

Complimentary

Fall 2015

Outlook

for the Bay Boomer and beyond...

by the Bay

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of Owning and Running
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to go Back to School

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OutLook

For the Bay Boomer and Beyond... *by the Bay*

Publisher and Editor-in-Chief

Tecla Emerson Murphy
Editor@OutLookbytheBay.com

Managing Editor

Mick Rood
MickRood@aol.com

Operations Manager

Cynthia Rott
Cindy@OutLookbytheBay.com

Art Director

Emma Stultz
Emma.Stultz@outlook.com

Cover Photo

Emerson Sodergreen

Columnists

Dr. Jim David
James519@comcast.net

Michael J. Dodd
MJDMDI@gmail.com

Victoria Duncan
Victoria2Write@aol.com

Jessica L. Estes
JEstes@ByrdandByrd.com

Ryan Helfenbein
Ryan@LastingTributesFuneralCare.com

Henry S. Parker
Hsp5bp@gmail.com

Drs. Passaro and Wooddell
www.WPDentalGroup.com

Contributing Writers

Barbara Aiken
Barbara.S.Aiken@gmail.com

Joanne R. Alloway
JRWrite@aol.com

Mary Chaput
agchap01@aacounty.org

David P. Davis
daSidda5is@gmail.com

Stephen R. Fleming
www.SRFLifeRetirementCoach.com

Tricia Herban
mtherban3@gmail.com

Doug Hickock
doug@smartstrategy.consulting

Peggy Kiefer
KinseyKiefer@aol.com

Leah Lancione
LeahLancione@gmail.com

Kater Leatherman
Kater.Leatherman@gmail.com

Kathryn Marchi
Marchi-WRE@MRIS.com

Ellen Moyer
EllenMoyer@yahoo.com

Terry Portis, PhD
tdportis@aacc.edu

Nancy Lincoln Reynolds
nreynolds@woodschurch.org

Advertising Sales Director

Eileen Nonemaker
ENonemaker@ParadigmAssociates.US

Circulation

Jack Hovey
OutLookbytheBay@aol.com

Photographer

R.C. Murphy
OutLookbytheBay@aol.com

Subscriptions

S. Hill
OutLookbytheBay@aol.com
\$24.95 per year (bimonthly - 6 issues)

Contact

OutLook by the Bay
210 Legion Ave. #6805
Annapolis, MD 21401
410.849.3000

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FROM THE DESK

It won't be long before we'll be turning our clocks back as daylight savings time comes to an end. We'll soon be enjoying the longer evenings of the coming Winter. With that time change, the fire officials once again will remind us to check our smoke alarms. And if you've missed their semiannual promotional in their effort to save lives, this editorial is here to promote and validate the cause. After the recent tragedy in Annapolis that resulted in the loss of lives, it bears repeating. Perhaps this will have the ring of a public service announcement, reiterating what we've heard many times, but here it is.

We all of course have smoke alarms and those more cautious among us have more than one. We had two, neither of which were working, but they do now! Like many of us, we learn some things the hard way.

A few months ago, we had the opportunity to be on call for high school grandkids when parents had an out-of-town obligation. Being typical overprotective grandparents, we chose to ignore their protests and rather than being a five-minute drive away, we chose to spend the night with them. They're fun to be with, so why not? After preparing dinner, we all settled in for a very laid back night of nothingness as there were no soccer games, scout meetings, church obligations, sleepovers, etc.

While enjoying a chat over a jigsaw puzzle, Katy, the youngest of the group, said there was an odd burning odor. We searched around, but there was no sign of anything amiss. Back we went to light conversation and the challenge of putting the puzzle together. Within seconds, thick clouds of gagging, blinding, roiling black smoke filled the room. Long, hot flames were shooting out from above the microwave oven. The intensity and rapid spread of the fire indicated that it had been simmering awhile.

The oven had not been in use since early morning and interestingly, a computer search in the following days turned up information that this particular brand of microwave has had similar incidents. That certainly gives one a moment to pause and question why there hadn't been a recall or notification.

However, without reliving the entire horrific incident, suffice it to say that when all was said and done, there was over \$25,000 in damage. It would take little to imagine what could have happened, but we don't need to go into that. The availability of a 5-pound bag of baking soda tucked in the pantry certainly was an unexpected bonus. Had it not been there, the fire would not have been contained so rapidly. A couple of interesting observations: Kids don't usually know where fuse boxes are located and most don't know that electrical fires are not put out with water. A lesson also brought home: Smoke alarms don't necessarily respond immediately. The alarm took five minutes to respond to this fire.

Had we not been within 20 feet of the source of the smoke followed by hot shooting flames, there may have been a different outcome. Thankfully this didn't have an unfortunate ending. It required the inconvenience of a few weeks of estimates, adjusters, contractors, repairs and replacements, but all is well.

Next morning, all those near and dear to us found two fire extinguishers left at their front doors. Parents showed kids how they were operated as well as having a talk about what to do in case of fire, how an electrical fire is extinguished and further, where fuse boxes are located and how they operate.

It's difficult to not review what could have happened but thanks to a set of circumstances that included our being there, Katy knowing where the fuse box was located and then how to turn off the power. And then there was the easy access to an unusual stash of baking soda, as well as a nearby source of water for the rapid spread—without all this, it may have turned out differently.

From where I sit, I'd like to make a suggestion. If there aren't fire extinguishers in your home and the alarms haven't been checked in a while, maybe taking a few moments in these early days of Fall to update and review fire safety would be well worth your time and effort.



Tecla

Features

- 5 IT'S NEVER TOO LATE TO GO BACK TO SCHOOL
- 6 COACHING AND CONNECTING
- 12 SPEND THE DAY AT AN APPLE ORCHARD
- 13 SHOULD THE MATURE ADULT BE ALLOWED NEAR A COMPUTER?
- 14 MATURE ENTREPRENEURS - IT'S YOUR TIME
- 18 NEA BIG READ RETURNS TO ANNAPOLIS
- 26 BLUE HOUR: A COMMON PRESCRIPTION FOR IMPROVED MENTAL HEALTH AND MOOD
- 32 BUT I FAILED HIGH SCHOOL FRENCH!

Articles

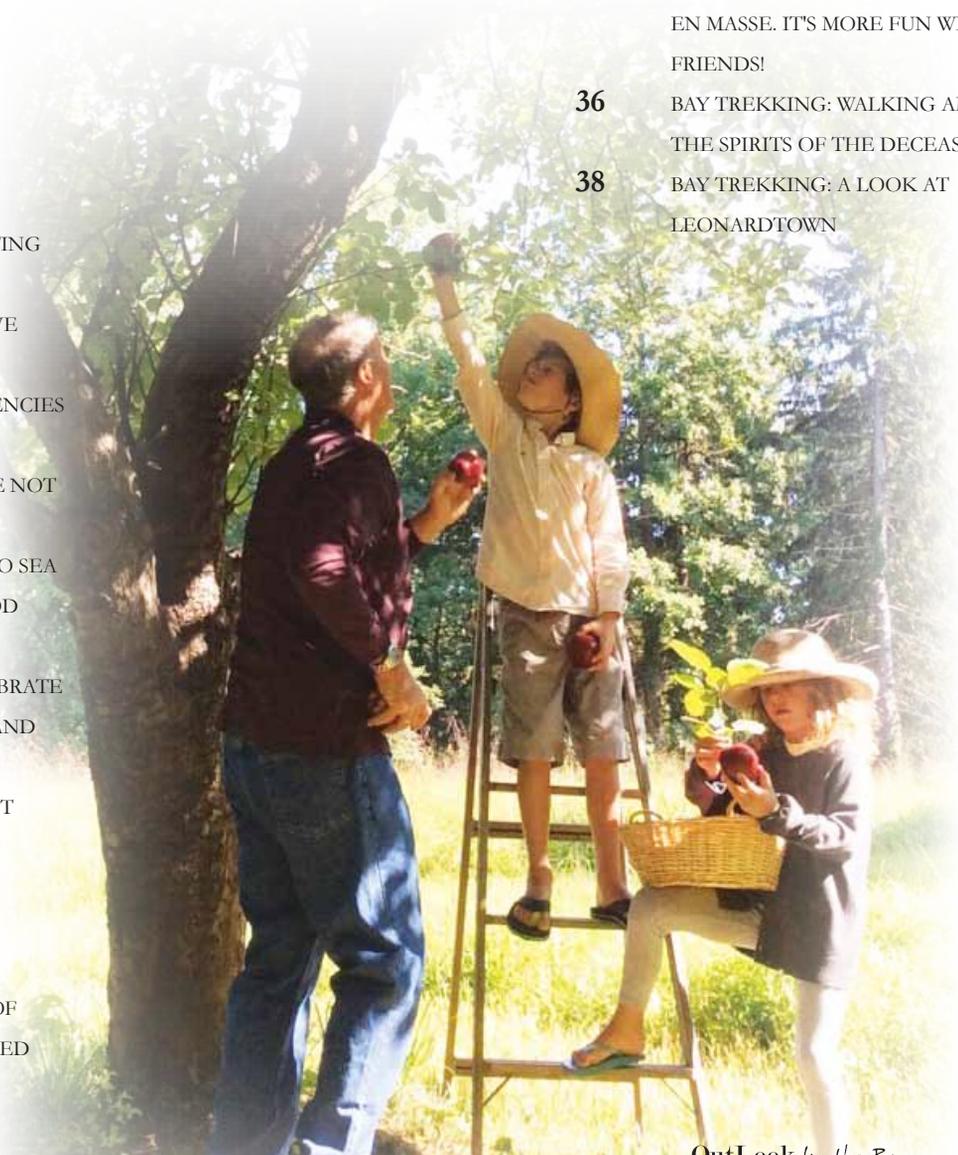
- 7 DOWNSIZING: SETTING BOUNDARIES WITH YOUR POSSESSIONS
- 10 LISTENING WELL, CONNECTING WELL
- 15 MEETING NEW FRIENDS: FIVE QUICK TIPS
- 19 ACHTUNG! CAR RENTAL AGENCIES HAVE AGE RESTRICTIONS
- 22 RECORDING A LIFE FOR THE NOT SO COMPUTER SAVVY
- 23 WORKING YOUR WAY OUT TO SEA
- 30 GETTING INVOLVED IS GOOD FOR YOUR HEALTH
- 31 TOP TEN REASONS TO CELEBRATE REACHING THE AGE OF GRAND MATURITY
- 34 IT'S NEVER TOO LATE TO PUT A PLAN IN PLACE FOR YOUR PARENTS
- 40 SO, YOU WANT TO RIDE
- 41 AND THE SCAMS GO ON
- 42 THE FUN AND THE FIZZLE OF OWNING AND RUNNING A BED AND BREAKFAST

In Every Issue

- 4 YOUR THOUGHTS
- 8 CHART YOUR COURSE: WHY DO YOU NEED LONG-TERM CARE INSURANCE?
- 17 SOLVING THE MYSTERY OF DENTAL FEES AND INSURANCE
- 37 ASK THE UNDERTAKER: WELCOME TO A REMEMBRANCE TRIBUTE
- 39 KATERING TO YOUR LIFE: WHAT CAN YOU BE DONE WITH?
- 44 BOOKS: OLD, NEW AND OBSCURE
- 45 DEAR VICKI
- 46 ACROSTIC
- 47 OUTLOOK *for* THE BAY: DRONES, BOTS AND THE BAY

Departments

- 9 BAY REFLECTIONS: SILO OR SHARE?
- 16 BAY NUTRITION: STORE YOUR FRUITS AND VEGGIES THIS FALL
- 20 BAY GENERATIONS: 7 LOVING WAYS TO LEAVE A LEGACY
- 21 BAY GENERATIONS: WHAT DOES MARY SAY?
- 24 BAY GENERATIONS: WHEN FAMILY NEEDS CARE
- 28 BAY GENERATIONS: WHERE TO NEXT?
- 29 BAY HEALTH: WHAT DOES AN EYE DOCTOR SEE WHEN HE EXAMINES A PATIENT'S EYES?
- 33 BAY CONNECTIONS: POWER UP EN MASSE. IT'S MORE FUN WITH FRIENDS!
- 36 BAY TREKKING: WALKING AMONG THE SPIRITS OF THE DECEASED
- 38 BAY TREKKING: A LOOK AT LEONARDTOWN



Letters to the editor

KATERING

It was fun to see not one but two articles by Kater in the current *OutLook* magazine. Enjoyed her writing as always and I must add that *OutLook* is really a nice little magazine.

Madelon, Sent from iPad

BERLIN, SALISBURY AND BEYOND

I loved the article about Bay Trekking and would have liked a little hand-drawn map of where these places were. I did get out my real map to find them, but not being a frequent visitor to the Eastern Shore I didn't know. The towns sounded charming and I am intrigued, just don't like the Summer traffic! Good magazine with too much good info! Now that is complaint you don't hear often I bet. Thanks.

Debbie F., Annapolis

DOWNSIZING

The Summer issue is great. I wish the downsizing series was further along. May have saved some agonizing. The author is on the right track.

So many decisions. Am waiting to see if we will have a garage sale run by an estate salesperson. Not sure if it will be worth it. May just give it all away!

Thanks for a much-needed article.

Joan C., Annapolis

ART AND SILENCES

Nice work in *Outlook* Summer 2015. After reading the well-presented articles about how local artists are extending their reach through prints, I paused at the prescription over "No More Awkward Silences." I've memorized

the advice and, should I ever falter for talk, I'll employ the suggestions.

Jim S., Annapolis

EDITORIAL

I always enjoy the editorials in your magazine! But the one from Summer 2015 really resonated with me. I know that many parents and grandparents out there are worried about our children and grandchildren and the world in which they are living. With all of the negative press given teenagers and young folks today, it was refreshing and encouraging to read about the "tribal behavior" at the track meet. I know that this event is one of thousands going on in the world today. This article certainly gives us hope for the future!

Jane M, Arnold, Maryland

Your "editorial" was well done and we need to hear that more often about our young people. Excellent!

Kathryn M., Centreville

As always, I love "OBTB"! So here's my email response! I'm in your tribe!

Linda M., Charlotte, N.C.

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IT'S NEVER TOO LATE TO GO BACK TO SCHOOL

By Leah Lancione

Now that Summer has come to a close and students are back in school you may be thinking fondly of your days spent in academia. On the other hand, maybe you never went to college and always wished you had. Well, it's never too late to go to school. Face it, you're retired, the kids are grown and you have some extra time on your hands, so why not take advantage of the scholastic opportunities that abound for baby boomers?

U.S. News & World Report reports that colleges and universities are embracing retired folks in their classrooms. "Around the country, baby boomers are streaming back to school. The number of college students ages 40 to 64 has jumped by almost 20 percent to nearly 2 million in the past decade. And those numbers are expected to keep growing."

Today, people in the third chapter of their lives are buying into stimulating their brain and remaining active to thwart aging.

It's a chance to either build on the knowledge you gained throughout your career or to explore a new subject altogether. If you want to pick up a language for your travels, study classic literature or history or even to pursue a degree for a new career path, there's both credit and noncredit classes to meet your needs. Think about all the options available: online learning, studying abroad or taking nighttime classes so you can still keep your normal routine, whether that includes volunteering, a part-time job, participating in a club or sport or watching your grandkids.

If you're worried about affording it now that you and/or your spouse aren't working full time, you'll be happy to know that Fox Business (www.foxbusiness.com) reports, "Older students might be more likely to get more federal aid compared to their younger counterparts to fund their education. According to FinAid, students age 24 and above are considered independent and eligible for increased unsubsidized Stafford loan limits." In addition to federal grants and scholarships, all students—no matter their age—are eligible for federal aid, and can fill out a free application at www.fafsa.edu.gov

Right in your own backyard is Anne Arundel Community College (AACC), which offers senior adult courses at a reduced price in conjunction with local senior centers. "Designed to improve skills, sharpen your mind and enhance your quality of life, courses include computer technology, history, healthy living and more." Checkout AACC's Center on Aging (www.aacc.edu/aging) or call 410.777.1319.

The University of Maryland College Park offers a "Golden Identification Card" Program that enables eligible senior citizens to take part in the wide selection of classes. Eligibility requirements include being 60 or older, a legal Maryland resident

and retired (not engaged in gainful employment for more than 20 hours per week). For more information, visit the Office of the Registrar webpage at <http://registrar.umd.edu/current/registration/golden-id.html>

On the Eastern Shore, Chesapeake College (www.chesapeake.edu/continuing%5Fed/ial/) and Washington College (www.Washcoll.edu/offices/wc-all/administration.php) both offer senior-friendly classes. And if that isn't adventure enough there's always a semester at sea found at www.semesteratsea.org/discover-sas/signature-programs/lifelong-learning-programs

In addition to the extensive variety of formal classes, colleges also offer senior citizens courses like watercolor painting, cooking or sewing that will cultivate their already-burgeoning passions or introduce them to new hobbies. The courses will also provide you with opportunities to socialize with like-minded peers.

What are you waiting for? Go register for next semester!

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Coaching and Connecting

By Leah Lancione

Grandparenting expert Susan Adcox says, “Grandparents probably fall roughly into three categories: those who love sports, those who are somewhat interested in them and those who are totally indifferent to sports but love their grandchildren.” If you fall into any of those categories, consider getting more involved in your grandchild’s recreational activities. Why should coaching simply fall to parents or teachers when grandparents could have more time to devote to soccer, basketball, baseball, softball, cheerleading or whatever activity your grandchild enjoys.

Coaching affords you an opportunity to impart life-earned wisdom

On her “About Parenting” website (<http://grandparents.about.com>), Adcox also recommends learning about a sport by reading about it, watching it on TV or researching on the Internet. You don’t have to be an expert to coach. Start as an assistant. Along with a heavy dose of patience and enthusiasm, your grandparent’s wisdom—whether it’s in good sportsmanship, work ethic, practice or teamwork, along with skills in the sport itself— is valuable. Coaching affords you an opportunity to share life-earned wisdom with your grandchild. Being a coach also means stepping into the role of mentor to other youngsters who can learn life lessons on the field or court.

Concepts

like healthy competition, responsibility, communication, perseverance, handling pressure, keeping your temper, learning from failure, working toward goals, etc., all can be applied to both sports and life.

“When grandparents role model the perspective that they are proud of their grandchildren whether they won the game or not, whether they hit the ball or not, they are reinforcing how important it is to have a positive attitude throughout life,” says Dr. Joel Fish, director of the Center of Sports Psychology, and author of *101 Ways to Be a Terrific Sports Parent: Making Athletics a Positive Experience for Your Child*. Teaching ideals that help your grandchild confront all circumstances with a positive attitude and firm resolve will have lasting effects beyond the sports domain. Positive character traits taught can become permanent personality attributes.

In addition, as a grandparent, you may have another trick up your sleeve: the ability to not sweat the small stuff. Face it, you’ve relaxed a bit in your retirement. Though your youngster may get intense during practice or in the confines of the game, you can show that a missed goal, a failed free throw or a loss can be turned into a learning opportunity and motivation to do better next time. Not to mention, as a grandparent, you can provide emotional support and advice during tense times or moments of disappointment since kids (especially pre-teens and teenagers) may think of their parents as biased or too intrusive.

Frank Sheleheda, a 66-year-old retired Navy officer, has coached up-and-coming tennis players looking to make a high school team, score a college scholarship or pursue a professional career. The man who devotedly coached his daughters’ high school basketball and tennis teams, is now, decades later, coaching their children. In addition to his many individual sessions, Sheleheda provides group lessons to kids of all ages throughout the year and weekly camps in the Summertime. For years he has included his grandson in the mix with other young tennis enthusiasts.

Explaining that it’s not about being the fastest or even hitting the hardest, but playing with “100 percent heart and 100 percent head,” Sheleheda takes great pride in passing along life lessons to his students. Along with teaching kids the fundamentals of tennis, he emphasizes “responsibility, good sportsmanship, teamwork (i.e., in doubles) and confidence.”

Kai, Sheleheda’s 13-year-old grandson, not only appreciates his grandpa’s unique approach to coaching, which he describes as “always full of diversity,” but his ability to “always make practice fun.” Not to mention, the two made the time together even more special by often grabbing lunch or an ice cream cone together on the drive home. Kai admits having his grandpa as his tennis coach definitely brought them closer. Sheleheda confesses, “I tell my students that during lessons I’m coach, but as soon as it’s over, call me grandpa!”

Bay Bytes

If you're already looking ahead to your Winter vacation, a good source of available rentals can be found at www.VRBO.com or www.airbnb.com. Listings are extensive. Connect with the host or owner and let airbnb or VRBO handle the rest.

A calm sea does not make a skilled sailor.

Downsizing: Setting Boundaries With Your Possessions

By Kater Leatherman

A dresser drawer. Your kitchen cupboards. The linen closet. Cubbies, baskets and shelves. Those plastic storage bins.

All of them have one thing in common: They are containers with built-in boundaries. If they are crowded, overflowing or impossible to open and close, that is a sign you have too much stuff. And, most likely, it means that housed within them are things that you don't like, can't use or no longer want.

The word "boundary" in the *American Heritage Dictionary* is defined as "an indicated border or limit." Children, for example, need limits in order to feel safe, nurtured and loved. In healthy personal relationships, we respect other people's boundaries. With possessions, when there is a lack of boundaries, the effort to maintain and live with stuff we don't need or want becomes a struggle. The agony of having to let things go increases anxiety, affects our energy levels and keeps us in the past. Boundaries, therefore, restore balance.

The beauty of having boundaries is that they help us reclaim control of our possessions. For example, you may choose to keep three pair of black pants and give away six. Think of socks. Basically, if you do your laundry once a week, you really only need seven pairs. The same goes for coffee mugs. What's the point of

having 30 if you wash your dishes every day? For collections, keep one or two representative samples and photograph the rest. Or, donate two sets of dishes and keep one.

Another example of a boundary is intending to discard or recycle 10 objects every day. You might set a timer for 20 minutes and whittle down that paper pile until the bell goes off. When buying things, the one in, one out guideline would also apply. Boundaries break things down into manageable tasks; otherwise, our life with stuff becomes mentally and emotionally bigger than we are.

Begin to cultivate a more practical and temporary relationship to your things. Face the hard, sometimes painful truth that buying and keeping stuff you don't want or need will never satisfy your deep inner longing for fulfillment and satisfaction. Then, armed with your boundaries, you can reduce the clutter and free yourself to enjoy a more spacious life at home.

Kater is a professional organizer and home stager, yoga teacher and self-published author who inspires others to live better. Visit her website at www.katerleatherman.com or email katerleatherman@gmail.com

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CHART YOUR COURSE A LEGAL NAVIGATION GUIDE

Why Do You Need Long-Term Care Insurance?

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 readers. Individuals with legal concerns should consult with an attorney for advice regarding their specific circumstances.

By Jessica L. Estes

If you are 65 or older, it is more likely than not that you will require some form of long-term care in the future. In the DC/Baltimore metro area, it can cost more than \$100,000 annually for an individual. A married couple, if both spouses require long-term care, can cost twice as much. These costs can decimate a family's hard-earned savings in a very short period of time. Thus, an effective estate plan should include a way to pay for this care.

What is long-term care? Long-term care is required when, for a period exceeding 30 days, an individual is unable to perform the basic activities of daily living such as bathing, dressing, eating, bathroom, walking and transferring. Long-term care can include home care, adult day care, respite care and assisted living or nursing home services.

Although many people think that their health insurance will cover these costs, it does not. Instead, your options include paying privately with your own funds, qualifying for government needs-based benefits (Medicaid), or having a long-term care insurance policy that suits your individual needs.

Why do you need a long-term care insurance policy? Generally, most people do not have sufficient income or assets to fund their long-term care for any lengthy period of time. Similarly, the majority of us are not what the government deems "needs-based," so we would not qualify immediately for any needs-based benefits. Rather, most of us are somewhere in the middle.

For anyone in this "middle" category, a long-term care insurance policy can be an effective tool to help pay for your long-term care, while at the same time allowing you an opportunity to preserve your assets and qualify for government needs-based benefits. For example, let us say you have a long-term care insurance policy that will pay benefits for five years and together, with your income, is sufficient to cover your long-term care costs in full during that five-year period. Potentially, you could give your assets to a child or a trust and use the long-term care insurance and your income to pay privately through that five-year period and then, at the expiration of the five-year period, apply for needs-based benefits. Because the gift occurred more than five years prior to the application for benefits, the gift would not be subject to penalty, you would be eligible immediately for benefits,

and your assets would be preserved for your beneficiaries.

What should be included in any long-term care insurance policy? Generally, I recommend having an insurance policy that will pay benefits not only for nursing home care, but for home health and assisted living care. The policy should be for a three- to 5-year term, with an inflation rider of 3 to 5 percent, compounded if you can afford it. Moreover, the shorter the elimination period—the period of time you have to wait before benefits are paid—the more costly the policy. However, a 90- to 120-day elimination period is typical.

You may also want to consider a policy that qualifies as a partnership policy under the Maryland Long-Term Care Insurance Partnership Program. Certain policies that qualify as a partnership policy will allow you to preserve assets in an amount equal to the benefits that were paid out on the policy if you ever need to apply for Medicaid. In other words, if you have a partnership policy that paid out \$250,000 toward your long-term care and then you apply for Medicaid, you will be allowed to keep \$252,500 in assets instead of the normal \$2,500.

What if you never need long-term care? By far the biggest objection I hear to long-term care insurance is its cost. Despite the fact that the annual premium likely is less than one month's cost in a nursing home, most people do not want to spend the money if there is a chance they will never use the policy. For those individuals, companies have created policies that can act as an annuity and provide a return of premiums if you never use it, or it can act as life insurance and provide a death benefit. Also, if you are married and you both can qualify for a policy, some policies will allow a transfer of benefits to a spouse if the other spouse does not use them.

The Maryland Consumer Guide to Long-Term Care provides information on the companies authorized to sell policies in Maryland, as well as detailed information regarding Maryland's partnership program.

Jessica L. Estes is an elder law and estate-planning attorney at Byrd & Byrd, LLC with offices in Bowie and Prince Frederick. She can be reached at 301.464.7448 or on the website at byrdandbyrd.com

Silo or Share?

By Nancy Lincoln Reynolds

Recently I had a conversation with a young man who works in security research. His words suggested to me a correlation between cyber and personal vulnerability, while he was articulating an awareness of feeling unusually emotional. He described himself as having too much "attack surface." I had to look it up. "Attack surface," according to the Sans Technology Institute, refers to "our exposure, the reachable and exploitable vulnerabilities that we have."

The article included an image of Spartan phalanx warriors armed with shields and spears in a protected formation. The shields were arranged around the warriors in such a way that very little human flesh was exposed or open to attack.

The cyber world employs thousands of people to work at reducing attack surfaces. They keep networks and computer software guarded and secure from invasion. But it is one thing to be protected technologically and quite another to protect our vulnerability from negative associations with others. The cyber emphasis on maintaining the integrity of confidential and "top secret" data stands in some contradiction to humanity's need for the opposite—personal interaction and sharing—in order to survive.

Many refer to human beings as fragile, to our bodies as breakable and easily destroyed if not properly cared for. We worry about good physical and mental health and salvation. Often we become consumed by a focus on these and develop ways to protect our physical selves, our minds and our souls. This often leads us to emphasize our uniqueness and independence as the top priority. Concerns about relationships take a back seat to individual wellness.

This kind of emphasis fosters what I call silo living. Rather than sharing resources some people hoard and store their knowledge and provisions. Instead of networking, we may reinvent the wheel (the same wheel) repeatedly and keep the results to ourselves. We seem to believe that survival depends upon our ability to throw up walls and build fences around ourselves and what we have. These mindsets foster isolation and unhealthy boundaries because, unlike cyber worlds, humanity is created for community.

In the Chesapeake Bay area we are trying to work more collaboratively across established borders. This is especially true where there has been a perceived threat or when we identify a need better served by cooperation than by individual response. The public schools, local government, service and faith-based organizations are all represented on the Youth Suicide Awareness Action Committee in our county, uniting to be more

effective in preventing teens from committing suicide. Hospice and the Department of Aging cooperate with multiple nonprofits to provide resources for the aging. Churches and faith-based entities are considering ways to expand outreach with combined missions and ministries. "Desiloing" capitalizes on cooperation over competition.

Religious prophets and others have referred to our condition as living in metaphorical "clay jars." The comparison is certainly an apt one when the focus is upon physical presence. However, what is contained within those clay jars is the very stuff of which life itself is made, and ironically, is ultimately that which we purportedly protect with our efforts at reducing attack surfaces. These are our unique gifts which are really made to share with one another.

As individuals we may benefit from thinking of the clay jar image from the perspective of possibility rather than limitation. While we are indeed fragile and breakable in many ways, that which is contained within us is eternal when it is shared with others. Where one person is finite and limited, together we are community and, as such, endless.

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



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LISTENING WELL, CONNECTING WELL

By Dr. Jim David

I am writing this at the Chautauqua Institute which is a haven for adventurous life-long learners. The institute seamlessly blends time for education, recreation, spirituality and the arts. The soul of Chautauqua (www.ciweb.org) is sharing with others who may or may not share your perspective. Listening well is essential for learning, for growing and for connecting well with others.

When I think of listening well and connecting well I can't help but think of Mary. She will be 94 next month. She works two or three days each week as executive secretary for her local Rotary Club. Mary is full of life and joy. She is effervescent as she listens with total absorption to what the other person is saying. She's my poster child for listening well, connecting well.

LISTENING WELL, STEP ONE

As you age, are you over-preoccupied? Are you worrying, planning and then missing the moment? Or are you training yourself to be totally in "The Now?" (See *The Power of Now* by Eckhardt Tolle.)

So the first step in listening well is setting aside your own agenda, quieting your mind so you are able to fluidly take in the messages being sent to *it*. Ideally, you can discipline yourself to observe without judging, experience without thinking. How can you take in the message being sent if your mind is already filled with your thoughts?

This is particularly relevant and important with those you are closest to. It's so easy and comfortable to label someone very close as being closed or rigid or unrealistic. You don't have to make the effort to connect with the evolving uniqueness of that person. Marcel Proust said it well: "The real voyage of discovery is not in seeking new lands but in seeing with fresh eyes." New or fresh eyes require an open or quiet mind.

How do you develop a quiet mind? You would certainly have to exit the digital cybernetic culture where you cling to your smart phone with total devotion and determination. To acquire a quiet mind, like any type of skill, requires time, practice and dedication. Generally, you need to go off and be by yourself (See *The Relaxation Response* by Herbert Benson.) It helps to meditate. We all need to embrace the sweet sound of silence. The truth is

within us (See *If You Meet the Buddha on the Road, Kill Him* by Sheldon Kopp.)

STEP TWO

Step two is paying attention to nonverbal messaging. It helps to strengthen your "attending skills." How attentive are you to the person you are attempting to hear? Remember that the first rule in communication is "we cannot not communicate!" We cannot help ourselves in that we are always reading one another and then probably making judgments, whether these judgments consciously register with us or not.

Of course, your nonverbal stance or presence simply tells the other person what your attitude toward them is. My friend Mary does this so well. Her eyes light up when she turns toward you, she is with you 100 percent. What a gift! What is she communicating? She says, "I like you. I value you. I accept you just as you are. I can't wait to hear what you have to say." Love gets operationalized in being accepting. Acceptance is your gift to another.

When someone listens to you really well, you open up to them. You trust them. You feel safe with them. You feel connected. What a precious gift to give one another! It becomes a gift to your spouses, your children, grandchildren and friends. I saw a sign at Chautauqua, "Nothing is more important than this day." You could alter it to say, "Nothing is more important than this moment."

STEP THREE

Thomas Gordon, in *Parent Effectiveness Training*, articulates three levels of listening. The first level is passive listening where you tune into the person speaking, but don't give much feedback. This generally sparks some level of anxiety in the speaker because we frail, fragile human beings tend to be a little shaky without some feedback.

The second level is termed "door openers." You can say brief things like, "Oh," "interesting," "really," "tell me more." These door openers encourage the speaker to further open up to you. They also restrain you from taking over and sending your messages, which may tend toward giving advice, teaching, moralizing, etc.

Someday it will all make perfect sense! For now just keep moving forward.

The sender then shuts down because he or she perceives that your agenda has priority. Connecting ends.

The third level is active listening. You mirror or repeat what the sender has sent so they feel totally understood, accepted and supported. Mastering this skill takes tenacity, time and practice. It doesn't happen overnight.

It requires "listening with the third ear." The "third ear" is to tune into the underlying feeling and to feed it back first. You say, "you feel" followed by one word. You feel worried. You feel excited. Or you are worried. When you tune into the sender's feeling, you tune into them, into their personhood. You then experience what is sometimes called "limbic resonance." This is what happens when you visually connect with an infant or anyone you love. The limbic part of your brain lights up, and you resonate with another person. Some term it "empathic resonance" (See *A General Theory of Love* by Lewis, Amini and Lannon.) In the deepest part of our souls, we need limbic resonance.

Of course, you also need to feed back the factual content, but the most efficacious sequencing is to mirror back the feelings first. An example is, "You'd feel embarrassed if we arrived late for the dinner party." I call it "balancing feelings and facts." The bottom line is that when you want to have a positive relationship with someone, feelings are more important than facts. You can argue facts ad infinitum, but feelings just are. They are unarguable.

You have probably heard the truism that having two ears but one mouth, we are wise to listen twice as much as we talk. You've also probably heard several variations of "hearing but not listening or understanding." Listening well brings the joy of connecting well. My 94-year-old friend Mary reminds me, "Don't postpone joy!"

Dr. Jim David is a licensed clinical social worker and a licensed marriage and family therapist practicing in Silver Spring. Visit his website at www.askdrdavidnow.com or email at james519@comcast.net



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By Joanne R. Alloway

Just imagine biting into a crisp, red juicy apple straight off the tree. Better yet, how about bringing home a peck or a half-peck of different varieties of Fall's delicious apples? Apples can be effectively stored for several months if you are a baker, or enjoy making apple butter, apple jelly or applesauce. Aside from the freshness and economy of picking your own apples at an orchard, it's a wonderful way to spend a Fall day with friends or grandchildren. Many of the orchards have activities for kids, such as a farm animal petting area, pumpkin patch, hay rides and hay or corn mazes, etc. But not all are pick-your-own apple orchards. Some simply offer the finished products—apples and other produce—for purchase. So check before you go. This website provides info on area orchards www.orangepippin.com/orchards/unitedstates/maryland

Particular about your favorite variety of apple? Each orchard usually offers several different types, but some varieties, such as Golden Delicious, are ready for picking in mid to late September and others, such as Red Delicious are ready late September through mid-October. Gala apples are ready in mid-August. Some growers have websites listing this information; others you'll have to call. Approximate ripening dates can be found at www.pickyourown.org/apples.htm

For your day at the orchard, here are a few hints to make your visit smoother, especially if you have children with you.

- Call ahead to be sure they have the apples you want to pick and get directions and parking information.
- Bring a cooler with lunch, snacks and drinks.
- Dress for the weather, including comfortable shoes.
- Have your group stay together or meet at a specific time and place.
- Read and explain farm rules to children so they learn to respect farm work.
- No pets are allowed in any orchards, due to health codes.
- Apple orchards are usually part of generations of family-owned farms.

A crisp Fall day at an apple orchard will create a great memory, even if you don't pick your own apples. The drive getting to the orchard, a picnic lunch, the options at the farm and photos of your group will make for a lasting and fun experience. If you pick

your own fruit, most of the orchards are spread out, so the staff will direct pickers to sections where the best apples are located. Some offer a hay wagon ride to the area, adding to the fun.

When picking an apple from the tree, turn or twist it away from the fruit spur. If it's ripe, it will come right off. Harvested apples should be kept cold (33-35 degrees F) to retain flavor and quality. At higher temperatures, they ripen and mature quickly. A good way to store apples for a long time is to wrap perfect (unbruised) apples individually in newspapers without color and put them in a cardboard box with others of the same variety in a cool basement or garage. They will last for months, but should be checked regularly and washed before using. This will make your day at the orchard bear fruit for many recipes and snacks throughout the Winter months.

Where are the apple orchards in our area? Here are some, near and far:

QUEEN ANNE FARM	301.249.2427
18102 Central Avenue, Mitchellville	
BOYER FARMS	410.551.4797
1500 Severn Road, Severn	
MILBURN ORCHARDS	310.398.1349
1495 Appleton Road, Elkton	
HOMESTEAD FARM	301.977.3761
15604 Sugarland Road, Poolesville	
BUTLER'S ORCHARD	301.972.3299
22200 Davis Mill Road, Germantown	
LARRILAND FARM	301.854.6110
2415 Woodbine Road, Lisbon	
BAUGHER'S ORCHARD	410.857.6111
1015 Baugher Road, Westminster	
WEBER'S CIDER MILL FARM	410.668.4488
2526 Proctor Lane, Parkville	
SHAW ORCHARDS	410.692.2429
5594 Norrisville Road, White Hall	

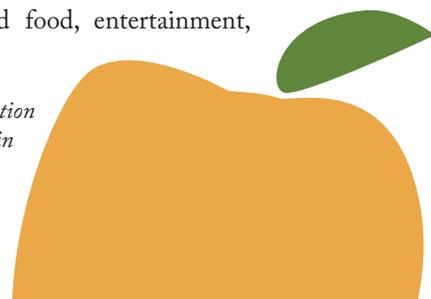
If apple-picking is not your forte, but apples and the idea of an outdoor Fall getaway is, visit:

Perry Hall Apple Festival, Sept. 19 and 20 from 10 a.m. to 5 p.m. www.perryhallapplefestival.com

Darlington Apple Festival, Oct. 3, 10 a.m. to 5 p.m. www.darlingtonapplefestival.com/

These festivals offer good food, entertainment, crafts and lots of apple foods.

Joanne is the author of two nonfiction books and a freelance writer living in Annapolis. Reach her at jrwrite@aol.com



Should the Mature Adult Be Allowed Near a Computer?

By Terry Portis, PhD

Stories and videos of older adults being technologically awkward or clueless abound on the Internet. A cringe-worthy commercial from Europe shows an older man using his new iPad as a cutting board. Another shows an older lady pasting pictures of a vacation on her living room wall, having confused it with her Facebook wall. All of this makes you wonder if someone over 60 should be allowed near a computer.

But each year hundreds of older adults take technology classes at Anne Arundel Community College (AACC). Classes are offered at area senior centers and on the campuses. Here we see a different picture of older adults and technology than what is sometimes portrayed in the media.

Digital photography is huge.

You don't have to know what a selfie is to be interested. Now that cameras in devices such as the iPhone are so advanced, most people are always ready to take a photo. The best camera you own is the one you have with you. Like everyone else, older adults are taking thousands of photos and constantly sharing them. People also want to learn how to deal more effectively with an ever-growing collection of digital photographs.

Tablets are popular.

A 2014 Pew Research study found that people who use tablets tend to be older. Some researchers seem baffled by this. They shouldn't be. A larger screen is easier and more pleasant to use for the mature eye. Vision is not what it once was and neither is manual dexterity. A tablet is more desirable to access the Web and email than a smaller phone.

Another issue often overlooked for older adults is font size. Once you reach middle age, larger fonts are not only desirable, but often necessary. This is one reason adults flocked to devices such as the Kindle. Any book you purchase can be set to large print, making reading easier, especially helpful for longer reading sessions. We love our books, but we love reading those books more than just having them.

Web apps are important.

Web apps and services such as those offered by Google offer convenient alternatives to installed software. You can email a friend, edit a photograph and make a phone call without ever leaving a browser such as Firefox or Chrome. Some have scoffed at laptops like the Chromebook, which essentially runs only a Web browser. Others love the simplicity of devices they never have to update and that do all that they need.

Facebook can make your life better.

Some older adults have lost contact with their social circle because of retirement, death of friends and family, as well as people moving away. This can lead to a sense of loneliness or isolation. According to a 2013 article in the *Journal of Medical Internet Research*, going online can have benefits. Research found that Internet use may help reduce loneliness and increase social contact among older adults. Other studies suggest that online social interaction may help prevent depression. Services such as Facebook have become an important part of many older adults' lives who want to stay connected with family and friends.

Food, water and Wi-Fi.

A new tool for parents to motivate their kids is to threaten access to home Wi-Fi and their mobile devices. Some grandparents tell us they installed Wi-Fi in their homes because the grandkids were reluctant to visit without it. This desire for connectivity is not limited to young people, however. The usefulness of many Web services to younger and older adults is that we always have them available. Food, water and Wi-Fi, the essentials of life!

Never too late.

It doesn't matter how old you are, you never have to feel like technology has passed you by. It's not unusual to see older adults working in an Apple Store or teaching technology classes on a college campus. Come take a class with us or at any of the other local colleges and you might be surprised at how much you like it. Go to www.aacc.edu/lifestages for more information.

Dr. Terry Portis is the director of the Center On Aging And Life Stages at Anne Arundel Community College and can be reached at TDPortis@aacc.edu

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MATURE ENTREPRENEURS IT'S YOUR TIME!

By Doug Hickok

Did you know that baby boomers between ages 55 and 64 are the fastest growing age group of new entrepreneurs in the United States? And, that more than half of all owners of small businesses are over 50?

As the economy strengthens, eight out of 10 new entrepreneurs are choosing self-employment because they want to do it, not because they have to do it for purely economic reasons. They are “opportunity” entrepreneurs instead of “necessity” entrepreneurs.

Boomers are living longer, healthier lives, and many of us want to stay engaged with work at some level because we have deferred dreams that pull us forward, or because we want more income. We are emboldened to move forward with self-employment because we have the experience and resources that are needed for success. Age has its assets.

There has never been a better time to start your own business.

The digital technology revolution has brought information and access to us that were unimaginable just 20 years ago. Computers deliver the world to our devices, allowing us to explore potential opportunities and set up new businesses at a small fraction of the time and expense that was necessary before.

A downside of that revolution is that we can become paralyzed by the sheer amount of choices and information available to us today from the Internet. Out of this fire hydrant-sized flow of electronic input, how do we find our way through so many options and possibilities? That's an important question.

In that spirit, here are seven tips to help you bring your great business idea into focus and decide what to do about it.

1 First, are you passionate about your potential business, or would it just be about the money? There's nothing wrong with money, but passion is emotional food that gives us enthusiasm and energy to enjoy life and lift us up over the bumps. If your startup would be more about the money, then what do you need the money *for*? Be passionate about that. Both you and your business will do better.

2 Do you have what it takes to be an entrepreneur? Take a quiz here www.entrepreneur.com/article/246454 and learn more about yourself.

3 What is the compelling value proposition of the business you would start? If you are opening a pizza restaurant, for example, there had better be a really good reason why people will come to you instead of all the other pizza places in town. Why would people love your business and choose it over all the others?

4 Do your research. It might be a great thing that you could put a shoe store right there next to that clothing store to pump up customer generation, or, maybe that's already been tried and it didn't work. Wouldn't you want to know?

5 Make a plan, don't just wing it. The biggest resource I can recommend to you, both to explore your business idea and to help you take action on it, is the Small Business Administration. The SBA has awesome online tools that you can use for every step to build your startup. Visit them at www.sba.gov Also connect with SCORE, a small business mentoring organization, at www.score.org/about-score Having a business-savvy mentor free of charge is a huge benefit as you make fateful decisions about your business that you'll have to live with.

6 Are you thinking of going into business with others? Partnership can add value to your business, but it also brings substantial risks. Sharing the responsibilities and rewards also means sharing those risks.

- Partners are people, and relationships can be difficult sometimes. Are you good with people? Can you resolve conflicts? One of my favorite sayings is, “Any fool can get married, but it's how you deal with the disagreements that will make or break it.” Oh, how true, in marriage and in business.
- Partnering with people you already know creates dual roles, your business role and the other role. It's hard to be a boss to your friend or relative, for example, and keep both relationships clean and clear.
- If you are choosing to be in a partnership, be sure there is a lawyer-drafted partnership agreement in force, no matter the size of your business or who is involved in it. A lot of unhappiness occurs in partnerships because this wasn't done.

7 Finally, can you value the journey your business will take over time, or are you mainly interested in its destination? “Both,” would be the best answer. Entrepreneurship is a journey full of twists, turns and uncertainties, and it will also give you great gifts and luminous blessings. If you enjoy the journey, you will learn enough to fully embrace the destination. If you're always in the back seat saying, “Are we there yet?” it won't be much fun at all.

*Doug is an executive coach for entrepreneurs. He can be reached at doug@smartstrategy.consulting He is the author of the book, *How to Succeed With Your Great Business Idea*.*

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Meeting New Friends: Five Quick Tips

- 1.** Join a group such as a golf club, church group, club specific to your special interest, or a local organization such as one that represents your political party. Whatever you're currently interested in, there's bound to be a group to join. If a group can't be found, why not start one on **MeetUp.com**
- 2.** Frequent the same place, be it a senior center, sailing club, sports group or lecture series. There'll be repeat encounters. You'll have something in common and it will be easier to start up a conversation.
- 3.** Walk through your neighborhood. You're sure to meet someone who you can start chatting with. You both live in the same neighborhood—you have that in common.
- 4.** Volunteer. The list is endless. Do you like kids, animals, assisting with patients in hospitals, the great outdoors, the Bay? Log onto **www.aacvc.org** or on the Eastern Shore at **www.chesapeake.edu/volunteer/** for an extensive list of activities that are sure to peak your interest.
- 5.** Take a class that's always interested you. You'll have something in common right off with fellow students. And, of course, always keep an eye on your local newspaper for happenings in your area.

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Read our article "Solving the Mystery of Dental Fees and Insurance" in this edition of *OutLook!*



A LOOK AT LEONARDTOWN

By Barbara Aiken

Arriving in Leonardtown, one almost expects Sheriff Taylor to stroll up and say, "Howdy fella, nice day ain't it?" This little nugget of a town is a delightful glimpse into the not-so-distant past of small town America. Like Mayberry in the popular television show of the 1960s, this is a quiet yet vibrant spot filled with hometown charm and friendly folks. On the street today visually generic cars may have replaced the *real* cars of yesteryear, but this town is still a blast from the past.

Established around 1650, Leonardtown was first known as Newtowne. This "new town" was the second to be developed in Maryland; St. Mary's City was the first. Nestled on Breton Bay, Newtowne was well situated with navigable deep water to the Potomac River and Chesapeake Bay beyond. In 1708 Newtowne was renamed Seymour Town for Gov. John Seymour. By 1728 it took its current name, Leonardtown to honor then Gov. Benedict Leonard Calvert, Jr. Today, Leonardtown is the county seat of St. Mary's County and the courthouse, although not the original from 1710, is still a center of activity.

Positioned 70 miles from Annapolis, Leonardtown is a strolling town; plan on spending a casual day discovering this gem. Go online at www.leonardtown.somd.com or stop in the St. Mary's County Division of Tourism to get your map of the walking tour, which highlights 21 sites of interest.



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Winter registration begins Sept. 30.
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Georgian style Tudor Hall is the oldest building in town, where the Historical Society currently resides. If you'd like more information about Leonardtown, ask to see a copy of *A Most Convenient Place* by Aleck Loker, an excellent account of the area, which can be purchased locally. Nearby is the Old Jail, which was last used in 1942 and today serves as a museum. Take note of the cannon outside, which is from the "Ark," one of the ships that brought settlers to the area in 1634. Leonardtown is proud of its town square, one of few remaining in Maryland. This is the gathering place for a variety of old-time festivals throughout the year. While there, take time to stop at the World War II Memorial and the Deceased Veterans Memorial.

There are a variety of shops, art galleries and restaurants in Leonardtown filled with delectable delights to please the discerning visitor. On Fenwick Street, visit the oldest art gallery in St. Mary's County, the North End Gallery, which is filled with treasures created by an array of talented southern Maryland artists. Check out Fenwick Street Used Books and Music. This store is overflowing with tantalizing titles and hidden finds. If you're a bibliophile, you will have a hard time extracting yourself from this book lover's haven.

Housed in an 1857 historic brick building, the oldest on Washington Street, Caught My Eye showcases intriguing wares from India, local crafts and repurposed treasures. Also on Washington Street, try Crazy for Ewe, which specializes in superb yarns and patterns for those who enjoy knitting or crocheting, and The Fuzzy Farmer's Market, which offers shawls, scarves, bags, baskets and other items made from a variety of wools.

When you're ready to relax and have a leisurely lunch, Café des Artistes has some of the best offerings in town including local wines. As you enter you may be delighted by the garlic aroma of my favorite, Les Escargots au Vin Blanc. On an agreeable day, dine outside and enjoy the wafting breeze.

Another great spot for lunch is The Front Porch on Washington Street. This cozy restaurant was formerly the Sterling family home. Try the crab cake sandwich for a scrumptious treat or the cheese platter paired with a glass of wine.

Now that you've had time to relax and enjoy some fine dining, how about a walk? Head down the hill to the rippling waters of Breton Bay to take in Leonardtown Wharf. You may spot a majestic eagle or elegant great blue heron. There are benches for sitting and this makes an excellent spot for an al fresco lunch. Maybe you could get dessert to go and enjoy it as you gaze out over the peaceful view. If anyone has concerns about walking you may want to drive down to the wharf, as the walk back is very steep.

After a day of exploration you'll feel caught in a time warp. In your mind's eye, you'll see Sherriff Taylor waving goodbye and maybe saying, "Now ya'll come back now, ya hear?"

Barbara is very fond of Leonardtown and visits regularly. She can be reached at barbara.s.aiken@gmail.com



SOLVING THE MYSTERY OF DENTAL FEES AND INSURANCE

By *Elaina O'Toole*

It's no secret that dental care costs are always on the rise. Dental care is not a commodity. It's not coffee or milk or wireless minutes. It's a professional service that's both art and a science. The skill and experience of dentists varies widely as do their fees.

One major factor in the cost charged for a restorative dental procedure, such as a crown, is the cost charged by the dental lab to fabricate the crown. Dental labs differ in the quality of the products they produce. In addition to proper planning by the dentist, the fit and longevity of the crown is dependent on the skill of the lab technician and quality of the materials used.

Lab fees along with overhead costs such as payroll, business insurance, taxes, dental supplies and technology are just some of the expenses a dentist must pay as a business owner. Because these costs are continually rising, dentists must raise their fees to stay profitable. Anywhere from 60 to 80 percent of what a patient pays goes toward the expense of running a modern dental practice.

Many patients expect their dental insurance to pay for their dental care. However, the divide between patients' expectations of their dental insurance coverage and the actual coverage that's provided continues to widen. Dental insurance is nothing like health insurance or auto insurance. It's really a maintenance plan that usually pays toward preventive care such as cleanings and X-rays, but typically covers very little in the way of restorative procedures like root canals, crowns, bridges, etc.

Insurance plans are contracts between a patient's employer and the dental insurance company, so coverage varies greatly. However, the vast majority of plans only offer a \$1,000 to \$1,500 maximum annual benefit. In other words, once a patient receives \$1,000 to \$1,500 in benefits for a given year, any additional dental care costs will have to be paid out-of-pocket. Dental insurance was first introduced to the market in the mid-1960s and early 1970s. Delta Dental offered insurance with a yearly maximum of \$1,000 in 1972. And \$1,000 bought a lot of dental care in 1972. Today, the average maximum annual benefit on dental plans is still \$1,000! So in over 40 years, the benefit has not gone up.

If a dentist doesn't "take" insurance, i.e., participate with any insurance companies, that's usually an indication that he or she will be a pretty good dentist. Dentists who don't participate with insurance companies can take more time with their patients and

don't have to work under the constraints insurance companies apply. Even if a dentist does not participate with insurance companies that dentists can file claims on the patient's behalf to maximize the patient's benefits. As long as the patient does not have HMO insurance, the patient can receive out-of-network benefits at a nonparticipating practice.

So, it's important to keep in mind that dental insurance is meant to help consumers maintain their general dental health with coverage for regular cleanings and X-rays. Restorative procedures are typically covered at a lower percentage and the fees for these more costly procedures can cause a patient to quickly exceed their maximum annual benefit.

As mentioned earlier, the cost of restorative procedures can vary significantly by practitioner. The quality of the lab work and materials used as well as the dentist's skill level are typically reflected in a practice's fees. The old adage is as true in dentistry as it is in buying a car: You get what you pay for.

Elaina has worked with Drs. Woody Wooddell and Joe Passaro to manage their dental practice in Davidsonville for more than 15 years. Visit their website at www.wpdentalgroup.com or call 410.956.5555 for more information.

Bay Bytes

If you have an unexpected layover or you arrive early for your flight, there are lounges available in many airports that have lots of different perks such as a buffet, showers, comfortable chairs, wi-fi and more. Some are free for first class passengers, but with others there's a charge. Log on to www.sleepinginairports.net/airport-lounges/ for details.

In the end you'll only regret the chances you didn't take.

NEA Big Read Returns to Annapolis

By Ellen Moyer

For the second time, The National Endowment for the Arts has chosen a community group in

Annapolis for a partnership grant in the Big Read Program.

The NEA was founded by Congress in 1965 to provide leadership in arts education and to promote projects for artistic excellence. One of their programs promotes great books and the stories they tell. Through literature a nation tells its stories to its citizens.

Some Annapolitans will remember the first Big Read in 2008, with activities associated with *The Great Gatsby*. It was highlighted by the party of all parties hosted by Debra Smith and Charter 300 at Sarles Boat Yard. Book clubs and high school students, too, joined in discussing F. Scott Fitzgerald's classic.

This time around *The Adventures Of Tom Sawyer* is the Big Read selection. As we all know, Mark Twain's novel tells the story of a young boy in a small town on the Mississippi (like himself) who was finding his way to maturity. Though more than 100 years old, *Tom Sawyer* is one of America's best-loved tales. Its representation of excitement and fear and mischievousness still appeals to young readers. And in Twain's words, telling stories of growing up, "reminds adults of what they once were themselves and what they felt and thought."

Mark Twain was a satirist and commentator on the foibles of human nature. When you read *Tom Sawyer*, you explore the

principle moral, psychological and intellectual precepts of our species.

In the Spring of 2016, under the direction of the Chesapeake Children's Museum, book-related activities will be called Old Fashioned Picnic, Goin' Fishing, a White Wash Weekend, the Trial of Muff Potter, an 1850s Gala and book discussions, including one with "Mark Twain" himself. Check the museum's website: www.theccm.org for event details. There will be many community partners including

other nonprofits, local businesses, schools, churches, the City of Annapolis and Anne Arundel County Public Library.

So get ready to jump back in time for adventure with Mark Twain and his characters, including Tom, Huck Finn, Becky Thatcher and Aunt Polly, who have become part of our American heritage. "There is much to be learned from this bygone era," says Debbie Wood, executive director of Chesapeake Children's Museum, "when children could play freely, doors didn't need to be locked ... and the village was a tight network of intersecting lives."

Reading *Tom Sawyer*, we will revel in its essential optimism and sense of adventure, discover our human strengths and weaknesses and perhaps rediscover the growing pains of a less rushed life.

For more information, contact Debbie Wood at Chesapeake Children's Museum at debbie@theccm.org or 410.990.1993.

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CAR RENTAL AGENCIES HAVE AGE RESTRICTIONS

Did you know that Finland does not rent cars to adults over the age of 97? Perhaps that's not a problem for you yet.

It seems that it wasn't all that long ago, when we were concerned about the age that we had to be to rent a car! Surprise, we're now at the other end of the spectrum. If your travel plans this Fall include leasing a car in different areas of the world, it will save much time and heartache if you take a moment to check the age restrictions in different countries. A good source of information can be found at <http://carrentalexpress.com/>

For the European countries, a detailed list can be found at www.autoeurope.com/go/travel-tips/rental-car-age-requirements/ You'll find that Croatia doesn't rent to adults over 70, but even prior to that young age, they're apt to slap on an additional charge if they determine age is a factor.

There are options, however. Should you find that you're not in the appropriate age range while in Europe, there's always the Eurail pass that will whisk you through many countries (www.eurail.com/eurail-passes). Private drivers can also be found in many countries of the world. To find if one is available at your destination, log onto Uber.com

Don't leave it to chance and be disappointed. Go online to be sure that you are "age-qualified" if your plans include a car rental.



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LIVING HEALTHIER TOGETHER.



7 Loving Ways to Leave a Legacy

By Victoria Duncan

How will you be remembered? When you think of a legacy, you may envision a stately, brick building at our local hospital sporting the name of a well-heeled donor; a generous scholarship fund set up in memory of a lost loved one; or a recreational park or facility named for a popular politician. What if you don't have those resources or have not experienced that type of renown in your life? Does that leave you out of the legacy business?

Not at all! A legacy can fall anywhere on the continuum from the simple, but meaningful personal bequest to a grand and public gesture that touches many lives. Leaving a legacy is an intentional and responsible act that is, in part designed in your self-interest, but at the same time, planned for the benefit of others. From a self-interested perspective, most of us wish to be remembered and want to think that our lives had significance. A legacy is a way of saying, "I was here." In the interest of others, a legacy allows us to leave something that may make life a bit easier or better for those who come after us.

Beyond the obvious necessity of leaving a traditional last will and testament, spend some time reflecting upon those gifts, resources and interests that are uniquely yours. We all have some. Consider what you would like to pass down to future generations. Think as small or as large as your resources permit.

1 *Compile your family history.* With tools like ancestry.com and archives.gov it's never been easier or more interesting to fill out those branches on your family tree. Remember that you are the link between the generations. When you are gone, there may be nobody left to remember that your great-great grandfather carved a small wooden Bible for his infant son while he waited in the Pennsylvania hills for the Civil War battle at Gettysburg to begin. Mine did! While I didn't know this ancestor, my grandmother wisely tucked the details into a box along with this tiny, wooden Bible. Your family also has its own unique stories. Catch them before they're gone.

2 *Pass on an interest or passion.* Are you a talented woodworker or knitter? Do you love art? Teach your children and grandchildren! Those times when you are quietly spending time together doing something you love are also a good opportunity to pass down an oral history. For example, when I taught my granddaughter, Daisy, the notes on the piano, I also entertained her with the details of how my beloved, great-aunt Daisy, for whom she is named, taught me the notes when I was the same age. Someday, I hope that Daisy might continue the tradition with her grandchildren.

3 *Make a charitable contribution.* Choose a charity that reflects your values and make a gift that is meaningful to you. A friend and her husband stayed active well into their 80s by walking and riding bikes on a nearby rail trail. Before

they died, they purchased several garden benches and paid for a wildflower garden to be created along the trail. Although they are both gone now, this tiny, restful garden remains beside a plaque with their names and a lovely quote about nature.

4 *Give a collection.* Again, personalize this. If it's just a random group of coins thrown into a box, it's not going to mean much beyond the monetary value. However, if it's your prized baseball card collection that you've shared with your sports-loving grandson as you've regaled him with the story of when you first saw Mickey Mantle playing center field, it's going to pack more punch!

5 *Share the Food.* Few things speak to us of family and memories like food. Remember the caramel apple pie that your grandmother always made for Sunday dinners in the Fall? Your crazy Aunt Jean's potato salad? Cull through your recipes and put together an assortment of family recipes. If you can jot down a bit about where the recipe originated or how it was most often served, all the better. It's easy to compile your collection into books for your family and these make a great holiday gift. Include photos if you can.

6 *Write a Letter.* You don't have to be a gifted author to write a heartfelt letter to your loved ones. Again, it's the individual touch that counts. Write a personal letter to each of your loved ones and include those large or small moments that frame your relationship. Perhaps you could describe the first moment you held your granddaughter and whispered in her ear, "I can't wait to get to know you!" or the way your son's face lit up when he saw his new bicycle on Christmas morning. Remark upon their strengths and talents or on your hopes and dreams for their future. Finally, share any life lessons or beliefs that you wish to pass on. This can also be accomplished with a video camera or a recorder.

7 *Live your life as you wish to be remembered.* Perhaps the most important legacy we leave behind is simply the memory that people will hold of us, of how we lived our lives, and of how they felt when they were with us. My friend's grandmother was apparently a bitter and contentious woman. Always referring to this grandparent as "the old witch," her mother never learned to be a loving grandmother herself. In turn, this became part of her personal legacy. Is this the kind of legacy that you wish to leave behind? Would not you rather be remembered as someone who extended herself for her family, who met challenges head-on, and who had kind words of encouragement for those around her? Remember that it's never too late to improve yourself and the message you want to leave.



What Does Mary Say?

Dear Mary,

My cousin takes care of her mother who has dementia. She has several siblings in the area, but none of them help her and they are always telling her that her mother is OK and that she's making a big deal out of nothing. My aunt still drives and the family thinks that's OK since she only goes to a couple of stores. What can my cousin do to make them understand?

Dear Reader,

It sounds as if your noncaregiving cousins do not have an understanding of dementia; many people still believe that dementia just means memory loss. A good first step would be a group conversation with your aunt's doctor. If that's not possible, your caregiving cousin needs to get as much information as possible from the doctor, preferably in writing, and share that with her siblings during a planned family meeting. It will continue to be important for your cousin to provide updates to her siblings as your aunt's health declines both physically and cognitively.

Then, all of the family members need to gain an understanding of the disease's progression. This will help them prepare for your aunt's future needs and help them understand what is to be expected. The Department of Aging and Disabilities has a myriad of information on dementia that can be picked up at the office. The department also offers caregiver support groups, a quarterly informational newsletter (*The Caregivers Voice*) and multiple caregiver workshops. The 2015-2016 workshop schedule can be found in this edition of *Outlook by the Bay*, online at www.aacounty.org/aging or by calling or emailing the Family Caregiver Support Program at 410.222.4464, ext. 3043, or at caregiver_support@aacounty.org

The family should also be speaking with your aunt's physician about her driving. While they may feel comfortable that she only drives to a few familiar stores, there is no way of knowing which day she will forget how to get home. Unfortunately, this is often the scenario when we see those "silver alert" messages about missing seniors. The safety of your aunt, as well as the safety of other drivers, is paramount.

I will be happy to place your cousins (and any interested reader) on the Family Caregiver Support Program mailing list for updates on our workshops, support groups, conferences and other information. Call or email the program at the number or address listed above and ask to be placed on the mail list.

Dear Mary,

I care for my wife who has Parkinson's disease and early onset dementia. We can't get out much anymore because she is so unsteady and afraid of falling. And now, it seems that even eating at her favorite restaurant has become overwhelming for her. I love my wife very much; our children live out of state and I am feeling very alone in all of this.

Dear Reader,

Rest assured that you are not alone and one of the best things you can do for your wife and yourself is to join a support group or groups. The Department of Aging and Disabilities holds monthly caregiver support groups in Annapolis and Glen Burnie. There is also a Parkinson's Support Group for both the individual with the disease as well as the caregiver that is held monthly in Severna Park. For information on meeting dates and locations, please feel free to contact me at the Department of Aging and Disabilities 410.222.4464 or at caregiver_support@aacounty.org

Although your family is out of the area, you can still ask friends, neighbors or fellow church members to help care for your wife for a few hours a week so that you can enjoy some of the things you like to do. Look into the Department's Respite Care Referral Program or a home care agency and hire a home care worker for a few hours. You need to take care of yourself so that you can continue to care for your wife and your wife will enjoy a fresh face around the house.

I think you will find that several of the workshops scheduled for 2015-2016 will be of interest and help to you. Check out the schedule in this edition of *Outlook by the Bay* and consider registering for those that will be most useful.

Mary can be reached at Department of Aging and Disabilities 410.222.4464 or caregiver_support@aacounty.org

Bay Bytes

If you're interested in catching the next game as a stadium usher, contact your local stadium www.baltimore Ravens.com/gameday/mt-bank-stadium/jobs.html or www.baltimore Orioles.mlb.com/mlb/help/jobs.jsp?c_id=bal

RECORDING A LIFE FOR THE NOT-SO-COMPUTER SAVVY

By Penelope Folsom

You've lived all these years. You've had all those wonderful and maybe not so wonderful experiences. You've tried to share your history and your stories, but people don't seem that interested—yet.

In the 1950s I had the opportunity to visit my grandparents in Europe. WWII was just 10 years behind them. They had lost two sons in the battle on the Russian front. The Russians then invaded and took over their home in Dresden and the only way to escape was to run in the dark of night. They relocated to southern Germany. That's it. That's as much as I learned during that Summer of my European adventure. I was a child and I didn't know to ask more questions—the who, what, when, where and why. How had they managed to escape? What had their lives been like before the war? Where had my uncles been buried? Did they recover any of the treasures that had been lost?

So many questions. So few answers. While we were young and had the opportunity to delve into this “ancient history” of our elders, we had little interest. Now we're at that advanced age where the history of our beginnings and those who came before us are of great interest. But there are no records other than birth, marriage and death.

My friend Anna has lived a most interesting 80-plus years, which covers a good deal of history of her developing town. There are stories from long deceased family members that only she knows. When Anna is no longer here, who's going to remember these pieces of history?

But how, other than to hire a personal secretary? Well, now it just may be easier than ever before. There are a few options available other than chatting around the fire on a cold Winter's evening.

One not very appealing option is to record the past in long hand, but at this point in life it seems laborious and there's the possibility that no one is going to be able to read it. If you choose to write it in cursive, be aware they no longer teach that in public schools.

Typing could work, if you had taken that secretarial course when it was offered in your high school. If only we knew way back then, how a mastery of the keyboard would be one of the most beneficial, timesaving courses we could take.

One other method and perhaps the easiest is to speak words into a computer, which will then turn your words into text. Easier

than you may think. Programs are available in one form or another on most computers, but for an Apple computer it's as easy as:

- Click on the document (such as a blank page in Word) where you would like the words typed.
- Press the **fn** (function) key twice. A microphone appears on the screen.
- Begin speaking.
- When finished, press the **fn** key once.
- Your words should appear on the document.

Assistance is available at <https://support.apple.com/en-us/HT202584>

If you have an iPhone, download the app **Dragon**. It's free. Once it is downloaded, speak and it will type the text. If you have a connection to your printer, it can then be printed. If not, ask for help from a grandkid as to how it can be done.

With an older computer, type in “speech to text” and determine which will work on your device. There are also easy-to-navigate programs available on the Web such as **www.Dragon.com** but be aware there's a cost if you download it onto a computer.

And then there's Google. If you have Google Chrome, it's easy. If you don't have Google Chrome, maybe it's time because it's free. Download **VoiceNote.in** through Chrome and follow simple but specific directions, and there it is.

When completed and what's completed you ask? You decide. Do you start with, “*It was a dark and stormy night when I entered this world,*” or maybe you begin at high school graduation, what you imagined as the kickoff day to freedom! Flashbacks are acceptable. It is after all, your book.

When completed to your satisfaction, it can be as easy as pushing the command “print.” Review the completed pages and put it in a three-ring binder with pictures of your choice. Be sure to label those photos, as chances are good others won't recognize those smiling faces from your past.

Another option is to use **www.TaskRabbit**. It's a source of outside help that will transcribe your words onto paper, lay it out and edit. Yes, there is a fee, but it's negotiable.

When ready for a more professional look go to **www.Staples.com** or any other office supply store and have it printed and bound to your specifications. Order as many copies as you would like. The cost is minimal—often as low as 10 cents per page.

Holidays are coming. Wouldn't this be a unique gift for those kids who have everything? The help you need is there and it's easier than you think. Isn't it time to begin?

WORKING YOUR WAY OUT TO SEA

By Kathryn Marchi

In the past, one of the most frustrating things about being a "senior" citizen was the fact that we had so much experience and knowledge and no one wanted to hear it!

In today's world, however, the number of seniors has risen to the point that they are a force to be reckoned with. Let's face it, *we* are a big business. Finally we are being recognized with discounts on food, products and services. Active adult communities, continuing care facilities, senior centers and assisted living housing have popped up everywhere. Treatment of patients in nursing homes is now being more carefully monitored and seniors in general are more respected and recognized. There are so many opportunities for seniors out there and here is just one of them:

The cruise business has become hugely popular over the years. Who doesn't like a cruise ship to exotic places? But many times the expense of such a vacation is prohibitive, forcing seniors to miss this experience. That's where seniors' employment on a cruise ship comes into play.

Cruise lines already provide continuous onboard entertainment and activities that require professionals such as dancers, singers and musicians. But on a daily basis, they plan lectures and classes of all types to keep passengers active and interested. Who better to provide skills for some of these than a knowledgeable senior?

Think about these potential positions:

- Onboard Lecturer - If you are suitably qualified in a field such as art, photography, fashion, astronomy, computers or a language specific to the cruise destination, just to name a few, you could be hired as an onboard lecturer. Even American sign language is popular on cruise ships.
- Arts and Crafts Teachers - Perhaps your hobby is knitting, scrapbooking or calligraphy. You could share those or another interesting hobby as an onboard teacher. By all means, let the cruise ship know your particular specialty as the company is always looking for fresh ideas.
- Dance Host - Apparently this is a most popular job onboard a ship. Qualified single men are always needed to dance with the scores of single ladies on board.

George and Mary, friends of ours, actually worked on cruise ships and I asked them to share their experiences. It all started when they were walking past a computer class on one of their cruises. George, having worked extensively with computers, stopped to listen and said, "I can do that." After asking the instructor how to get a job like this, he was directed to a "third party," a computer-specific website. Thus began a series of communications that included lesson plans, a trial teaching on Skype, and a trip to Florida to "try out" for the job. At first, Mary went along for the ride. She was a teacher, but not as computer-savvy as her husband. However, they both were hired; Mary, to teach, and George to

deal with technical issues and snafus.

After receiving a list of cruise line openings, they began their seagoing employment. Compensation included room and board, half-priced drinks and onshore excursions. They were treated as crew, wearing the ship's uniform, and were invited to attend the captain's happy hours in order to promote their classes. Incidentally, they worked only on sea days and the destination dictated how busy they were. What a great way to enjoy a cruise and share your expertise at the same time.

These aren't the only folks I know who have worked while on a cruise: One gal, a painter, secured a job and taught watercolor classes. Another friend who is a freelance writer, wrote an article about the cruise she was taking and was compensated by an upgrade in accommodations. You may have a skill or hobby that would land you a job onboard ship as well.

If you are interested in pursuing this line of work, Google "Cruise Ship Jobs for Senior Citizens." Or click on www.nevermindthebuspass.com and take a look at the ebook, *How To Work on a Cruise Ship* by Derek Baron, an ex-cruise tour manager. You can also sign up at www.cruiseshipjob.com to see what jobs are actually available. If all else fails, contact the cruise line of your choice directly or simply Google "short-term guest positions" on cruise lines. Asking teachers onboard the ship, as George did, can also get you started on your job.

Cruise ships can take us to exotic places that we might not be able to access by car or bus in an acceptable time frame. Why not take advantage of this type of travel and cut costs by sharing your knowledge and experience with other passengers? Think of the places you could go!

Kathryn and her husband enjoy cruising when not traveling in their RV. On their last cruise, Kathryn researched and wrote an article on preventing illness onboard a cruise ship. (See 2015 Spring edition of OUTLOOK BY THE BAY online at www.outlookbythebay.com)



When Family Needs Care

By Steven R. Fleming

One of the realities of planning for or living in retirement is that one may wind up also caring for an aging parent or relative. A 2012 study by the Alzheimer's Association revealed 43.5 million of adult family members are caring for someone more than 50 years of age. Of those, 14.9 million care for someone with Alzheimer's disease or dementia. This two-part series will include some suggestions about dealing with an aging relative.

My 90-year-old relative has been active, independent and relatively healthy, except for a couple of back injuries and illnesses, all her life. Her energy level had been astonishing. Many called her an "energizer bunny!" She had lived in the same home since 1960, raised her children there and enjoyed the companionship of my stepfather until his death in 1991. She then lived alone and was fiercely independent.

As time progressed, more assistance with household maintenance and chores was required. I saw her at least weekly, helping wherever I could. People were hired to mow the lawn and shovel snow. She continued to drive—just around town, mostly during the day—and be active in church, social groups and with friends. She often helped older friends get around to the store or appointments.

New Year's Day, she fell getting out of a car and fractured her pelvis. Things changed rapidly. Decisions about care needed to be made in consultation with her doctors. A mountain of paperwork was filled out and signed. Although we had begun to discuss options when she could no longer live alone, we hadn't gotten to specifics. We had not talked *at all* about a rehabilitation center or assisted living if something serious were to happen. Now I realize that these detailed conversations should have been held much earlier.

After her fall and a few days in the hospital, she went to a nearby rehabilitation center. She made good initial progress, but she was not strong enough to go back home. So she moved into assisted living, which included all meals, assistance with bathing, dressing and activities of daily living. The facility was bright, cheerful, beautifully decorated and housed only 16 residents, making it a place of true personal care. We were fortunate they had an opening.

Of course, the transition to assisted living was a challenge, even if only for a month or so. She continued to prefer her own

home, which is not unusual. From both a safety and medical perspective, however, it didn't make sense. The challenge during that time was to help her see the importance of the assisted living as a transitional phase in her recovery. It was no easy task! She continued to make progress, and the day did come when she faced the decision of whether going back to her home, or to seek a different "home" for the next chapter of her life. That's when a whole new set of challenges arose, which I will relate in the next article.

So what does this story have to do with you? First, if you have an aging parent or relative, you need to be thinking about what you will do depending on their health. That discussion should occur while they are competent, even if you have to push. If the loved one won't discuss this now, you need to begin do your own research and planning before that day comes.

Second, be sure you have the appropriate legal documents. Do you have power of attorney, not just for medical purposes, but for the range of other legal and financial matters you may have to deal with if incompetence is at issue? Be sure you know where financial resources are held (banks, brokers, trusts) so with a power of attorney, you can access those assets if necessary. Where are the Medicare, prescription drug plan and Medicare supplement plan ID cards located? You will need these when dealing with any facility or provider.

Finally, be good to yourself in the process. Being a "parent" to an older relative is a strange place to be. Sometimes you have to take charge and say something or make decisions your ward won't like. That can hurt, and if your family member wants to make life hard for you, the emotional price can be high. Find a local support group. Read up about being a caregiver. One highly recommended book is *How to Care for Aging Parents, 3rd Edition: A One-Stop Resource for All Your Medical, Financial, Housing, and Emotional Issues* by Virginia Morris (2014).

What I decided is that I need to be able to sleep at night knowing I did the best to see my mother was safe and getting the care she needed. Whatever your situation, as you deal with aging family, do your best by them and take care of yourself as well.

Steven grew up in Maryland and has spent his life working with people in their life journeys. For more information or free resources, go to www.SRFLifeRetirementCoach.com

Are you letting fear hold you back? Get out there and do it.

2015-2016 Family Caregiver Workshop Schedule

“Oh, the Places You’ll Go!”

Anne Arundel County Department of Aging and Disabilities
National Family Caregiver Support Program



Caregiving is a journey with twists and turns along the way. Circumstances change, needs change, and sometimes you may doubt you’re doing the right thing or if you’re doing enough. Be patient with yourself, don’t be afraid to ask for help, and join us for the journey!

ALL WORKSHOPS ARE SCHEDULED 6:30-8:30 PM.

	Senior Center	Presenter	Topic
9/9/15	O’Malley	Marjorie Cotterman, RN	Knowing When to Take the Next Step
9/22/15	Arnold	Staff	Communicating through Behaviors: The Virtual Dementia Tour
9/23/15	Annapolis	Susan Shelton	Choosing an Assisted Living Facility
10/6/15	South County	Jennifer Fitzpatrick, MSW, LCSW-C	Dementia 101
10/22/15	Pascal	Lou Lukas, MD, Hospice & Palliative Medicine	Mapping the Final Journey
11/4/15	Arnold	Christopher Moore, MS Program Director, Information & Assistance	Anne Arundel Co. Dept of Aging & Disabilities’ Maryland Access Point Programs
11/10/15	O’Malley	Staff	Communicating through Behaviors: The Virtual Dementia Tour
11/17/15	O’Malley	Kim Burton, Director of Older Adult Programs, MD Coalition on Mental Health & Aging	Caregiver Stress: Dealing with Guilt and Anger
1/13/16	Pascal	Staff	Communicating through Behaviors: The Virtual Dementia Tour
3/2/16	Arnold	Ann Morrison, Ph.D., RN, CS	Caregiver Strategies: Managing Expectations and the Environment
3/15/16	South County	Mary Chaput, MA Program Director, Family Caregiver Support Programs	Alive Inside
4/6/16	South County	Staff	Communicating through Behaviors: The Virtual Dementia Tour
4/27/16	Pascal	Ben Ogundip, PT	Mechanics of Caregiving
5/11/16	O’Malley	Robert Conley, MD	Today’s Alzheimer’s Research
5/25/16	Annapolis	Staff	Communicating through Behaviors: The Virtual Dementia Tour
6/14/16	Annapolis	Jennifer Fitzpatrick, MSW, LCSW-C	Know Thy Parent, Know Thyself: A Self-Exploration Guide for Caregivers

To register for this workshop call: **410-222-4464 ext. 3043** or
Register on-line at: <http://www.aacounty.org/Aging>

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BLUE HOUR:

A Common Prescription For Improved Mental Health

By David P. Davis

The Summer crowds have gone, leaving the place vibrant but peaceful. On the one side are shops selling candy or ice cream or T-shirts, and on the other yards of sand fringed with waves. Little feet in pink flip-flops dance around the boardwalk, as a girl of four delivers an animated narrative about ponies. Her grandfather walks along with her, listening, tickled by her zeal. They stop at a bench. He sets down his poetry book, adjusts his flat cap and looks out at the water for a moment, scratching his chin through his beard. She stops her story to watch how the wind leaves the surface a bit choppy. She's leaning on grandpa.

What they may not realize is that as they're walking by the water, they're improving their mental health and well-being. A study published in February by Stanford University psychologists Gregory Bratmana, Gretchen Daily, Benjamin Levy and James Gross, examined differences in the psychological effects of walking in urban settings as compared to walking in nature. While there are psychological benefits to exercise in general, the researchers found that participants who walked in a *natural* setting experienced improved performance in their working memory. These participants also had less anxiety and an improved mood, a suite of psychological characteristics referred to as "affective benefits."

What's more, researchers from a variety of mental health and neuroscience fields are finding that the degree of psychological benefits depends on the quality of the natural setting, and that one of the most significant drivers of that quality is the presence of water. Wallace J. Nichols, a marine turtle researcher turned water recreation evangelist, dives into the effects of natural water settings on a wide range of mental health benefits in his 2014 book, *Blue Mind: The Surprising Science That Shows How Being*

Near, In, On, or Under Water Can Make You Happier, Healthier, More Connected, and Better at What You Do. (*Blue Mind* has also been released recently in paperback.)

Among many other health problems, Nichols writes about the effects of Alzheimer's disease, and early research investigating water-related therapies that may potentially benefit Alzheimer's patients. One promising aspect that Nichols discusses is recent research that aerobic exercise may increase the number of brain cells related to learning and memory, and that swimming in particular has been found to help maintain people's cognitive abilities as they get older. Research is ongoing.

Of note, Nichols writes not just about the benefits of spending time in and around natural water, but also about the importance of hydration for proper brain function. Dehydration, even the mild sort, will not only cause fatigue and anxiety, but can also impair memory, reaction times and perception. Also, people getting exercise in the water can be less aware of how much water their bodies have lost, because they're not aware of their perspiration.

With the Stanford study and the research in Nichols' book in mind, and with a nod to Richard Louv, the nature advocate who coined the term "green hour" for any regular, planned nature time, a blue hour may be just the prescription to help promote mental health and a better mood. The blue hour, a regular time set aside for exercise or relaxation in, on, or around the water, offers a wide range of benefits, not the least of which is that it's an enjoyable way to spend time with friends—or grandkids.

For those living in the Chesapeake Bay area, there are many opportunities to create a blue hour. Whether it's the Bay itself, the rivers that feed it, lakes and canals in the area, or the ocean not far away, there's a setting for every taste and every season. With opportunities for boating, fishing, swimming, cycling or walking around a waterfront, there's a physical activity for whatever mood strikes you.

Bay Bytes

If a railroad trip is on your bucket list either within the U.S., or Canada or interesting locations throughout the world, log onto www.VacationsByRail.com for lots of options to including escorted, luxury or customized excursions on your own.

The Maryland Department of Natural Resources manages parks all across the state, including many with access to water. The Maryland DNR website offers an outdoor activities page that allows users to choose an activity and find all of the state parks that offer it. Among many others are blue hour activities such as swimming, boating, canoeing, kayaking and fishing. The full list of activities (and associated parks) can be found at <http://dnr2.maryland.gov/Publiclands/Pages/outdoors.aspx>

The C&O Canal Towpath offers its own opportunities for blue hour activities, along with views of the Potomac River along much of its entire 185-mile length. Stretching from Cumberland, Md., to Georgetown, the path is ideal for hiking, cycling, or even a casual stroll, as it's generally broad and flat. For hardy souls interested in turning their blue hour into an overnight excursion, the C&O Canal Trust offers accommodations in lock houses

restored and decorated in historical style. Learn more at www.canaltrust.org/programs/canal-quarters/

Back on the boardwalk, the little girl suggests that it's a good time for ice cream. Grandpa suggests that breakfast might be a better start, and they're on their way to find a place where they can eat and watch the water. As they go, grandpa begins reciting, "When I was down beside the sea, a wooden spade they gave to me..." The girl smiles. It's a good day.

David is a conservationist in the Chesapeake Bay watershed. He has worked as a cartographer, project manager, operations manager and strategist for various applied science organizations. He can be reached at da5id.da5is@gmail.com

Photo credit: Emma Stultz



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WHERE TO NEXT??

By Penelope Folsom

Recently my good friend Joan moved into a retirement community. Asked why she had made that choice, she said she and her husband carefully considered all the different options and for them, it was the right thing. Both she and Dick, her husband of more than 50 years, were done with yard upkeep, kid upkeep, pet upkeep, house upkeep and all that goes with it. Joan said it's all good, they've been forced to scale down, which they'd been thinking of but somehow hadn't gotten to. They also answered the big question: Did they want to continue maintaining a no-longer-needed four-bedroom home in a lovely family community?

Now they're done talking about that part of their lives and figuring out the next step.

As they found out, there are many fine living options out there, not limited to the list below, but here are few that might be worth considering:

- Move into a retirement community. Take advantage of the wonderful recreational opportunities offered such as onsite golf courses, tennis courts and walking trails. Entertainment is often available to include various excursions with transportation provided. Someone else mows the lawn while you're taking the time to enjoy like-minded friends. Choices include renting or buying. Most retirement communities offer as much companionship and fun as you care to take part in. Many also offer care until the end. Not a bad deal.
- Pack up and move near the kids and grandkids. Have a chat first to be sure their plan is to stay put and that they'll welcome the move. Maybe start by renting in the area for a few months to get an idea of whether or not it's where you could comfortably settle.
- Consider having two smaller homes. Choose two different locations. Perhaps a small condo in Florida and a summer cottage on Cape Cod or Maine.
- Stay put. Aging in place may be as close to ideal as it's going to get. Outside help can be hired to assist with upkeep. If you're content in your own private home, why not modify the layout with a bedroom

on the first floor, for example. Or if you know you're happiest in your own single family home, perhaps scaling down to something smaller in the same area would work for a more carefree lifestyle.

- Sell it all. Buy an RV or that boat you've always wanted. Move in and consider the move temporary if it makes you more comfortable. Then go ahead and enjoy a year or two of carefree travel, maybe even in your travels discovering your eventual retirement location.
- Combination. No need to limit life to an RV. How about a small apartment near the kids or in a senior-friendly area as a place to spend the holidays or to take a break from the road trips. Enjoy the rest of the time out on the road exploring all those places you'd been meaning to visit.

Consider the options and choose the one that will fit your lifestyle, remembering that nothing has to be permanent. The possibilities are endless and can be tailored to your needs. Now that you have the time to do the research, what are you waiting for? For more help in making your decision, go to www.7thlifetime.com/7-steps-choose-where-live-retirement/



WHAT DOES AN EYE DOCTOR SEE IN A PATIENT'S EYES?

By Michael J. Dodd, MD

Many patients ask me what I can see when I examine their eyes. I will try here to outline briefly in lay terms what we see during an eye exam and describe what we are looking for.

Perhaps the most important part of the eye exam is to determine the patient's visual acuity. This documents the capacity to see "normally." If a patient does not achieve 20/20 visual acuity, it is the eye doctor's job to determine why and what can be done about it.

We first examine the area of skin around the eyes to look for any tissue lesions or growths; we look for droopy eyelids and check the pupils and determine that they react (constrict) normally to light stimulation. We then examine the eyes with a microscope, which is mounted on a platform that has a narrow slit of light emanating from it. (The instrument is known as a "slit lamp.") We project the slit of light into the eye and this allows us to see an optical cross section of the eye anatomy. We can determine many things with this microscope including the presence of cataracts, the status of the iris and its relationship to the cornea; whether or not there is inflammation in the front of the eyes; whether or not there are foreign bodies in the eye, and with the aid of a magnifying lens, we can see a three-dimensional view of the optic nerve and retina.

In addition, an instrument known as a direct ophthalmoscope is routinely used to inspect the retina. Another instrument known as the indirect ophthalmoscope is sometimes used to inspect the far peripheral areas

of the retina to look for retinal tears or detachments. With these instruments we can see remarkable details of the retina (the tissue in the eye which perceives images like the film of a camera). The retina appears as a delicate reddish-orange tissue, while the optic nerve looks like a white round disc. Tiny reddish blood vessels course on the surface of the retina and examining them can help diagnose conditions like diabetes or high blood pressure.

One other commonly used instrument is known as a perimeter. This is a white bowl-shaped device into which the patient stares at a central target. Small dots of light randomly appear in the peripheral part of the bowl. When the patient perceives the lights, they push a hand-held button to register their perception. This test is very helpful in following patients with glaucoma, strokes and patients with brain tumors.

There are, of course, many other tools and instruments used to assess the health and function of the human visual system. But those mentioned here are used the most frequently during routine eye examinations.

Dr. Dodd, an ophthalmologist, practices at Maryland Eye Associates located in Annapolis and Prince Frederick. He also is an instructor at the University of Maryland Department of Ophthalmology. He can be reached at 410.224.4550 or mjdm1@gmail.com

Bay Bytes

To take a late season class in just about any craft such as blacksmithing, basket weaving, art, quilting or woodturning, log onto John C. Campbell Folk School at www.folkschool.org The school features year-round classes at its campus in western North Carolina.



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Getting Involved is Good For Your Health

By Tanya St. John

Arundel Lodge is a nonprofit organization located in Edgewater. It provides treatment services and programs for men, women, young people and their families living with mental health and substance use disorders -- serving about 3,000 community members.

Volunteers from the community provide an essential boost to Arundel Lodge programs. For example, local sculptor Brian Kyhos shares his expertise with the art program staff, Kris Bennett provides tutoring and enrichment and Jody Lacey advocates for Arundel Lodge, spreading the word about access to behavioral health services. Groups from local civic and faith-based organizations, like Blacks in Government and Woods Memorial Episcopal Church have provided much-needed help painting and renovating some of our residential program homes throughout the county. Without these volunteers, the organization could not be as effective.

VOLUNTEERING CHAMPIONS OUR CAUSE

Cindy Garmoe is Arundel Lodge's volunteer coordinator. She connects with new volunteers and maintains relationships with current volunteers. "The key is to provide worthwhile and rewarding opportunities for volunteers. Also, making sure that volunteers know they are appreciated, because they really are!" Cindy says. The work of volunteers makes a big difference in the lives of the people we serve at Arundel Lodge, "I think the simple idea of someone giving their time says that there are people in the community who care, Cindy continues. "Because here's the thing ... mental health and substance use disorders affect the whole community. These are real people who need connections and support just like anyone else. Volunteers are well poised to provide that support," she adds.

We love hearing from volunteers about what they might be able to offer. Some examples of Arundel Lodge volunteer opportunities might include:

- Gardening vegetables that feed residents or planting flowers.
- Painting the residential program homes.
- Sharing creative and fine arts talents.
- Writing articles for our newsletter.
- Providing enrichment opportunities for residents.
- Doing hospitality.
- Offering skilled trades.

A VOLUNTEER SHARES HER THOUGHTS

Ellen Thayer has been volunteering in Arundel Lodge's Open Eye Gallery and Studio Program for several years. We asked Ellen about what volunteering means to her.

Arundel Lodge: What is a typical volunteer day like for you?

Ellen: First, I get greeted like a rock star when I walk into the art studio. I help with project setup, and ask specific questions about each person's art. On Mondays, I deliver homemade bread that

my husband makes. That makes me real popular with members and staff.

Arundel Lodge: What do you find most gratifying about your volunteer experience, and why?

Ellen: Getting excited about the artists' work, and helping to show the art in different community venues.

Arundel Lodge: How do you think volunteering has improved your daily life?

Ellen: It makes me thankful for so many things in my life, particularly that I have the time to participate in this awesome therapeutic art program.

Arundel Lodge: Why would you recommend volunteering at Arundel Lodge?

Ellen: You get back way more than you give.

In fact, Ellen is right. Volunteering improves physical and emotional health, reduces stress, helps create community connections and opens up opportunities for learning new skills and even finding jobs. Several studies describe the benefits:

- In a study by UnitedHealth Group, 94 percent of people who volunteered within 12 months said that this activity improved their mood, while 78 percent of them said that it lowered their stress levels.
- One analysis found "statistically significant, positive relationships between volunteering and lower levels of depression" in older adults.
- A study released by the Corporation for National and Community Service in 2013 found that people who volunteer have a 27 percent higher chance than nonvolunteers of finding a job after being unemployed. Several studies of older adults have found that volunteering can provide a greater sense of purpose.

HOW YOU CAN HELP

Join us for an evening of food, drinks, live music, great art and a chance to meet inspiring artists. Plus win your bid at our silent and live auctions at \$40 per person or \$75 per couple before Nov. 1. This event, which benefits Arundel Lodge Behavioral Health Services, the Open Eye Gallery and the studio programs for mental health and wellness, and will be held at Arundel Lodge's Open Eye Gallery at 2600 Solomons Island Road in Edgewater. Purchase tickets online now at www.ArundelLodge.org or call 443.433.5928.

Tanya can be contacted at tstjohn@arundellodge.org To learn more about volunteering, contact Cindy Garmoe at 443.433.5928 or email cgarmoe@arundellodge.org

Top Ten Reasons to Celebrate Reaching the Age of Grand Maturity

1. You actually have a few hours that you can call your own, which allows you to pursue whatever leisure activities you choose, be it reading the newspaper through half the morning or taking the time to finish either writing or reading that book you've promised yourself.
2. There's time now to pursue a dream that you've never had time for before, such as learning a new language or taking an art course that you've always been curious about. There's even time now to explore opening your own business, the one that you've had in the back of your mind all these years.
3. You've developed your own style of doing things such as how to dress, what you choose to eat, how you decorate or undecorate your home and even what car you drive or vacation spots you choose. You're comfortable with your decisions and don't care what the world thinks.
4. You know stuff, lots of stuff. You're the ideal partner in a game of Trivial Pursuit. You've witnessed so much of history that you're somewhat of an expert now, even though not everyone may be interested in your vast store of knowledge.
5. If there were children, they are now for the most part, grown and gone. Good, bad or indifferent, you did the best you could. You can now sit back and enjoy them and their lives and families.
6. Decisions come easier. You've been there, done it. You now have the experience to make quick decisions which are usually the right ones for you. That doesn't mean that we still don't agonize over the occasional decision, but now it's easier.
7. There's a good chance you'll be happier and more content as most of the big stuff is behind you. What's done is done and now is the time to enjoy your accomplishments or move on from life's aggravations.
8. You're protective of your time; you want to make it count. It's easier than ever to say "no" when you just plain don't want to do something, be it volunteering for the bake sale or taking care of a kid's dog.
9. It's an age of finally being comfortable and accepting of who you are. You're not perfect, but you've gotten comfortable in your own skin and accept the person you've become.
10. Lastly, you made it to the ripe old age of whatever. You've probably made a few nice contributions along the way, maybe even more than you're aware of. And if not, there's still time.



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BUT I FAILED HIGH SCHOOL FRENCH!

LEARN THAT FOREIGN LANGUAGE AGAIN THE EASY WAY

By Louise Whiteside

Did you dread hearing the bell ring, indicating it was time for 11th grade French class? And did you sit there, hoping and praying that the teacher wouldn't call on you to conjugate a verb? Or, worse yet, ask you a question in French that you did not understand. Were you terrified at the thought of being humiliated in front of the whole class?

Well, you're not alone. Many of us have memories of sitting through agonizing foreign language classes. Unless we had a natural penchant for language mastery, those drills and vocabulary memorization exercises could be painful.

I recall my student teaching days in high school Spanish. Often the students would plead with me, "Why do we have to learn a foreign language? What good will it do us in the future?" Probing my brain for an answer, I would reply, "Well, someday you might want to be a translator." Or, "Someday you might work for a foreign service organization." Needless to say, my feeble responses didn't excite the kids very much, especially since their upcoming exam was frazzling them.

Well, there's good news about learning a language today. In the first place, it's wonderful to discover how many fun, useful things you can do with a new language. And secondly, some unique techniques have been developed to make the learning process simpler and more enjoyable.

OK, that sounds good. But can you share any good reasons why I should learn a foreign language?

1. Travel the globe. Or spend a single week in Mexico or French-speaking Canada. You'll be astounded at how much easier—and more fun—it is to order a meal or look for a museum, when you can converse in the local language.
2. Challenge your brain. Take a course in Japanese at your local community college.
3. Learning a new language can help improve your memory and multitasking skills. According to some studies, it can even help stave off dementia or Alzheimer's disease.
4. Volunteer. A local community service organization or hospital with a large Spanish-speaking population would love to have your services, even if you know only a little Spanish.
5. Speak with the new immigrant family in your neighborhood. While you're learning their native tongue, you can be helping them with their English skills.

What makes it so much easier to learn a foreign language today than it was when I was in high school?

New techniques have been developed that encourage a more natural learning style. As one example, Rosetta Stone (www.rosettastone.com), an interactive language learning software, advertises that it teaches foreign languages by immersion, rather than by translation and memorization drills. Their software is available in more than 30 languages. Another language learning system—known as Pimsleur (pimsleur.com)—advertises a 30-minute-a-day plan that involves listening to authentic native speakers and mimicking and answering questions, in much the same way a child learns a language. Pimsleur lessons may be learned on a computer, iPhone, iPad or CD, while exercising or cleaning the house.

Other tools which will facilitate your language learning:

1. Up-to-date bilingual dictionaries.
2. Internet access to texts, chat lines and tutorials.
3. Books, magazines and newspapers in your language of choice available at your library or via the Internet.
4. Cassettes, CDs and DVDs in your language available at book stores and your local library.
5. Foreign films with subtitles.
6. Speaking your language at restaurants, churches and organization meetings where the language is spoken.
7. Writing to "e-pals" via the Internet and teaching them English while you learn their language.
8. Adult education classes in your public school system or local community colleges.
9. Radio stations in your language of choice.

Whether your goal is to become fluent in your new language, or just to know enough to manage socially or in your travels, you'll find that today's learning methods are easier, more natural and more fun than the arduous drills of your high school days.

Louise has taught Spanish at the high school level and English as a second language to adults and elementary students. She has traveled in Spain, Italy and Mexico.

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How much time are you spending on things that don't really matter.

POWER UP EN MASSE IT'S MORE FUN WITH FRIENDS!

By Penelope Folsom

Heard enough about all the wonderful benefits of exercise? Ready to get out there and be a part of this expanding group of hard bodies with firm muscles and great pecs? Well, something like that. There are many organized groups in the area that could turn your exercise routine into more fun than you could have imagined.

Take a look at this partial list of organizations in the area that would love to have you join them to sweat copious amounts of fluid, while telling others how much fun you're all having.

So's not to miss out on these great times, feel free to log on to firm up times, locations and yourself.

ANNAPOLIS AMBLERS

Saturdays at different locations.
www.AnnapolisAmblersWalk.com

ANNAPOLIS BICYCLE CLUB

Weekend and weekday rides with different destinations, for all levels of ability.
www.AnnapolisBicycleClub.org

ANNAPOLIS IRISH ROWING CLUB

Tuesday and Thursday evenings. For the more fit athletes.
www.annapolisirishrowers.org

BIKE CLUB

A bike club that travels further afield such as Cape Cod or Michigan. Focus is on seniors.
<http://www.seniorcycling.com/tours/>

KAYAK

Located in Ellicott City, but features adventures in Annapolis, New York and the Eastern Shore.
www.MeetUp.com/ChesapeakeKayakAdventurers

CLUB CRABTOWNE

Offers hiking, biking, dancing, skiing, etc. They have it all.
www.ClubCrabtowne.org

MOUNTAIN CLUB OF MARYLAND

Hiking Wednesdays and weekends. Lots of choices including kayak and occasional overnight adventures. <http://mcomd.org>

PICKLEBALL

Contact any of the following sites for times of drop-in games.
www.benfieldsc.com/5-drop-in.htm (Millersville)
www.spcommunitycenter.org (Severna Park)
"Pip" Moyer Recreation Center
410.263.7958 (Annapolis)

SAILING

Check these websites for opportunities to come on, either as a boat owner or as a crew member.
www.Meetup.com/AnnapolisSailorsClub
www.SinglesOnSailboats.org
www.Meetup.com/MDSAILING/
www.MeetUp.com/DC-MD-VA-Sailing/



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It's Never too Late to Put a Plan in Place for Your Parents

By Leah Lancione

Nobody likes talking about it, but if you are a baby boomer whose parents are still living, there's no time like the present to set up a plan to ensure their quality of life is maintained to the very end. There's no denying that as your parents get older, health issues will arise along with potentially overwhelming financial concerns. It's better to have a plan in place if and when your parents need help beyond what you can provide.

Experts warn that the "Silver Tsunami" is leaving many families unprepared for the financial burden of financing their parents' senior living and care. "With a slowed economy in tandem with aging baby boomers and expensive elder care costs, the nation needs to start planning," National Public Radio has reported. Don't wait until it's too late, the time to act is now. Approach your parents and siblings to discuss what options are available to your parents and to you as their caretakers.

PsychologyToday.com published findings from a *Journal of Social and Personal Relationships* study that concludes "only one-third of siblings help in caring for their parents." Hopefully you and your siblings are part of the third that realizes it's a privilege to take care of your parents and will decide now to define what roles you'll each take and how to best support your loved ones in their final days. All too often conflict develops in families when elderly parents need more care and not everyone chips in equally or—even worse—siblings fight over money.

To avert discord, open the lines of communication and make a pact to keep them open. By calling a family meeting and sharing any information regarding your parents' health and financial needs, you can prevent the feelings of helplessness and confusion later on when a sudden decision has to be made. Establish how responsibilities will be divvied up if certain scenarios take place—who will be in charge of taking parents to doctors, who will keep after the bills and who will move them from their apartment to the assisted living.

Discuss with your parents where they want to live if they can no longer be on their own. Find out if they have specific wishes and expectations for their final days. Find out if they have a will

or money saved in case of an emergency. Also, would they prefer living with you or one of your siblings or in an assisted living facility?

Make sure you know where your parents' financial and medical records are. Then take the time to review your parents' financial records, including their bank account numbers, social security information, monthly bill statements and health insurance information. You need to know what's available for later on and whether you and your siblings will have to provide financial support.

According to the senior care website **aPlaceFormom.com** "MetLife estimates that the average cost of a parent's assisted living care is \$3,500 a month." And this doesn't account for

more expensive senior care, such as dementia or Alzheimer's care, which can cost \$5,000 to \$7,000 a month. In an effort to prevent a financial crisis for your parents, consider hiring a financial adviser to navigate through all the necessary legal matters involved in taking over the management of your parents' finances.

Once you know your parents' current financial status and have thoroughly discussed their health and the options for their future care, the next step

is to designate who will have power of attorney. According to **AgingCare.com** without that in place, "you'll have to go to court to get guardianship of your parent in order to access accounts on their behalf." The site explains that a power of attorney enables your parent to select you or another sibling to handle detailed legal, health and financial duties. There are two types: one for health care in which you have the authority to make those decisions on behalf of your parent and one for finances, in which you have authority to make legal or financial decisions. Regardless of who takes on these responsibilities, make sure you agree to remain in constant communication with your parents and siblings when any major decisions are made.

Other Sources of Senior Housing Options:

- Housing options for seniors in Anne Arundel County www.AACounty.org/Aging/Resources/HousingOptions.pdf
- Upper Shore Aging, Inc., for Talbot, Caroline and Kent counties www.uppershoreaging.org
- Department of Health and Human Services' Eldercare Locator www.eldercare.gov/eldercare.NET/Public/index.aspx

Persistence is so often the key to success!

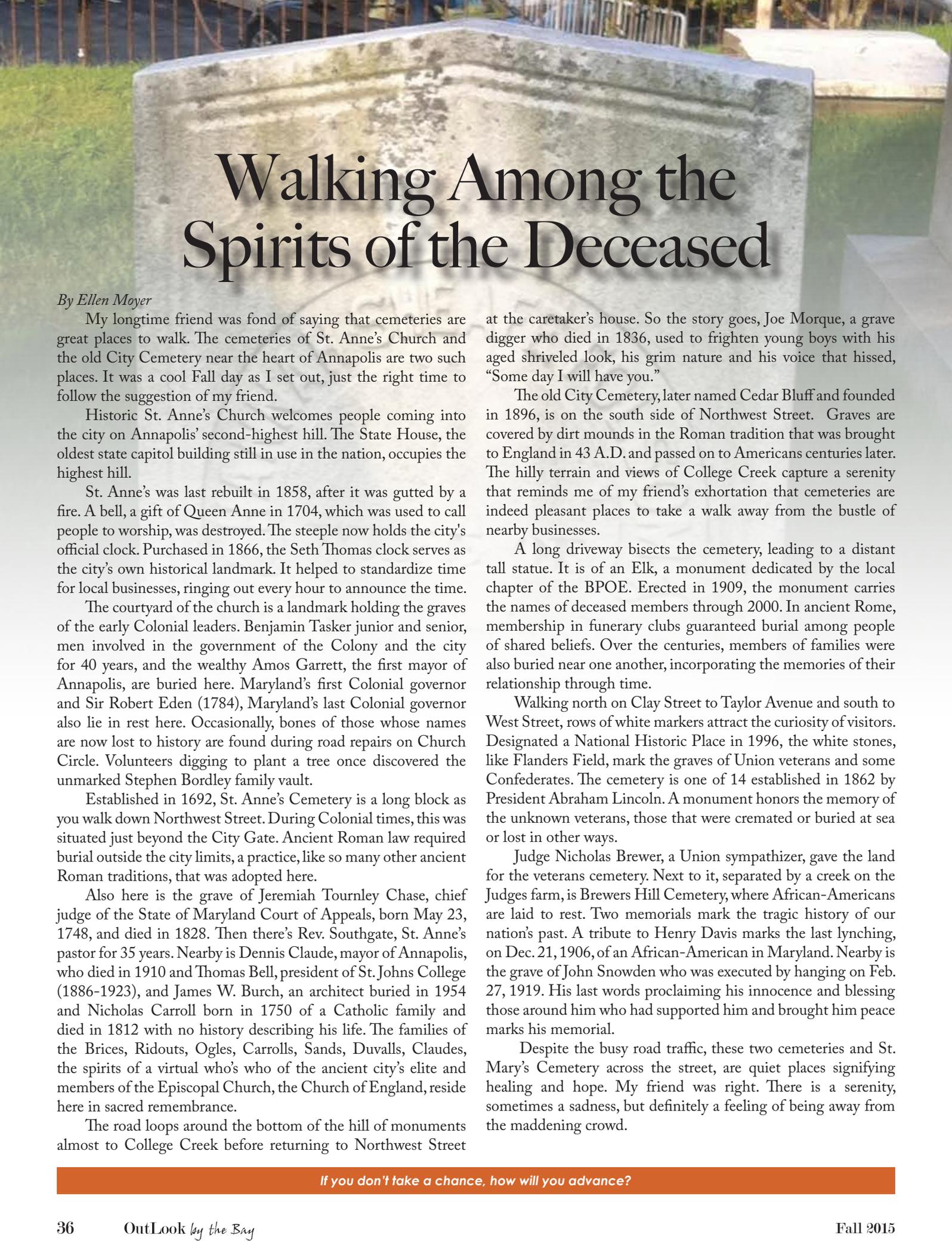
Next, create a document that states who your parents want to assume the power of attorney responsibilities. If you have it all written out with all the specifics, it will be a lot easier when you visit your local estate planning lawyer to fill out the required forms and make it legal. You can also find these forms online. Fill them out, take them to a lawyer for review and then get the papers notarized at the law office or your bank. Make a copy for your parents and siblings; the original should remain with the power of attorney in a safe place.

Finally, if your parents are willing, visit some of the local assisted living facilities so you know which places are appealing to them. Senior living communities abound that encourage a continued independent and active lifestyle for your parents, but with the security of a 24-hour emergency services available. Since Anne Arundel County and the Eastern Shore are home to countless independent senior living and assisted living communities, you can make an afternoon out of visiting those close by. You should also know that financial help to residents is available in many assisted living programs through the Medicaid Home and Community Based Services Waiver. For more information on assisted living homes and financial assistance, call your local county department of aging.

Bay Bytes

If you're already looking ahead to your Winter vacation, a good source of available rentals can be found at www.VRBO.com or www.airbnb.com. Listings are extensive. Connect with the host or owner and let airbnb or VRBO handle the rest.





Walking Among the Spirits of the Deceased

By Ellen Moyer

My longtime friend was fond of saying that cemeteries are great places to walk. The cemeteries of St. Anne's Church and the old City Cemetery near the heart of Annapolis are two such places. It was a cool Fall day as I set out, just the right time to follow the suggestion of my friend.

Historic St. Anne's Church welcomes people coming into the city on Annapolis' second-highest hill. The State House, the oldest state capitol building still in use in the nation, occupies the highest hill.

St. Anne's was last rebuilt in 1858, after it was gutted by a fire. A bell, a gift of Queen Anne in 1704, which was used to call people to worship, was destroyed. The steeple now holds the city's official clock. Purchased in 1866, the Seth Thomas clock serves as the city's own historical landmark. It helped to standardize time for local businesses, ringing out every hour to announce the time.

The courtyard of the church is a landmark holding the graves of the early Colonial leaders. Benjamin Tasker junior and senior, men involved in the government of the Colony and the city for 40 years, and the wealthy Amos Garrett, the first mayor of Annapolis, are buried here. Maryland's first Colonial governor and Sir Robert Eden (1784), Maryland's last Colonial governor also lie in rest here. Occasionally, bones of those whose names are now lost to history are found during road repairs on Church Circle. Volunteers digging to plant a tree once discovered the unmarked Stephen Bordley family vault.

Established in 1692, St. Anne's Cemetery is a long block as you walk down Northwest Street. During Colonial times, this was situated just beyond the City Gate. Ancient Roman law required burial outside the city limits, a practice, like so many other ancient Roman traditions, that was adopted here.

Also here is the grave of Jeremiah Tournley Chase, chief judge of the State of Maryland Court of Appeals, born May 23, 1748, and died in 1828. Then there's Rev. Southgate, St. Anne's pastor for 35 years. Nearby is Dennis Claude, mayor of Annapolis, who died in 1910 and Thomas Bell, president of St. Johns College (1886-1923), and James W. Burch, an architect buried in 1954 and Nicholas Carroll born in 1750 of a Catholic family and died in 1812 with no history describing his life. The families of the Brices, Ridouts, Ogles, Carrolls, Sands, Duvalls, Claudes, the spirits of a virtual who's who of the ancient city's elite and members of the Episcopal Church, the Church of England, reside here in sacred remembrance.

The road loops around the bottom of the hill of monuments almost to College Creek before returning to Northwest Street

at the caretaker's house. So the story goes, Joe Morque, a grave digger who died in 1836, used to frighten young boys with his aged shriveled look, his grim nature and his voice that hissed, "Some day I will have you."

The old City Cemetery, later named Cedar Bluff and founded in 1896, is on the south side of Northwest Street. Graves are covered by dirt mounds in the Roman tradition that was brought to England in 43 A.D. and passed on to Americans centuries later. The hilly terrain and views of College Creek capture a serenity that reminds me of my friend's exhortation that cemeteries are indeed pleasant places to take a walk away from the bustle of nearby businesses.

A long driveway bisects the cemetery, leading to a distant tall statue. It is of an Elk, a monument dedicated by the local chapter of the BPOE. Erected in 1909, the monument carries the names of deceased members through 2000. In ancient Rome, membership in funerary clubs guaranteed burial among people of shared beliefs. Over the centuries, members of families were also buried near one another, incorporating the memories of their relationship through time.

Walking north on Clay Street to Taylor Avenue and south to West Street, rows of white markers attract the curiosity of visitors. Designated a National Historic Place in 1996, the white stones, like Flanders Field, mark the graves of Union veterans and some Confederates. The cemetery is one of 14 established in 1862 by President Abraham Lincoln. A monument honors the memory of the unknown veterans, those that were cremated or buried at sea or lost in other ways.

Judge Nicholas Brewer, a Union sympathizer, gave the land for the veterans cemetery. Next to it, separated by a creek on the Judges farm, is Brewers Hill Cemetery, where African-Americans are laid to rest. Two memorials mark the tragic history of our nation's past. A tribute to Henry Davis marks the last lynching, on Dec. 21, 1906, of an African-American in Maryland. Nearby is the grave of John Snowden who was executed by hanging on Feb. 27, 1919. His last words proclaiming his innocence and blessing those around him who had supported him and brought him peace marks his memorial.

Despite the busy road traffic, these two cemeteries and St. Mary's Cemetery across the street, are quiet places signifying healing and hope. My friend was right. There is a serenity, sometimes a sadness, but definitely a feeling of being away from the maddening crowd.

If you don't take a chance, how will you advance?

Welcome to a Remembrance Tribute

"...I do not care what happens to this body. It is simply an empty house. And I do not need a grave for my family to visit and pay homage. My mother was buried in 1982. I have not been to her grave five times. She knew I loved her. I tell her I appreciate all she did for me. I will see her again when I get home (heaven)."

This was a consumer's recent comment on a funeral industry blog about his feelings toward funeral planning. How many would agree with these statements and the overall viewpoint? It seems that statistics back this statement up with a very large spike in cremation, nonreligious services and what is a change in sentiment that will last for generations to come. Why is this? Why are more families leaning to alternatives to the traditional funeral service? Could it perhaps be something that the funeral industry has done to move people away from the "norm" or could it be the consumers themselves simply wanting something different?

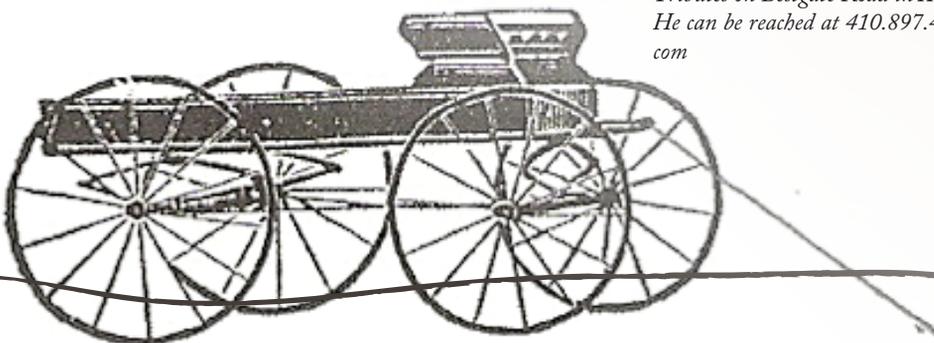
While visiting Florida a few months back, I found what may be answers to these questions while wandering the halls of the hotel in search of coffee. I couldn't help but notice staff members setting up what appeared to be an incredible party. There was a stage for a band, tables with beautiful linens and gorgeous centerpieces, two bars at each end of the room and long tables along the walls with easels nearby. When I asked one of the staff what they were setting up for, they said it was a *bereavement event* planned for that evening. A *bereavement event*? They explained that they were preparing for what an undertaker would refer to as a memorial service, but this was on a level of professional staging that no funeral home could ever achieve. Or could it?

The concept of *bereavement events* is breaking the mold cast by the majority of traditional undertakers. Rather than walking into a floral smelling, low-lit, dark-carpeted, somber room filled with sad people, consumers are now wanting something uplifting, happy and most importantly, celebratory as they honor a life lived. Since a majority of funeral homes are not yet offering this option today, people are seeking outside vendors to make it happen. Fortunately, some contemporary undertakers are open to this concept and are now offering similar tribute events to suit your needs. These unique *tribute centers* (my term) are something

relatively new to the funeral industry. After much research, they have learned from the *bereavement event* that outside vendors offer, and now provide, a much more relaxed atmosphere at events families and friends are hosting. For example, where are most of us comfortable standing while visiting a friend's home? The kitchen, right? These modern-day *tribute centers* offer a kitchen feel to the office where you meet the undertaker. No more round table in a dark room surrounded by urns and caskets. Consumers now find themselves in a room that has a Pottery Barn and Williams Sonoma feel, with coffee, appetizers and even a high-top table to provide the feel of home. In addition, these modernized facilities have a plasma TV around nearly every corner and state-of-the-art technology piping audio and visual media throughout the building. These facilities have revolutionized funeral service into an opportunity for friends and family to enter a comforting atmosphere. In other words, a small but growing number of modern-day undertakers have gone against the grain in order to adapt to the needs of today's consumer.

So what does this mean to you, the modern consumer? When it comes to purchasing a funeral or cremation for a loved one, you can look at it in an entirely different way if you wish. Often, this means that the focus shifts away from the means of disposition (i.e. burial or cremation) and now toward what's really important – honoring a life lived. Today many undertakers are still trying to get consumers to buy that casket, hold a visitation and even have a traditional funeral ceremony that was the norm when their grandparents were in business. In reality, there is a large portion of the population that wants something different, and today contemporary firms are starting to appear to offer just that. More families are selecting cremation or unique celebrations that give them the flexibility and creativity to hold that special celebration. If you are one of those consumers who wants something different than what you've seen in the past, for either a cremation or burial, you are in luck. Seek out one of these contemporary firms and learn how a funeral service of the past, can be transformed into a *remembrance tribute* of today!

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



Store Your Fruits and Veggies This Fall

By Leah Lancione

If you grow your own fruits and vegetables, or even if you don't have a garden but like to eat locally-grown produce, it's best to harvest and eat it when it is fresh and in season. Consequently, it's a smart idea to store this fresh produce for consumption throughout the Fall and Winter months when it may not be available in stores. Done properly, storing ripe fruit and vegetables is more cost-effective and even healthier for you. Also, food harvested at peak maturity from the garden usually has better flavor and a higher nutritional value.

When harvesting your own produce for storage, or buying it locally in season, there are certain guidelines to follow to make sure it doesn't spoil and retains the highest quality. Since fruits and vegetables are excellent sources of nutrients and phytochemicals, it makes sense that their nutritional content is greatest at peak maturity and not after traveling across country in a truck for days or sitting on grocery store shelves. Here are a few tips provided by the Maryland Cooperative Extension Service to ensure the fruits and vegetables you choose to store don't spoil:

1. Harvest or purchase fruits and vegetables at peak maturity or as near as possible.
2. Only use produce that is free from all visible evidence of disease.
3. Don't use any fruit or vegetable that has severe insect damage.
4. Handle food carefully after harvest so that it is not cut or bruised.
5. Leave an inch or more of stem on most vegetables to reduce water loss and prevent infection.
6. Use late-maturing varieties better suited to storage.

Check out the cooperative extension's tables that categorize vegetables and fruits based on their specific storing conditions at www.gardening.cornell.edu/factsheets/vegetables/storage/pdf. The tables provide the appropriate temperature, relative humidity percentage and even length of storage per vegetable or fruit. For example, you can store apples and pears, under the right conditions, for up to six or seven months while lettuce, watermelon and sweet peppers only last two to three weeks. This is precisely why some folks opt to can food for later consumption, but that's another story. There are methods other than simply storing your food. "Canning, freezing, dehydration, pickling, fermentation and other methods of preservation are carried out with the goal of delivering processed products that are safe and retain desirable quality attributes similar to those of fresh products," says Diane M. Barrett, director of the Center for Excellence in Fruit and Vegetable Quality, University of California, Davis. She explains that "nutrient retention" is optimized if fruits and vegetables are handled with care and stored at high relative humidity and refrigerated.

Though most folks don't have a root cellar any more where you could store crops all Winter long, certain fruits and vegetables picked in their prime can be stored in your basement if you can keep the storage area at 32-38 degrees Fahrenheit. For example, the Department of Horticulture at Purdue says that "home basements are ideal for ripening tomatoes and for short-term storage of potatoes, sweet potatoes and onions. For short-term storage (three to six weeks) or ripening, partition off a north or east side of the basement, preferably one without heating pipes or ducts. Choose a location with at least one window for cooling, but prevent light from coming in the windows during the storage period." For more, go to www.hort.purdue.edu/ext/ho-125.pdf. The department recommends keeping the storage area clean, getting rid of any vegetables or fruits that have signs of decay and to clean all containers at least once a year. If you have a second refrigerator, this method of preservation may be more costly, but it is suitable as long as the proper temperature conditions are kept and the door is kept closed as much as possible.

Once you have a handle on the correct food storage settings and you've decided which fruits or vegetables to store, the only thing left to do is to purchase all the proper utensils, packing materials and containers to get started. The following is a list of some of the necessary items:

- Paper towels for dusting off dirt and debris.
- Clean gloves for gentle handling of produce.
- Food-grade fruit and vegetable bins or containers that don't have toxic chemicals, i.e., no plastics with BPA or garbage bags.
- Burlap sacks.
- An old dresser to store root vegetables (www.motherearthnews.com).

For more information and valuable advice on storing food, seasonal tips and other preservation methods, visit the National Center for Food Preservation at <http://nchfp.uga.edu/how/store.html>



WHAT CAN YOU BE DONE WITH?

By Kater Leatherman

Some would argue that it's more important to ask questions than seek answers. Ask questions, they believe, and the answers will come. Besides, with questions, you can gain better insight, promote clarity, even cultivate a more open mind.

So, here's one to consider: "What are you done with?"

It's a good question, especially for those of a certain age. After all, haven't we accumulated enough time, sweat and experience to know when we've had enough? Whether it's mental, physical or emotional, after a while we grow weary of carrying those "rocks" around our necks.

Being done with is about letting go of unnecessary burdens in order to lighten your load. Think of it as a way to edit your life so you can make room for more happiness, self-respect, and abundance.

To fuel your creative juices, here are some examples of things you might want to be done with:

- Robbing yourself of activities that bring you pleasure.
- If you're a woman, wearing mascara, nail polish or panty hose.
- Trying to please everyone.
- Beating up on yourself.
- Coloring your hair.
- Forcing instead of allowing things to happen.
- Lying to people to make them feel better.
- Going to happy hours or cocktail parties if you no longer enjoy them.

- Spending time with people who are negative or boring.
- Form-fitting clothes.
- Taking care of others when they can take care of themselves.
- Depriving yourself of not-so-healthy foods once in a while.
- Wasting money buying clothes you will never wear.
- A disorganized house.
- Striving for perfection.
- Checking your email every 15 minutes.
- Keeping those Teflon pans you no longer use.

In her weekly blog, former radio talk show host Ann Quasman has suggested making a list of all those things you are done with. A list sets the intention that there are things in your life that can really fall by the wayside and perhaps give you a new sense of freedom, a new door to open, a new place to explore or permission to be you.

"Pretty soon," Quasman says, "the empty spaces will be filled with 'want to' stuff because it feeds your soul. Perhaps the journey in life is less about what you take with you and more about what you leave behind, what you're finally done with."

So, go ahead ... be done with anything that prevents you from feeling more joyful in your life, if only because you've earned it!

Kater is a professional organizer and home stager, yoga teacher and self-published author who inspires others to live better. Visit her website at www.katerleatherman.com or email katerleatherman@gmail.com

Today do one thing that will improve the life of someone else.

SO, YOU WANT TO RIDE

By Barbara Aiken

If you're reading this I bet you love horses and perhaps rode them as a child. I also bet that taking up riding again, or even for the first time as an adult, could be a rewarding and fulfilling experience. Find yourself a good teaching barn with caring instructors, kind horses and go for it.

To start, you should visit several barns to determine which one is right for you. You can observe classes and inquire about the qualifications of the instructors. Speak with some instructors about their teaching experience. Notice if the classes are well organized and that safety is paramount. Ask about class size and if private lessons are available. Group lessons last about an hour and private ones about 30 minutes. Note the cleanliness and tidiness of the barn. The school horses should be healthy, well-groomed and cared for. Stalls and drinking water should be fresh and clean. Watch how the staff and pupils treat the horses.

Most teaching stables have times when you can show up for a free lesson. You'll be shown the basics for leading your horse, mounting up and walking around the arena, or perhaps trotting if you've ridden before. You'll be provided with a safety helmet and all that's needed is comfortable, loose-fitting pants, leggings or jeans and preferably sturdy shoes with a small heel to prevent your feet from slipping through the stirrups.

I began riding at age 38. When I started there were a number of folks riding or beginning to ride who were well into their 50s and 60s. Though you should be physically fit with a flexible lower back, riding is a sport that's appropriate for all ages and something that can be enjoyed all your life. Age barriers blur in the world of riding and there's an atmosphere of caring and mentoring among riders of all levels.

You can choose among riding activities and gravitate to what feels right for you. Lessons can be taken for fun and exercise, trail ride or to compete. There are many types and levels of competition suitable for various ages and abilities. Adult competitors are usually not mixed with competing youngsters. Galloping across fields, fox hunting, barrel racing or steeple chasing may seem exciting, but those areas of riding are not for the unfit or faint of heart. Not to worry, there's no need to aspire to these disciplines. A quiet trail ride is likely within your reach.

You'll want to inquire as to the style of riding a barn subscribes to. There are Western and English styles; both teach a balanced seat. In Western riding the gaits are walk, jog, lope and gallop. In English riding they're the same, but referred to as walk, trot, canter and gallop. In both Western and English, the rider sits in the saddle at the walk. At the jog, the rider sits but at the trot the

rider may sit but usually posts the trot, meaning the rider rises slightly out of the saddle with each forward motion of the horses off (right) foreleg. At the lope and canter, the rider sits in the saddle and for the gallop, both styles have the rider rise slightly out of the saddle. There is no jumping in Western riding, but you may wish to try it if you take up English style.

Consider the saddle for both disciplines. The leather Western saddle is heavy, about 40 pounds and the English saddle is about 20 pounds. You'll want to learn to tack up and lifting a Western saddle gently onto your horses back can be difficult. Don't think that you will feel more secure in the deep-seated Western saddle. You'll need to rely on good balance to stay astride your mount. Once you get your balance, you'll feel secure in either saddle style and you may like to try bareback.

If you decide that riding is for you, you'll want to invest in a few items. A helmet of your own is important. Be sure it's fitted properly, feels comfortable and is safety-certified. Besides the traditional black velvet helmets worn for English riding there are schooling helmets in a wide range of styles and colors. Remember, light colors reflect heat on hot Summer days. Visit a tack shop and browse the aisle of items available to make your riding experience

a comfortable and safe one. The staff can guide and fit you properly.

Riding can free you from daily stress and take your mind off your troubles. You may experience the heartfelt bond between horse and rider. Give riding a try, it could change your life for the better.

Barbara enjoys riding, and managing a stable and tack shop part time. She can be reached at barbara.s.aiken@gmail.com

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www.baywoodfarms.com

Bridle Path Equestrian, Annapolis
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www.equilibriumhorse.com

Obligation Farm, En-Tice-Ment Stables, Harwood
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www.enticementstables.com

Airy Hill Stables, Chestertown
410-778-2479
www.airyhillstables.homestead.com/airy1.html

Castle Farm, Snow Hill
410-430-1037
www.castlefarmandalusians.com

Country Comfort Farm, St. Michaels
410-253-7252
www.countrycomfortfarm.com

Glendale Riding School, Easton
410-822-4779
www.sites.google.com/site/glendaleequestriancenter/home

FALL QUIZ: AGRICULTURE
Meteorologists realized that rainfall ex-
cludes identification of tropical storms
was prone to error. So, now they assign
names in alphabetical order from a list of
twenty-one names, each starting with a
different letter. The question is: Names
beginning with which five letters are
excluded?
MAKING TROPICAL STORMS: Q, U, X, Y, Z

AND THE SCAMS GO ON

By M. Smith

This week I found myself scammed. I thought I was reasonably savvy about such things. Usually I don't even answer the phone in my house unless I know the caller. As we are planning a trip to Quebec City in the near future, I answered a call identified as "Quebec" thinking it might be related to these plans. When I answered, a young man said, "Hi grandmommy." I have a grandson who recently moved from his parents' home and he calls me grandmommy, so my response was, "Hi, honey. How are you doing?" He replied that he wasn't doing that well. He had strep throat, had seen a doctor and was on antibiotics. Much like any grandmother, I told him that even when he was feeling better to be sure to finish the antibiotics. Then, with a lowered voice, he said that he had something to tell me, but I must promise not to tell his parents. He proceeded to tell me he had been at a party and gotten a ride home with a friend he had only known for a short time. They were stopped for speeding—the car was searched and they found drugs. So, he was in jail and needed to post bond in the thousands so it would not go on his record. At this point, I insisted that he call his parents. Suddenly we were disconnected. Worrying that he was allowed only one call, the picture that came to mind was him sick and in jail.

Not sure how to proceed with the information, I called a bond guy who could track what had happened. He found that my grandson was neither incarcerated nor had any bail been posted. Next was to contact my daughter. She called her son who had been at work all day and did not have a strep throat.

How had the caller gotten my name? He sounded much like my grandson and although I was a bit leery, it had just enough plausibility to be believable. Perhaps the source was from a list of senior citizens from either our upcoming trip or a previous trip to Quebec. This was a new one for me. I'm well aware that one does not give any personal information to anyone on the phone (IRS, bank, etc.). And like many of us, we know not to respond to the friend in Europe who lost a passport and needs money wired immediately. (Have you noticed they forget to include an address for where to send the money?)

Although not financially scammed, as I had no intention of sending money, I was definitely emotionally scammed. And to add to the drama of the day, I called the bond guy to ask for his address since it was not listed in the directory. We both agreed it had been a scam, but I would like to send him something as a thank-you for the calls he had made. He asked how much did I plan to send. About \$50. Interestingly, he said he usually charges \$150 for the work he had done, but he would go half way at \$75. Now I'm feeling not only scammed but now being conned! When I reported this to the police, the officer said I did not owe this guy a thing. The bond guy had told me at the beginning that his fee was 10 percent of whatever bail he put up. So that was really what he was working for. So this guy lost my \$50 goodwill money. This was not my day!

Bay Bytes

If you're a woman over 50 and looking to share housing expenses with a like-minded friend, try Roommates4Boomers.com. There's a fee attached, but it may be worth your while.

Bay Bytes

CruiseCritic.com is a great source of information on cruises to including special deals, reviews of ships, tipping advice, best cabins, as well as all that you need to know about those tacked-on, extra costs.

Some days it's just a bad day, not a bad life.



The Fun and the Fizzle Of Owning and Running a Bed and Breakfast

By *Tricia Herban*

For almost seven years, my husband and I shared our home in the heart of historic Annapolis with paying guests. This was a retirement career for which we had no prior formal training except a love of cooking, a variety of travel experiences and a sense of how we thought people would like to be treated.

After we purchased our home, I took a four-day seminar on running a bed and breakfast, which was very helpful regarding the money side of the equation. But nothing beats getting your feet wet. Our first guests arrived before the builder had completely finished the renovations. We were off and running. It was a great ride.

So what was it like? And was it worth it? I'm sure most innkeepers will agree, it is a constant challenge. New people everyday, who trusted us with their appetites, their special moments, their possessions and their expectations. Some were worried about whether they would have enough privacy. Others had major dietary needs. There were special events to help with—engagement surprises, flowers, cheese trays and champagne.

There were lots of judgment calls. When guests said they'd arrive at 6 p.m. would they really come then or would your own plans be ruined because you were forced to arrive an hour late? When they didn't arrive as planned, were they actually coming? When we left a key for them, would they be able to follow the instructions and get into the house?

The major point I hope to be making is that to run a B&B the most important personal characteristics are being very flexible and genuinely enjoying people. Not each person, but the human race in general. This is a profession that demands optimism. If you can't trust easily, then you will never leave the house for fear that a guest might make off with an ashtray. We never had anything taken and there was very little breakage. Furthermore, one needs to be sensible. If you have something that you don't want broken, don't make it available to guests.

For guests experiencing their first B&B, they could be both

excited and wary. Occasionally a fellow would be downright hostile. For me, that's when a Sarah Bernhardt moment would kick in. I would smile and be oh-so-friendly as I showed them around, being sure to point out the private bathroom, keys to the room and the front door, a separate guest sitting room and the fact that they could influence when breakfast would be served. And I would offer to make dinner reservations or help with recreation suggestions. Usually the battle was won. We had a happy guest.

That guest becomes a convert to the bed and breakfast style of travel. He comes down to breakfast and compares notes on last night's restaurant, yesterday's activities and plans for the coming day. We've had breakfast last for hours when they've found they shared much in common with other guests. Sometimes emails and addresses even get exchanged along with an invitation to visit.

The magic of the moment is what happy bed and breakfast guests capture for themselves and others. And this is something that the host or hostess participates in. It is almost like being a party planner—you set the stage, create the mood. The guests make of it what they will.

From my perspective it was an exhilarating experience. But what about the fiscal side?

When it comes to the economics of running a B&B, it is time to take off the rose-colored glasses. This is where a sharp pencil, lined paper and the need for a good accountant kicks in. It doesn't hurt to reserve a good bit of honesty about your own goals, expectations and aspirations. Is this occupational therapy or will you need an income?

If you are buying a property, will you have a mortgage and what percent of guest occupancy will you need to cover it? Do you know what occupancy rate is realistic for your area? If there are no other B&Bs, why do you think the community needs one and are you prepared to create a destination property to attract people? Do you know what the going room rate is and what the competition is offering? Do you know for sure that the house you are considering and the street it is located on are zoned for this type of establishment? What does the community require for you to get a license—sprinklers, a restaurant kitchen, etc.?

It is an expensive proposition. It is a lot more than just opening up your spare bedroom to someone who sees your sign on the lawn. Not only will you have a mortgage, there are property taxes, insurance, cleaning help, furnishings, linens, advertising, letterhead, custom soaps, food and so forth. The accountant who files your taxes will charge and you may need a lawyer as well to help you file papers if you decide not to be a sole proprietor but to incorporate.

Perhaps you've heard that there are tax breaks. Yes, there are. But the upfront costs are large and there are certain specific requirements from the IRS to take advantage of tax benefits. So talk with that accountant to see if you can afford this profession.

Do bear in mind that when you open a bed and breakfast you are providing not just an attractive and functional setting, but breakfast. Do you like to cook? Your guests will love to eat. Food is one of the reasons that people come to B&Bs. They are looking forward to a wonderful surprise, a different food treat every morning. In some communities, it is also customary to serve afternoon tea or cocktails with hors d'oeuvres. Not only is the food a special feature of the guest's experience, so is the presentation. Cloth napkins, silver, fine china, crystal glasses, flowers and even candles create an elegant setting for your culinary masterpieces. This is the opportunity of a lifetime—the chance to use and enjoy all those treasures you've had tucked away.

After considering the economics and the responsibilities, it will help to think about your guests themselves. Do you have a point of view about lifestyles of couples? It is too late to have a moment of truth when you open the door and they are standing there.

Yes, it is your home. But now you are a professional. You are an innkeeper. You can't find out very much about a prospective guest on the phone or in an email. If you don't like all kinds of people, then you will be very uncomfortable hosting them in your home. Compromising any of your principles may not be worth it to you.

Running a B&B involves long hours. From breakfast prep the night before until bedtime the next evening, there are phone calls, reservations, beds, bathrooms, laundry, conversations with guests, check-ins and check-outs, shopping and the list goes on. Who will do the maintenance, the gardening, the accounting, taxes and bills? Who will take phone calls and update the email reservation system? Who will take care of marketing? All these areas need frequent attention. If this is to be a two-person project, it is especially important that duties are divided according to each person's strengths and abilities.

If considering innkeeping as a profession, it would be best to try it out first. There are two ways to go about this. You could be an inn sitter. That is a profession of its own and it means that you move into a B&B while the owner is away. There is even a certification program for inn sitters through the Professional Association of Innkeepers International (www.innkeeping.org).

Less rigorous would be a little "sleeping around." It wouldn't have to cost a lot to stay in a variety of properties and you could ask lots of questions and take lots of notes: Innkeepers are a friendly bunch and love to share information.

Be aware that having a bed and breakfast will change your life. It is a major decision. As with other life changes, it can be helpful to talk with your friends and family to see if they think you would be suited to it. A little outside objectivity can be a very good thing.

If you decide to go ahead with it, you will have a new experience every day. Friends and acquaintances will envy you and say they've always thought they'd like to do that. The more perceptive persons may add it's a lot of work, isn't it? But they will know you are someone special, someone who cares about other people and wants to go the extra mile to provide a great guest experience. You may think you do it for the money, however, no amount of money would be enough for the work involved. But the satisfaction, ahhh that's another matter. Priceless.

Interruptions and ingenuity are the name of the game.

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BOOKS:

Old, New and Obscure

SILENT SPRING

By Rachel Carson
Houghton Mifflin Company, Boston
(1962)

Silent Spring is as relevant today to the environment, wildlife and humans as it was when Rachel Carson wrote it in 1962, two years before her death from breast cancer.

Carefully compiled and approved by many experts and environmentalists, the author fought the might of the chemical companies to prove that DDT is toxic and deadly to all wildlife, including beneficial insects and humans.

Perhaps the most frightening part of the novel is the first chapter, "A Fable for Tomorrow," in which Ms. Carson depicted an anonymous American town where all life—birds, fish, insects and even children—were wiped out by the deadly effect of the strongest pesticide of all times, DDT. This caught the attention of the American public, as well as government officials, and started the campaign to outlaw this deadly chemical. President John F. Kennedy was alarmed enough to have the President's Science Advisory Committee examine the issues the book raised. This led to close government inspection and supervision and its eventual ban.

Carson was the ideal person to write such a book. She had attempted to have articles printed in magazines, including *Reader's Digest*, about the dangers of this pesticide with no success. When DDT became available for civilian use, after being used in World War II, very few people expressed any misgivings about this new "miracle." She also was a famous nature author and former marine biologist. One of her previous books, *The Sea Around Us*, had been on the *New York Times* Best-Seller list for 86 weeks.

Ms. Carson decided it was time in 1958 to write a book about DDT's dangers after one of her friends from Massachusetts wrote her about her concern that a large number of birds were being killed after DDT spraying on Cape Cod. Needless to say, she was ridiculed by the chemical companies, which were making big money from this toxin. But she was meticulous in her preparation of the facts for *Silent Spring* and had 55 pages from experts who had read and approved the manuscript. It took her four years to complete the book. Where she had been on the defensive earlier, now it was the chemical companies who were asked to prove that this very prevalent pesticide was indeed safe and not toxic to the environment.

The American people, as well as people around the world, owe a great debt to Rachel Carson for leaving a legacy that nature is vulnerable to human intervention.

She could be called the founder of the modern environmental movement. Isn't it ironic that Ms. Carson died of cancer, one of diseases she warned could be caused by DDT.

~ Peggy Kiefer

THE STORIED LIFE OF A.J. FIKRY

By Gabrielle Zevin
Workman Publishing, New York (2014)

In only 272 pages, many memorable characters can make you laugh, make you cry and help you learn a great deal about bookstores and the power of love to change a life. This is the magic of *The Storied Life of A.J. Fikry*.

The owner of a failing book store on fictional Alice Island, loosely based on Martha's Vineyard, off the coast of Massachusetts, A.J. Fikry is a curmudgeonly, disillusioned 40-something-year-old. His

wife has recently died, his bookstore is not doing well and his life is not a happy one. To magnify his problems, his most valuable possession and what he plans to sell at a high price to fund his retirement, Poe's *Tamerlane*, a rare collection of poems, is stolen. He has few friends, drinks too much and has isolated himself from most of the people of Alice Island. Over the door of the small bookstore hangs a faded sign with the motto, "No Man Is an Island; Every Book is a World." A.J. Fikry discovers what this means in this beautifully written novel.

Into his life (and the bookstore) comes a small package that will change his life and help him find love and happiness. This package is a 2-year-old precocious girl named Maya, whose mother has left her, as she cannot care for her. We find a little later that the mother killed herself. Surprising, as it seems, Fikry adopts the child and immerses her in the world of books as well as his life.

Then a rather eccentric but determined sales representative from Knightly Books comes into his life. Her first encounter with him did not go well, but she is determined, and ends up an important part of his future. She has quite a task just to get to Alice Island as she lives on the mainland and has to take trains and the ferry to get there.

An unusual but very intriguing part of *The Storied Life of A.J. Fikry* is that at the beginning of each chapter there is a mini book review, mainly written by A.J. for Maya, who proves an avid reader from a very early age. The book review sometimes is tied to the character in the next chapter, but often is aimed at educating Maya about life. There are several other interesting characters you will meet such as the police chief, who turns into a reader, Fikry's sister-in-law and her philandering husband.

This is an unforgettable story of second chances and the power of love and how it changes many lives. And as an added benefit, one learns a great deal about the world of booksellers, sales representatives and small bookstores.

~ Peggy Kiefer



Dear Vicki

Dear Vicki,

I worry too much, especially about medical problems. This seems to be getting worse as I age, but I think I have good reason to fret. Friends are coming down with terrible illnesses and spouses are dying! What can I do right now to prepare for a health crisis?

Aging brings unexpected joys, but it certainly may bring health-related challenges as well. While much of your emotional well-being depends upon your outlook and your ability to maintain perspective during trying times, you can begin now, when you are healthy, to place yourself in better stead for when the challenges occur.

Start by shoring up your inner resources. Develop a gratitude practice by jotting down a few things that you are grateful for each day. This habit trains a mind that tends toward the negative to instead search for the positives: a simple, accessible tool that reaps profound results when practiced regularly.

Continue building up these inner resources, that is your spiritual beliefs, your sense of humor and your interest in the world around you. Commit to a faith practice you left behind or find a new source for inner strength. Sharpen your sense of humor! Laughter stimulates the immune system, soothes tension and helps relieve pain. Some studies suggest that it even strengthens short-term memory. Develop an appreciation for good comedy and teach yourself to look for the ironic and funny aspects of your everyday life and in the world around you.

Likewise, boost your personal energy resources. Feeling frazzled and depleted impacts our health and renders us less able to handle a crisis. Give some thought to how you can reduce your stress and simplify your life. Take care of your body with good preventative health practices such as routine checkups, age-appropriate medical tests, adequate sleep, reasonable nutrition and regular exercise.

Now, cast an eye to your outer resources. Bring your financial house into order. Do you have adequate health insurance and, perhaps, long-term care insurance? If not the latter, make a plan for how you will financially cope with the cost of disability and chronic illness. Update your legal papers: your will, your advanced medical directive (also known

as a living will) and your durable power of attorney.

Invest in relationships. When trouble comes, we need a soft place to land, some strong arms to steady us and sympathetic ears. Don't wait till you are needy to look for those relationships. Strengthen your social resources now by spending time, energy and attention on your partner, family and friends. Also, practice depending upon others by asking for help when you need it. You don't always have to be the strong one. Practice balance.

If you need help to fortify these inner or outer resources, bring in the professionals. Talk with a financial planner, a member of the clergy, a physician or a professional counselor for more ways to address your concerns. They often have suggestions that will help you build the kind of support system, team approach and inner resilience that will carry you through the type of challenges you fear. Loss is a part of life that isn't fun, but we can learn to face it squarely with strength and resolve—and with a little help from our friends.

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

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FALL QUIZ-ACROSTIC

1	C	2	X	3	M	4	B	5	T	6	G	7	W	8	E	9	Y	10	H	11	A	12	L	13	Q	14	V		15	U	16	T	17	B	18	K	19	V	20	Y	21	F		
22	D			23	D	24	W	25	Q	26	P			27	B	28	W	29	A	30	O	31	U	32	V	33	P	34	C			35	Y	36	I	37	G	38	N	39	J	40	V	
41	L	42	D	43	R			44	A	45	V	46	X	47	E	48	R	49	K	50	H	51	P	52	B	53	U	54	S	55	D	56	M	57	G			58	W	59	X			
60	F	61	W	62	H	63	B	64	R	65	M	66	V	67	L			68	M	69	V	70	H	71	A	72	L	73	C			74	I	75	Y	76	T			77	J	78	B	
79	T	80	X	81	S			82	R	83	G			84	A	85	H	86	M	87	X	88	B			89	Q	90	M			91	M	92	Y	93	T			94	M	95	A	
96	S	97	P			98	G	99	T	100	N	101	B	102	R	103	A			104	X	105	A	106	S	107	Q	108	T			109	M	110	W			111	H	112	Y	113	B	
114	J	115	U	116	L	117	M	118	C	119	D	120	P	121	X	122	E			123	Q	124	P	125	M	126	K	127	G			128	M	129	A	130	P	131	L			132	A	
		133	K	134	M	135	X	136	J				137	A	138	O			139	X	140	G	141	P	142	M	143	O	144	X			145	L	146	Y	147	Q			148	G	149	B
150	P	151	W	152	R			153	A	154	G	155	L	156	H			157	A	158	K	159	W	160	M	161	G	162	L	163	P	164	Q			165	Y	166	D	167	M	168	S	
		169	P			170	M	171	X	172	Y	173	D	174	A	175	R	176	B	177	Q	178	H			179	N	180	V	181	H	182	X	183	M	184	Q			185	V	186	P	
187	M			188	U	189	L	190	I	191	V	192	A	193	M	194	G	195	T			196	K	197	P			198	V	199	M	200	P	201	H	202	I			203	B	204	E	
205	G	206	D	207	O	208	L	209	M	210	A	211	F			212	A	213	G	214	B	215	T			216	H	217	R	218	F	219	A	220	W			221	F	222	X	223	A	
224	N			225	B	226	A	227	M	228	W	229	Q	230	H	231	O			232	A	233	Q	234	V			235	F	236	W	237	X	238	A	239	L	240	M	241	C	242	G	

Directions

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- Read the definitions and supply the correct words over the numbered blanks.
 - Transfer the letters to the corresponding squares in the diagram.
 - Reading left to right, the completed diagram poses a trivia question. Words are separated by black squares.
 - Reading down, the first letters on the numbered blanks give the subject category followed by the answer to the trivia question.
- | | | | | | | | | | | | | | | |
|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| A. Part of NOAA (3 wds.) | 103 | 232 | 29 | 11 | 137 | 210 | 132 | 238 | 212 | 153 | 105 | 192 | 95 | 226 |
| B. Fast moving Canadian low-pressure system (2 wds.) | 71 | 157 | 84 | 129 | 223 | 44 | 219 | 174 | | | | | | |
| C. Encounters | 149 | 27 | 203 | 176 | 78 | 214 | 17 | 52 | 225 | 101 | 63 | 113 | 4 | 88 |
| D. O. J. Simpson book (4 wds.) | 1 | 241 | 34 | 118 | 73 | | | | | | | | | |
| E. 1994 Jodie Foster film | 119 | 173 | 55 | 42 | 206 | 22 | 166 | 23 | | | | | | |
| F. Present recipient | 47 | 204 | 8 | 122 | | | | | | | | | | |
| G. Severe weather alert (2 wds.) | 211 | 218 | 221 | 60 | 235 | 21 | | | | | | | | |
| H. APY = 4%, e.g. (3 wds.) | 161 | 194 | 6 | 57 | 154 | 242 | 83 | 140 | 98 | 127 | 148 | 213 | 37 | 205 |
| I. Is beholden to | 85 | 111 | 181 | 201 | 62 | 50 | 10 | 230 | 70 | 216 | 178 | 156 | | |
| J. Essence | 36 | 74 | 190 | 202 | | | | | | | | | | |
| K. Clay mineral | 77 | 39 | 136 | 114 | | | | | | | | | | |
| L. Thunderhead | 196 | 133 | 18 | 49 | 158 | 126 | | | | | | | | |
| M. Possible cause of difficulty concentrating (3 wds.) | 155 | 239 | 131 | 189 | 67 | 145 | 208 | 162 | 72 | 116 | 41 | 12 | | |
| N. Parts of a right triangle | 199 | 167 | 3 | 117 | 142 | 227 | 209 | 90 | 91 | 240 | 183 | 128 | 109 | 65 |
| O. Snort | 193 | 94 | 125 | 134 | 68 | 56 | 86 | 170 | 187 | 160 | | | | |
| P. Study of heat and energy | 179 | 224 | 38 | 100 | | | | | | | | | | |
| Q. Residents of a citrus grove (2 wds.) | 231 | 207 | 30 | 138 | 143 | | | | | | | | | |
| R. Most proper | 26 | 186 | 141 | 124 | 200 | 130 | 33 | 97 | 163 | 169 | 150 | 51 | 120 | 197 |
| S. Nymph of drunkenness | 123 | 184 | 25 | 177 | 164 | 147 | 13 | 233 | 107 | 229 | 89 | | | |
| T. Winter wear | 175 | 64 | 102 | 217 | 48 | 43 | 152 | 82 | | | | | | |
| U. Saudi Arabia neighbor | 106 | 81 | 54 | 168 | 96 | | | | | | | | | |
| V. Uncle Sam (2 wds.) | 76 | 195 | 5 | 93 | 108 | 215 | 79 | 16 | 99 | | | | | |
| W. Grass tree (var.) | 188 | 115 | 31 | 53 | 15 | | | | | | | | | |
| X. Thrush, e.g. (2 wds.) | 32 | 198 | 19 | 185 | 234 | 45 | 191 | 69 | 66 | 40 | 180 | 14 | | |
| Y. West-east jet stream (2 wds.) | 236 | 159 | 110 | 228 | 24 | 7 | 61 | 220 | 58 | 151 | 28 | | | |
| | 144 | 2 | 121 | 135 | 182 | 222 | 104 | 59 | 46 | 237 | 139 | 171 | 87 | 80 |
| | 20 | 92 | 146 | 75 | 112 | 172 | 35 | 9 | 165 | | | | | |

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Drones, Bots and the Bay

By Henry S. Parker

We are woefully ignorant of the marine environment. The seas cover 70 percent of the earth's surface and make up 90 percent of its living space, but the vast ocean world is largely an unfathomable mystery to mankind.

Did you know that the world's highest mountain lies mostly underwater? Mauna Kea, whose volcanic cone juts from the island of Hawaii, rises 32,000 feet from its ocean floor base. Mount Everest, 3,000 feet shorter, could be submerged in the Marianas Trench and still leave over a mile of water above its summit. Consider this: If the surface of the earth were completely smooth, the planet would everywhere be covered by an ocean more than a mile and one-half deep.

The seas house two-thirds of the earth's known animal species, excluding insects. They are the source of most of the world's oxygen. They supply much of our protein. They govern the earth's climate. But they are an alien environment to humans and resist our efforts to explore them. They are deep, dark and cold. Submerged objects are subject to enormous pressure: only 65 feet below the water's surface, a basketball would be squeezed to the size of a wiffle ball. Strong currents and monster waves threaten even the largest vessels. And the ocean world is vast. As one scientist put it, obtaining representative samples of life in the seas with conventional technology is a little like sampling the terrestrial world using a butterfly net towed by an airplane. Small wonder we know so little about the most important environment on earth.

But a revolution is underway. Conventional technology is being augmented by new tools and techniques, allowing humans to probe the expansive sea surface and forbidding depths without having to go there themselves. Drones and robots are leading the way.

A drone, a type of robot, is an unmanned aerial vehicle (UAV). Its subsea equivalent is an unmanned underwater vehicle (UUV). Drones can be as large as a Boeing 757 or a submarine, and as small as a honeybee or a shrimp. We tend to think of their military and homeland security applications, but they are emerging as important environmental and agricultural tools. Far cheaper than manned aircraft, offering better resolution than satellite imagery and without risking human lives, they are effective platforms for science. They're used to study endangered species like orangutans, discover polluters, map forests, monitor bird nesting sites, track animal populations and catch poachers. They are monitoring farm fields, herding cattle and remotely assessing the health of livestock. The National Oceanic and Atmospheric Administration even uses drones to remotely (and less dangerously) study leopard seals in Antarctica. As one NOAA scientist said, "A leopard seal is about a 1,000-pound animal ... mostly teeth ..."

Drones have tremendous potential for marine research. They can monitor whale, manatee and shark populations; gather data on temperature, salinity, ocean chemistry and currents; help forecast storms; document pollution, track debris and monitor oil spills; and count fish. They are already being used in the Chesapeake Bay.

The Chesapeake is the largest estuary in the U.S., comprising an area of nearly 4,500 square miles and holding some 18 trillion gallons of water. It's only 21 feet deep, on average, but its murky darkness, soft sediments and extremes of weather and sea conditions make it a challenging environment for scientists to study. Though the estuary has been extensively researched, there is still much more to learn. Enter the drones.

The University of Maryland recently opened a drone test site on the Eastern Shore and successfully launched a UAV—a Talon 240 drone—with a 20-foot wingspan. Proposed uses include assessing fish populations in the Bay. The university plans to partner with the private sector to advance the technology and expand applications.

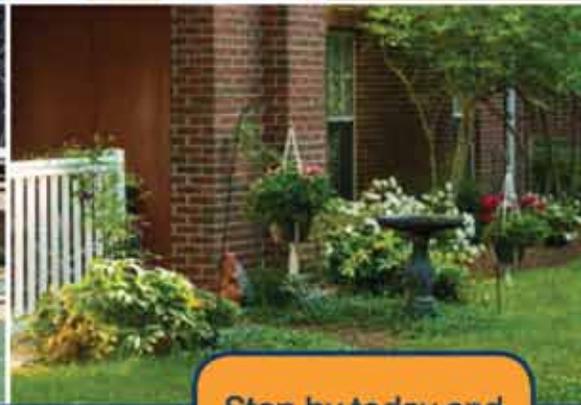
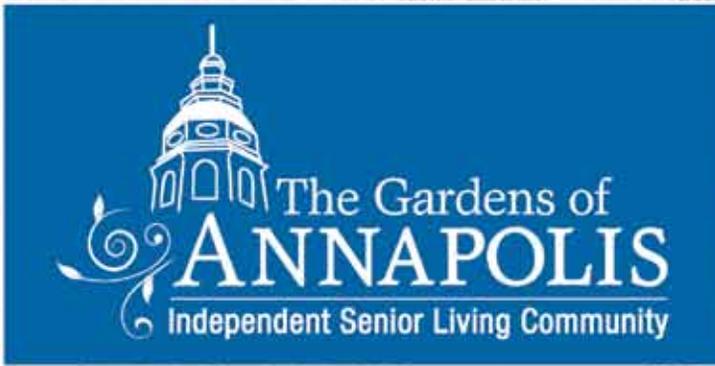
The potential marine research applications for drones are limitless—and mind-boggling. NOAA envisions using them for sampling the spume of blowing whales to assess hormone levels and genetic markers. Already large deep-diving UUVs are transmitting images and analyzing the chemistry of water from the greatest ocean depths. Soon these tasks may be performed by insect-sized drones. Far-fetched? Scientists recently created a tiny robot that mimics the actions of a water strider. Minnow-sized UUV scientific platforms could soon follow.

But significant hurdles stand in the way. Drone battery power is limited. The regulatory framework for their operation is far from settled, with issues ranging from privacy to safety. While less intrusive than conventional aircraft or direct human presence, drone noise could stress marine life. And the potential use of drones for nefarious purposes is a lurking concern.

Yet drones are here to stay and their applications in the Chesapeake region will expand. Will we soon see buzzing swarms over the Bay? Unlikely. But you may want to think twice about skinny-dipping in that supposedly private cove.

Henry is an adjunct associate professor at Georgetown University. He previously directed research programs at the U.S. Department of Agriculture and taught marine sciences at the University of Massachusetts Dartmouth. He can be reached at hsp@georgetown.edu

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