforts of human beings. Sometimes nature does have the last laugh.

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