



Outlook by the Bay

Complimentary

For the Bay Boomer and Beyond...

Summer 2009

Shocking Experience

One Sailor's Story

Choosing a

Retirement Lifestyle

fitness, entertainment, gardening, nutrition

Go Paddle a Kayak

A Great Form of Exercise

Retirement Income

How Much Do
You Really Need?

Bug Off!

The Natural Way



Retirement Planning Services, Inc.

Helping You Plan for a Successful Retirement

Call RPS today at 410.451.9500 to set up your free consultation and learn how you may:

- Increase your retirement cash flow
- Reduce taxes on retirement cash flow
- Avoid probate & learn more about trusts
- Pass IRAs on to family members with Stretch IRAs

Mike Steranka is the CEO & founder of Retirement Planning Services, Inc. (RPS) and has more than 18 years of financial planning and industry experience. Mike has helped over 1,000 people in the Anne Arundel County area prepare for their retirement with his conservative and disciplined approach to financial and income planning. Let Mike share a few suggestions and show you how you might improve your financial portfolio by calling 410.451.9500 for a free consultation. Start planning your future today!



Mike Steranka, CEO



Jane Sinclair, VP of Business Development



Retirement Planning Services, Inc.

8530 Veterans Highway, 2nd Floor

Millersville, MD 21108

T: 410.451.9500 • F: 410.451.2864

www.RetirementPlanningToday.com



Securities offered through Broker Dealer Financial Services Corp.
Member FINRA & SIPC. Advisory services offered through Investment Advisors Corp.,
a SEC Registered Firm

We're not just in your neighborhood.



We're part of your community.

Being located in your community and being an active member of it are two very different things. As your neighborhood funeral home we're honored to serve you both through funeral care and community involvement. Call us to learn how we can serve you further.



814 Bestgate Road • Annapolis, MD • (410) 897-4852 • (410) 643-2226 • www.fhnfuneralhome.com

Best Kept Secret in Annapolis



 **The Gardens
of Annapolis**

A Senior **RENTAL** Community
For Active Adults Age 62 and Better

The Gardens of Annapolis
931 Edgewood Road | Annapolis, MD 21403
410-295-5644 | Email: gardens@covepm.com

Directions from the Washington, DC metropolitan area: Take US-50 E towards Annapolis/Bay Bridge. Take Exit 22, MD-665/Aris T. Allen Blvd. Stay on Exit 22/MD665 for 3 miles when it becomes Forest Drive East. Continue on Forest Drive for 2.7 miles to left on Edgewood Road.

Catherine E. Stavely

Attorney at Law 410-268-9246
124 South Street, Suite 1, Annapolis, Maryland 21401
fax: 410-269-0678 • cestavely@verizon.net



Estate Planning • Probate • Guardianships
Powers of Attorney • Eldercare Issues

Annapolis Commission on Aging
National Academy of Elder Law Attorneys
Md. State Bar Association Elder Law Section

**Your Mother Has Fallen...
And Nobody Knows!**

"24-7 MEDICAL ALERT"

*Will get help quickly for
as little as 80 cents a day!*

◆ Call For Free Information ◆
877-792-4494 (Towson, MD)

OutLook *by the Bay*

For the Bay Boomer and Beyond...

Publisher and Editor-in-Chief	Tecla Emerson Murphy editor@OutLookbytheBay.com
Managing Editor	Mick Rood MickRood@aol.com
Operations Manager	Cynthia Rott cmrott@aol.com
Art Director	Marie E. Bialousz reedgraphics@comcast.net
Columnists	Victoria Duncan Victoria@OutLookbytheBay.com Ryan Hellenbein ryan@fhnfunerlalhome.com Lesley Younes kookaburra75@hotmail.com Legal Team info@fjbslaw.com
Contributing Writers	Melissa Conroy 04amuseoffire@yahoo.com Phil Ferrara Pferrara65@comcast.net Penelope Folsom Penelope@OutLookbytheBay.com Tricia Herban Tricia@erols.com Peggy Kieler Zinkiefer@aol.com Kathryn Marchi Marchi-wre@mris.com Peggy Markham Peggy@OutLookbytheBay.com Leah Lancione leahlancione@gmail.com Neil Moran MoranNeil@hughes.net Louise Whiteside Louise@OutLookbytheBay.com
Account Representative	Anna Marie J. Musterman annamusterman@comcast.net 410-268-9089 Mary Kramer Eastern Shore Mary.OutLookbytheBay@bluetie.com 410-725-6350 Kathy Dennin-Meagher thekreativeone@comcast.net 301-509-7024 Robert Stanley bob@tideway.ws 410-770-9477
Circulation	Jack Hovey circulation@OutLookbytheBay.com
Photographer	R.C. Murphy photos@OutLookbytheBay.com
Graphics	Reed Graphics, Inc. reedgraphics@comcast.net
Website Coordinator	EliteWebStudio.com
Subscriptions	S. Hill subscriptions@OutLookbytheBay.com \$24.95 per year Bimonthly (6 issues per year)
Contact	OutLook By The Bay 626-C Admiral Cochran Drive, #608 Annapolis, MD 21401 410-849-3000

ISSN# 1948-044X

OutLook by the Bay is distributed throughout Anne Arundel County, in sections of the Eastern Shore and Baltimore. It is available free in senior centers, county libraries, hotels, coffee shops, doctor offices, supermarkets, senior communities, book stores, restaurants, private clubs, real estate offices, health clubs, hospitals, at all of our advertisers and mailed to select homes in the Bay area.

OutLook by the Bay is published bimonthly by OutLook by the Bay, LLC. No part of this magazine may be reproduced in any form without express written consent of the publisher. Information contained in *OutLook by the Bay* is protected by the First Amendment of the United States Constitution and is intended for reader interest only. Do not substitute it for the advice of a qualified healthcare professional, legal or financial advisor. Reader discretion is advised. OutLook by the Bay, LLC does not verify the accuracy of any claims made in connection with advertisements and accepts no responsibility for errors and omissions. All rights reserved. Submissions should be sent to editor@OutLookbytheBay.com by the first of the month preceding the publishing date. For advertising inquiries contact annamusterman@comcast.net or thekreativeone@comcast.net. For the Eastern Shore, contact Mary.OutLookBytheBay@bluetie.com or Bob@tideway.ws

BAY VIEW - Words From the Desk

A couple of months ago I was invited to an all-girl "sisterhood" weekend, which stretched into five fun-filled days. And fun was the name of the game. We all gathered at a home near the Bay where we ate, we drank good wine, we laughed and we cried. We took pictures, played games and gossiped into the wee hours. We shared information and learned lots of different ways of doing things. There were confessions, revelations and a frankness that was rare in the best of times. One of our new friends, Barbara, couldn't join us until we were well into our weekend and was astounded by the camaraderie, friendships and warmth that exuded from the group. She found it hard to believe that some of us had just met. Funny how women can so quickly become best friends. We were all about the same age with one widow, one recent divorcee, a few married a second time, some with problem children, some without children and one who had sadly lost an adult child. We came from the South, the Midwest and the Northeast -- all connected through one friend or another, most retired or husbands retired, many with a military family connection and only two in the group still working full time. A few were on the cusp, wondering what comes next now that the nest was empty. Some had found great satisfaction in philanthropic works and others were busy with travel and redoing houses that no longer held huge families. We all had questions, and being women, we all had answers. It was such a dynamic, cohesive and bonding group that was just plain accepting of whatever was on our minds or wherever we were coming from at the moment. There was so much laughter our sides hurt, there were tears and sometimes the laughter and the tears came at the same time. There were about a dozen of us, sometimes less sometimes more. We came and went as our other obligations called us home. Our brave friend, Kate, who offered to keep us all, had banished her husband who gladly left for a bachelor weekend of canned foods and sports events. Her home was comfortable if not huge and we discovered that at this age we can still sleep on the floor and can share a bathroom. We ate, we laughed, we shopped, we drank wine and laughed some more. Did I already say that? This was such a special time and we wondered why it's not done more often. A couple of the "sisters" noted how this is so outside of what our generation has ever done, and that it would have been our loss if we hadn't gathered. But our generation of baby boomers and beyond just didn't take the time to do this sort of thing. I'm in awe of the current generation of young women who have no compunction whatsoever when it comes to making time for themselves, be it time for a pedicure or time for an all-girl weekend. They've got it altogether and are much more assertive with what keeps them happy than we ever were. But now we're catching up and we've got a lot of ground to cover. The best part of these wonderful, wacky getaways is that they create new friendships and restore the old and that's supposed to be good for our health in the bargain. It's

been proven again and again that staying connected keeps our brains sparkling, staves off dementia (see Mick's article page 25) and depression, improves our immune system, helps us sleep better and live longer. Who doesn't want that! The good news is that I've got another one of these crazy girlfriend weekends coming up in September, this time on Cape Cod with old roommates. It's purely for health reasons, of course. Can't wait!

Tecla Murphy



2009

Summer

Fun on the Bay



Features

- 5 Go Paddle a Kayak
- 8 It's Too Hot
- 11 Cartop Boat Launching
- 16 'R' You Going to Eat Oysters This Summer?
- 18 Locavores: The Local 'In Crowd'
- 20 A Shocking Experience
- 35 Still Time to Sign Up for Summer Camp
- 37 Avoiding Heatstroke When the Heat is On

In Every Issue

- 4 Your Thoughts
- 24 Your Legal Team
- 28 Ask the Undertaker
- 33 Notes from the Judge
- 38 TechKnow Challenge - A Gadget to Kindle Your Reading
- 39 Books: Old, New and Obscure
- 42 Straight from the Heart - Dear Vicki
- 43 Crossword - Literary Alchemist
- 44 OutLook for the Bay - Flashes in the Night Sky



Articles

- 7 Pursuing Your Passion
- 9 Save and Savor Your Stories
- 12 Choosing a Retirement Lifestyle
- 15 I Need a Contractor: What Do I Do?
- 17 Make Your Volunteer Work Count
- 22 Give Your Guest an Innkeeper's Welcome
- 25 Alzheimer's Disease: Symptoms to Notice, Actions to Take
- 26 Senior Move Managers
- 26 Medigap: Why it Matters
- 27 Create a Spa-Like Bathroom
- 28 Thrift Shopping
- 29 Just a Bump in the Road
- 32 How Much Retirement Income Do You Really Need?
- 36 Bassets are Assets
- 40 The Beautiful Blue Danube
- 41 Making Love Last - The Five A's



Departments

- 6 Bay Finance: The How To's For A Comfortable Retirement
- 10 Bay Living: Check Out a Senior Center for Classes, Fun and Friends
- 13 Bay Gardening: Bug Off! Fighting Insects the Natural Way
- 14 Bay Dining: Cooking in the Summertime
- 30 Bay Dining: Sensationalize Your Outdoor Barbecue
- 34 Healthy Living: Weigh Less, Live More



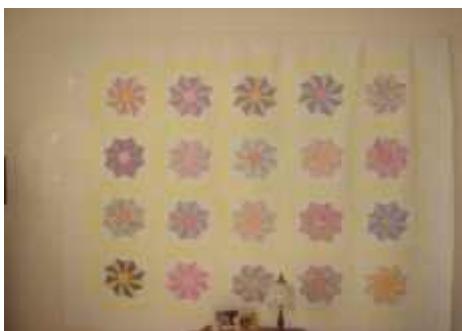
On the Cover: Gail, a Lake Michigan transplant and Kater, who recently arrived in Annapolis from far away Gibson Island, prepare for a day's sail to meet friends on the Bay. Gail Fowler was formerly an IT director who recently developed and taught a class for women travelers at Chautauqua and is currently busy working on her first book, "White Hair and Wanderlust." Kater Leatherman, the recently published author of "Moving On: Feel Lighter, Liberated, More Alive!" keeps busy as a yoga teacher and columnist and is planning her eventual "proirement" to include doing what she loves - living her life's purpose and enjoying each day to the fullest.

Letters to the Editor:

Please address your letters to: editor@OutLookbytheBay.com

Advice Taken

I took Kathryn Marchi's advice on how to display my antique quilt and I love it!
~ D. Sullivan by e-mail



Keeping Memories

Oh, how wonderful your articles are. Your writing and memories will always be available for your children to read. They will understand so much more of you from your writing. Passions is a great subject. Everyone has a deep dying passion. When I ask my hospice patients if they completed all they wanted to do in this life, most say no. We need to emphasize finding time for our passions. And such a great memory of your dad.

The heirloom article was quite informative. Saving special flowers or roses is something many of us wish we had done before grandma passed. I was given a homemade quilt at my first wedding. It was made by my cousin Gwen and contained many pieces of grandmother's dresses as well as my old childhood dresses passed down to Gwen's daughter, Cherie.

That quilt was used extensively. When it became frayed and stuffing falling from its torn old cloth, I decided to make some more memories from the old quilt. It was Christmas so I decided to make cup mats in the form of small and large hearts. Almost 50 friends and relatives received one or more hearts made from the old quilt. Attached to the heart was a poem with the story of the quilt and how much I appreciate their love and friendship. To this day I still see my hearts in the homes I visit.

~ Linda, Centerville

Partners

Thank you for including Partners In Care in your recent issue. You can't imagine how much it helps us to recruit volunteers when people like you help us. Again, many, many thanks.

~ Joyce, Severna Park

Thanks

I want to let you know how much Jack and I enjoy reading your magazine. Keep up the good work.

~ Sue D., Davidsonville

Tennis Appreciated

Thank you so much for including the Anne Arundel County Recreation & Parks in your tennis article in OutLook by the Bay. Your writing is both informative and fun! Thank you for the extra magazine copies; we already have the tennis article on our bulletin board and shared throughout the department. And Frank certainly enjoyed the reference to our motto. Thank you again, Sandy

~ Sandy Poland
special assistant to the director
Recreation and Parks
1 Harry S Truman Parkway
Annapolis, MD 21401
Phone: 410-222-7867
Fax: 410-222-4509
rppola00@aacounty.org

OutLook by the Bay Subscription Form

Send To: _____

Address: _____

City: _____

State: _____ Zip: _____

- 1 year
(6 issues \$24.95)
 2 years
(12 issues \$38.95)
 3 years
(18 issues \$52.95)

Check enclosed made out to: OutLook by the Bay, LLC
626-C Admiral Cochran Dr. #608
Annapolis, MD 21401

SUM09

Health & Mobility



342 Ritchie Hwy
Corner of Whites Rd. & Ritchie Hwy
Severna Park, MD
Tel: 410-421-8070
www.healthandmobility.com



Your store for all your mobility needs
come take a test drive in our showroom
Sales - Service - Financing - Free Delivery

Open Monday thru Saturday 10:00 - 6:00



Go Paddle a Kayak

By Melissa Conroy

If you are like many baby boomers, you've paddled a canoe or rowed a rowboat in your day, and maybe even today! Kayaks, however, might seem a bit intimidating, and you just may have written off kayaking as something only for young athletes or adrenaline junkies. If so, you are missing out on a great form of exercise and a truly pleasurable experience. Kayaks are one of the best human-powered ways to get around on the water; they are sturdy, fast and easily maneuverable. If you like hitting the water, a kayak is an excellent way to do so.

We can thank the Inuit people of the Arctic for our modern kayaks. In need of a fleet of seaworthy vessels that would transport them safely across the frigid waters and allow them to hunt seagoing creatures, the Inuit people devised kayaks made from skins and wood. In fact, the word "kayak" means "hunters' boat." And hunt they did. The Inuit people roamed across the Arctic waters for thousands of years in their kayaks before this unique boat design caught the attention of the rest of the world. Today, many people

enjoy kayaking for short paddles across a lake, longer treks through rivers and marathon sessions across land and sea.

While there are many types of kayaks from inflatable to fold-up kayaks that can fit in a backpack, most kayaks are rigid models made of fiberglass. They all have a cockpit and an adjustable seat in the cockpit for the rider. There are foot rests so that the rider can prop his feet up and stay in the right position for paddling. Kayaks also have tie-down areas on top where the paddler can store items that he needs to keep handy such as water bottles.

Kayaks are divided into two categories: touring and white-water, and there are many models of both types. Touring kayaks, also called sea kayaks, are the more common of the two: These are long kayaks that can reach up to 20 feet and are made to carry either one or two passengers. Touring kayaks usually contain two water-tight storage containers, one in front of the seat and one behind, so that the paddler can bring everything he needs with him on a long trip. Touring kayaks also have a nifty rudder in the back that the paddler manipulates by two foot pedals. While these are not crucial because a kayak can be easily steered with just the paddle, rudders are extremely helpful in rough weather or when the paddler is inexperienced. Touring kayaks also have toggle handles in the front and back to make them easier to move on land.

White-water kayaks are shorter and chunkier than touring kayaks. Because they are usually only 10 feet long or so and have very little storage area, they weigh considerably less than touring kayaks and are only designed for one rider. As their name suggests, these types of kayaks are used primarily for rough waters: the extreme athletes that go racing through whitewater rapids. People who enjoy tackling a rough stretch of water use white-water kayaks because their shorter size makes them much more maneuverable and less likely to catch on a rock and tip over.

Along with a kayak, the rider needs a paddle. These come in plastic, aluminum and wood. Also, paddles come in different sizes, so you need to make a trip to the sports outfitter to figure out what paddle fits you best. A life jacket is an absolute must, so buy a U.S. Coast Guard-approved life jacket and make sure it fits and does not impede your paddling. A spray skirt is a handy piece of equipment: This is literally a skirt that you put on, then get into the kayak and snap around the rim of the cockpit to keep water out. If you are paddling in cold or rough water, a spray skirt is an important piece of gear. Equally important for cold-water work is a neoprene suit. If you fall into cold water, your muscles may seize up quickly and you won't have the strength to get back into the kayak. A neoprene suit will

keep you warm if you capsize. There are also other pieces of equipment you can purchase such as a bilge pump for pumping out the cockpit, but your needs will depend upon where and how long you are paddling.

Paddling a kayak may be more complex than you imagine. There are a number of different turns, patterns and techniques out there ranging from the hand roll, the sweeping stroke and the high brace. Your absolute best bet is to seek out the help of a trainer or expert. Check your local college to see if they have any paddling classes. Some colleges have regularly scheduled paddling classes in their swimming pools and you can learn the basics of kayaking in the safety of an indoor pool. The Internet also abounds with information about proper kayaking. Here are a few introductory hints on kayaking:

- To enter a body of water in your kayak, you actually get into the kayak while it is still on the beach. Once in, you scoot the kayak forward with your body and hands until it hits the water. Kayaks sit quite high and can float on just a few inches of water, so they are easy to launch this way. Another technique is to straddle the kayak's cockpit and push it forward with your legs, then pull your legs in once you start floating and sit down in the seat. If you try to wade out in the water and then get in the kayak while it is floating, you are likely to tip it over.

- When you paddle, you need to angle the blade slightly back toward you as the blade cuts into the water.

- While paddling, keep your arms stretched out in front of you. Imagine that you have a huge picture that you are moving from side to side. Rotate at the waist and let your waist and large muscle groups do the work.

- To change directions, dig your paddle straight down into the water on the side you wish to turn. This will cause the kayak to turn. This is also a good way to slow the kayak down for a stop.

- Be careful of how you move in the kayak. Kayaks are remarkably stable, but they can and do tip over, so move slowly and carefully.

There are many kayak rental facilities in the Bay area where you can try out this exciting sport and see if you've discovered a new hobby. If you have older grandchildren, why not take up kayaking with them? When beautiful weather beckons, spend a day gliding smoothly over the water in a vessel that's proved itself worthy for thousands of years and get a good workout in the bargain.

*Melissa Conroy can be reached at
o4amuseoffire@yahoo.com*

How to Prepare for a Comfortable Retirement

By Mike Steranka

Today retirees are facing numerous questions in their retirement. Do I have enough to last me throughout my retirement? Do I need to reallocate my investments? And the most important question: What should I do from here?

The key to a comfortable retirement is planning and knowing how much money you will need to retire and where that money is coming from. Today, 47 percent of Americans do not know how much money they will need to save for a comfortable retirement, according to the Employee Benefit Institute's 2008 retirement confidence survey.

As the economic forecast is still cloudy, it is more critical to ensure that you and your loved ones are prepared, organized and knowledgeable about your assets, options and distributions that will provide you with income in the future and to potentially pass on to heirs. You should discuss a plan with your professional advisor(s) to meet your income needs and goals.

Here is a financial planning road map to help ensure you are on the right track.

Make the first step and get organized

- Create a filing system for your financial planning documents. Include deeds, trusts, promissory notes, real estate investments, life insurance, social security benefits, IRAs, 401(k), 403(b), pension plans, mortgage information and more.
- Ensure all your beneficiaries are current.

- Create a data form or use a software that consolidates your financials for easy access. Ask your financial advisor(s) if they provide a program of this kind to benefit their clients.

Assess your situation

- What are your current assets and liabilities?
- How many years do you plan to work if you are not retired already?
- Do you plan to work part-time in your retirement?
- What are your pension benefits and other streams of income?
- Where are your savings situated and what is the best way to convert savings into income?
- What are your primary financial concerns?
- Are you taking Social Security? If not, when do you plan to take it?

Create a plan and do not procrastinate

- Layout your current income needs and future income goals.
- Maximize your portfolio by working with a professional. Do not plan without seasoned guidance.
- If you do not have an advisor, attend a financial planning seminar in your area, ask a friend or family member who they trust or search online for more financial planning information.

- Strategize with your advisor on appropriate investment options. Educate yourself on those options and discuss openly with the decision makers of the household and family members.
- Evaluate your need for long-term care. Health costs continue to rise and the average cost per year for in-home care or nursing facilities is above \$70,000 in Maryland and varies by state.
- Make sure you have the appropriate life insurance coverage. Discuss the pros and cons with your advisor to determine the life insurance package best-suited for you.
- Draft a financial plan that you can use to map out your future. In doing so, be sure to discuss your plans with your tax advisor who should be included in the meetings with your financial advisor so you are aware of all tax implications. For example, working part-time in retirement can penalize you if it diminishes your Social Security benefits under your full retirement age.
- How do you want to handle your distribution from savings and what tax category are you in? Would you benefit from setting up an LLC?

"The key to a comfortable retirement is planning and knowing how much money you will need to retire and where that money is coming from."



**"It is critical
to act now.
Procrastinating
is costly and can
get more expensive
every moment you
postpone."**

**Choose a plan that gives you
confidence**

Ensure that your financial and tax plan are in sync with your estate plan. You may need to update your living will or trust, so stay proactive and set up an appointment with your attorney. Avoid probate by setting up a trust and also create tax-efficient inheritances for your heirs.

Part of the process is also controlling your expenses to help unnecessary spending, which can possibly derail you from your financial plan. Categorize your expenses in terms of essentials, debts, taxes and leisure. There are basic foundations to your financials: know where your money is, know where it's going or will need to go and never touch your principal.

It is critical to act now. Procrastinating is costly and can get more expensive every moment you postpone. Seek a professional in the field to help you get on track, enjoy retirement and have peace of mind. Remember to do your homework on the companies with which you want to trust your money. The Better Business Bureau is a great resource to reference firms in your area, view their ratings, receive feedback from consumers and more.

There are many steps to proper planning, which is why it is important to seek a professional to help you make the right decisions for your needs and circumstances. Have all the building blocks in place and you may reap the rewards of a comfortable retirement that is spent more with family, friends, on vacation and enjoying your regular activities.



Mike Steranka is the CEO of Retirement Planning Services, Inc. located in Millersville, MD. Contact Mike at 410.451.9500 or MSteranka@RetirementPlanningToday.com



Pursuing Your Passion

By Kathryn Marchi

Retirement can create many opportunities. At last we have the time to devote to a new interest or develop a hobby or passion that we've only dabbled in before. It takes a "leap of faith" and a little planning, but it can be done.

Such was the case for Col. Ray Thomas, a 30-year Air Force officer whose jobs involved maintenance of all types of aircraft at military bases around the world from the Strategic Air Command at Nebraska's Offutt Air Force Base to Viet Nam, Okinawa and Saudi Arabia. His was a highly specialized area of expertise and responsibility and required constant monitoring on his part. Little did he know that his life would take a completely different turn in his retirement.

As a young boy, Ray enjoyed hunting and spending time outdoors with his dogs and this continued with any free time he had during his career. As time passed, he began to train the bird dogs for his own personal use in the hunting field and walking field trials. It became clear to him that he had a talent for this and that it gave him much satisfaction. Training dogs became a passion for Ray.

As retirement neared, Ray began to think about how he could pursue this passion further. As a child he had loved living on a farm and now he began to envision this kind of life in his retirement. He could have his dogs, train them and hunt to his heart's content. He could finally live his dream. To that end, he and his wife bought a home on 20 acres in southwest Virginia.

Soon Ray trained his first dog professionally. He quickly turned his farm into a dog training business and named it "Timber Ridge Kennel." He designed and constructed the kennel building and began training dogs for a rapidly growing list of customers. His training course was also developed according to his own specifications, but he used the Delmar Smith method of training retrieval as well. Over the years his clients have entrusted Ray with their dogs, sometimes three generations of them! Dogs are steadily flown in from other states and countries. Ray has trained a variety of breeds: English setter, English pointer, Brittany spaniel, German short-haired pointer, German wire-haired pointer, Red setter, Weimaraner, vizsla, Gordon setter, and Drahthaar.

So now, instead of maintaining highly technical aircraft, Ray finally has the time to train his bird dogs. He works every dog twice daily, five to six days each week and the time frame is three to four months per dog. Ray has successfully trained over 475 dogs since turning professional.

As you can imagine, this training takes considerable dedication on Ray's part. What was a hobby or "passion," if you will, became a full-time business. Ray is very fortunate to have had a successful career in the United States Air Force that enabled him to retire at an early age and expand his "passion" for hunting and his love of dogs. He created the opportunity to put his expertise with training bird dogs into a very satisfying change-of-pace career, one which brings him joy and satisfaction each and every day.

Any of us can follow our own passion after retirement. Sometimes it is an extension of a hobby as Ray Thomas has done. Other times, a new passion is discovered, one that may have lain dormant through the years. Passions can also be discovered and pursued through newfound friends that we meet when time is more available to us after our working years. It's up to us to be alert to all of these possibilities -- it should be part of the next stage of our lives. Like Ray, you too can "pursue your passion."



Kathryn Marchi recently discovered her passion for writing and for travel after a long and busy career as a teacher and a military wife. She can be reached at marchi-wre@mris.com. Visit Ray's Web site at: <http://www.timberidgekennels.org>



It's Too Hot!

Penelope Folsom

It's too hot for what? Running a marathon? Rototilling the garden? Repaving the driveway? OK, so it's hot, but it's no excuse for not getting out there and getting some much needed exercise. If you're already involved in an exercise program it should be easy to keep up with it throughout the summer; it just takes altering your routine slightly.

Are you a walker? That's been touted as one of the best forms of exercise available, not only an easy form of getting out there but one that will lead to a long and happy life if all the current studies are correct. If you haven't started, maybe now is the time. Begin by taking it nice and slow -- this isn't the time to train for a triathlon -- with the OK from your doctor, there isn't a better time to get out there. Think positively. You won't have to bundle up in layers of warm clothes and there's little chance you'll be slipping on the ice. All it takes is a good pair of walking shoes and off you go. Walking midday in this weather is foolhardy unless you're fortunate enough to be up in the Blue Ridge or some other equally cool area. During the sultry days of summer the best time is early morning just as the sun is rising. If there isn't a local park that you can get to, maybe just a walk in your neighborhood. And don't be surprised if you meet other walkers at that hour -- seasoned walkers know the best time to go. My friends Jan and Joe head out early just about every morning on a five-mile roundtrip walk down to the coffee shop. They enjoy a bagel

and coffee and a visit with other early morning knoshers and then turn around and head back to the homestead. By 9 a.m. they've completed their exercise for the day, had their morning coffee and enjoyed a bit of camaraderie. If the early a.m. doesn't work into your schedule, the next best thing is a sunset walk. With the summer sun going down as late as 8:00 or 8:30 it can be an after-dinner stroll. Walking through town can be fun as you admire the shops and maybe even stop for a cold drink or ice cream -- low-fat, of course.

If it's pouring rain, try going to one of the indoor malls. They're air-conditioned and friendly to walkers, plus you can always stop at one of the takeouts for a cool glass of tea. There's always the beaches, and many of them are located within an hour or two of most of us. Before stretching out in your beach chair with a good book, try a long walk in the surf. Most of the ocean beaches are hard-packed sand that just invite a brisk walk. If you're not a member of a gym yet, what a perfect time to join. The atmosphere is friendly and the air is cool. There are also indoor tennis courts where you can join for a minimal fee. My friend Jean prefers to play at any of the county courts under the lights after the sun goes down. Pools abound and everyone knows at least one person who has one in their backyard or has a pool in their community. Offer to bring lunch or treats in exchange for an afternoon of swimming.

I get my best exercise by weeding my perennial bed early in the morning or by just

"OK, so it's hot, but it's no excuse for not getting out there and getting some much needed exercise."

messing around with pruning and transplanting. Often during the summer months I stop by my daughter's home where she grows a large vegetable patch -- much larger than my small yard will hold. For an hour or two of early-morning weeding and tidying up I can help myself to whatever veggies are available. She appreciates the help and I enjoy the large basket of home-grown veggies that I carry home.

Have you ever tried kayaking? It's a sport that just keeps getting more popular as more and more people are introduced to the quiet of the back creeks around the Bay. It's a great upper body strengthener as well as a very pleasant way to pass an afternoon.

Biking can be fun too especially on the shaded trails like parts of the Cross Island Trail on Kent Island, or the North Central Railroad Trail or even the Chesapeake & Ohio Trail, which travels next to the Potomac River. Not sure if biking is for you? Rent one and try it out. And should you be up in the area of the C&O don't miss the tubing down one of the lazy rivers or go for the white water if you're feeling adventurous. There isn't a cooler way to enjoy a hot summer afternoon. Many of the rental companies offer guides, which can make it even more fun.

With all these choices, what's holding you back?

Save and Savor Your Stories

By Maureen Smith

We received two more invitations today from retirement communities to come for lunch and a tour of our facilities. We haven't accepted one of these invitations yet, but we're starting to think we should at least give them a look. They have attractive living areas, interesting people and many have golf courses, tennis courts, swimming pools, libraries, community meals, a staff planning activities and group trips. Along with no lawn care worries and with housecleaning services available, it's beginning to resemble my concept of heaven.

So what is holding us back? As I give this more thought, I think the problem is our accumulation of "stuff" through our many years of marriage.

All the trophies, picture albums, travel mementos, family treasures – can these come along with us? Right now they all have a comfortable place, but it is unrealistic to think that they can all come along for the ride. We're talking about some heavy duty choices to be made.

It does seem a bit refreshing to tell the children that it is time for them to claim what they want and strip ourselves down to what we really use and really love. It would not be hard to give up the silver wedding presents that haven't been used in years; my entertaining has become much more casual. I've already divided up pictures of our children growing up and distributed them in acid-free boxes to each child. But deciding the fate of belongings gets tricky when stories are attached to them.

Already I regret the questions I failed to ask my parents and now it is too late. I have decided to write down the stories that I remember and my children can decide for themselves if they feel it important to pass them down to their own children.

As an example, there is the cast iron pot now holding flowers on our back deck. They now have plastic imitations you can buy, but this one is the real thing. I remember as a child at my grandmother's farm in East Texas seeing a fire built under it to heat water for washing clothes or to make soap with lye. It later became a barbecue grill for my parents.

One of the best stories lies in our living room. Tucked inside a lovely green Wedgewood piece is a dried lemon. Now who would keep that? Me, I guess. My husband's mother was one of 10 children who grew up on a farm at the base of Mount Magazine in Arkansas. One child died at age three and she was holding this lemon during her illness. I think our children need to know this and then they can decide for themselves the fate of this lemon.

I hope my stories will help you to think about jotting down some of your own to pass on to children and grandchildren. 

Maureen has spent many years in the Annapolis area and continues to work on downsizing. She can be reached at RSmith0636@comcast.net

PAPER in the Park



the most perfect paper you will ever need

Our paper, Your voice.

Invitations, Announcements & Stationery

Wrapping Paper & Ribbon

Sheets of Italian Paper

Amuse Rubber Stamps

& Much More!

Bring this ad in for

25% off any item in the store*

487 Ritchie Hwy Ste 104 Severna Park, Maryland

410.544.8830 paperinthepark@verizon.net

hours: Mon - Sat 10-5:30 Sun 12-4

*excludes custom printing

Check Out a Senior Center for Classes, Fun and Friends

By Mary P. Felter

So now you are a "senior." You can get discounts at movie theaters, some restaurants and even at retail stores on certain days of the week. But best of all, you have your very own community facilities in Anne Arundel County. They are called senior activity centers, and membership is free.

You can go to seven centers throughout the county, from Brooklyn Park to Edgewater, from Odenton to Arnold. But what exactly are they? What goes on there? And aren't those places just for "old" people?

Operated by the Anne Arundel County Department of Aging and Disabilities, the centers are a hub of educational programs, recreational activities, health screenings, nutritious noontime meals and access to information and services for county residents age 55 and older. Yes, that's right – age 55 and up. Centers are open five days a week, except holidays, from 8 a.m. to 4:30 p.m., and the county even offers free van transportation so you can attend activities there.

"People have such a good time that they don't want to go home at the end of the day," says Edie Cratty, director of the O'Malley Senior Center in Odenton.

"They have to 'boot' them out of the center," says Charles Lawrence, assistant director of the department. "They enjoy it so much."

What attracts seniors? Well, they make comments such as this from a retired teacher: "I didn't know there was so much going on. I came to take one class, and found out about so many others. There aren't enough hours in the day to do all I want to do here!"

"I always wanted to learn how to play bridge, and now I can," says another center member who has made new friends at the card table.

And others like the free health screenings, information on department programs, and talking with representatives who are knowledgeable about health insurance issues.

Now that they have some time, retirees have picked up paint brushes and pencils,



sketching and drawing. Others take woodcarving, creating beautiful wildfowl birds. Their artistic accomplishments are recognized with exhibits at the centers and elsewhere.

Both men and women up to their 80s attend the centers, where they can sign up for trips to theaters, musicals, museums, stores, festivals and restaurants. Thousands take classes offered either by the centers themselves or by instructors from Anne Arundel Community College at the seven locations. Others participate in a book club, join an exercise class, discuss Great Books, take the AARP safe driving course or play Scrabble or billiards.

Want to learn more about archeology? Opera appreciation? How to use a computer? Sign up now for summer classes starting in July. There are four sessions per year. Tuition is waived for those 60 and older with a \$40 administrative fee. For more details, visit the center nearest you.

A former elementary school in a brown-shingled building, the Arnold Senior Center just celebrated its 30th anniversary with various festivities in June. These included a program on the history of the center on Church Road, a trivia game focused on the 1970s and a disco dance with entertainer Johnny Walker. New members were recognized at a dinner which also featured demonstrations on several classes available. The celebratory week ended with a review of the many trips taken by members in the past as well as a presentation on those adventures planned for the future.

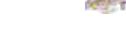
Also celebrating 30 years later in the fall and winter will be the Pascal Senior Activity Center in Glen Burnie and the South County Senior Activity Center now located in Edgewater next to the Edgewater Library. Commemorative T-shirts are being sold now. Various festivities are being planned, including compiling members' favorite recipes for a cookbook, says Nancy Allred, director of the Pascal Center.



Want to learn more? Visit a center listed below or check out the department's Web site at www.aacounty.org/aging for more details:

- Annapolis Senior Activity Center, 119 S. Villa Ave., Annapolis, MD 21401 410-222-1818 or www.aacounty.org/Aging/activeSeniors/annapolis.cfm
- Arnold Senior Activity Center, 44 Church Road, Arnold, MD 21012 410-222-1922 or www.aacounty.org/aging/activeseniors/arnold.cfm
- Brooklyn Park Senior Activity Center, 202 Hammonds Lane, Brooklyn Park, MD 21225 410-222-6847 or www.aacounty.org/Aging/activeSeniors/brooklynpk.cfm
- O'Malley Senior Activity Center, 1275 Odenton Road, Odenton, MD 21113 410-222-6227 or www.aacounty.org/Aging/activeSeniors/omalley.cfm
- Pasadena Senior Activity Center, 4103 Mountain Road, Pasadena, MD 21122 410-222-0030 or www.aacounty.org/Aging/activeSeniors/pasadena.cfm
- Pascal Senior Activity Center, 125 Dorsey Road, Glen Burnie, MD 21061 410-222-6680 www.aacounty.org/Aging/activeSeniors/pascal.cfm
- South County Senior Center, 27 Stepneys Lane, Edgewater, MD 21037 410-222-1927 www.aacounty.org/Aging/activeSeniors/soco.cfm

For information on free van transportation to a senior center, call 410-222-4826. For additional information, call the Anne Arundel County Department of Aging and Disabilities at 410-222-4464. We are "Making Life Better."



Mary P. Felter is the public information officer for the Anne Arundel County Department of Aging and Disabilities.

Are you still here? Does that answer the question as to whether or not your work here is finished?

Cartop Boat Launching

A 'Giant Leap' on Behalf of the Chesapeake Bay

By Phil Ferrara

A hot, sultry July day surrounds our crew as we complete the long portage to the shoreline and the launch site for our departure. We are ready and eager for this journey, fully trained for its safety and operation.

Settling into the seat, the feelings and sounds of a cockpit surround us. While the sun's rays sparkle off the nearby waters, we recollect another hot July, exactly 40 years ago. It was July 16th at 9:26 a.m. "Apollo 11, this is mission control....We are go for the launch!" Think: "one giant leap for mankind." Other images and thoughts of great journeys of history assail the senses: Columbus as he launched his tiny fleet in August 1492 from Palos, Spain. His New World discoveries would represent a major turning point in history, starting the colonization of vast new continents.

Lewis and Clark on that May 1804 day as they embarked in their canoe convoy from St. Louis destined for an unknown wilderness. Their surveys of geography and conditions would open the West to exploration and settlement.

But time to get back to the task at hand. Safely seated in our kayaks and canoes in the sands of the Severn River at Jonas Green Park in Annapolis, my friends and I have launched at one of the cartop boat launch sites' recently designated by the Anne Arundel County Department of Recreation and Parks.

A key issue facing the Chesapeake Bay is the environmental condition that bedevils this major source of recreation and seafood. Understanding this, County Executive John Leopold established a major goal to enhance people's access to the waterways of the Bay —another way to promote awareness and advocacy for the Chesapeake and its environmental health.

In our small world, today's canoe and kayak launching is just one 'small step.' However, the Department of Recreation and Parks' cartop boat launch program is a 'giant leap' on behalf of the Chesapeake Bay. While speaking with Frank Marzucco, director of the department, he indicated that the vision is to use the county's facilities to the fullest for the benefit of the active and growing population of Anne Arundel County. John Marshall, chief of park operations north, was the principal architect of the program who surveyed and identified the many launch sites. He then developed the "Cartop Boat Launch Site Guide" for public information. John indicated that cartop boating is a fast growing sport on the Bay. He explained that many sites will be improved in the future. Davidsonville Park's water access will be upgraded this year to include stairs and ramps to the water's edge and more parking will be provided at Carr's Wharf.

There are 16 cartop boat launch sites located in the Anne Arundel County park system and six additional points of entry on



the Prince George's County side of the Patuxent River Water Trail. Some of these sites provide access to the Patapsco, Severn, South and Patuxent rivers as well as to the Chesapeake Bay directly. Other launch sites are designated for the West, Rhode, and Magothy rivers.

Specific rules for these 16 county sites prohibit trailers or inflatable boats. Only cartop canoes and kayaks are permitted. Complete instructions regarding parking, permits, hours of operation, directions, and site descriptions can be found at www.aacounty.org/recparks/launch. If you need more advice, call 410-222-7317.

The "Cartop Boat Launch Site Guide" can be obtained from the county Web site or from local libraries and county facilities. It details more than a dozen essential safety tips including the use of personal flotation devices, weather awareness and navigation. An excellent map that depicts all cartop boat launch sites is included in the guide along with 15 fishing spots authorized within county parks.



Note: Ferrara operates the Piedmont Trekkers hiking club. Interested hikers and outdoor enthusiasts may reach him at pferrara65@comcast.net

Retirement with Value

Compare Your
Current Monthly
Expenses

Mortgage, rent, condo fee \$	vs.	Monthly fee
Property Insurance \$		Included
Real estate taxes \$		Included
Homeowner's insurance \$		Included
Gas, electric, water \$		Included
Sewer, trash, snow removal \$		Included
Lawn service, grounds care \$		Included
Security system \$		Included
House cleaning \$		Included
Annual heavy cleaning \$		Included
Appliance, roof, window repair \$		Included
Heating and cooling repair \$		Included
Plumbing and electrical repair \$		Included
Health club membership \$		Included
24-hour emergency response \$		Included
Wellness programs \$		Included

Peace of Mind
Included



LONDONDERRY
RETIREMENT COMMUNITY OF EASTON, INC.

700 Port Street, Suite 148, Easton, Maryland 21601
800-752-8732 or 410-820-8484
www.londonderryeaston.com

Resident owned and managed community.



New and existing homes from \$95,000 to \$500,000. Openings Available!

Choosing a Retirement Lifestyle

By Michelle Burgoon

There are many reasons people cite for moving to a retirement community, but primarily they would like to have a low-maintenance lifestyle and to put in place the support systems to help them with their future needs. Most seniors no longer want the burden and worry of home ownership and would prefer to have more time and opportunity to enjoy their retirement years. By arranging for future care needs in advance, seniors can enjoy life knowing that they will be secure and well cared for as their needs change. Travelers also like the "lock and go" freedom that retirement communities may offer.

The process of choosing a retirement community takes time and careful consideration and should be started well before the move is anticipated. The Web site www.GuidetoRetirementLiving.com provides a good starting place with information on all types of retirement living options in Maryland. Web sites and brochures are helpful to learn about a community, but they cannot substitute for actual time spent on campus. Most people require several visits and it may take months or even years to make a decision.

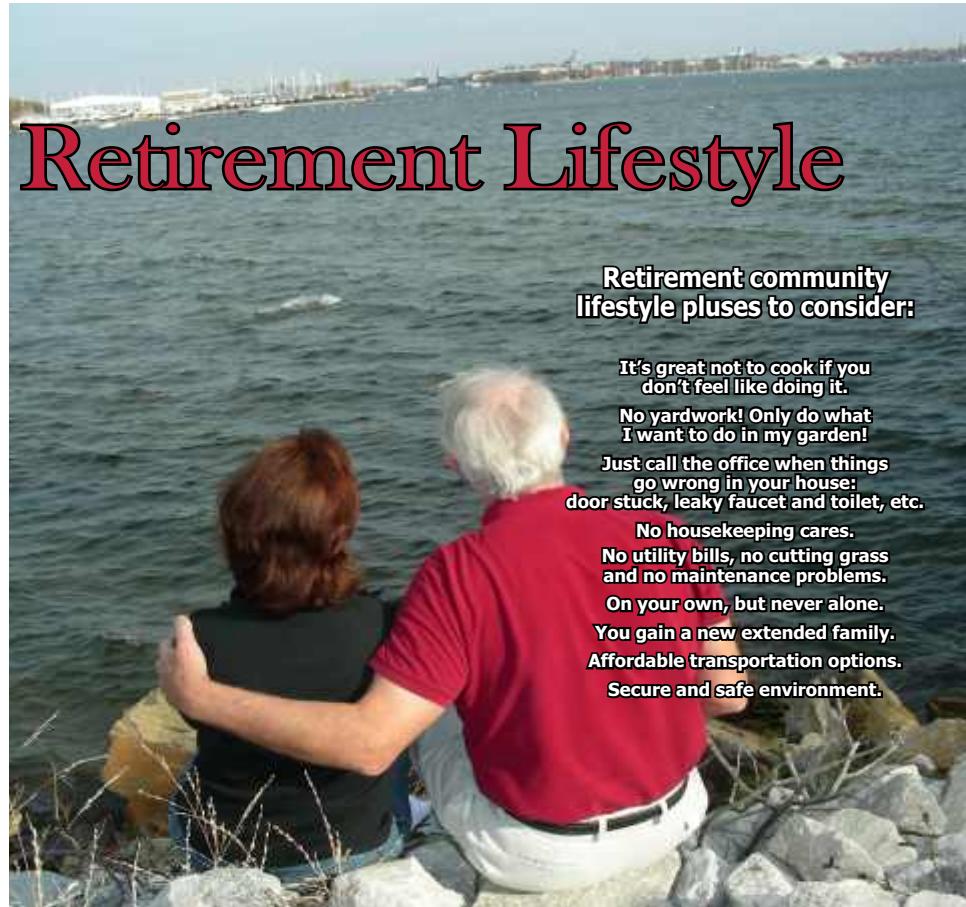
Location

Location is the first decision. Seniors may want to move to a community that is near their present home to maintain longstanding friendships and still have access to the local area that they already know and enjoy. Others choose to move near an adult child who can provide some assistance in the future if needed. Easy access and proximity to shopping, doctors, restaurants and entertainment should be considered.

There is also choosing the type of community to be considered. Do you want an independent living community that is similar to the lifestyle you currently have or do you want a continuing care community that offers multiple levels of care?

Finances

Financial options vary greatly, ranging from cooperative ownership to renting, to purchasing continuing care. The financial fit is important in providing reassurance that the resources are in place for you to remain in your home for the



Retirement community lifestyle pluses to consider:

It's great not to cook if you don't feel like doing it.

No yardwork! Only do what I want to do in my garden!

Just call the office when things go wrong in your house: door stuck, leaky faucet and toilet, etc.

No housekeeping cares.

No utility bills, no cutting grass and no maintenance problems.

On your own, but never alone.

You gain a new extended family.

Affordable transportation options.

Secure and safe environment.

rest of your life. Some communities preserve your assets and offer tax advantages, while others offer the ability to pay in advance for care so there are no financial surprises. Fee-for-service plans allow you to pay for services if and when you need them.

The financial strength of the community may also influence your decision. Examine the income-to-debt ratio of the organization and its future obligations. Does the community have a plan for capital expenses or are assessments to be expected? What does the monthly fee include and what is the history of increases? Is the community a for-profit or nonprofit organization? What are the most important financial considerations for you?

Dining

Seniors enjoy mealtime in retirement communities because it provides an opportunity to socialize and assure good nutrition without having to cook. Dining at your favorite retirement community should give you a good idea of the general atmosphere, quality of food and the nature of the resident population. Are your future neighbors friendly and engaging and do you feel you would fit in? Chat with residents about everyday life and find out what house rules apply to the dining experience. You can have fun going through this process.

Activities

Many retirement communities offer a variety of recreational and educational offerings to their residents. Activities may range from fitness and health classes, to art

groups, to lectures and entertainment. By requesting an activity schedule for the month you are visiting, you will be able to determine if the community's offerings meet your interests and expectations. Is there enough going on to meet your needs?

Other Considerations

Aging in place has become very popular with seniors. It can occur within the confines of your own home, if home health services are available, or in another community setting where higher levels of services are offered. Whatever the setting, having a plan to take care of everyday needs as your needs change is important to your peace of mind.

Many retirement communities offer free seminars about age-related issues and social events to help you become familiar with what they have to offer. These events can help you get to know the staff that will provide the services and often can help you get the perspective of current residents.

Getting started early is some of the best advice from seniors who have made the move to a retirement community. Residents of retirement communities often admit that they wish they had made the move much earlier in their lives. Some say that it can even add years to your life.



Michelle Burgoon, director of marketing at Londonderry Retirement Community in Easton can be reached at 410-820-8732 or mblondon@goeaston.net

You are your own worst critic - would anyone else ever hold you to such high standards?

Bug Off!

Fighting Insects the Natural Way

By Melissa Conroy

When the days start warming up, insects emerge and go to work. While we are very lucky to have honey bees, ladybugs and praying mantises, other bugs such as mosquitoes, aphids and cutworms are not nearly as welcome in our environment and in our gardens. Anyone who has ever attempted to garden knows that a virtual army of insects and fungi are at war against gardeners and farmers. Insects and fungi are not merely irritants; they cause widespread crop damage and famine in many countries. It is estimated that a million people died in the Irish Potato Famine (1845-1852), which was caused by the phytophthora infestans mold.

While a swarm of Japanese beetles or infestation of white grubs in your garden certainly doesn't mean your family will starve to death, garden pests can quickly undo the time and money you devoted to your garden. With the economy continuing to falter, more and more people are turning to their gardens to reduce their grocery bills, and it is even more important that their gardens are high-yield and disease-free.

However, many people wish to avoid chemical pest control as much as possible. It is common sense to say that ingesting large amounts of chemicals is not healthy, and increasing numbers of Americans are interested in organic food products and maintaining their gardens without chemical insecticides. While you can buy organic insect-control products, you can also make them for yourself inexpensively and easily. Here are some easy pest control recipes for you to try.



Soap Spray

Soap has been used for centuries as a way to combat insects. When sprayed directly on insects, soap disrupts the membranes of insects and kills them quickly. However, it is more effective on soft-bodied insects and it must be sprayed directly on the insects to work. While you can use ordinary dish soap, it is not as effective as pure castile soap or commercially prepared insecticide soap. Avoid antibacterial soap, heavy-duty/grease cutting soap or soap with perfumes. Combine one teaspoon liquid soap with one quart of water and spray directly on insects either early morning or later in the evening.

Neem Oil Spray

Neem oil is extracted from the neem tree which is native to India. Neem oil has been used as an insecticide for many centuries. You can purchase insecticides with neem oil, but you can also make your own. To make a .5 percent concentration spray, mix one-half teaspoon soap with a quart of warm water. Slowly add one teaspoon neem oil and mix thoroughly. Spray on plants, continuing to shake the container as you do so, and use up all the spray within eight hours.

Pepper Spray

There are many variations to this recipe, and it involves a foray through your cupboard and fridge to see what spicy products you have on hand: Tabasco sauce, chili pepper powder, taco sauce, wasabi paste, garlic powder and horseradish are great. Blend several teaspoons of hot spice together with a gallon of hot water and let sit for a day or

two, preferably in the sun. Strain the spray (otherwise chunks will get caught in the sprayer), then spray over plants, reapplying after it rains.

Milk Spray

Milk is effective at combating mildew, plus it may also help to boost plants' natural immunity to disease. Mix one cup milk with nine cups water and spray on plants until mildew disappears.

Rubbing Alcohol Spray

Do be careful with this one as it is not for flowers, only for vegetables! Additionally, it is a good idea to test this on a few leaves and wait a day or two. To make the spray, mix one to two cups of rubbing alcohol with a quart of water, then spray on the plants.

Tobacco Spray

Tobacco is bad for your lungs and deadly to insects; in fact, nicotine was one of the most commonly-used insecticides in the late 1800s. To make the spray, take one cup of either tobacco leaves or cigarette butts and soak in a gallon of water with one-fourth teaspoon soap, then strain. You can either spray plants with it or pour it around the plants to combat soil insects like grubs. However, avoid using this spray on tomatoes, eggplants or peppers since they are related to tobacco and could be infected by the spray.

Melissa Conroy is a Nebraska-based freelance writer who teaches writing and literature at two local colleges. She can be reached at o4amuseoffire@yahoo.com

Cooking in the Summertime

By Emily Horton

It is beautiful outside: 80 degrees, sunny and not too humid. Who could ask for better weather? This is the time when everyone wants to be outside sitting on the patio with a glass of iced tea or lemonade. The cook at home should pull off the cover on the grill and get the charcoal ready. Pull out the plastic patio dinner plates and silverware and set the patio table. Don't forget the citronella candles to keep the mosquitoes at bay!

It is summertime and meals tend to include lighter fare. This is not the time for the heavier proteins with rich sauces and soups. We're talking about the lighter proteins -- fish or chicken, plus salads or vegetables. While my Sunday activities during the winter consist of making chili or split green pea soup for the week, I spend most summer Sundays making pasta salads and dips. My pasta salads range from using the traditional bow tie pasta or elbow pasta to couscous. My dips can range from homemade salsa to hummus. In addition to the homemade dips, I like to make my own pita chips. Using pita bread, canola oil and a pre-made mixture of spices called dirt (www.toddsdirt.com).

But let me share a favorite menu in my household. It's easy and should win over hearts. It starts with homemade pita chips and homemade hummus. It continues with grilled salmon and homemade mango salsa with sides of rice and green beans. For dessert, select some fresh berries and whipped cream.



Homemade Pita Chips

pita bread
canola oil
Todd's dirt or any selection of herbs and spices

Mix canola oil and herbs. Cut pita bread into chip sizes and split layers. Lay the pita bread on a baking sheet and brush oil and herbs onto each piece. Place in a 400-degree oven and bake for approximately 10 minutes per side.

Homemade Hummus

1 can of chick peas
garlic
olive oil
tahini

In a food processor add chick peas and olive oil. Scoop in one to two spoonfuls of tahini and continue to blend. Add cloves of garlic – I will leave the amount up to the cook. Once smooth, remove from processor and enjoy.

Mango Salsa

1 mango
2 jalapenos
1 lime's juice
1/2 red onion
Cilantro or mint, finely chopped

Remove the mango meat off the seed and remove peel, cut into small dices. Cut jalapenos and red onion into small dices. Finely chop cilantro or mint. Mix everything in a bowl and sprinkle lime juice on the mixture. Set aside to chill.

Grilled Salmon

Salmon
Salt and pepper

Season both sides of salmon. Coat the surface of the grill with oil. Place the salmon filets on the grill and cook both sides – usually about seven minutes per side.



To pull all of the components together, set the pita chips and the hummus out for snacking as you enjoy the first glass of iced tea or lemonade. Place the grilled salmon on the plate with a spoonful of mango salsa on top. Next to the salmon, place a spoonful of rice and a few green beans to finish off the dish. For dessert, have the seasonal fruit topped with whipped cream.

This meal can actually be centered around the salmon and mango salsa, without the green beans and rice, if a lighter meal is desired.

Emily Horton is currently training at L'Academie de Cuisine in Gaithersburg. She can be reached at emilyehorton@yahoo.com

I Need a Contractor: What Do I Do?

By Carol Barbier Rolnick



We love our homes.

Move or modify: That is the question many of us ask ourselves as we grow older.

You want to make changes in your home, perhaps make it a little easier to get up and down those stairs or maybe redo the master bath so it's safer and more accessible. Or you want to either add more space to your home or make existing space more functional.

You *don't* want to move. After all, this is your home. You love your neighbors and community. So how do you find a contractor you can trust?

Homework, Homework, Homework

Many people rely on word-of-mouth and testimonials from friends and family for everything from toothpaste to insurance. While personal referrals are always a good way of finding a qualified and competent contractor, you should always check the credentials and business status of a contractor. Several basic steps can help winnow the pool of prospective contractors.

1. Review the basic qualifications of contractors recommended by a friend or one you've found through advertisements. A contractor should be:
 - Licensed by the Maryland Home Improvement Commission (MHIC)
 - Bonded
 - Insured
 - Accredited by the Better Business Bureau

2. Once you've pared down your list, interview a few contractors. Ask each to bring references, a sample contract and proof of his MHIC license, insurance and bonding. Ask if he is a certified aging in place specialist (CAPS) as sanctioned by the National Association of Home Builders. Take notes on whether he listens to your needs and asks appropriate questions or if he talks over your head.

3. Do your homework.
 - Check with the MHIC to see if he holds a valid license. Call 800-218-5925 or go online at www.dllr.state.md.us/license/home_imprv/mhicnews.htm
 - Call the Better Business Bureau of Greater Maryland at 410-347-3990 or go online at www.greatermd.bbb.org and follow the line to, "Check out a business."

The Contract

You've done your homework, you've made your selection. It's time to sign the contract (and a professional will have a contract). Read the contract thoroughly. Do not hesitate to ask for a couple of days to go over the provisions and discuss them with family or advisers. At minimum, make sure the contract includes the following:

- the total cost, the date work will begin and the approximate completion date;
- the process for handling change orders;
- written guarantee of the work completed in a specified period of time;
- in the case of subcontractors, you want release of lien forms signed by the subs upon completion of the job;
- provision that you have the *right to cancel* within three business days of signing the contract.

What about the cost?

Even in today's tight financial climate, there are many financing alternatives available. For homeowners, there are home equity conversion loans, lines of credit and mortgage refinancing options. Many local and state departments on aging, state housing and other agencies will provide financial assistance for persons with reduced income. If you are a veteran wounded or injured in the line of duty, there are grants from the Veterans Administration specifically for home modifications for accessibility and safety. Finally, charitable organizations such as Habitat for Humanity or Rebuilding Together can provide assistance with home modifications and general renovations.

The vast majority of us would willingly put up with the relatively minor inconvenience of contractors in the house for a few days or weeks rather than move to a retirement community or assisted living residence or go into a nursing home. With a little diligent homework and persistence, you can find a quality contractor to modify your home so it suits your needs for now and the future, enabling you to stay safely in your own home for years to come.



Carol Barbier Rolnick is the director of education for Safe Living Solutions, a certified aging in place (CAPS) company that specializes in home safety education and evaluation. Ms. Rolnick can be reached at crolnick@safelivingsolutions.com or 410-729-4215.

OutLook's Bits & Bytes

Like most of us, you have probably spent at least one sleepless night after the waiter brought you caffeine when you asked for decaf. Now there's a discreet way of checking the level of caffeine that's actually in that steaming cup of late night joe. Contact Lake Research Corp. at www.caffinetest.com to purchase strips that will test the caffeine content of both coffee and tea. Save yourself from one more night of tossing and turning and wishing you had that waiter's phone number.

**Are you
TIRED
of being
RETIRED?**



Since 1961

NUTRITION ~ WEIGHT MANAGEMENT ~ SKIN CARE ~ HEALTHY HOME

Want to help people live healthier lives?

Earn an extra \$400+ per month

**SHAKLEE, over 50 years old, always safe,
always works, always green!
Come and join us!
Call for a FREE brochure.**

**Anna Marie & Powell J. Musterman
Shaklee Coordinators**

410-268-9089

annamusterman@comcast.net

Are you busy living or are you busy heading in the other direction?

'R' You Going to Eat Oysters This Summer?

By Leah Lancione

According to the *American Heritage Dictionary of the English Language*, an old wives' tale is a "superstitious belief or story belonging to traditional folklore." Every nation, people and family clings to and passes on its share of old wives' tales. Here in Maryland where the Chesapeake Bay is the state treasure, and the home of the blue crab and the rockfish, as well as the eastern oyster, it's no surprise seafood folklore exists. For generations, the tale advising seafood lovers to only eat oysters during months containing the letter 'r' persisted.

The *Chesapeake Bay Fish & Fowl Cookbook* outlines the history of oysters found in large numbers in the Chesapeake Bay, and the legendary "oyster roasts" that featured diverse dishes and methods of serving them. The cookbook describes the resourcefulness of Indian tribes that capitalized on the inherent value of oysters — as a utensil, server and food.

The book also details the commercial value of oyster harvesting in Maryland during the 1800s when large batches would supply cooks and local markets or be packed on ice and transported out of town and state. According to the Chesapeake Bay Foundation, oyster harvesting was the most valuable and profitable commercial fishery in the Bay area until the mid-1980s when it was replaced by crabbing.

Although laws had been put in place in regions like New York City to prohibit the sale or importation of oysters during summer months, the laws were later rescinded after refrigeration capabilities and scientific evidence debunked myths that kept people from eating oysters in non-'r' months.

In his national best seller, *The Big Oyster: History on the Half Shell*, Mark Kurlansky explains that although some people did dine on oysters all year long, it was understood that they were less appetizing and succulent during the warmer months when they spawn. Some people felt the wait until the fall for better quality oysters served as a conservation measure.

Kurlansky also notes in his book that Chesapeake Bay eastern oysters, because they grow larger and faster in warmer waters where more oyster food exists, were significantly larger than the oysters in New

York and in northern waters. He describes how oysters hibernate during the winter months and resume feeding and growing in the spring as the waters warm.

Though scientific evidence has discredited the old wives' tale, according to the Food and Drug Administration (FDA) raw oysters can be contaminated with a potentially life-threatening bacterium called *Vibrio vulnificus*. However, despite the possible dangers associated with eating raw seafood, many people know present-day refrigeration techniques make eating oysters from January to December feasible.

The Department of Maryland Seafood & Aquaculture reports that regional availability now dictates how and when oysters can be consumed.

Although the Centers for Disease Control and Prevention (CDC) report that even legally harvested oysters can be contaminated with bacterium that are naturally present in marine environments, especially when waters are warmer, specialists from the FDA and state officials monitor shellfish quality. Waters are tested and oyster beds are declared, open, closed or restricted on a conditional basis. So while the best advice may be to eat raw seafood in moderation, that may be akin to asking regular Sunday brunch goers to forego ordering eggs over easy because they could be tainted with salmonella. Imagine the look on a mother's face when she's told to never again fix a peanut butter and jelly sandwich for her children because a vat of peanuts in a factory somewhere tested positive for salmonella.

Besides, annual bull roasts hosted by schools, churches, civic groups and athletic leagues would not carry the same hot-ticket value without oysters served on the half shell.

So, while it's evident the old wives' tale may have been steeped in *some* truth since the prevalence of bacteria is higher in warmer months and spawning oysters make for less tender and plump "meat," there is no official caveat that forbids eating oysters in summertime. Marylanders therefore have permission to throw a good 'ole Maryland crab feast that features oysters, or what Harold McGee, the author of *On Food and Cooking: The Science and Lore of the Kitchen*, calls "the sea's tenderest morsels, the marine



equivalent of panned veal or the fattened chicken."

Countless cookbooks reveal recipes for oysters, whether raw on the half shell, fried, baked, steamed, smoked, roasted, broiled, sautéed, in a soup, in a cream sauce, as a dip, in a sandwich, complimenting a salad and more. But before your next oyster dining experience, just remember one more thing ... there is yet another legend that proclaims, "Eat fish, live longer—eat oysters, love longer!"

For more information on oyster harvesting and shellfish safety guidelines, visit Maryland Seafood & Aquaculture Development Program (www.marylandseafood.org) the Maryland Department of the Environment (www.mde.state.md.us) or the U.S. Food and Drug Administration (www.fda.gov)

For recipes featuring oysters, check out the *Legal Sea Foods Cookbook* by Roger Berkowitz and Jane Doerfer, *Simply Shellfish* by Leslie Glover Pendleton and *The Chesapeake Bay Fish & Fowl Cookbook* by Joan and Joe Foley.



Make Your Volunteer Work Count!

By Maureen Smith

Retirement can be the best time of life, time to take up golf or dust off the tennis racket, travel, indulge in some daytime bridge or broaden your knowledge through classes at the community college or senior center. Those of us with grandchildren now have time to really get to know these little people with our genes - time to pass on some good values to the next generation.

Retirement also affords us an opportunity to help in the community. Imagine a first grader excitedly exclaiming, "Now I get it!" as you help her solve a problem. Or picture yourself enveloped in a group hug from students in the kindergarten class because they appreciated the book you just read to them. These expressions of gratitude and more can be your reward if you choose to spend some of your retirement time as a volunteer with Assistance League Chesapeake.

Through Operation School Bell programs, more than 120 Assistance League chapters across the country provide children in need with appropriate assistance to enhance self-esteem, to promote learning and to encourage regular school attendance. Assistance League Chesapeake, the first chapter in Maryland, works with students at Georgetown East Elementary, a designated Title I school because of its high percentage of poor families. Our volunteers serve as classroom aides, guest readers, tutors and activity leaders for an after-school program. Through our fundraising efforts and community support we provide school uniforms, sponsor and chaperone educational field trips that the students could not

otherwise afford, and provide new books for classroom libraries and students. We work hard to enrich the lives of these students; in the process, we have enriched our own. The program has received the Anne Arundel County Volunteer Center - 2008 Volunteer Project Hall of Fame Award and the Anne Arundel County Public Schools Award for Exemplary Volunteer Program.

Assistance League Chesapeake offers other opportunities to serve the community. Our Kids on the Block puppet troupe performs in elementary schools throughout the county, spotlighting important issues like bullying and learning disabilities. Our emergency kits program provides supplies including flashlights, radios, batteries and nonperishable food items delivered by volunteers to homebound county residents, and our Sing-a-long for Seniors program takes music from their era to seniors in assisted living residences and nursing homes. During the past year, Assistance League volunteers touched the lives of more than 5,000 children and seniors throughout the county.

As an Assistance League volunteer, you will make new friends and enjoy the satisfaction of contributing to your community. For more information, e-mail us at Info@ALChesapeake.org or visit our Web site at www.ALChesapeake.org

We look forward to meeting you, sharing our enthusiasm and welcoming you to our team. 

Maureen Smith chairs Operation School Bell, a literacy project of Assistance League Chesapeake.

Maryland's adventure began here 375 years ago and continues today ...

1634 - 2009

MARYLAND
CELEBRATE 375!
ST. MARY'S COUNTY

IT'S OUR BIRTHDAY!

**Maryland began here
375 years ago—
come celebrate with us!**

Enjoy a year of heritage
festivals, special deals, great
getaways and cool giveaways.

Visit the Web for details, and to find out
how to get your FREE Discover
St. Mary's County Value Card—
our birthday gift to you!

CELEBRATE
375!
MARYLAND
ST. MARY'S COUNTY
www.maryland375.com

Discover
St. Mary's County
www.stmarysmd.com/tourism

DISCOVER
ST.MARY'S
COUNTY

WWW.MARYLAND375.COM

St. Mary's County Division of Tourism
800-327-9023
www.stmarysmd.com/tourism



Locavores: The Local 'In Crowd'

By Peggy Markham

"By choosing locally grown produce there is less impact on the environment and more money stays within your community."



You can call yourself a "locavore" and the only cost of membership in this growing group of community activists is the time and effort you are willing to give to sustain your local economy. This includes supporting all local businesses from the farmer outside of town to the boutique in your neighborhood that sells homemade soaps. In the summer months it is deliciously easy to focus on obtaining local foods with the array of produce grown in virtually our own backyards or sold at festive farmer's markets. Garden-fresh and packed with flavor, it's food that really tastes good!

By buying your produce from local farmers you are providing a livelihood for your rural neighbors, being personally connected to land management in your area and relishing the bounty of seasonal and regional foods. The variety of products available is enough to satisfy omnivores, herbivores and carnivores -- all can be locavores. Think of ripe, juicy heirloom tomatoes, tender, free-range chickens, fresh eggs, artisan breads, farmstead cheeses, honey supplied from beekeepers and wines of excellent quality.

Local Veggies

You are helping sustain local farming whether you choose to buy organic or conventional food products. Consider going organic when you purchase fruits and vegetables such as apples, bell peppers, celery, cherries, imported grapes, nectarines, peaches, pears, potatoes, red raspberries, spinach and strawberries. The Environmental Working Group (EWG) has listed these 12 foods as containing the highest levels of pesticides when grown commercially. If you prefer the fruits and vegetables grown under conventional circumstances you might consider those with thick skins or rinds (melons and squashes). Community growers offer the pick of the season with fresh products and buying closer to home reduces the energy consumption of transporting foods from a distance.

Bring the Kids

All members of the family can enjoy visiting nearby farms. Many farmers have petting pens where kids and grandkids can view goats, sheep, cows, chickens and friendly barn cats. Cheese vendors might offer days when you can watch the process for making cheese. Boutique wineries often have wine tastings on summer afternoons and their vineyards could be a pastoral setting for a wedding or anniversary celebration. Take the grandchildren to a berry farm and let them fill baskets with sweet strawberries.

Do It Yourself

For personal satisfaction and at the same time helping to maintain the sustainability of your community, nothing beats the joy of a home-grown garden. Create an edible landscape with fruit trees, vegetables, herbs and flowers. Forget traditional ideas of gardening in rows featuring a single crop and try a radical approach of combining vegetables with herbs and flowers. Mix in asparagus, peppers, eggplant, onions, garlic with pansies, nasturtiums, petunias, violets, strawberries and herbs such as, peppermint, lemon balm, purple basil -- all edibles. Encourage your family, especially grandchildren, to help with the cultivation. Children will be more likely to eat and enjoy a carrot that they spent time nurturing from seed to maturity. Your neighbors will be delighted to share your basket of cucumbers and zucchini when your vines produce in quantities.

Preserving Food

Perhaps this is the time to consider learning how to process your harvest through the craft of preserving food, making jellies, jams and preserves. It's a good time to explore the methods to can, freeze, pickle, dry, cure and preserve. Contact your state university extension department for instructions and tips on food preservation. You will have a storehouse of tasty treats for gifts when the holidays roll around.

Don't let the fact that you live in an apartment or condo discourage you from having a garden. Try growing your fruits, vegetables, herbs and flowers in containers. Your local nursery will be happy to help with the best choices for your environment. A new concept for growing more than houses in town or in the suburbs is *agriburbia*



(trademark of TSR Group, Inc.). Agriburbia is a new land use concept that integrates using open space within neighborhoods to foster agriculture. A plot of land can become a community garden with neighbors working together.

Sustainable farming is a complex term. Earthjustice attorney Steve Mashuda explains: "Something is sustainable if it is done in a way that helps satisfy current needs without diminishing a resource for future needs. Making sure you leave or put back at least the equivalent of whatever you take. You want to put back into the soil the nutrients you took out, e.g., through composting the wasted crop, not with synthetic fertilizers." When thinking of our local communities we want to strengthen and sustain our independence and quality of life, we want to bequeath a healthy environment.



Locavores hope to grow sustainable communities by supporting local businesses, in particular food producers. By choosing locally grown produce there is less impact on the environment and more money stays within your community. It is a win-win situation for you, the farmer and the future. Join the in crowd this summer at a farmer's market where you'll see your neighbors; purchase the freshest seasonal fruits and veggies; sample homemade foods (tortillas, jams, breads); meet local vendors of honey, wine, cheeses; watch a fabric artist card wool from the sheep she raises; tap your toe to a group of home town fiddlers. It's your community!

Research information via your computer:

- www.ediblechesapeake.com and www.ediblecommunities.com -- A magazine published in communities across the country with emphasis on local farms, food producers and the role food plays in our communities.
- www.localharvest.org/csa/ -- The best organic food and what's grown closest to you. Find farmer's markets, family farms and other sources of sustainably grown food in your area. CSA stands for "Community Supported Agriculture."
- www.slowfood.com -- A Web site for an international movement that seeks to defend traditional food cultures.
- www.agriburbia.com -- The TSR Group, Inc. Evaluates your development for agriburbia services.
- www.foodnews.org -- Environmental Working Group provides a primer on which produce to buy organic and which conventionally grown fruits and vegetables are acceptable if organic isn't available.
- www.montereybayaquarium.org and seafoodwatch.org -- Monterey Bay Aquarium and Seafood Watch Guide to Sustainable Seafood. Information on environmentally sound seafood choices.
- www.oceansalive.org -- Oceans Alive tells you the best and worst seafood choices based on nutrients, contaminants and sustainability concerns.
- www.nrdc.org/health/foodmiles -- The National Resources Defense Council promotes a healthy environment for all life on earth.

OutLook's *Bits & Bytes*

Do you wish you could find a home for the ever-increasing pile of old keyboards, outdated cell phones or monitors that aren't compatible with your new desktop? Look no further. Log on to MyBoneYard.com or Gaxelle.com for places that will not only pay for your outdated and no longer used electronic equipment, but will send you the postage paid shipping label to acquire some of your junk. They promise that the stuff is recycled, reused or remarketed, whatever seems appropriate for the specific piece.



• www.greenerchoices.org -- Offers advice on how to read labels in order to make good food choices. Offers consumers choices on all types of home products.

• www.eatwild.com -- Lists state by state farmers who raise and sell pasture-fed meat, dairy and egg products.

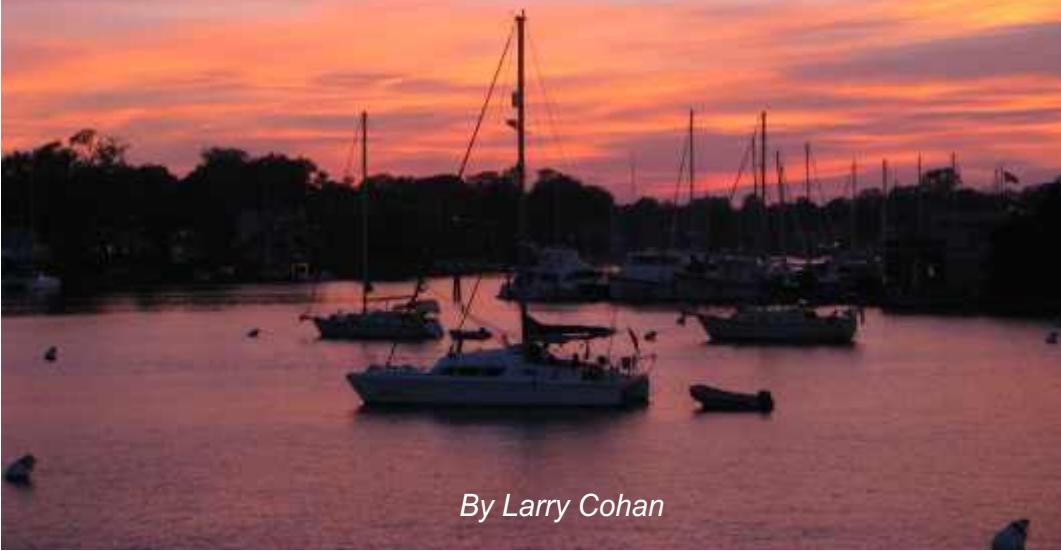


ATTENTION PROBLEM SOLVERS!

Are you one of those individuals that might be retired but not quite ready to totally leave it all behind? Do you like meeting new people, stimulating conversations, researching and resolving problems, and getting paid for it? Interested in preparing tax returns? Check out our website @ www.all-statatestax.com and send an email to peg.allstatatestax1@verizon.net

Keep depression at bay - it has been proven that exercise will do just that.

A Shocking Experience



By Larry Cohan



“Dad, there's a black cloud over there in the southwest coming toward us. Do you think we should head for the marina?”

“Naw, Andy,” I answered. “I've been watching it and I'm sure it's going to pass north of us.” And it did. The sky quickly cleared.

Now let's set the stage. We were at anchor in Whitehall Bay across the Severn River from Annapolis. We had 13 people aboard our new (for us) French-built Beneteau First 38 sailboat because we were having a “commissioning party” to properly celebrate our acquisition. Andy was aboard to help with the boat handling while I played the role of a party host.

It was a typical Chesapeake Bay day:

“Mostly sunny with a high of around 80°. Chance of isolated thunderstorms later in the day. Winds SW at 5-10 knots except in thunderstorms. Chance of precipitation is 20 percent.”

Truth is, if you stayed in port on days with this forecast, you would never get to sail in this area. Plus in this case, we were only 15 minutes from our marina. Barbara had dug into her old Hawaiian cookbooks and had prepared some fantastic puu-puu's. I was busy serving beverages – regular, diet and adult varieties. Our wonderfully wacky friends had created a commissioning ceremony, complete with funny hats, false teeth and pseudo-religious mumbo-jumbo to ward off any evil spirits. I brought one of those fake champagne bottles that breaks easily and safely to use later on the bow roller.

Thirty minutes later: “Dad, there's another ugly cloud heading our way. What say you?” Andy asked.

“I think that one is tracking to the southeast of us, Andy. Let me know if it turns more toward us,” was my reply.

Sure enough, the second cloud missed us, but by not as much as the first one. We did feel a cooling from that one that made us a little more aware of our weather scenario.

After another 15 minutes: “Dad, the third cloud in that train has an anvil-shaped top. I read where that's not good. I think we should head in to the marina.”

“I think you're right. But by the time we get that anchor up and motor in, that cloud's going to be quite close. I think we'd be better off to take whatever it gives while at anchor.”

Soon thereafter the winds and rain started. When I say winds, I mean WINDS. My wind instruments measured 60 knots. When I say rain, I mean RAIN. Horizontal, torrential rain. Everyone except our friend Betty moved down below to the saloon (a boat's dining area). Betty was entranced by the beauty of the frothy whitecaps and the rain bouncing off the deck.

But then the thunder started. I ordered Betty to come down and join us, which she did. Taking some compass readings on some landmarks would help to detect any anchor-dragging movement. There was none, thankfully. The party had definitely changed, but everyone was still having a fairly good time in the closeness of the saloon.

The lightning then greatly intensified in frequency and ferocity. Seated at the navigator's station I was watching the wind instruments and keeping an eye out the porthole.



BAM!!!!!!! This bolt of lightning was definitely louder than those preceding it. Someone yelled, "Did that hit us?" I then noticed that my instruments were all blank. So I replied, "Yep," in my best Oklahoma twang.

To say that there was some nervousness aboard the boat is an understatement. I tried to stay calm and cool, but I was not. However, I did have the sense to ask everyone to pick up their feet so I could remove a part of the cabin sole (floorboard, to you lubbers) so I could check for water entering the boat. Thankfully there was none. Unable to communicate with any other vessels, I also could not get the National Weather Service continuous announcements on the VHF radio. It was obviously dead.

Friends who were seated closest to the mast noted that immediately before the strike hit, they felt a considerable amount of tingling in their hair on their head and bodies (a very common effect). Otherwise, they were unhurt.

The storm soon abated and the sunshine returned very quickly. Lacking the party spirit, we returned to the marina and offloaded our guests.

Andy and I made a thorough check of the boat. Here's what was obvious:

- We found a piece of VHF antenna on deck that had once been on top of the mast. It had the look and feel of a charcoal briquette and it was about one-fourth of its former length.
- None of the electronics worked.
- There was no water in the bilge.
- The engine was fine.

Of course there were things we didn't know about, but I will get to those later. This happened on the first day of a three-day weekend. We had been scheduled to raft up with friends in Shaw Bay on the Wye River of the Eastern Shore on Sunday night. After much deliberation, we decided that we could still make that rendezvous. And we did. We used the old-fashioned navigational methods of piloting and dead reckoning. Real boaters don't need electronic gizmos to navigate the Chesapeake Bay – GPS just makes it much easier.

On Tuesday I filed lengthy reports with the Coast Guard, the Maryland Department of Natural Resources Police and my marine insurance company. The insurance company wanted the boat hauled out as soon as possible and to have a complete survey inspection performed. Professional surveyors know exactly what to look for after a lightning strike. The surveyor found the following:

- 100 percent damage to electronic gear. Even units that had been turned off suffered from the very strong magnetic field that had been generated by the lightning. Most marine electronics have some form of memory

in them that often contains the startup program that drives the unit. When exposed to strong magnetic fields, the information on the memory unit can often be corrupted.

- Major damage to some electrical units, most noticeably the alternator and some light bulbs. In effect, while we were motoring part of the way to Shaw Bay, our batteries were not being recharged by the alternator. But hey, sailors are used to that.
- A two-foot diameter spot of burned-off paint near the bottom of the keel. That was the exit point for the electrical energy. Surveyors are happy when they find the exit point.

The insurance company was very helpful in getting service personnel aboard the boat to fix the known problems. The total cost of replacements and repairs was \$6,500 in 1987 dollars which is equivalent to \$12,250 in 2009 dollars. My insurance deductible was \$1,850, so it was a bad day for both me and for the insurance company.

Two other problems popped up later. One friend who was seated near the mast found that his mainspring (nondigital) watch was now inoperative. He took it to a jeweler who examined it and asked, "Was this watch in a lightning strike?" He explained that the watch had become magnetized causing the rotating wheel mechanism not to rotate. He said that this was the normal result of a lightning strike.

In addition, I later found that the boat's steering compass was off as much as 8 degrees. Researching this, I found that the bolt of lightning magnetizes the iron in the engine, which is situated very close to the compass. I then learned how to adjust the compass to compensate for that error, which slowly decayed over the next few years back to its original value.

That, fellow Bay sailors, is the shocking story. If you drive the Washington Beltway without panicking, then don't worry too much about getting hit with a lightning strike on a sailboat.



Lessons Learned

While the electronics and electrical systems are very vulnerable to damage from being near a lightning bolt, a well-built and maintained sailboat will usually survive quite well. The hull of the vessel and the crew aboard will usually escape unharmed. If the mast of a sailboat is well-grounded to a metallic surface (such as my iron keel) in the water, the "path of least resistance" of the energy should be straight down the mast, into the keel, into the water, and finally to earth (and back up again). If a boat lacks an iron keel, there are other ways to establish a proper ground.

As a general rule, lightning will not bypass the top of the mast and pick out some crewman to hit. The tall mast of a sailboat provides an excellent lightning rod. Even if a crew were to be touching the mast, the worst that would probably happen is a burn – not electrocution. Indeed, it would be pretty tough for a human to accidentally become part of the "path of least resistance," but no guarantees. A wise person would stay well away from this "lightning rod."

Lightning strikes on boats are quite common, especially in Florida. In fact, the insurance company told me that 12 boats had been hit in the Annapolis area by that same storm. But misery does not love company, I assure you.

If you find yourself on a sailboat with a thunderstorm approaching, do the following:

- Put life jackets on all crew before anything else.
- Immediately get the sails down or furled.
- Close all ports and hatches.
- Turn the VHF radio to the proper weather channel for your area.
- If you are underway, turn on your running and steaming lights or your all-around light if anchored.
- Turn the VHF radio to channel 16 and put out a "security call" to all interested vessels telling them your status and approximate location.
- Anchor if time permits, even if you're in 40 feet of water. If not, then at least get the anchor as ready as possible to deploy.



Larry Cohan is a part-time instructor extraordinaire emeritus at the Chesapeake Sailing School (www.sailingclasses.com) in Annapolis. He is a retired senior government executive and military think tank executive. He can be reached at crabtrap38-obtb@yahoo.com

Give Your Guests An Innkeeper's Welcome

By Vicki Duncan

They're back! And like the warning on the passenger side mirror, "Objects are closer than they appear." In this case, those objects are the house guests who love to come and visit those of us living near the Chesapeake Bay. It's summertime again and your guests may have already arrived or will be at your front door soon, just in time to enjoy boating, sightseeing or simply strolling the streets of our quaint, historic capital city.

Before their arrival, you've probably made a few preparations. Sure, you've fluffed those pillows on the guestroom bed, put out extra towels and scored some pastries from the Amish Market for a breakfast treat. But would you like to turn up the heat and offer your guests something extra-special to welcome them into your home?

Let's go straight to the pros for some answers. And, in the hospitality department, the best professionals are the innkeepers of bed and breakfast establishments (B&Bs). These folks are experts at ensuring their guests receive a warm welcome and a pleasant, relaxing visit. So, come along while we check in at the inn – on the Eastern Shore.

The Dr. Dodson House in nearby St. Michaels is a well-appointed inn with an interesting history. Built in 1799, the spacious, three-story brick house boasts two covered porches for guests to enjoy while they sip their morning coffee or an afternoon aperitif. The home started life as a tavern and St. Michael's first post office before taking on a later addition and a significant stint as the local doctor's office from which the inn's name is derived.

Don't be put off by the exterior trim in need of a good paint job. Inside, you'll be enveloped

by a warm interior with rich woodwork, rustic fireplaces and original window glass as just a few of the features that delight lovers of fine, old architecture from the Federal period.

Location is a large part of the successful package offered by this gracious home that provides the perfect spot to enjoy the best of St. Michaels. Resting quietly apart from the busy main street and traffic noise, the inn is just steps away from upscale shops and fine restaurants. Its proximity to the harbor affords it a cool Bay breeze and the inn is just a footbridge away from the Chesapeake Bay Maritime Museum.

A sumptuous breakfast with different menu choices will stand you in good stead for the day ahead. After enjoying a feast that is prepared and served by your gracious and attractive host, Janet Buck (a former attorney and now a captain who races sailboats), be sure to ask for restaurant suggestions for dinner. It's never too early to start planning for the next meal and the choices are many and tempting in St. Michaels.

Later, after retiring to one of the three lovely guestrooms and comfortable beds, relax and enjoy the feeling of being pampered by all of the special amenities provided by your hosts. Really, the Dr. Dodson house is just what the doctor ordered for an easy getaway, so drive over for some R&R after those guests leave.

In the meantime, check out the following tips and recipe that Janet has provided for welcoming guests into your own home with a signature flair that says "Come on in and we're glad you're here." But beware: B&Bs derive a major portion of their income from repeat guests, those who return again and again. Those objects in your passenger mirror? Yes, they may be back sooner than you think.



10 Innkeeper Tips for Hospitality at Home

- 1. A warm greeting.** Ideally a personal welcome. If not, a handwritten note inviting them to entertain themselves until you arrive, perhaps by visiting a local attraction or relaxing on the porch or patio with a cool drink.
- 2. Thoughtful amenities.** A basket of toiletries including a fragrant soap, bath gel, lotion, shampoo, toothbrush and toothpaste, razor, Q-tips and cotton balls.
- 3. In-room entertainment.** Current reading material including magazines, newspaper, some books and some information on local attractions. Provide a comfy place with sufficient light for reading, a small clock radio with a CD player and/or a television.
- 4. Extras.** Bathrobes, hairdryers and plenty of thirsty towels.
- 5. Preventative measures.** A toilet plunger in a discreet holder for embarrassing emergencies, a flyswatter for an unwelcome pest, a bathroom nightlight and a small flashlight.





6. **Refreshment.** Bottled water or other drinks in a small guest refrigerator or a small cooler on ice; glassware, ice bucket, bottle opener and corkscrew; small coffeemaker equipped with the mugs and makings so early risers can enjoy a cup on their own; individually wrapped biscotti to satisfy them as they wait for breakfast.

7. **Luggage.** Racks or other places to put suitcases and wooden or padded hangers.

8. **Key.** An extra house key so they can come and go at their leisure.

9. **Suggestions.** Mention a flexible schedule of activities and meals. Time for breakfast? Eat in or go out? Any dietary restrictions? Meeting time for cocktails and dinner? Allow time for guests to be alone, good for both you and your guests.

10. **Extra extras.** A few fresh flowers or a small potted plant; a tiny gift on their pillows like individually wrapped chocolates; a room journal so they may leave you a special note of gratitude or memories.



Caramelized Onion and Tomato Tart

Janet Buck

Dr. Dodson House B&B

Makes 6 individual tarts

Crust:

Cut circles of your ready-made (Pillsbury pie crusts rolled a bit thinner) or your own favorite recipe of pie dough to fit in individual casseroles or tart pans about six inches in diameter that have been slightly sprayed with PAM. Use your hands to shape dough up the sides of the pan about one inch. Return to refrigerator until ready to fill.

Filling:

Caramelize three thinly sliced onions by slowly cooking in one tablespoon butter and one tablespoon oil over low heat until reduced and translucent. Add one teaspoon sugar and continue stirring until light brown, about one hour total cooking time. This can be done in advance, refrigerating the onions until used.

In a mixing bowl, grate one cup smoky Gouda cheese, one tablespoon flour and mix into cheese. Add seven eggs, one cup half and half, one tablespoon dry sherry, 1/4 teaspoon cayenne pepper, a few grinds of black pepper, about 1/2 teaspoon salt and the onions. Mix well.

Divide filling between the six pastry crusts. Top with fresh tomatoes sliced about 1/8 of an inch to 1/4 of an inch thick or diced, then grate some pecorino Romano cheese on top.

Bake at 375 degrees about 50 minutes or until set and lightly browned. Remove and let sit about five minutes, then invert onto a small plate then back onto serving plate. Top with some additional freshly grated cheese.

OutLook's Bits & Bytes

For everything and anything boating: primarily commercial but lots of other interesting information such as safety, fishing reports, charters, marinas and fun facts, go to www.boatowners.com

Tip for busy host/hostess:

After putting filling in tart pans, cover and freeze before adding the fresh tomatoes and grated cheese. Thaw overnight in the refrigerator then add fresh tomatoes and grated cheese in the morning and bake as directed. Serve with fresh fruit as a first course (try it in a martini glass with a scoop of sherbet or sorbet) and some sausage or other breakfast meat.

For more information:

Dr. Dodson House B&B
200 Cherry Street, P.O. Box 956,
St. Michaels, MD 21663-0956
410-745-3691; www.drdodsonhouse.com





Your **LEGAL TEAM**

Ronald H. Jarashow, Esq., Robert R. Smith, Esq. and Gilda O. Karpouzian, Esq., are practicing lawyers in Maryland with over 30 years of experience. Their answers below are based on assumptions that Maryland law applies. Mr. Jarashow and Mr. Smith can be contacted at 410-268-5600 or info@fjbslaw.com and Ms. Karpouzian can be contacted at 410-280-8864.

Dear Legal Team:

My neighbor insists, over my protests, on spraying toxic chemicals for bugs, weeds or to grow grass. Regardless of what it's intended to do, it wafts into my yard. We enjoy a chemical-free lifestyle partly because of allergies. Many times we've been forced off our patio because the smell was so strong. Is there anything that we can do legally to stop this practice?

Dear Neighbor:

Neighbors can be your best friends or worst enemies. And you are always next door or down the block. In the suburban setting, our residential neighbors can annoy us with their noise (their parties, their loud music, their child learning to play a musical instrument, their barking dog), their odors (like smoke or cooking) and their activities, such as your example of spraying chemicals. In the previous article, we discussed the aggravation from a neighbors' fence if it is placed on the property line. We all recognize that as a price for living among others and living in populous areas we must endure common minor annoyances. However, in extreme cases, a lawsuit may be filed for damages based on "nuisance" or seeking an injunction to stop the conduct. Simply, a nuisance is defined as an invasion of your use and enjoyment of your own property. But not every inconvenience will rise to the level that justifies a lawsuit and the time and expense involved in taking legal action.

The usual common law definition of nuisance uses words such as persistent, unreasonable and intentional conduct causing substantial and unreasonable injury or interference. A nuisance that warrants court action must be offensive to the normal person, not just to you or the hypersensitive neighbor. The "nuisance" must also reduce significantly the value of your property and seriously interfere with the ordinary comfort and enjoyment of your property. Some examples of court cases include leaking gasoline from a nearby storage tank, dredged material collapsing into a creek depriving the land owner of access to property by their boat, noxious odors emanating from a processing plant and operation of loudspeakers at excessive levels in an amusement park.

If your situation only occurs once in awhile and it is not intentional, it may not justify the time and expense of a lawsuit. If the conduct occurs repeatedly, you may feel that a lawsuit is the only way to stop the offensive conduct.

Another alternative might be to talk with your neighbor about a mutual resolution that satisfies both your concerns. Maybe you can find a way for your neighbors to rid themselves of their bugs that does not offend you. Or, maybe your neighbor would not use the offending products when you anticipate being outside. There are community mediators that could help you reach such an agreement. Although this would incur some expense, it would be far less than jumping into a lawsuit. And, if mediation or discussions failed, you could feel assured that a lawsuit was the last resort open to you.

Dear Legal Team:

My second husband left me in a comfortable position that I'm very much enjoying. On his death last year, everything was left to me. His adult children feel that I should share what I have. I have no intention of sharing or leaving anything to any of them for reasons I won't go into. Do I need to specify that in my will or do I just specify who my estate should go to and then would they be able to change my wishes after my death?

Dear Estate Inquirer:

Your question asks the basic question of whether a will is enforceable strictly by its terms even though it does not distribute assets to people who may be anticipating an inheritance. Generally, as long as you are of sound mind, not being unduly influenced by anyone and your will is prepared to comply with all the technical requirements for the state where you live and/or the will was prepared, your desired distribution will probably be enforced.

There have been many celebrated cases in the news where family members are "disinherited," such as a wealthy woman who gave all her assets to a charity instead of her children. The principle is essentially the same as your question. Each state has its own rules about how to make a valid will and what challenges to a will are permitted. In some states, it is best to expressly state that you are not giving any inheritance to certain people. All states have some procedure through which interested parties, e.g., children, other relatives, creditors, etc., can, after your death, challenge whether the will is valid. You may recall the celebrity case of Anna Nicole Smith who fought for years with the children of her deceased husband concerning her inheritance from his estate. Certain states have presumptions that children are expected to inherit from their parents, but that legal rule may not extend to stepchildren. And, it is possible that your deceased husband's estate plan (will or other documents) have some bearing on whether some of the inheritance you received must be distributed, to some extent, to his children.

The bottom line is that you should confer with a wills and estate lawyer who can determine what state's law applies, who knows that state's legal rules, who can examine your husband's documents and who can prepare a will or other estate planning documents that accomplishes your goals.

We are providing information about the law. Legal information, however, is not the same as legal advice about your specific circumstances. We try to be accurate and useful. We strongly recommend that you consult a lawyer to find out what is appropriate in your particular situation. We are not giving specific legal advice to you. These answers do not create an attorney-client relationship.

You are responsible for your own happiness - but you knew that.



Alzheimer's Disease: Symptoms to Notice, Actions to Take

By Mick Rood

Knowing what you want, you walk toward a room in your home. Once inside, you suddenly ask yourself, "Why am I here?"

If this sounds familiar, it's fair to wonder if it is just part of growing older or whether you have a problem. Scientists are still arguing about the extent to which a person loses memory, general cognitive ability and awareness as a natural function of age. And they have yet to discover a cure for those deepening symptoms as expressed in Alzheimer's Disease (AD), which is a fatal disease characterized by irreversible mental impairment and serious physical side effects.

But before you panic about what you went into that room to do, also know that scientific literature and advice is startlingly in agreement on what the early signs of AD are and what you can do to delay or prevent the disease if you have no clear symptoms. Not addressed here are more advanced symptoms of Alzheimer's, potential drug treatments and long-term care options. Those could be eventual subjects to discuss with a doctor if you decide to make an appointment for yourself, or encourage a family member or friend to do so.

Right now, let's talk about symptoms. There seems to be a general consensus that it's OK to forget things now and then. But since AD usually sets in by age 60 or 65, it won't hurt to monitor yourself or a loved one for worsening symptoms. To put things in perspective, the Mayo Clinic says AD "is not a part of normal aging, but the risk of the disorder increases with age." Mayo estimates

that only 5 percent of people between the ages of 65 and 74 have Alzheimer's, while almost half of people over the age of 85 have the disease.

As adapted from medical advice issued by the Mayo Clinic, the Alzheimer's Association, a relatively new nonprofit called Helpguide and other organizations, here's what to watch for:

- You can enter that room and temporarily forget why, but it may be another matter if you stand there as if lost or disoriented.
- Occasionally forgetting what word to use in a conversation is not so worrisome as losing track at mid-sentence and "spacing off," perhaps forgetting the conversation was even held.
- Very occasionally missing a bill payment is bothersome, but failure to be able to balance your checkbook as you always have could be AD-symptomatic.
- It's one thing to call off a luncheon date with friends and quite another to slowly withdraw from activities and relationships.
- We all miss a turn in the car from time to time, but having trouble locating the local grocery store is another matter.
- Who hasn't had trouble finding a favorite recipe? When that happens, you usually remember where it is. A different outcome: not being able to follow that recipe.
- It's easy to get frustrated if something you usually do doesn't go smoothly, but encountering huge mood swings, mistrust of others or constant anxiety aren't the norm.
- Forgetting for a moment what day it is, sure. Failing to remember an upcoming family event, constantly repeating questions about it and increasingly using memory reminders and family members for recall are problematic.

If you feel pretty good about yourself after reading that list, feel much better by following six ways *you can avoid Alzheimer's, delay its symptoms or reduce the disease's severity.* There is no magic elixir, only common-sense actions to take. And it should be no surprise that versions of these six steps have been recommended in this magazine dozens of times for different reasons and in different ways to improve your health. Here goes:

Exercise. In a recent review, the Mayo Clinic said that you can reduce your chances of getting AD by up to 35 percent by carrying out a regular workout five times a week. Pick the activity best suited to you. It helps even if you have been diagnosed with AD. Combining strength work with aerobics is best, good for your brain as well as your body.

Eat right. Look up the Mediterranean diet and follow it as best you can. Avoid processed foods. Put fruits and vegetables front and center. Drinking green, white and oolong teas is a good thing. Natural foods are best, but consider vitamins and other supplements. Folic acid, vitamin B12, fish oils and vitamin D are believed to improve memory.

Mind sharpeners. Practice memory games. Do puzzles and riddles. (Try the crossword on page 43.) Try new driving routes to old destinations, eat left-handed or research a new topic on the Internet. Try new challenges like learning a language.

Sleep well. Have a regular sleeping schedule. With regular exercise you should have a good night's sleep. If you believe you have sleep apnea, do something about it — a recent University of California at San Diego study concluded about 75 percent of Alzheimer's patients have sleep apnea.

Manage stress. Read up on deep-breathing exercises. Reserve time for activities that relax you, whether it be tai chi or walking the dog. Spiritual activities — prayer, meditation or just a brief time for reflection — can ease stress.

Brain protection. Heavy drinking and smoking are toxic to the brain. It's that simple. Try this: Smoking increases your chances of AD by almost 79 percent if you are over 65. Quitting yields almost immediate improvements. If you are exercising, wear an appropriate sports helmet to protect your brain. It goes without saying, but buckle up in the car.



Mick Rood, a semi-retired journalist, lives in Southern California and is managing editor of this publication. He has recent, close-up experience with Alzheimer's due to its effect on three people dear to him. He is working on the six steps outlined here and has been an inveterate crossworder for the last decade — for a reason. He can be reached at MickRood@aol.com

Senior Move Managers

By Christine Harrington

Studies indicate that moving is the second most stressful life event next to losing a spouse. Moving can be physically and emotionally traumatic for seniors, especially when leaving a home they have been in for decades. Over half of all senior moves take place after an illness or death in the family when people are already drained emotionally and physically. Further, seniors often do not have families living nearby who can devote the time needed for the moving process. Today many seniors also have children who are older adults, making transitions in lifestyle even harder.

A new service is now available to help meet these needs for seniors and their extended family. These outfits call themselves senior move managers. This group of professionals provide emotional support and organizational support. Their work requires hands-on assistance to individuals and their families. Senior move managers use practical knowledge of cost, quality and availability of local resources. They are responsible for the oversight and management of all aspects of the move. If a client is not moving, but would like to significantly downsize, reorganize or "age in place," these professionals can also complete these tasks.

Although specific services may vary, most managers help with all or some of the services seniors need to develop when moving or for "age in place" plans. Some clients request services to organize, sort and downsize their homes, closets, garages, attics or basements. If moving to a new home, condo or retirement facility, the manager will develop a custom floor plan. This aids the client in evaluating what furniture to take, give away or donate. The next step is the profitable disposal of items through auction sales, estate sales, consignment, donation or dump disposal.

Once a client is ready to move, the move manager will aid in interviewing, scheduling and overseeing the movers while they work, as well as monitoring the overall "move." A manager may complete some or all of the necessary packing or they may simply oversee the hired packers. The managers help with "to do lists" such as: turning on and off utilities, telephone, cable and trash services; notifying the post office, creditors, subscriptions, friends, doctors and pharmacies; and enlisting and overseeing the use of independent contractors, painters, handyman services, landscaping services and cleaning services.

When the actual move is complete, the group will unpack and help their clients to settle in their new home, condo or retirement facility. The expertise of this group in resources and approaches that save money, reduce stress and produce quality, generates results that seniors and their families can see and feel. Services are client-centered and personal. A good manager uses a multifaceted approach to the moving process from space planning to post support and advocacy. They are responsible for creating and executing an action plan customized to the client's wishes. The end result is to minimize chaos and stress. This allows older adults and families the opportunity to make key decisions without the emotional and physical distress surrounding moving. As a result seniors can avoid costly mistakes and remorse that often accompanies such a big step.

Christine Harrington can be reached at Senior Concierge On Demand
www.SeniorCOD.com or 410-829-4196.

Medigap: Why it Matters

Medicare may not cover as much as you think.

By Robert L. Gorman

Will you be 65 soon? If you're turning 65 in the next few months, you might consider getting a medigap policy to supplement your Medicare coverage. Most people think Medicare covers more than it actually does.

For 2009, Medicare Part A gives you a \$1,068 hospital deductible per stay; Medicare Part B asks you to pay 20 percent of physician, outpatient and home health care costs after a \$135 deductible. With numbers like these, it's easy to see the value of medigap coverage.

Are you in the guaranteed acceptance period (GAP)? The easiest time to qualify for medigap coverage is right around 65, specifically, the window of time starting three months before and ending six months after your 65th birthday. This is the "guaranteed acceptance" period in which anybody with Medicare can get into a medigap plan. Outside of this window of time, you need to be reasonably healthy to get medigap coverage.

In most states, there are 12 Medigap plans offered -- Medigap A through L. Plans A through J are the "traditional" plans, while K and L are the less popular, high-deductible plans.

The A-J plans all offer you the same set of core benefits: 20 percent coinsurance after you pass the \$135 Part B deductible, all Part A hospital coinsurance for hospital stays between 61-150 days, three pints of blood (Parts A & B) and 365 more lifetime hospital days. While these basic benefits stay the same among medigap plans offered through different companies, premiums differ quite a bit among insurance providers.

Private Medicare advantage (MA) plans are also called Part C plans and exist in different varieties - HMOs, PPOs, PFFSs (private fee-for-service plans), and MSAs (Medicare savings accounts). Plan members pay a percentage of the costs for medical services they receive, which means relatively low premiums.

By law, all Medicare advantage plans are at least as wide-ranging as original Medicare, and many also provide coverage for drug costs. Most of these plans cap member payments at a certain level annually. Unfortunately, federal government subsidies on MA plans will shrink by as much as 5 percent in 2010, which will likely mean higher premiums and/or fewer benefits.

Read the fine print and shop around. Medigap coverage is not all the same, so be sure to compare and contrast Medigap plans with the input of an experienced insurance professional who understands the medical and lifestyle issues common to mature Americans.



Robert L. Gorman, CFP, is a representative with WRP Investments, Inc., and may be reached at 410-991-7512 or RLGorman@wrpr.com



Create a Spa-like Bathroom

By Gina Garunkstis

When we stay at a fancy hotel with a glamorous bathroom or spend time at a spa, we come away feeling relaxed and rejuvenated. How wonderful would it be to create a spa right in your own home, where at the end of a hard day or the beginning of a new one, you can help clear your mind and gain the right perspective by relaxing in such a place.

Here are some ideas to stage your bathroom with the right products and create an atmosphere without tearing down walls:

Lighting. Change light fixtures and bulbs to create a calmer space. If you don't have sconces, think of installing one or two. The look is less harsh than vanity lights. Use natural white lights and put all lighting on dimmers for better control of illumination. This creates wonderful warm mood lighting that soothes the senses.

Mirrors. Framing a mirror adds a special touch and eliminates the harsh lines around the mirror itself. Inexpensive wood frames can be purchased at hardware or home stores to add warmth to the room. You can also add tile around the mirror to coordinate with exiting wall or floor tile.

Walls. Painting the walls a soft blue or green simulates nature and serenity. If those colors do not appeal to you, then consider more neutral tones like tan or off-white. Remember, you want to create calm, and should therefore refrain from bright and "loud" colors.

Fixtures. Replace old fixtures and fittings. Install body spray showerheads to create a waterfall or rainwater effect. You can then match your sink faucet to your tub or shower.

Natural Touches. Flowers and plants thrive in humidity and provide a sense of calmness. If you have a window in your bathroom, plant potted herbs for subtle fragrance or bring in orchids, bamboo or bonsai for something that lasts and looks serene. If there is no window, think about bringing in fresh flowers like lilies or roses for color and fragrance.

Towels and Robes. Bring thick, fluffy, terrycloth towels and robes into the room or buy white towels for a pristine, spa feeling. If you have a linen closet, you can remove the door, paint the shelves the color of the bathroom, and add baskets with towels and body lotions. Think about installing a towel warmer to keep these fluffy towels warm for you when you step out of the shower or bath.

Scented Candles, Bath Soaps and Gels. Bring in candles, gels, oils and soaps in a scent that you love, and use them. They are the easiest change you can make to calm your nerves and relax your spirit. Use natural fragrances such as lavender, jasmine, eucalyptus and rose.

Music. Nothing soothes like the sound of falling water, chirping birds or classical music. Bring in a CD player or radio and play the kind of music that soothes you. You can keep the radio out of sight by placing it in the closet or behind a plant or stack of towels.

Baskets. In the room, place a basket or two with fresh mints, potpourri or bath beads. Don't overdo with too much though. Use just enough to give the room a luxurious feel.

Area Rug. Provide a soft, cushy softness for your feet. A rug also adds texture and some color to your bathroom.

Turning your bath into an inviting oasis by including amenities that are only found in the best hotel and resort suites is easy, and it will provide you with that special spa-like treatment that you so deserve!



For information about GG Design Inspirations and Gina's design services, please visit www.ggDesignInspirations.com or call 410-672-7224.



ATTENTION SENIORS Learn About a New Government Program For Senior Homeowners Age 62 and Older!

FREE REPORT reveals how you can take advantage of a new federal program that allows senior homeowners to immediately increase their cash flow TAX FREE!

Call (888) 958-5885, 24-hours a day to get the report the government WANTS you to have.

Next Generation
Financial Services
A Division of 1st Mariner Bank

Whatever it is that's holding you back - get over it and get out there!

Ask the Undertaker

By Ryan Helfenbein

Remember the movie *Ghostbusters* back in the 1980s? The Ghostbusters theme song would go something like "who yuh gonna call, GHOSTBUSTERS!" This line would be said over and over again in different situations. Believe it or not, this question is one of the most commonly asked questions when it comes to my industry: who do I call when a death occurs?

Let's start with what needs to be done in order for the deceased to be transported from the place of death to the funeral home. It is required by Maryland law that a doctor or medical examiner signs a death certificate before the deceased can be removed from the place of death. For this reason alone, the funeral home is not typically the first to be contacted when a death occurs. In a situation where hospice care or a nursing facility is involved, the nurse usually gets verbal commitment from the doctor stating that they will sign the death certificate. Once the nurse has received either a verbal commitment or an actual signed death certificate, the funeral home of choice is contacted and transportation from the place of death to the funeral home is made.

OK Ryan, so you still haven't answered the question...Who do I call? Let's look at this in three different situations: the death occurs at home, the death occurs in a hospital or nursing home (including hospice care), or the death occurs suddenly, as in an automobile accident.

OutLook's Bits & Bytes

Soap is not just for bath time anymore. If deer are decimating your carefully chosen perennials such as hostas and getting into your veggie patch, try breaking up bars of any of the popular deodorant soaps and scattering it around the perimeter. It's a proven way of discouraging those eating machines.



First scenario. If my wife comes home tonight and finds me dead, her first call needs to be 911. The police and paramedics will take care of instructing her in what needs to be done next in regard to contacts. If the paramedics find that the cause of death is not suspicious and my primary physician states she will sign the death certificate, then the next call will be to the funeral home. If my doctor states that she will not sign the death certificate since she does not know what caused my death, I would be sent to the medical examiner in Baltimore to determine the cause. The chief medical examiner would then sign the death certificate after that determination is made.

Second scenario, what if death occurs in a hospital or nursing home. In this case, the nurse would have been instructed earlier by the family as to what funeral home needs to be contacted. The nurse would be the one to contact the funeral home on the family's behalf.

Finally, what if death occurred suddenly? This is very similar to the first scenario. Call 911. Most of the time the deceased will be sent to the medical examiner to determine the cause of death. In the case of an automobile accident, the medical examiner would determine what caused the death as a result of the accident.

This is probably more detailed than some of you care to read, however, remember it is very important that people understand who needs to be contacted. Finally, to simplify all of this, when in doubt call 911.

Ryan, a licensed funeral director and certified planning counselor, can be reached at Ryan@fhnFuneralHome.com or 410-758-3987.



Thrift Shopping

By Kater Leatherman

Now that we are getting back to the basics, recycling, regifting and repairing have risen to the top. So has thrift shopping. But it hasn't always been that way. Years ago, thrift shopping was mostly for the bohemian population and the poor. There were consignment stores for treasure hunters, vintage shops for hippie types and a smattering of secondhand clothing stores located in the seedier side of town.

All of that has changed. The current state of our economy has also lifted the stigma around thrift shopping. Not only is it easier on the budget, it is stimulating, mostly because rarely are any two items alike. For many, the thrill is about finding something that is absolutely fabulous that you would never pay retail for. The fit is perfect, the fabric beautiful and it costs less than a new pair of socks.

For the best prices, head for the charity-based organizations such as Goodwill and Salvation Army. Shops that donate clothing in order to generate revenue for hospitals, churches and women's Junior Leagues are also good buys. However, beware. Some consignment stores have gotten so expensive that you're better off buying new clothes. Vintage shops can be pricey, too.

After 35 years of "thrifting" my way through life, here are 12 ideas I came up with to help you get the most out of your shopping experience:



1. Avoid going with an agenda. When it comes to thrift shopping, stuff will find you. Most treasures are found when you aren't looking for them anyway. Also, if you're looking for a certain item, then you probably won't see anything else.

2. Wear stretch pants and a tank top in case the store doesn't have a dressing room. Most do, but the ones that don't usually have the best deals. This will allow you to try on almost anything in front of a store mirror without having to take your clothes off.

3. To save time, know which colors and styles look best on you. Most stores group like items together by color and category. If yellow washes you out, then avoid looking at anything in that color. Don't waste time and energy going through the T-shirt rack if they don't look flattering on you.

4. Read labels. Many items say "Dry Clean Only." Avoid linen if you don't like to iron. Generally speaking, better fabrics have better styles and are made well.

5. Resist buying something just because it is a bargain. If you never wear it, then you have wasted your money.

6. When you try something on, ask yourself: "Do I love this? Is it the right color for me?" Then close your eyes and notice how it feels. Is it too tight? Too baggy? Does the fabric feel good against your skin or is it scratchy? Notice if what you are trying on is hard to zip or the pants unbutton on the side - all eight of them! This could be the reason why they are there and not in someone else's closet.

7. If you find a pair of shoes, walk around the store in them while you shop.

8. Because thrift shopping is affordable, buy clothes that fit you now, not when you lose 10 pounds.

9. Avoid buying clothes that have yellow stains around collars and underarms. They usually don't come out. And neither will most stains on silk fabrics.

10. Sometimes, the store will reduce an item for "correctable" flaws such as a missing button, a seam that has come apart or a loose hem. But you have to ask.

11. Ask the store employee if they feature added discounts such as 50 percent off on your birthday, 20 percent off for the first 25 customers on certain days, or 10 percent off for seniors.

12. Alterations can be expensive, so make sure you love the item before you buy it. In most thrift stores, sales are final.

Kater Leatherman teaches yoga at Ridgely Retreat in West Annapolis and is the author of "MOVING ON: One Woman's Quest to Create S P A C E for Change." She can be reached at katerleatherman@gmail.com

Just a Bump in the Road

By Pat Jurgens

THE CHALLENGE

When I fell over my dog on an icy lane last winter and fractured my kneecap, the orthopedic surgeon told me the patella was not displaced and would heal on its own in 10 weeks. That sounded like a long time but the adjustment seemed possible. Returning for a checkup, the prognosis for healing became six months to a year. This would be more than a temporary concession.

It's amazing how much we take for granted when we've been active all our lives. Not being able to walk suddenly changes everything. If like me you're an optimistic person who thrives on hiking, this can be a real showstopper. Confined to a couch, we active people can become downright irritable. But there's light at the end of the tunnel; read on.

Crutches are life savers, enabling the newly injured to take tentative first steps. These give way to a cane, and then to walking slowly with a limp. Amazing how many of us seniors are in the same boat. Getting in and out of a car is an act of deliberate attention. Going up and down stairs necessitates a handrail with one tenuous step at a time. It takes some strange maneuvers even to get in and out of bed. The moves that were once automatic now must be approached carefully. It's a changed world.

THE RECOVERY

The ability of our bodies to heal is truly remarkable. And with some effort we can enable that healing. The first order of the day is riding herd on your own health care:

- It's important to ask questions and demand adequate care. For an injured limb, an X-ray will determine if there are broken bones. If tendon or ligament damage is suspected, an MRI is often ordered.
- Home treatment is important: rest, ice, elevate. This is tedious but consistent application accelerates healing.
- Acupuncture treatment improves circulation in the body. A chiropractor and/or massage therapist may realign a body that has been compensating for a weakness.
- Liniment and Arnica cream are soothing to painful muscles, wintergreen essential oil is therapeutic for bones and peppermint oil is excellent for inflammation.
- Physical therapy provides a supervised method of stretching and strengthening, with bands to use for resistance. A routine is customized for each patient.
- What activity is OK? Twelve weeks after the injury, my orthopedic professionals

recommended swimming to minimize the bend in the leg, walking with poles to minimize weight on the knee, stationary bike with seat raised and Nordic Track or elliptical trainer for cardio. They also cautioned not to move into pain.

THE LESSONS

Like me you may need to examine your own attitude. Perhaps you'll have to ask for help. Spouses, children and friends are suddenly indispensable when you can't move around. You may need to call on others to get the mail or go to the store. You don't have to go it alone, so:

- Don't give in to melancholy. Eat a piece of chocolate. It helps!
- Find inspiration from a source that nurtures you – prayer, meditation, nature.
- Treat yourself to a massage, or an ice cream sundae.
- Help someone else, it's amazing how much better you will feel.
- Look for things to laugh about – a sitcom, yourself?

Learn to let go and be open to change, not expecting everything to be the same as before. Even if you miss dog walks, for example, it may do the person who takes on the job a world of good. Misfortune inevitably brings unexpected gifts. In my case, the new dog walker (my husband), discovered his HDL has never been higher.

THE BIGGER PICTURE

Let's look beyond the physical experience of an injury and ask ourselves what's this all about? Is it about getting older and accepting life as it comes? Entertain the notion that it's not the experience we're given but what we do with it. We are more than our bodies.

Dealing with physical limitations gives us an opportunity to reevaluate the way we look at life, to discover it is not about running around "doing stuff." Being immobile can be a time to work on handcrafts we haven't touched in years or learn a new skill. It can also be a chance to think about our own beliefs, review our lives and share stories with family members and friends.

So when a physical challenge comes your way, don't give up. Instead, make some changes and learn from the experience. We are all works in progress.

Pat Jurgens can be contacted at 4louises@comcast.net

Sensationalize Your Outdoor Barbecue with Zesty Rubs, Glazes and Marinades!

By Louise Whiteside

Summer wouldn't be the same without those delectable meats, poultry, fish and veggies prepared lovingly on the outdoor gas or charcoal grill.

If you've ever barbecued a T-bone steak, a burger or an ordinary hot dog on your grill, you already know that the flavor is divine, with or without seasoning. That slightly charred, caramelized or smoky flavor is simply scrumptious by itself. However, if you're game to experiment with a delectable rub, glaze or marinade, a whole world of culinary adventure awaits you. Any grilled meat, fish, fowl or vegetable suddenly becomes more tantalizing with the addition of a few basic (or exotic) ingredients.

Let's start with a few basic definitions. Each of the following mixtures serves a different purpose and will give you a unique result:

A **rub** is a dry herb or spice mixture that is sprinkled on the surface of meat, fish,



poultry or vegetables before grilling. A rub can be as simple as salt and pepper, or it can contain a dozen ingredients. The main requirement is that it be dry, so that it stays on the food as it cooks.

A **glaze** is a mixture similar to the texture of bottled barbecue sauce, which is brushed on the surface of food close to the end of cooking time. Often a glaze contains sugar, which may burn if cooked too long.

A **marinade** is a seasoned liquid used to flavor (and sometimes tenderize) food before grilling. A marinade can convert an ordinary cut of meat into a tantalizing morsel, ready for the grill. Less tender cuts of meat may require marinating for as long as 24 hours, while boneless chicken breasts may require only two or three hours. Your cookbook is your best guide.

What follows are a few examples of simple rubs, glazes and marinades, just to get you started. Books on outdoor cooking are in ample supply at your local library or bookstore, and can provide you with enough exciting recipes to keep you and your guests delighted all summer. The following mixtures are recommended for your choice of meat, poultry, fish or veggies:

"Cold Mountain Rub"

1/2 cup coarse (kosher or sea) salt
1/2 cup sugar
1/2 cup freshly ground black pepper
1/2 cup sweet paprika

Mix together well. Store, covered, for up to six months.

Note: For a milder flavor, use white pepper; for a spicier "zing," use hot paprika.

Onion salt or garlic salt may also be added, for a flavor variation.

Sprinkle on food before grilling. Makes two cups.

Lemon-Butter Drizzle

1/2 cup melted unsalted butter
Juice and grated zest of one lemon
2 Tbs. chopped, fresh herbs such as parsley, chives, tarragon or basil

Combine butter, lemon juice and zest. Add herbs just before basting.

Use as a baste, marinade or finishing sauce. Makes about 1/2 cup.

"Any grilled meat, fish, fowl or vegetable suddenly becomes more tantalizing with the addition of a few basic (or exotic) ingredients."



White Lightning Rib Glaze
(Also good on chicken, pork roasts, pork chops, ham, steaks, salmon and bluefish)

1 cup firmly packed dark brown sugar
1/2 cup whiskey (your choice)
1/4 cup ketchup
4 Tbs. unsalted butter (cut up)
2 Tbs. soy sauce
2 Tbs. fresh lemon juice
1 tsp. grated fresh lemon zest
1 tsp. garlic powder
1/2 tsp. freshly ground black pepper

Mix ingredients together and bring to a boil. Reduce heat and let simmer about five minutes. Store in airtight jar in refrigerator for up to two weeks. Reheat and brush on food toward the end of grilling time. Makes two cups.

Garlic-Citrus Marinade

1/4 cup fresh lime juice
1/4 cup fresh orange juice
2 cloves garlic, minced
2 Tbs. olive oil
2 Tbs. red wine vinegar
2 Tbs. chopped, fresh parsley
1 tsp. dried oregano

Place all ingredients in a jar with a tight-fitting lid. Cover and shake. Will keep in refrigerator for one week. Use as a marinade for meat, poultry, fish or veggies. Makes about 3/4 cup.



References:

Adler, Karen, and Judith Fertig. *The BBQ Queens' Big Book of Barbecue*. Boston: The Harvard Common Press (2005)

Raichlen, Steven. *Steven Raichlen's BBQ USA: 425 Fiery Recipes From All Across America*. New York: Workman Publishing Co., Inc. (2003)



Our Favorite *Word* Shortcuts; Your Kids Might Not Even Know

1. To highlight an entire page, place cursor in upper left corner and press control "A." This copies and allows you to either drag it to where you want it or to "copy" and "paste" or even to "delete" the entire page.
2. To either enlarge or diminish the text on the screen, depress the wheel on the mouse and move forward to enlarge, back to diminish.
3. Want to restore what was changed or accidentally deleted? Depress control "Z" to undo whatever you've done and bring you back to what was previously there.
4. Whenever you're stumped and not sure what to do next, try clicking the right button on the mouse. Lots of options will pop up, often with the answer you're seeking.
5. Control "F" finds what you're looking for. Type in the word and it will bring you to the last time that you used that word.

Other quick tips:

Highlight text involved and press:

Control "B" to bold
Control "U" to underline
Control "I" to italicize
Control "2" to double space
Control "E" centers the text
Control "D" for a different font
Control "]" to increase font size
F7 for spell check
F12 to save as
Shift + F7 for thesaurus
Alt + Shift + F7 for dictionary



**Free
Consultation
410-991-7512**
RL.Gorman@wrpr.com

Gorman Financial Services, Inc
Dependability, Integrity, Experience

What Do You Want?

- ✓ Security In Retirement
- ✓ Lower Current Taxes
- ✓ Protection For Those You Love
- ✓ Preservation Of Your Hard Earned \$

Serving the Bay Area - with a Personal Touch

Robert L. Gorman CFP® is a Registered Representative of and offers securities and advisory services through WRP Investments, Inc. member FINRA & SIPC. Securities and advisory activities supervised from 4407 Belmont Ave. Youngstown, OH 44505, (330) 759-2023. Gorman Financial Services, Inc. is not affiliated with WRP Investments, Inc.

How Much Retirement Income Will You Really Need?

Many people underestimate lifestyle costs, medical expenses and inflation

By Robert L. Gorman

If you're considering retirement in the near future, you've probably heard or read that you need about 70 percent of your end salary to live comfortably in retirement. This estimate is frequently repeated, but that doesn't mean it is true for everyone. It may not be true for you.

You won't learn how much retirement income you'll need by reading this article. You'll want to meet with a qualified retirement planner to help you estimate your lifestyle needs and short and long-term expenses.

For openers, there are some factors that affect retirement income needs which too often go unconsidered:

Health

Most of us will face a major health problem at some point in our lives, perhaps even multiple or chronic health problems. We don't want to think about that reality. But if you're a new retiree, think for a moment about the costs of prescription medicines and recurring treatment for chronic ailments. These minor and major costs can really take a bite out of retirement income, even with a great health care plan. While generics have slowed the advance of prescription drug costs to about 1 or 2 percent a year recently, one estimate found that a 65-year-old who retired in 2007 would need \$215,000 to pay for overall retirement health care costs, up about 7.5 percent from 2006.

Heredity

If you come from a family in which people frequently live into their 80s and 90s, you may live as long or longer. Imagine retiring at 55 and living to 95 or 100. You would need 40-45 years of steady retirement income.

Portfolio

Many people retire with investment portfolios they haven't reviewed in years, with asset allocations that may no longer be appropriate. New retirees sometimes carry too much risk in their portfolios, allowing their retirement income from their investments to fluctuate wildly with the vagaries of the market. Other retirees are super-conservative investors: Their portfolios are so risk-averse that they can't earn enough to keep up with even moderate inflation, and over time, they find they have less and less purchasing power.

Spending habits

Do you only spend 70 percent of your salary? Probably not. If you're like many Americans, you probably spend 90 or 95 percent of it. Will your spending habits change drastically once you retire? Again, probably not. Most people only change spending habits in response to economic necessity or in pursuit of new financial goals. People don't want to "live on less" once they have had "more."

Social Security

In 2005, SSI represented 39 percent of a typical 65-year-old retiree's income. But by 2030, Social Security may only replace 29 percent of that income, after deductions for Medicare premiums and income taxes. Since 1983, retirees earning more than \$25,000 in SSI have had to pay income tax on a portion of their benefits. This presumes Social Security is still around in 2030.

So will you have enough? When it comes to retirement income, a casual assumption may prove to be woefully inaccurate. Meet with a qualified retirement planner while you are still working to discuss these factors and estimate how much you will really need.



Robert L. Gorman, CFP, is a representative with WRP Investments, Inc. and may be reached at 410-991-7512 or RLGORMAN@wrprr.com

**SAFE
LIVING SOLUTIONS**
410-729-4215
*Call for a Home Evaluation
or Home Modification
Consultation Today!*



**Creating Safe, Accessible Homes
for Independent Living**

Safe Living Solutions specializes in conducting home evaluations and modifications that allow people with disabilities and age-related limitations to stay in the homes they love. Whether you have particular needs or would just like to make life a little easier, we can help.

Examples of Home Modifications include:

- ✓ Roll-in shower or walk-in bathtub
- ✓ Adjustment of countertop heights
- ✓ Installation of grab bars and transfer aids
- ✓ Installation of elevator or chair lift
- ✓ Widening of doorways
- ✓ Changing doorknobs to lever handles

www.safelivingtransitions.com

Make time for exercise - it improves everything: mind, body, mood!

Notes from the JUDGE



Al Northrop was admitted to the practice of law in 1975 and is now serving on the Prince George's County Circuit Court. He can be reached at Judge@OutLookbytheBay.com

Come on Al, why would I want to spend money on a lawyer to do a will? When I die everything will just go to my wife."

Well, that's true, if everything you own, you own jointly with your wife.

There is a federal and state constitutional right to own and enjoy property. One has the right, absent fraud, to dispose of solely-owned property by sale or gift, subject to certain statutory restrictions (sale of alcoholic beverages, certain fireworks, etc.). There is no such constitutional right to dispose of property after death. The decedent's right to dispose of property after his or her death is purely statutory and founded in legal precedent. Similarly, the state's right to legislate, and for its courts to determine, the proper distribution of an intestate decedent's property is founded in historical precedent.

So what is intestate property? The determination of who receives a decedent's property, both real and personal, after death is governed by the will of the deceased owner or by one or more will substitutes -- joint ownership, acceptable beneficiary designations and certain payable-on-death provisions. If there is neither a will nor an effective substitute, then the law of the state of the decedent's home determines who inherits personal property, and the law of the state in which any real property is located determines who inherits the real property. Intestate property is property for which there is no will or will substitute to look to in order to determine who receives the property. When one dies without a will, he or she is said to have died "intestate."

Who gets this intestate property? One treatise on the

subject takes more than 11 pages on this issue. Coincidentally, the Maryland code also takes more than 11 pages to spell out the answer. And then there is the case law. It's all too much for this article. For our purposes then, we'll answer the question posed at the beginning of this article.

The share of a surviving spouse, if there is a surviving minor child (under 18 years of age), is one-half of the net estate. If there is no surviving minor child, but there is surviving "issue," the spouse's share is the first \$15,000, plus one-half of the residue. If there is no surviving issue but a surviving parent, the spouse will take, again, the first \$15,000, plus one-half of the residue. And finally, if there is no surviving issue or parent, the spouse will take the whole estate.

As you can see, the statute decides and what is given above deals only with the spouse's intestate share of personal property and of real property located in Maryland. If there is no spouse, well now we're into the rest of those 11 pages. And if there's that Florida vacation home, you'll have to check Florida law.

The point here is that the money you spend on that lawyer for a will may well be money well spent. Otherwise, you may well be facing an entirely different law -- the law of unintended consequences.

To download copies of the General Power of Attorney and the Medical Directives go to OutLookbytheBay.com and open Judge's Notes.

Summon Emergency Help Immediately

"This pendant saved my life."

Exclusive **Designed For Seniors™** MedicalAlarm is a life-changing, lifesaving solution. The peace of mind that you are protected in an emergency is the **best gift you can give your family.**

Do it today. Help when you need it most:

Medical Emergency – Accident – Fire – Burglary

Simple

- No contract
- Large buttons
- Easy 5 minute setup

Reliable

- 48 hour battery backup
- 24/7 monitoring
- Lifetime warranty
- Waterproof pendants

Affordable

- Free equipment
- Free activation
- Lowest monthly rate
- Ask about adding a second user – FREE

FREE Shipping

FREE Gift



"Hello, this is the monitoring center. Is everything okay?"



firstSTREET
The Leader in Medical Alert
Customer Support 800.333.4357
Customer Support 800.333.4357

Call now for more information on how the Designed For Seniors™ MedicalAlarm can keep you safe, and save you money!

1-877-476-4373

Please mention promotional code 38655 for FREE Shipping.

www.DFSmedicalalarm.com

Walk from 10 to 30 minutes every day - start today!



Weigh Less, Live More

By Ellen Kittridge

This is the fourth in a series of articles on finding the right foods to naturally rev up your metabolism and see lasting weight loss.

Achieving lasting weight loss is a desire shared by many Americans these days, as we become more aware of the wide range of serious health implications linked to being overweight or obese, especially as we see our children showing up with obesity-related diseases such as Type 2 Diabetes. No wonder weight-loss is a multibillion dollar industry. We desperately need to find answers to this epidemic.

Many people walk through my door describing weight loss as their primary health concern, so I have invested a lot of time and energy into learning the why's and how's of weight loss. I've discovered the true answers don't lie in a fad diet or "expert" advice, but rather reside in the body's natural wisdom. Learning the many ways in which our bodies are out of balance, understanding how these imbalances lead to weight gain and then correcting for these imbalances, is a fascinating process, and one that yields great results. For those of you who have been following this series of articles on natural ways to achieve weight loss, I hope you've picked up a few good tips to integrate into your daily life and are noting the benefits.

Much of what I've shared in past articles is gleaned from the work of Dr. Mark Hyman, who introduced the concept of *nutrigenomics* to the world. The theory behind *nutrigenomics* is that the food we eat sends specific messages to our genes that affect our weight. If we eat certain foods our genetic potential for weight loss is increased. Other foods, however, cause us to gain weight and/or make it difficult for us to lose weight. Basically, certain foods and lifestyle habits send our bodies out of balance, while others bring the body into a greater state of balance, thus allowing us to reach optimal weight and health.

Articles in the November 2008, January 2009 and March 2009 issues have investigated the link between weight gain and a few specific types of imbalances or stressors, including the key concepts of chemical imbalances, oxidative stress, inflammation and generalized stress. This article will delve into the role that hormonal imbalances and detoxification play in weight loss.

Hormonal Imbalances

Along with insulin and cortisol, two other major metabolic hormones I've touched on in past articles, the thyroid hormone plays a significant role in the optimal functioning of our metabolism and therefore our weight. If you struggle with weight gain and have not had your thyroid tested, by all means get it tested. Thyroid disease is underdiagnosed in this country. Estimates are that approximately 20 percent of women and 10 percent of men have a sluggish thyroid.

Maybe you already know that your thyroid is sluggish and you are getting treatment, but you are still struggling with weight. Why would that be? Well, most likely that is because appropriately treating the thyroid is one of the most complicated things a medical practitioner can be asked to do, as there are multiple factors that cause thyroid problems. There is also some disagreement in the medical community about how to appropriately test and diagnose thyroid problems. Some laboratories performing the tests have not caught up yet with research in the field, which means people who should be treated are not being treated, or people who are getting treatment are not getting the right kind. A final factor is that there is no one right treatment for everyone. Just as with nutritional requirements, no standard package treatment can be prescribed across the board. Each person is a unique individual with varying physiological needs.

The thyroid is part of the larger hormonal or endocrine system. If another organ or gland in this system, for instance the adrenals that are responsible for modulating our stress response, are overtaxed, the thyroid will also be impacted. The thyroid is a very sensitive gland. It can easily be upset by environmental pollutants and toxins (particularly mercury) as well as certain foods. Gluten is one of these foods. It has been linked to autoimmune disease of the thyroid, so eliminating gluten from the diet could be a key factor for thyroid health for some people. The main gluten-containing grains besides wheat include: spelt, kamut, rye, bulgur and barley. Wheat comes by many names: triticale, semolina and couscous are a few. Reading labels is essential to avoiding wheat and gluten.

Soy is another food that can interfere with the thyroid. Soy contains certain components that have been shown to interfere with thyroid function in people who have hypothyroidism and are being treated with thyroid medication.

Rather than focus on the negative, I'd like to discuss those things that are particularly beneficial to the thyroid and allow it to work a little better and pump out more of that essential hormone that helps to regulate your weight. Specific nutrients that are beneficial to the thyroid include: selenium, iodine, zinc, vitamins A and D and Omega-3 fats. Many of these nutrients are chronically low in most people. Foods that contain one or a combination of these essential thyroid nutrients include: seaweed and sea vegetables, fish (especially sardines and wild salmon), dandelion greens, mustard and other dark leafy greens, smelt, herring, scallops and brazil nuts. Incorporating any of these foods into the diet will really help to give the thyroid the extra support it needs to keep your metabolism high enough to keep the weight off.

Detoxification

The liver is perhaps the most underappreciated organ in the body. It works very hard every day to process and detoxify all of the foods, alcohol, medications and other substances that we put into our bodies. Why is the liver important for weight loss? The answer comes down to one word: toxins. The liver is our main detoxification organ and it has a lot of work to do. It is an unfortunate reality in this day and age that we are exposed to an unprecedented level of toxins, both within the body and from our environment. Pesticides, herbicides, heavy metals, certain medications such as MAO inhibitors and

SSRIs, solvents, cleaning products, drugs, alcohol, food additives and even too many bad bacteria and yeasts in our intestines, all contribute to the problem of toxic overload. An overtaxed liver cannot process all of these toxins, and thus, rather than being flushed from the body, toxins are allowed to roam freely throughout the body, impairing thyroid function, harming other organs and systems that are key players in our metabolism and blocking the action of certain hormones that help to keep the appetite under control, like leptin. All of these factors contribute to weight gain and/or the inability to lose weight.

We need to eat organic food, drink filtered water and avoid exposure to toxins in our home and work environments. We also need to add detoxifying foods to our diets. The best detoxifiers we know of include all the cruciferous vegetables like broccoli, kale, collards, Brussels sprouts, cauliflower, bok choy and cabbage. Additional foods that help with detoxification include green tea, watercress, dandelion greens, cilantro, artichokes, garlic, citrus peels, pomegranate and cacao.

While incorporating all of these detoxifiers into the diet on a regular basis would be ideal, just focusing on adding in one or two of these foods can go a long way to shifting the body toward weight loss over the long term. If I had to choose one from the list above to recommend over all others, it would probably be green tea.

Green tea contains polyphenols, which have exceptional antioxidant and cancer-prevention properties. But for weight loss, the real kicker is that polyphenols help to burn calories. Polyphenols appear to block the enzyme that breaks down norepinephrine, a brain chemical related to metabolism. The higher your levels of norepinephrine, the greater your metabolism and the faster you burn calories.

To reap the full benefits of green tea, you should drink around three eight-ounce cups daily. This is in addition to the eight glasses of water your body needs each day, as water is another extremely key component in detoxification. If you are sensitive to caffeine, green tea is not a good option, so focus on one of the other foods I mentioned. All of the vegetables in the cruciferous family, the broccoli, kale, cabbage, collards, etc., are a great choice. They also have potent anti-cancer effects!

I hope you have found these points helpful in your quest for lasting weight loss. Enjoy the process of incorporating some of the foods I've recommended, and starting to notice the shift in your body toward a healthier, trimmer you.

Ellen Kittredge is a nutrition and health counselor practicing in Annapolis. She can be reached at ellen@EllenKittredge.com or 202-577-1940.



Still Time to Sign Up For Summer Camp

Do you remember the fun of summer camp, where you stayed up late roasting marshmallows, met some cool kids from places you'd never heard of and learned to do things that served no useful purpose, like archery or making a piece of rope from gimp or starting a fire with two sticks? It was all fun. There were no parents and it always felt like you were getting away with something. Well, now you have the chance to revisit those fun-filled days that can only happen during the wild outdoor days of summer. Camps have come a long way and now not only can you get away for a few laconic days, but you have the opportunity to learn something. The list is endless, whether you are looking for a way to improve your golf stroke (www.ChrisFoleyGolf.com), or enjoy a few days of hiking in the wilderness (www.OutwardBound.com) or even mastering the art of blacksmithing or trying your hand at pottery (www.CampbellSchool.com). For an even wider selection, log on to either www.ShawGuides.com or www.GrownUpCamps.com and be prepared to be pleasantly surprised at the wealth and variety offered to adult campers. And don't miss our book review on page 39 on the 100 best vacations to enrich your life.



You no longer
have to dream of
a beautiful smile.

My services include crowns/bridges,
veneers, implants and dentures
to create a functional bite
with esthetic results.

Holly L. Bidwell, DDS

A brighter smile makes you feel as young as you are!

Credentials Include:

Graduate of Penn State University with Bachelor of Science
Graduate of the University of Maryland Dental School
Completion of 2 yr GPR at the Medical College of Virginia/Hunter Holmes VA Medical Center
Completion of 3 yr Prosthetic Residency at the University of Texas/Houston VA Medical Center
Private practice for 7 years in the community
Faculty University of Maryland Dental School 2004-2006



All seniors are invited to find the smile
that they have always wanted.

Call 410-451-3299

www.hlbidwelldds.com

2411 Crofton Lane, Suite 19A, Crofton, MD 21114

Make time for exercise - for your good health it may be the most important part of your day.

Bassets Are Assets

By Melissa Conroy

According to the Humane Society of the United States, our nation is home to a whopping 75 million pet dogs! About 39 percent of U.S. households own at least one dog, and 12 percent of dog owners have three or more canine companions. Dog-loving people have hundreds of breeds of dogs to choose from, ranging from well-known breeds such as Labradors and German shepherds to lesser-known breeds such as Portuguese water dogs or the ariegeois breed.

One particular breed has been the subject of many get-well cards, Hush Puppy advertisements and stock photos: the basset hound. With its enormous ears, stubby legs and doleful expression, the basset breed is loved by many people. The basset hound is French in origin: the word "bas" means "low-set." Bassets were bred by French peasants who wanted a low-to-the-ground dog that could trail after small game. The basset hound breed was officially recognized by both the American and British Kennel Clubs between 1885 and 1887, but the breed had existed in both countries before then. The popularity of basset hounds continues today, and many people love this gentle, calm and patient breed.

If you have been thinking about welcoming a dog into your house, a basset hound makes an excellent pet and ideal family dog. Although bassets have a reputation for being lazy and clumsy, they are actually quite agile and active. A basset hound that is fed a well-balanced diet and exercised regularly has plenty of energy and can be quite playful, although he will not resist the chance to take a nap anytime the occasion presents itself. While a basset's stubby legs won't be able to keep up with

you on a jog, Bassets love to walk and will happily amble over trails and sidewalks with you. Very social and people-loving, bassets enjoy nothing more than being the center of attention. They are very patient and can put up with a great deal of loving abuse from enthusiastic children. Bassets love cuddling and will happily curl up against you (or on you if you let them) for a snooze. Finally, a basset is a great way to meet people: Go out in public with a basset hound and you will quickly find that everyone wants to pat and coo over him.

Some fun facts about basset hounds:

- Basset hounds are noisy! They howl, snort, yawn, grumble, whine, bay, squeak, groan and trill. Basset hound owners call this "talking," and laugh when they see how well their dogs communicate their needs and wants.
- Basset hound noses are second only to bloodhounds. Bassets have 20 million scent receptors in their noses while humans make do with about 5 million.
- The long, floppy ears a basset hound possesses are thought to help him smell better by channeling scents to his nose.
- Since a basset carries 70 percent of his weight on his front legs and his legs are short to begin with, a basset is not built for swimming and can't swim very long. If you plan on boating with your basset, invest in a doggy life jacket.
- Bassets have nictitating membranes, basically a third eyelid. When they sleep, these third eyelids often cover the dog's eyes and make it look like his eyes have rolled back in his head.
- Despite their short legs, bassets are not small dogs and usually weigh 40 to 60 pounds. Males can reach up to 70 pounds.
- Bassets can be either bicolor or tricolor. The typical tricolored basset is black, red and white and bicolor bassets are usually black and white or red and white. A bicolor Basset with a golden and white coat is often called a "lemon basset"

Like any breed, bassets do have their drawbacks. Any book or Web site where you read about basset hounds will tell you the same thing: They are stubborn.

Unlike Labradors or retrievers, bassets are not eager to please your every whim. Instead, they are more interested in investigating an unusual smell or wandering up to a complete stranger to say hi, so training a Basset takes patience and determination. Those lovely



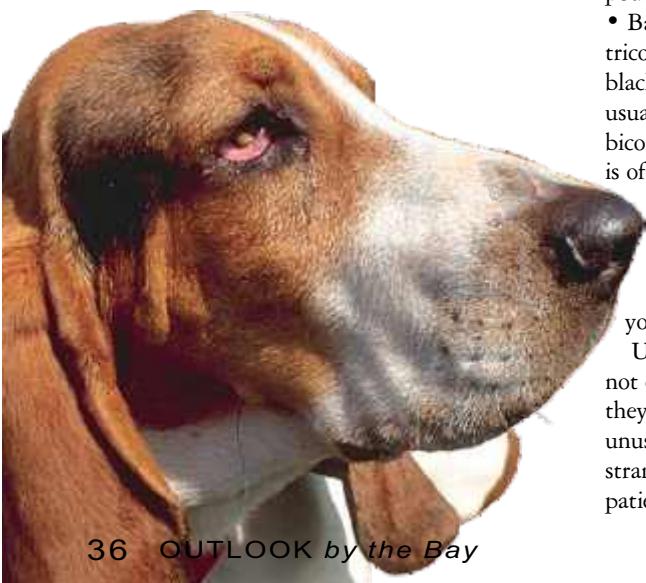
long ears that are so appealing take some maintenance since they are often coated in muck since the dog drags them through the mud and grass and are prone to infection, so keeping the ears clean is a must. Some bassets drool a lot and produce a great deal of slobber. In fact, some bassets shake their heads so vigorously that slobber ends up on the ceiling.

When searching for a basset hound, you have several options. There are many basset rescue organizations such as the Basset Hound Rescue League, www.bassethoundrescueleague.org and these organizations can help you find the right basset for you. Basset hounds are routinely surrendered to the Humane Society and other animal shelters, so keep an eye out for new dogs. If you are interested in a puppy, there are many breeders around the U.S. However, a great majority of puppies come from breeders who are only interested in producing dogs for profit. These "puppy mill" puppies are poorly bred and often kept in unsanitary conditions. A puppy mill puppy or one from a negligent breeder is at a high risk for health problems and hereditary concerns. You may find an adorable puppy at a bargain price only to end up spending thousands of dollars on vet bills down the road because your puppy was not bred properly. A good breeder will carefully select dogs to mate in order to weed out genetic problems and defects. To find a good breeder, contact the American Kennel Club: They can recommend breeders in your area. You may have to travel a distance and pay a significant amount upfront, but a well-bred, healthy puppy will make a far better pet in the long run.

The basset hound is one of the most endearing of dog breeds. If you are seeking a walking companion, someone to share long winter months with and a loyal friend, this hound fits the bill exactly. For more information log on to www.basset-bhca.org



Melissa Conroy is a Nebraska-based freelance writer who teaches writing and literature at two local colleges. In her free time, she enjoys gardening, practicing martial arts and talking to her basset hound, Erasmus.



Avoiding Heatstroke When the Heat is On

By Melissa Conroy

Long summer days are often filled with iced tea, yardwork and fun times with family members. Unfortunately, these sun-drenched days can be deadly. Heatstroke is a serious risk this time of year: when the sun blazes hot and the temperature climbs past 100, people can and do die. The Center for Disease Control reports that from 1999-2003, there were a total of 3,442 deaths in the U.S. due to heat, and the largest percentage of these victims were people 65 and older. About two-thirds of these 3,442 deaths were caused by heat exposure alone and the remaining one-third of deaths were caused when excessive heat aggravated a pre-existing medical condition.

Heatstroke happens when your body's cooling system cannot maintain proper internal temperature. Sweating is the way the body cools itself; sweat evaporating off your skin keeps your body cool. However, in extremely humid weather, sweat does not evaporate and therefore is unable to cool off your body. Dry heat may be more comfortable than humid heat, but excessively hot, low-humidity days can also lead to heatstroke. Dehydration can also lead to heatstroke because a dehydrated body cannot produce enough sweat to cool itself off. Exercising in the hot sun or simply spending too much time outdoors without proper shade and hydration can lead to heatstroke too.

Who's At Risk

While everyone is at risk for heatstroke when those disgustingly hot summer days descend upon us, some people are more at risk than others. Namely the elderly, infants, obese people and those who spend a great deal of time working outdoors such as athletes or construction workers. Some people also have a medical condition called *anhidrosis*, which is an inability to sweat, making them particularly susceptible to heatstroke. People who fall in these categories need to take particular care in the summer.

Many people experience heat exhaustion before they move into heatstroke, a serious and potentially fatal condition. Signs of heat exhaustion include muscle cramps, dizziness,



nausea and weakness. These are clear signs that the person is overwhelmed with heat and needs to move to a shady, cool location right away before the problem worsens. If not treated properly, the person may pass into true heatstroke. Others may exhibit no discernible signs of heat exhaustion only to suddenly show clear signs of heatstroke.

Warning Signs

True heatstroke can be easily confused with a heart attack because many of the symptoms are similar. A heatstroke victim often becomes agitated and irrational, perhaps even start hallucinating, so strange behavior changes are a warning sign of heatstroke. A heatstroke victim may stop sweating altogether and have dry skin that is flushed and red. A heatstroke victim often has a rapid pulse and struggles to breath properly. Finally, a heatstroke victim may collapse, fall into a seizure or pass into a coma. If not given immediate emergency treatment, a heatstroke victim can die or receive permanent damage to the brain and internal organs.

If a friend or family member is experiencing warning signs of heat exhaustion or heatstroke, immediately move the person to a cool, shady area and elevate the feet if possible. Remove restricting or excess clothing. If the person is alert and conscious, have him or her drink a cooling beverage, preferably a sports drink or one with electrolytes. Avoid anything with caffeine as caffeine accelerates dehydration. Apply ice packs or cool, wet towels to the person, or spray him or her down with cool water. Put ice packs under the armpits and groin area to speed up the cooling process. If you suspect heatstroke or advanced heat exhaustion, call 911: The victim will need prompt medical care.

Don't forget, your pet can feel the heat just as much as you do and depends on you to provide a safe cool environment.

For more information go to the Humane Society's Web site at www.hsus.org/

Treatment and Prevention

Although heat exhaustion and sunstroke are treatable, prevention and caution are much better than risking a medical emergency. There are many simple steps you can take to ensure that you and your loved ones do not fall victim to the sun this summer. When you are out in the sun, a wide-brimmed hat and a pair of sunglasses are indispensable: The sun beating down on your bare head and into your eyes can quickly lead to heat exhaustion. While a tank top and shorts may seem like smart summer wear, you are actually better off covering yourself with loose clothing to protect your skin and keep off the sun, especially because a sunburn can damage your body's natural defenses against the elements. Keep yourself hydrated with non-caffeinated beverages and don't forget this rule of thumb: If you feel thirsty, you're already dehydrated. Don't push yourself in hot weather by taking frequent breaks, stop when you are tired and be attuned to what your body is saying to you.

When you spend time outdoors with young children, be on the alert for heat exhaustion and heatstroke. Children will play until they are exhausted and don't usually recognize when their bodies are becoming overwhelmed, so you need to monitor them carefully. Insist on frequent breaks in the shade and keep them supplied with sunscreen, drinks and hats. Never leave a child alone in a car, even if it is just for a few minutes. If your grandchild starts to become irritable and irrational, get him or her out of the sun immediately.

Common sense, caution and alertness can help us enjoy the summer months safely and avoid the dangers that creep up along with the temperature.



Celebrate the Joy of a Pet

We understand that losing a pet is difficult. Our separate pet crematory allows us to offer cremation services, exclusive to pets, so your pet can receive the same dignity all beloved family members deserve.

814 Bestgate Road • Annapolis, MD
(410) 897-4852
www.flmfuneralhome.com

Fellows, Helfenbein & Newnam
CREMATION & FUNERAL CARE, P.A.



A Gadget to Kindle Your Reading

By Cindy Rott

Meet the hottest new electronic toy for adults - the Kindle - a "wireless reading device." It's the latest 'in' thing for those who love gadgets. This handy little device is smaller than the magazine you're holding and thinner too. It is extremely portable, easy enough to throw in a briefcase or purse, and perfect for pulling out on long train rides or anywhere else you find yourself waiting. Never again be caught without something to read when you have your very own Kindle. It does not require a computer to download, so you are truly good to go.

With cutting edge technology this new toy allows you to download full-length books in less than one minute. The secret is that it works more like a cell phone than a computer so you don't have to look for WiFi hotspots. Over 285,000 books are available for purchase and are cheaper than those sold at the bookstore, many of which are available for \$9.99—even bestsellers. The unit can hold more than 1,500 books, magazines, newspapers and even personal documents. You can easily subscribe to any of your favorite periodicals be it *The Washington Post* or *Reader's Digest*. As an added service, every book purchased will be backed up at Amazon.com in case it ever needs to be downloaded again or if you actually manage to max out the Kindle's capacity.

Recently a member of my family, an avid reader, was given this new "toy" for his 10-week sail to New England. Though he resisted at first, he quickly learned to love reading his *USA Today* every morning, without having to pull into port to buy a hard copy. Given the chance to try it out, I was utterly amazed at how user-friendly it was. I didn't even have to thumb through the instruction book or take a six-week course on the intricacies of a new gadget.

This nifty device is very readable. You will notice right away the lack of computer glare to which we've become accustomed. The technology is called e-ink, which means it is not backlit, like computers, but much more like an actual book than anything produced so far. Unlike laptops, it can be read in the bright sun. And, the ability to change the font size to suit the reader is an awesome feature, because one font size does not fit all. The range is adjustable, making it really easy to find the perfect size for the well-aged or bespectacled eyes. Another plus is that it weighs a mere 10.2 ounces, making it lighter and easier to handle than most hardcover books.

The Kindle is a product of Amazon.com and is available for \$359. There are no monthly fees, just pay for what you want to read. The battery life will last you for days and four hours with a wall charger will fully charge the Kindle. The Kindle is so cool, it will even read out loud! And it will allow you to seamlessly switch between being read to and actual reading. The newest version, the Kindle DX, is even bigger with even more features, including being able to read on the wide screen. If size and money (\$139 more for the DX), are not your issues, it might be worth looking into. At this writing, Amazon was taking preorders, but the Kindle DX was not yet ready for delivery.

Kindle books can even be read on your iPhone, and you can seamlessly switch between both. If you don't have your Kindle with you, just pull out your phone. After awhile I imagine this must be hard to read - as cool as the iPhone is, it is not as big as the Kindle.

My opinion? Readers on the go will quickly embrace the technology. It couldn't be easier and more convenient, and how often have you been stuck in the doctor's office or in an airport with nothing to read. I also think it is easier to hold and keep your place than thick books. It will never replace the hardback or paperback book, but it will change the way we read. The only part that I'll miss is swapping books with my friends.



Cindy Rott is an avid reader who is looking forward to purchasing a Kindle for her household. She can be reached at CmRott@aol.com

OutLook's Bits & Bytes

Clean up your brick walkways or any area where unwanted grass and weeds are peeking through. Use full strength white vinegar and pour it on the unwanted weeds - careful not to let it run into the grass. It's an environmental friendly way to groom your yard.



Carpe Diem or live life to the fullest - one day at a time.

BOOKS: Old, New and Obscure



The 100 Best Vacations to Enrich Your Life

By Pam Grout, National Geographic Society, Washington DC (2007)

For a vacation like no other, pour through and enjoy this guide to little-known getaways. Choose one or two or more from this unusual collection. The book is divided into easy chapters so you can focus on your favorite category such as arts and crafts or wellness or even volunteering. There's something for every spirited adventurer. From learning seminars on how to make goat cheese, a Windsor chair or how to forge iron or throw pots, to designing your own dream home in a class that's held where Frank Lloyd Wright did much of his work.

A personal favorite is Preserve a Piece of History where you can pick from any of a dozen sites where the U.S. Forest Service needs volunteers to help with either restoration or excavation or surveying various archaeological sites in places such as Fort Laramie, Wyoming, or at an historic graveyard in Vermont.

If you're undecided about vacations or life in general you're invited to Take a Radical Sabbatical. The focus is on you and before you even begin, questions such as what would you like to change in your life are asked. Using travel as a metaphor for life you're guided comfortably out of your comfort zone and into whatever else is calling to you.

And then what's not to like about a weight loss spa? Listing their three top choices, they practically guarantee an entire lifestyle change on the completion of this course where indulgences and pampering are the buzz words.

If you prefer to spend time in a city, try the Smithsonian journey to New York's opera district. And if you haven't gotten enough of life on the water with the Chesapeake Bay stretched out in front of you, there's a maritime campus with a Semester at Sea with learning cruises lasting from 12 to 100 days.

There are so many interesting fun camps, you'll want to have a highlighter handy to mark the ones you'll be signing up for. The book is well laid out with phone numbers and Web sites and short lists of other related possibilities in the sidebar. This could be the ultimate source for every boomer seeking a new and unusual experience. And isn't this the summer to branch out and do something totally different and get away from the usual ocean beach hiatus and take on a whole new challenge?

~ Penelope Folsom

SUMMER 2009

THE READER

By Bernhard Schlink, Vintage Books, a division of Random House, New York (1995) Translated from the German by Carol Brown Janeway, 1997

At first glance, when contemplating this novel, *The Reader*, it seems very innocuous. This is a short novel, perhaps it would be better to call it a novella, but there is a great deal of thought-provoking reading ahead of you when you open it to the first page.

The story is written in three parts. Part I starts out with no indication of what is to come, with 15-year-old Michael Berg, in the city of Heidelberg, West Germany, becoming sick while on his way home from school. Thirty-six-year-old Hanna Schmitz notices him, cleans him up and sends him home. Michael spends the next few months at home recovering from jaundice. So far, the story seems rather ordinary and not too exciting.

When Michael recovers, he visits Hanna to thank her for helping him and a torrid affair begins between this teenage boy and older woman. He visits her daily, and they develop a ritual of bathing, having intimate relations and then him reading to her. This goes on for several months when Hanna suddenly disappears without a trace. Michael feels very guilty, as he had been spending more time with his teenage friends, and feels he is responsible for her sudden departure.

Part II takes place eight years later. Michael, now in law school, is part of a group of law students who are observing a Nazi war crimes trial. Now we get into the meat of the story. A small group of middle-aged women who had served as guards at a concentration camp in occupied Poland are on trial for not releasing 300 women who died in a fire. The prisoners had been locked in a church by the guards. The star witness in this case, who now lives in the United States, was one of the few survivors. Of course, you have probably figured out by now that Hanna was one of those guards.

The undercurrent of the story now emerges. Michael realizes Hanna is illiterate when she chooses to go to prison for the war crimes rather than admit she cannot read the evidence against her, or write her name to prove she did not write the account of the fire.

Part III mainly concentrates on Michael trying to reconcile his strong feelings for Hanna with the realization of the heinous crimes she has committed. While in prison, Hanna teaches herself to read and write with help from tapes of books sent to her by Michael. But she is unable to face the realization of what she has done when she is about to be released.

The Reader touches on the guilt and responsibility ascribed to many German people in regard to the holocaust. There is much to think about in this well-written, short and easy-to-read novel. First written by Bernhard Schlink in German, it was later translated into English. Well received in Germany, it rose to the number one position on the *New York Times* bestseller list. It has won several other awards and was made into a movie in 2008. Kate Winslet, who played Hanna, won the Academy Award for her performance.

~ Peggy Kiefer

CHINA ROAD

By Rob Gifford, Random House, New York (2007)

With all of the technical and economic advances in China's recent history, it is easy to lose sight of the effects all this change has had on the average Chinese person, known as "Old Hundred Names." *China Road* is a study of this dilemma through the eyes and ears of Rob Gifford after his encounters with many different Chinese people.

As you take this journey with Gifford on China Route 312, it can remind an American of old Route 66 through the heartland of the United States. This book is the story of the dramatic trip taken by the former Beijing correspondent for National Public Radio from the rapidly growing city of Shanghai on the East to the dusty border of Kazakhstan on the West.

Fluent in Mandarin, Gifford is able to converse with everyday Chinese, disenchanted Chinese and the more privileged as he travels by foot, inter-city buses, taxis and varied means of transportation more than 3,000 miles. His adventures along the way include his being convinced to give a sermon in an unofficial Christian church and spending a night in the desert conversing with a Muslim searching for his Chinese identity. Gifford vacillates between his deep affection for the Chinese people and his hope for a bright future to pessimism that the Communist government can continue to fuel the economy to keep the common man happy with the current state of affairs. He feels that social tensions mostly in the vast countryside are nearing the point of public uprising against the current government and contends that such an upheaval would affect the whole world, including the United States.

China and its economy have been in the headlines recently with tainted pet food, lead-coated toys and poorly made goods. Gifford feels that China is an upwardly mobile 21st century society stuck in a 1950s political system. And this, he maintains, could topple China's rise to greatness.

After reading *The Good Earth* by Pearl Buck about imperial China, *China Road* is a startling shock to the reader. It might lead one to wonder if China has come too far too fast. Many economists do not agree with Rob Gifford's feeling about China, its past and its fast rise as a major world power, but this is a powerful book to stimulate conversation and speculation.

~ Peggy Kiefer

OUTLOOK by the Bay 39

The Beautiful Blue Danube

By Kathryn Marchi

Crusing down the river on a Sunday afternoon" is quite pleasant, but 12 days of cruising up the Danube River is quite wonderful!

The Danube River, the second longest river in Europe, has been celebrated in song and pictures for centuries. It actually begins in the Black Forest area of Germany and continues east to the Black Sea. For centuries many boats have skimmed its surface and opened its vistas to merchants, wayfarers and tourists. It may not be "blue" any longer, but it is still beautiful!

Tour companies today have well-appointed, custom-built river boats that take tourists all through Europe on the Danube, but some of the more popular trips are taken through the former Iron Curtain countries, considered the "Heartland of Europe." These boats are built on a smaller scale than their counterparts on the high seas, but have every amenity needed for a comfortable cruise. Service is excellent, as is the food. Interesting activities are planned for passengers and a tour guide explains sights during the cruise.

Though there are many starting points, a popular one is Budapest, Hungary. Tour groups board their river boat and begin the 309-mile trip up the Danube that concludes in Linz, Austria. From Linz, passengers are taken by bus to the city of Prague in the Czech Republic.

Budapest

Once aboard in Budapest, Hungary's lovely capital, passengers are treated to an evening tour of the port area, which is enhanced by the beautifully lighted monuments. Next day is a bus and walking tour of the city, which is located on both sides of the Danube. On the east side, the city is called Pest and on the west side, Buda. Highlights on the Pest side include the Parliament Building and Hero's Square. Statues include those of kings, dukes and liberty fighters who influenced the history of Hungary. On the Buda side the tour includes Castle Hill and Church of our Lady, where Hungarian kings had their coronations.

An interesting optional side trip is to a Hungarian horse farm in the nearby countryside. This farm's intention is to mimic America's legendary cowboys of the "Wild West." Hungarian herders perform a fantastic exhibition of their horsemanship and the skills of their mounts. Afterward, visitors board a horse-drawn carriage and are whisked away to a country restaurant, where gypsy music is played and a wonderful steaming bowl of authentic Hungarian goulash is served under a canopy of trees.

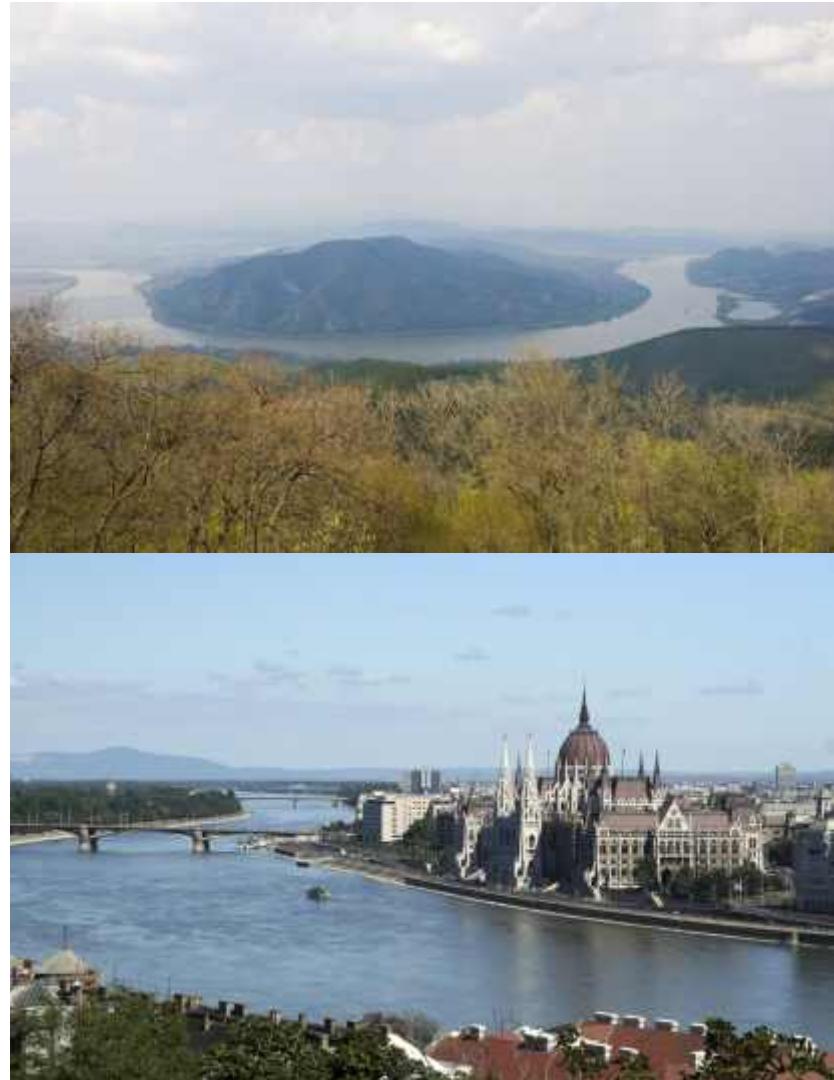
Next stop on the cruise is Bratislava, the capital city of Slovakia since 1992 when Czechoslovakia separated into Slovakia and The Czech Republic. Bratislava is flourishing along with other cities in the former Iron Curtain countries.

As is usual with a new venue, a walking tour of the old town is given to acquaint passengers with the area. The tour starts at the pedestrian zone and continues on through narrow, cobbled streets to Michael's Gate and its 15th century tower. Rising above the old city is a massive square castle, the favorite residence of Maria Theresa.

An optional tour is offered which treats passengers to the unique taste of Slovakian culture, "Art of Slovak Roasted Goose." Accompanying the roasted goose is another traditional fare, potato pancakes and red cabbage.

Vienna

Next stop on the Danube cruise is Vienna, Austria. This magnificent city speaks for itself with St. Stephen's Cathedral, the neoclassic buildings of the Ringstrasse, which encircles the Inner City (or historic center), the Schoenbrunn Castle, Belvedere Castle and, of course, the hall that features the world famous "Lipizzan Stallions." After a bus tour of the city, free



time is available to walk or ride in a horse-drawn carriage to further explore these famous places.

Other optional tours are available while the boat is moored in Vienna. One such tour is to the "Kursalon," where passengers are treated to a beautiful evening of the classical music of Strauss and Mozart.

Another optional tour while in Vienna is to the famous Schlosshof, a lovely 18th century baroque palace and garden built on the banks of the March river. Afterward, guests are taken to dinner at the world-famous Marchfelderhof Restaurant.

Wachau Valley

Boarding the boat after this wonderful visit, passengers are treated to a cruise through one of the most beautiful parts of the Danube River, the Wachau Valley. You see magical medieval castles and quaint red-roofed villages with their cathedrals, ancient ruins and rolling hillsides laced with vineyards. Passengers can view this area from an observation deck atop the river boat.

While in the Wachau Valley, the boat stops for another optional tour of the 900-year-old Melk Abbey. Sitting high atop a cliff overlooking lush vineyards, this baroque abbey has been a Benedictine monastery since 1089.

Linz

Continuing on up the Danube, the boat docks at Linz, a city that boasts of composers Mozart, Bruckner and Beethoven spending time there. A tour of the city familiarizes passengers with famous spots and time for a cup of coffee and a "linzer tort." An optional tour offered here is Salzburg, the beautiful medieval city where Mozart was born. You might recall that the famous movie, "The Sound of Music" was filmed there.

Prague

From Linz, passengers disembark the boat and board busses for the trip to Prague in the Czech Republic, stopping along the way at the town of Cesky Krumlov, a UNESCO World Heritage Site. Built in the late 13th century, the town's important castle is partially built into the stone wall rising above the river which flows through it. Passengers are treated to a home-hosted lunch and a wine tasting while there.

Prague! The capital of the Czech Republic is also named "city of 1,000 spires," and it is said to be one of the most beautiful cities you'll ever see. Interestingly enough, it was spared damage during World War 11 while other capital cities of Europe were not.

Optional tours are offered here as usual and those include the opulent 18th century Sychrov Castle and its large art collection and another, "Charm of the Czech Countryside," which features the town of Nosalov and its community life and culture.

In case you are concerned about what you might do if you choose not to take any of the optional tours, you need not worry. The tour guides plan all sorts of interesting activities connected with the area being visited. For example, in Bratislava, several students from that city are invited aboard the ship for a round table discussion with remaining passengers. Other activities include cooking classes featuring local cuisine and special meals. Many people simply return to the local areas on their own for further sightseeing.

When you start home, it gives you an opportunity to reflect on the unique land/cruise. It's easy to see why this combination has become so popular. Cruising on a comfortable river boat to faraway places is such a relaxing way to "see and learn" and it's nice to be able to pick and choose what you want to do in addition to the standard tours. Many people comment on the ease of traveling while on a boat; not having to pack and unpack each time another city is reached. And of course, an organized tour means that everything is taken care of in a timely manner. No fretting about transportation, luggage, hotel accommodations or meals. This combination land and cruise touring is highly recommended.



www.gct.com (*Grand Circle Tours*)
www.VikingRiverCruises.com
www.RiverCruise.com
www.Eurorivercruises.com
www.Tauck.com



OutLook's Bits & Bytes

Here's a fun site if you or someone you know has a birthday coming up. Log on to www.freebirthdaytreats.com and it will tell you just that: who offers freebies for birthdays.

Making Love Last - The Five A's

By Kater Leatherman

In the last issue of *Outlook by the Bay*, I wrote an article entitled "The Five Givens of Life." According to David Richo, the author who wrote about them in *The Five Things We Cannot Change...and the Happiness We Find by Embracing Them*, the five givens, or realities of human existence, are: things change and end, pain is a part of life, things don't always go according to plan, no one is loving and loyal all the time and life is not always fair.

David Richo was no stranger to me. Already, I was familiar with his three-set CD on the subject of sustaining intimacy and nurturing genuine connection in order to make love last. He emphasizes that what happens in our adult relationships is directly connected to what happens in our early life.

According to Richo, we are born with five instinctive needs that, if met in "a good enough way," will help us to not only thrive and grow, but give us the ability to receive moderate doses later in life and be satisfied with it. You won't need to get them fully from other people because they have already been "installed" as fulfilled needs.

Children require 100 percent of the Five A's from their caregivers, but not as adults. Reasonably, we can expect to receive about 25 percent from any one person. The rest needs to come from self, family, friends, peers, co-workers and your spiritual practice. He adds that if your needs weren't met, then you will have some healing work to do, i.e., getting in touch with the sadness, anger and fear over the loss. Otherwise, we will remain embroiled in patterns of detrimental, behavioral interactions within a dysfunctional relationship.

Richo defines intimacy between two people as the ability to give and receive the 5 A's. Whether you got them or not, you can still begin to incorporate them into your relationships now.

Here are the five A's:

1. Acceptance. We have to be accepted just as we are because that is all there is. Acceptance allows us to be vulnerable and to feel safe with others.

2. Affection. We feel loved and good about ourselves when others show affection. Physically, it can make us feel sexy, desirable and lovable.

3. Allowing. Giving others the space to be themselves, to feel their emotions, to live their truth and walk their own path feels supportive, liberating and fulfilling.

4. Appreciation. Feeling appreciated enhances our well-being, instills gratitude and shifts our mood in a more positive way. We feel cared about, special and important.

5. Attention. Receiving attention makes us feel valuable, builds self-esteem and leaves us feeling loved by others.



Kater Leatherman teaches yoga at Ridgely Retreat in West Annapolis. She can be reached at: katerleatherman@gmail.com

Dear Vicki

He wants; She wants

I've been a widower for several years and have developed a romantic relationship with a wonderful divorced woman. I get along well with her grown children and grandchildren too. As a couple, we've traveled together and clearly enjoy each other's company—in all ways. We have a great relationship and I'm ready to move it to the next level and get married, or at least move in together. Whenever I bring it up, she hedges and puts me off with lame jokes. It's beginning to be the only thing that we do argue about. Frankly, I don't enjoy living alone and want the companionship. I'm wondering if I'm wasting my time and should look elsewhere or persevere in trying to win her over.

Hmmmm. You don't say how long this relationship has been going on, which could be a factor in your friend's hesitation. If this is a relatively new relationship, her caution may be simply wisdom born of experience and age. While keeping that in mind, let's take a closer look at the issues.

When we were younger, one of the purposes of marriage was to establish a framework for having and raising children. Ideally, we combine our physical, financial and emotional resources with our partner to give our child the best chance of a good life. While that isn't the norm in many American families today, it is still the best scenario whenever possible. Among the other reasons that younger couples may choose to marry are financial concerns and expectations from family and society.

You are in a new life stage now and those purposes no longer carry as much weight. Instead of moving lock-step towards marriage, older couples are negotiating and often renegotiating the ties that bind them. Your lady friend may have a number of reasons for her hesitation. She may not need financial support, may enjoy her newfound freedom, or may have other misgivings that she has not yet shared with you.

In order to make a decision about the future, you need a frank and open discussion about this issue. Choose a time when you are both relaxed and begin with something positive, such as citing how much you value your relationship. Be clear that your purpose is to have a serious talk so that you may understand her views about your future as a couple. Make it your mission to understand rather than to persuade her to your point of view. At a later time, you can make your case, but pushing that now will only lead to defensiveness. This is the time to gather

Victoria Duncan is a licensed professional counselor who works with individuals and couples to address a full spectrum of client issues. She welcomes your questions at Victoria@OutLookbytheBay.com



information. If she cracks jokes, remind her that this is serious to you and bring the conversation back to the matter at hand.

Once you have your answers about her reluctance, you can reevaluate the situation. Perhaps her reply exposed an issue that can readily be solved so that you can move toward greater commitment. On the other hand, she may be adamant that she desires no further attachment and seeks only intermittent companionship for social events.

Is that a deal-breaker? Only you can answer that for yourself. If your desire for live-in companionship and commitment are paramount and her resistance is unshakeable, then it may be time to seek other relationships. But first, you need answers and then you owe it to yourself and to her to be candid about your own intentions. If she continues to stonewall and refuses to discuss the matter, it will be a major clue that this relationship is probably not going to go the distance.

Remember there are many types of relationships that can meet our needs. Some couples, at this stage of life, are content to live separately with parts of their lives overlapping to varying degrees. These couples value their time apart as much as they value their time together. They report that it keeps the excitement and interest fresh and reduces conflict. Others need the stability and comfort of steady companionship and commitment. And the needs of partners may change over time, perhaps enjoying independence today and moving toward interdependence at a later point requiring further negotiation.

It's interesting to note that older men are more apt to prefer permanent arrangements, while women of the same age tend to guard and cherish their independent lives. Typically, women have cultivated deep and meaningful friendships which meet many of their social and emotional needs. In contrast, men suffer from more loneliness and are more likely to seek to replace their absent partners. As a man, consider building up adjunct relationships with friends and family to buffer you against isolation and dependence upon a partner to meet all of those needs.

Your future with your friend is a call you must make together, with eyes, ears and hearts open, and only honest intentions upon your lips. With that in mind, you can settle upon a relationship that will enable you to enjoy this time of life without guilt and demands.

Who's in charge?

I babysit my 4-year-old grandson at my home two afternoons a week while my daughter works. I love the time with him. But lately, my daughter and I are arguing about how to discipline him. She seems to change her mind daily about what's OK and what's off limits and I don't know what to expect anymore. I don't always agree with her views either and tend to be easier on him than she likes. How can we get past this?

How generous of you to volunteer your time, energy and love to babysit your grandson. I hope your daughter realizes what a blessing it is to have a supportive grandmother in the picture. Lucky mom, lucky little boy and lucky grandma too — these are precious moments for all of you.

However, conflict over rules and discipline is a common problem between grandparents and their adult children, particularly when babysitting is provided by the older generation. Let me be clear: The last thing you want to do is to undermine the parental authority of your daughter. Doing so can create a huge rift that may never fully heal.

Remember your own parenting years. It's tough to hit that balance between being too authoritarian and too permissive. Your daughter is pretty new at this, so cut her some slack but look for opportunities to gently slip in helpful hints. Your job is to support her to be the best parent she can possibly become. And remember, she is the ultimate authority when it comes to your grandson. Sometimes, it's difficult for us grandmothers to let go of those reins.

Whenever there is conflict, communication is key. In private, i.e., no children present, initiate a conversation with your daughter. If children overhear you arguing about these issues, it undermines a parent's authority and makes your daughter's job more difficult. It also leads children to believe there are one set of rules for home and another set for grandma's house. Be as consistent as possible!

Begin by affirming your daughter as a parent and noting some of the positive parenting skills she practices with your

Cow's Word

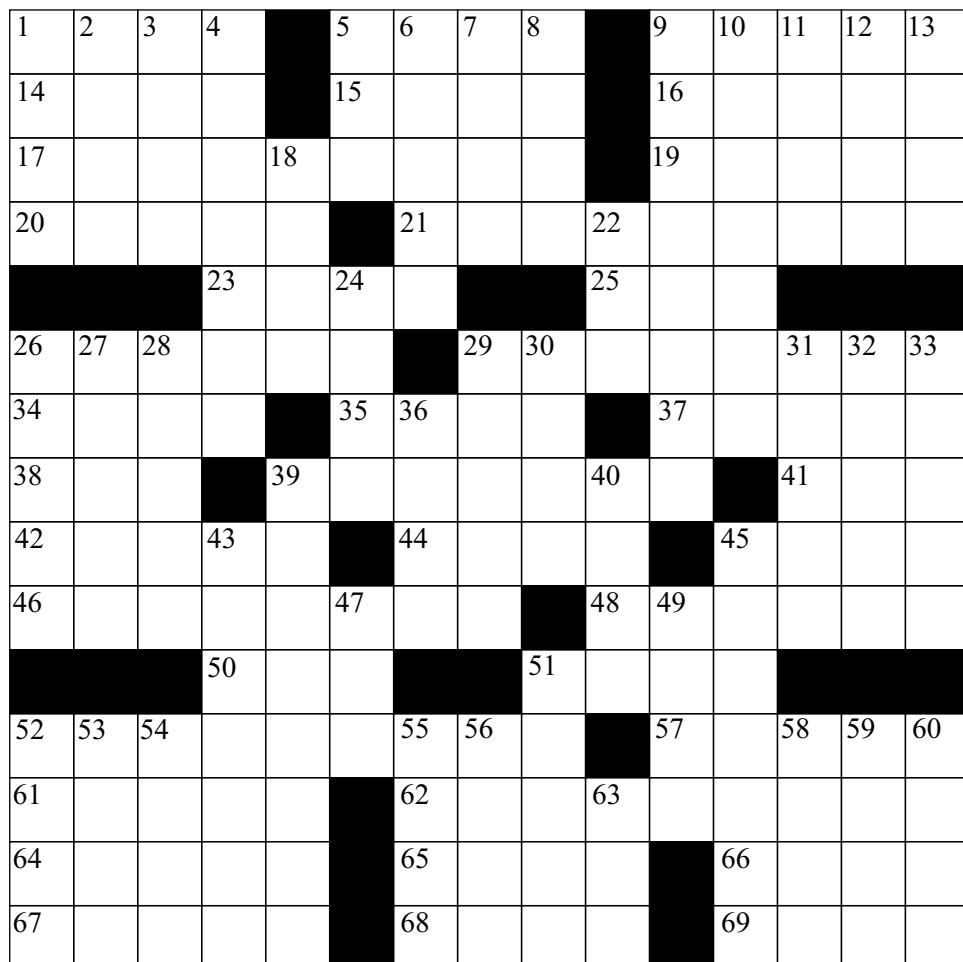
grandson. Then, move on to asking her about rules and restrictions and how she would like discipline handled. Get clear on all specifics to reduce potential misunderstandings.

If you disagree on certain points, negotiate.

Although she is the authority, you are not powerless and have the right to decide what is OK and what is off-limits in your own home. Bend where you can, choose your points of standing firm, ask instead of tell and practice the art of gentle suggestion. For example, if your daughter says a timeout of 30 minutes is mandatory for bad behavior and you believe that to be too harsh, ask if it would be OK if you tried 15 minutes instead to see how it works.

After you agree, sit down as a united front with your grandson while his mom spells out the rules. This reinforces to him that his mother is to be respected and that you support her as the boss. It also cuts off that nasty, but natural little tendency of children trying to pit one authority figure against another. Don't even think about letting that start!

When you approach these issues as a problem-solving venture with you and your daughter as team members rather than adversaries, you dramatically change the tone of the conflict and increase your chances for a positive outcome. If there are irreconcilable differences though, you must agree to disagree while acknowledging your daughter's authority (provided, of course, that abuse is not an issue). In this case, your daughter must find other day care options and it is time for you to bow out as a babysitter. Let's hope that won't be necessary because these tips help you and your daughter establish a comfortable and well-defined agreement in the discipline department.



Dave Fisher (© Dave Fisher)

ACROSS

- 1. Dems opposite
- 5. Tie
- 9. Indian tea state
- 14. Relating to the ear
- 15. Scintilla
- 16. Bessie's favorite wild ruminant?
- 17. Bessie's favorite tune?
- 19. Peels
- 20. Glove material
- 21. Food critic's concern
- 23. Appropriate
- 25. Possessed
- 26. Most retiring
- 29. She can't be married
- 34. Russian news agency
- 35. Word with phone or block
- 37. Raccoon relative
- 38. _____ roll
- 39. What Bessie will do at a bovine bash?
- 41. Stanley Cup org.
- 42. House bug
- 44. Put together
- 45. Pulitzer Prize novelist, James
- 46. Lake state
- 48. Fix origami, maybe
- 50. Que.'s neighbor
- 51. Sow mate
- 52. Absence of pain
- 57. Hitachi rival
- 61. Flat
- 62. Where Bessie finds bliss?
- 64. Bessie's favorite Bond?
- 65. Long
- 66. Advantage
- 67. Kournikova and Freud
- 68. Survivor's first word?
- 69. Red and Black
- 24. Score
- 26. Bee bee?
- 27. Saigon's adversary, once
- 28. Stern
- 29. US painter, John F.
- 30. Trudge
- 31. Argentine dance
- 32. Lucy's landlady
- 33. Irked
- 36. "Kate and Allie" role
- 39. Building material
- 40. Goose egg
- 43. Third world menace
- 45. Cottage styles
- 47. Corp. swallowed by Verizon
- 49. Assuage
- 51. Cleanse
- 52. _____ mater
- 53. Light gas?
- 54. Bard's river
- 55. _____ dish
- 56. Move slowly
- 58. Connecting point
- 59. Hindu philosophy
- 60. Washington bills
- 63. Get timber

DOWN

- 1. Stir up
- 2. Europe's tallest volcano
- 3. Brad
- 4. Plans secretly
- 5. Faint
- 6. Perch
- 7. Not beneath
- 8. Arab equivalent of an arroyo
- 9. Surroundings
- 10. Euphemism for scum bag
- 11. Tender
- 12. Quizzes
- 13. Eyesore
- 18. Maiden name users, often
- 22. Tai's follower



Flashes in the Night Sky

The tiny pin pricks of light are like dancing stars in the summer night. We can all remember as children capturing the flying sparklers as they flew through the night sky. But as many of us have noticed, the on-off flickers that pierced the summer darkness have become more obscure. With increased pollution and the unregulated use of pesticides, the number of fireflies has decreased dramatically.

The tiny eggs laid by most species of *Lampyridae* can stay under ground for one or two years before hatching in the warmth of the summer months. Within a month of hatching, the 1/4-inch pupae morphs into the elusive winged creature. Should the pupae and then mature firefly, survive the threat of birds, frogs, snakes and the various toxins, they will go on to light the summer night. Often erroneously referred to as a glow worm, and actually part of the beetle family, the firefly's diet of slugs, mites and bugs ends once the firefly takes flight. Depending on the species, the firefly lives from a few weeks to a few months and if he dines at all it will be on nectar or pollen. The entire purpose of the adult male is to attract a mate. In most species, the abdomen flashes brightly every two or three seconds as he does the mating dance. Finding a mate can quickly take up most of their energy as both male, while in flight, and the female, while resting close to the ground, attempt to be the most brilliant flashes in the neighborhood.

Flashes vary in both timing and color in different species, allowing each to find its own. After selecting her mate and her very brief courtship, she will lay her eggs in damp soil to begin the next generation.

With more than 2,000 species worldwide and nearly all of them endangered, there needs to be a more focused study as to just what has nearly decimated the population. In Thailand tourists and residents alike would flock to Ban Lomtuan, outside of Bangkok, on a summer evening to watch as millions of twinkles filled the night sky. No longer. Within the last three years the population of fireflies in that area has purportedly been cut by up to 70 percent.

Today's technology just can't replace the fun of chasing fireflies through the summer night. As this all too familiar bit of nostalgia diminishes we're facing yet another challenge of how to protect and preserve one more of Mother Nature's diminishing wonders. With the irresponsible use of toxic sprays and the pollution-laden atmosphere and continued clearing of the wooded areas, and even the artificially lit night sky that impedes the mating process, much of what we've enjoyed is slowly disappearing. There needs to be more of an attempt to clean the air, ground and waterways and an enlightening of what we're doing to our world. Perhaps this decline of the twinkling lights of a summer night is a bellwether that needs to be heeded.





Your Trusted & Experienced
Reverse Mortgage Source

5 Ways a Government Insured Reverse Mortgage Can Improve Your Quality of Life

1. Eliminate monthly mortgage payment
2. Increase your monthly income
3. Eliminate credit card debt
4. Receive a cash lump sum or line of credit
5. Enjoy life a bit more

Call me today for FREE Consumers Guide or a no-obligation personal quote



Susan Darling
866-570-8470
sdarling@reversemort.com



OutLook's Bits & Bytes

Here's a well-kept secret for an ultra-simple solution for your computer when it's not connecting and generally doing weird things. Shut everything down, then unplug the system at the wall socket. Count to 20 and plug it back in. More often than not, this is all it takes to get things up and running and back to normal.

Advertisement

"Seniors! Do You Know The Jealously Guarded Secrets Banks Hide From You That Could Cost You Thousands?"

A nationally known financial expert says many seniors who have savings accounts make these mistakes, costing themselves and their families thousands of dollars! They risk their retirement security, increasing the chance they could outlive their money. This is true whether they handle retirement savings themselves, or with help from a professional! Are YOU needlessly losing *thousands* of dollars? Find out NOW, by getting this eye opening FREE report that reveals retirement savings secrets that banks and insurance companies don't want you to know! Call toll-free, 888-995-8858, 24-hours for a FREE recorded message and get this report. CALL NOW, before it's too late!

BRASS/SILVER POLISHING

Metal Restoration

Brass Artcrafts Company

"Hometown Service"

143 Gibralter Street, Annapolis, MD

410.263.9254



**Sign up for your FREE E-Newsletter filled with
information on Senior Discounts, Events and
Services in Talbot County**

Live your best life ... we can help!
www.EasternShoreSenior.com

Introducing the world's simplest cell phone experience – with service as low as \$15 a month.*

It doesn't play music, take pictures, **NEW** No Contract or surf the Internet.

**Free Gift
see below**

The Jitterbug® developed with Samsung® It's the cell phone that's changing all the rules.

For people like me, who want a cell phone that's easy to use. Over the years, cell phones have become smaller and smaller with so many complicated features. They are harder to program and harder to use. But the Jitterbug cell phone has simplified everything, so it's not only easy to use, it's easy to try. No crowded malls, no waiting in line, no confusing sales people, or complicated plans. Affordable and convenient cell phone service is only a toll-free phone call away.

Questions about Jitterbug?

Try our pre-recorded Jitterbug Toll-Free Hotline! **1-888-809-8817**.

The new Jitterbug cell phone makes calling simple!

- Large, bright, easy to see display and buttons
- Comes pre-programmed and ready to use right out of the box
- No contract required
- An operator is always available to help you, and will call you by name
- Push "Yes" to call directly from your personal phone list
- Soft ear cushion and louder volume for better sound quality
- Separate Volume Up/Down button on cover of phone
- Hearing aid compatible
- Familiar dial tone confirms service (no other cell phone has this)
- Service as low as \$15 a month*
- Access help wherever you go

Why pay for minutes you'll never use!

	Simple 30 Plan†	Simple 60 Plan†
Monthly Price	\$15	\$20
Included Minutes/Month	30	60
Operator Assistance	24/7	24/7
911 Access	FREE	FREE
Long Distance Calls	No add'l charge	No add'l charge
Nationwide Coverage**	Yes	Yes
Trial Period	30 days	30 days

Service as low as \$15 a month and a friendly 30-day return policy.** If you've ever wanted the security and convenience of a cell phone, but never wanted the fancy features and minutes you don't need... Jitterbug is for you. Like me, you'll soon be telling your friends about Jitterbug. Call now.



**Order now
and receive a
free Car Charger.
A \$24 value!**

jitterbug
brought
to you by



Jitterbug Cell Phone Item# BL-4722

Call now for our lowest price.

Please mention promotional code 38548.

I-877-654-4130

www.firststreetonline.com

IMPORTANT CONSUMER INFORMATION: Subject to Customer Agreement, select calling plan, and credit approval. Other charges and restrictions may apply. Screen images simulated. Coverage and service not available everywhere. Copyright © 2008 GreatCall, Inc. Jitterbug and GreatCall are trademarks of GreatCall, Inc. Samsung is a registered trademark of Samsung Electronics America, Inc. and its related entities. *Not including government taxes, assessment surcharges, and set-up fee. **Applies to phone and monthly service charges only; provided call time usage is less than 30 minutes and phone is in like-new condition. Usage charges may apply. †All plans require the purchase of a Jitterbug phone. In addition, there is a one-time set-up fee of \$35. ‡Jitterbug will work almost everywhere in the U.S. where cellular service is available from most of the major carriers. All rights reserved. © 2007 TechnoBrands®, Inc.