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ON THE COVER:

Victoria Wooden was seen recently enjoying an afternoon of sailing on the Bay. A Navy Commander, formerly serving in Japan and at the USNA, she is now stationed at Walter Reed National Military Medical Center in Bethesda. She is looking forward to retirement next Fall after serving 28 years in the US Navy.

OutLook

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Ahh, Summer. For some of us it's the best time of year. More often than not, at this time of life, it can be a very relaxing time with few pressures – a time to sit back and enjoy. But this year, how about building a memory? Think back to some of your past Summers! Most of us can recollect a few of them, which may have included travel or family or even work obligations. Many of them probably supply some of our best memories, at least those bits of Summers past that we can recall! Why not take the Summer of 2013 to form more of those lasting memories. Something like creating an indelible impression that will never be forgotten, an idea borrowed from the Indian philosophy of “leave a footprint.” It could mean leaving just a lasting print in the memory of a small child of what they did in the Summer of 2013. There are countless ways of doing this.



My friend Fran's version of this was to treat her family to a week of merriment and memories at the Grand Canyon. She flew everyone out there and they all stayed in a local lodge, using it as a base. They took off for different day trips, but re-connected over dinner each evening. She's about to do it for the second time with almost two dozen family members involved. What young child isn't going to remember the generosity and fun provided by Granny Franny at a destination they may never have otherwise gotten to?

My good friend Joan has in the past gone to Central America to assist the downtrodden. She may pack those Summer reminiscences away in her memory box, but you can be sure the Guatemalans will never forget that she had been there.

Steve and his wife Jane will be taking two small grandchildren to the Midwest for a couple of weeks of adventure, without the parents. Imagine the fun and lasting memories that those kids will cherish for all time.

Gail goes to Chautauqua to teach a class, sharing her vast knowledge of how-to's from today's fuzzy world of electronics. She's helped countless adults with understanding our handheld devices and deciphering the instructions.

Three young women: Cindy, Kass and Susie have in the past worked diligently at setting up a vacation Bible school for the young kids at their church. They then go on to become part of the staff and watch over the day-to-day mechanics of keeping it running smoothly and keeping all the young ones fired up and engaged. There are sports activities, art projects, fun with food and a camaraderie that isn't easily found. It will be hard for the kids to forget such fun.

Bob, our environmentalist friend, will be involved in oyster restoration, an ongoing project in which he works toward creating self-sustaining oyster reefs in the Chesapeake Bay area. His dedication and tirelessness is commendable. He will be leaving a lasting footprint on the future of the Bay.

There are the young ones, too, such as Emerson and Jack who are heading to Honduras this Summer to help with countless projects such as restoring dilapidated buildings. It will be a lasting memorial to how they spent their high school Summer.

Our choice is to head to the beach for a week of intense family fun. There are 16 of us, and two of us will wonder why we can't just leave a footprint in the sand. The other family members, however, will be thrilled creating memories of volley ball, beach football, mini-marathons, surf boarding and kayaking.

So this Summer -- and maybe for some it's been every Summer -- but for the late starters, how 'bout a Summer of creating lasting memories. Maybe something enduring like helping to rebuild one of the weather-ravaged areas in our country or taking family away from the predictable and into something they may not have done before. It does seem that the older we get, the faster time passes. It's good to fall back onto our mantra: *If not now, when?* Why not spend some time this year leaving a footprint on the Summer of 2013?

LETTERS to the editor

HIDDEN HISTORY

My daughter lives in Pasadena and gets a copy of your *OutLook*. She sent me the Winter 2013 issue because of the item on page 18, "Hidden History." I was stationed at the Nike missile site for four years and assisted in closing it. Many fond, interesting and grueling memories. Was there during the Cuban missile crisis. After the close down I was transferred to the Pentagon. I'm sure many others appreciated the article. Thank You.

J. Norwicki

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ZUMWALT

I enjoy reading each issue of *Outlook by the Bay*. It is one of the best magazines in the entire Bay Area. I especially enjoyed reading your latest issue and the book review by Leah Lancione of Admiral Zumwalt's biography by Larry Berman. I was a great admirer of Admiral Zumwalt. I was fortunate to get acquainted with him when I worked in the Office of the Secretary of Defense at the Pentagon in the early '70s. His appearance in our office would always spark a conversation about his famous Z-grams and how popular he was among the enlisted Navy personnel. Having a son then serving in the U.S. Navy, I very much wanted an autographed photo of the admiral. I soon learned from others that the admiral rarely gave out autographed photos of himself. Fortunately, I worked with a Marine general who knew Admiral Zumwalt well and personally made the request on my behalf. I was one happy person with a big smile when the general came into my office holding up the autographed photo. I cherished the moment because I knew I had a rarity in this photo of an outstanding naval leader, and one of the Navy's most distinguished chief of naval operations (CNO).

S.J. deJavanne,

Annapolis

DOWNSIZING

When looking for a place to donate vintage or outdated clothes, think of your local amateur theater. Most of them are nonprofits so deductible rules would apply and they are often looking for wardrobes. What a hoot to see your favorite, if no-longer-in-style outfit, on stage!

P. Owens

bporwens@alanticbb.net

GOOD OLD DAYS

I read and enjoyed former Mayor Moyer's article *Good Old Days Gone By*. She mentioned a lot of old performers and music which I and many others still enjoy today. It may be of interest that I have some unique audio and video recordings on hand. One is a recording by Sousa around 1930 in which he gives an introduction for *The Stars and Stripes Forever*, and

then Sousa's band plays it. Another recording is the *Chattanooga Choo Choo* played on the Wurlitzer organ with all the bells, whistles and sound effects. It is something. I've also recorded the Naval Academy and Annapolis musical activities for the past 40 years.

Thanks again for your article.

C. A. Richardson

charlesarichardson@comcast.net

eBAY PURCHASE

Loved the Spring 2013 edition. The cover photo spoke to me, especially since during the late sixties, I had lusted after a Triumph TR6. The proud owners look joyous and deserving.

About two years ago, I did my first time-ever auto purchase on eBay, a 1981 Fiat Spider 2000, low miles and in great condition. I had a similar positive experience and since the seller was located nearby in Camp Hill, Pa., I considered myself lucky. I drove up with a friend who is a "vintage car guy," did a test drive and made the buy. I remain very pleased with my purchase.

J.diPrimio

joediPrimio@icloud.com

BAY REFLECTIONS

Dr. Wright's article in "Bay Reflections" really hit home with me. I also had a recent hospitalization, short in nature, with good results. It was totally unexpected and gave me pause. Dr. Wright's words on his experience mirrored my own exactly. While his were well-written and thought-provoking, I have to share that one of my initial thoughts on the experience was that the world kept turning even though I was in the hospital. It was truly a humbling experience and gave me perspective.

JTM,

Kent Island



WILL YOUR NEXT CAR BE ELECTRIC?



By Bob Bruninga

There is a lot of misunderstanding about electric vehicles (EVs) based on our century-old legacy experience with gasoline, gas stations and gas tanks. This clouds our thinking and prevents many from taking a fresh look at the coming potential of the EV for local travel and commuting. The environmental, energy and national security benefits of the EV are well established, but it is the value to

cerned over the lack of speed required to charge an EV which can take hours from a 120-volt outlet. The gas pump appears fast because we are used to it even though it is usually when we are on the way somewhere and actually a big inconvenience. But the EV charged at home or at work while conveniently parked, requires practically no waiting other than about five seconds to plug and unplug. And the EV can be

the media, it only represents 0.3 percent of the charging value to an EV and is actually the least convenient. This should surprise no one, since the true value of the EV is in local and routine commuting travel and charging while parked, and not in Interstate travel where the gas car is better suited.

Charging for commuters Statistics reveal that more than one-half of commuters travel less than 10 miles to work and almost 70 percent drive less than 16 miles. For these distances the 10-mile commuter can be fully recharged in a bit over two hours from a standard 120-volt outlet and the 16-mile commuter can be fully recharged by noon. Even a Chevy Volt driven 36 miles one way to work can be fully charged by the end of the work day from a standard outlet. Plugging in to a standard outlet

at work can effectively double the range of the EV and give the commuter maximum flexibility with a full charge for afternoon and evening errands and leisure activities.

How to pay? Since the cost to charge the typical commuter EV at work is about 50 cents to a dollar or so per day, employers can easily establish local charging passes for about \$10 to \$20 per month to authorize employees to plug in. Since commuting is the ideal application for the EV, these employees will usually park at the same outlet every day and are easily monitored.

Even those who live in condos and apartments can easily pay by the month for their electricity without the need for very expensive charging stations. The typical cost for at-home charging for the typical EV owner is about \$30 to \$60 per month, depending on daily mileage since it also includes weekends. Even though fuel for EVs is very cheap, people sometimes blame the EV for high purchase price while

an EV owner that will drive sales. And one of the biggest elements in the value to the owner has become the convenience of refueling. To get this, drivers have to understand the EV refueling process, not just know that it costs about three times less than gas-powered cars.

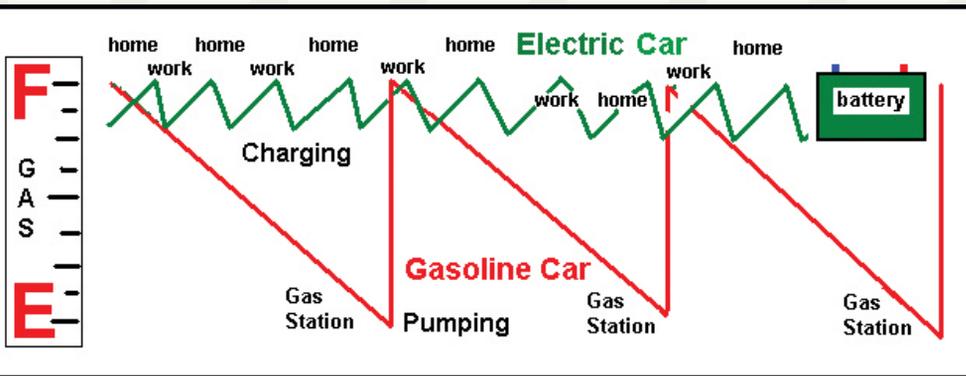
A battery is not a gas tank Gas tanks are typically *run until empty* and then filled up for \$30 to \$70 per fill-up at public gas stations as shown here in red. EVs on the other hand are typically charged overnight at home or during the day at work while parked for about \$1 to \$2 per day. Since cars spend typically 21 hours or more per day parked, there is plenty of time to keep them fully topped off for maximum range of up to 85 miles a day even on standard 120-volt outlets. Placing signs over existing outdoor outlets at work and in parking lots goes a long way toward supporting a future with EVs.

When a car is refueled in five minutes at a gas pump it is easy to be con-

charged practically everywhere there is an outlet. The great advantage is never having to go searching for a station and always being full at the start of every trip.

Electrical power is everywhere. Its universality of recharging EVs while parked is often overlooked in the media. The charging pyramid shown here clearly shows the value and flexibility of EV charging.

In addition to charging at home and work, there is public charging for an hour or so, typical for retail shopping areas, using faster, more expensive "charging stations." But it is still conveniently accomplished while parked. In these scenarios the time to charge and "range anxiety" vanish as issues since the car is maintained fully charged at the start of every trip. The most interesting aspect of the charging pyramid is how insignificant the tip of the pyramid or fast 20-minute Interstate charge systems appear. Although this "fast charging" seems to get all the focus of gas drivers and



conveniently overlooking that more than one-third of all of the 400-plus models of gas cars sold actually list for more than the typical EV. Now in the third year of production, the all-electric Nissan Leaf is now only \$21,000 after federal tax rebate. This is almost half the cost of the number one selling vehicle in America (the F150 pickup truck, which by the way, only gets 19 MPG and costs almost \$75 per fill-up).

The EV is a very significant contributor to our future energy, environmental and national security issues. So it helps to shed old ways of thinking and consider this new technology where it can do the job well. So, yes, an EV might be for you if your commute is relatively routine with few demands for longer distance daytime excursions and if you have access to other transportation for long trips. You can even have a long EV commute if your employer lets you plug in at work. Of course, a plug-in-hybrid can be the best of both worlds since it can do routine daily trips on 100 percent electricity, or use the gasoline engine when needed for longer trips.

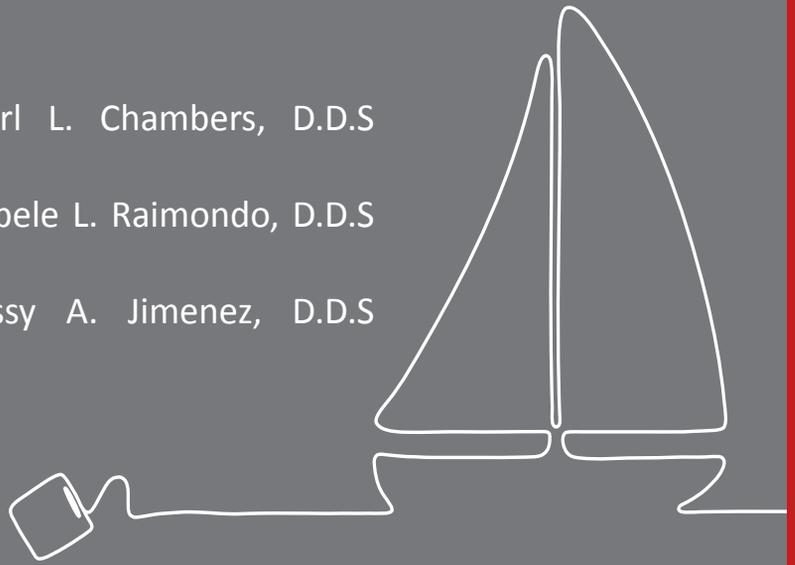
Bob, a professional engineer who has owned a variety of EVs, is thrilled to have lived long enough to see EVs and solar become mainstream. He sits on the IEEE National Committee on Transportation and Aerospace and teaches in the Aerospace Department at the Naval Academy. His EV is truly 100 percent carbon-free since it can be charged from the solar panels on his house. He can be reached at bruninga@usna.edu



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DENTAL CARE FROM PEDIATRICS TO GERIATRICS

Bay Health SUNGLASSES

By Michael J. Dodd, MD

With the days longer and the temperatures warming, we all look forward to spending more time outdoors. Protection from the sun is an important health consideration. Ultraviolet (UV) light from the sun can damage the skin and cause skin cancer. UV light can also damage the eyes. Good suntan lotion (at least 30 to 50 SPF), wide brim hats and sunglasses are necessary for sun protection.

In this article we will discuss sunglasses and which types are best for sun protection.

Sunglasses are available almost everywhere: drugstores, fishing shops, golf courses, the Internet, optical shops and some eye doctors' offices. It is difficult to know which offer true protection and which are just for style. The best sunglasses for protection of the eyes (and eyelids) must have UV blocker, preferably UV A and UV B (the more dangerous UV rays). Sunglasses which have UV protection have a label attached saying they will block UV light (the label may say "UV 400"). Sunglasses which do not protect from UV will not have such a label. Many sunglasses sold in drug stores do not have UV protection, so be careful to look for the label. This may seem confusing because many people believe that if the sunglasses are very dark they protect. This is not true. The chemical which gives UV protection in the sunglasses does not tint the lenses. In fact, you can order UV protection in clear prescription glasses if you are willing to pay a little extra. When ordering prescription sunglasses, always ask for UV protection; it is not automatically added.

UV light from the sun (and tanning booths) can damage the eyes from the front (the cornea) to the back (the retina) and in between (it may increase the incidence of cataracts).

Most high-end sunglasses have built-in UV protection, but be sure to check. The best ones block 99 to 100 percent of the UV light. Some expensive sunglasses have mirrored surfaces which

reduces glare on very sunny days, but the mirrored surface alone does not offer UV protection.

There is one other important thing to know. You should wear sunglasses when outdoors even on cloudy days since UV rays penetrate clouds. The same goes for suntan lotion.

Many of my patients ask which color tint is best. There is no right answer; it is the patient's choice. In general, green tint gives the best color perception and good contrast in bright conditions. Gray tint also gives good color perception, but does not enhance contrast. Amber tint brightens in cloudy or overcast skies, but distorts colors. UV protection is available with any tint.

Photochromic lenses, sometimes called Transitions, become dark when exposed to UV light. These lenses offer UV protection, but may not give 99 to 100 percent coverage. It is best to ask your eye care professional where you purchase the lenses what the percent protection is.

What about polarized sunglasses? Are they safe to wear? Polarized lenses remove horizontal rays of light, which eliminate glare from horizontal surfaces like water or windshields. Polarized lenses do not block UV light. However, there are polarized sunglasses available with UV block. Again, check the label.

Don't forget when you are on the water that sunlight reflects from the water surface and this includes UV light. This reflection also applies to snow and even sand. That is why a wide brim hat alone is not totally protective; you still need suntan lotion and sunglasses.



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



Legal Insights:

Are you prepared for a medical emergency? The Durable Health Care Power of Attorney



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

By: Candace Beckett

If you suffer a stroke, heart attack or a serious injury from a car accident that renders you unconscious or otherwise unable to communicate, do you have someone authorized to speak to your doctors, nurses and other medical personnel regarding your medical treatment?

Recently, a distressed client called me around 7 a.m. Given the time, I was certain it was an emergency situation—and it was! My client explained that her adult son had suffered a brain aneurysm and he was in the hospital in a life-threatening condition. But the medical personnel at the hospital would only provide my client with very limited information concerning her son's condition. They kept asking her if her son had a *Durable Health Care Power of Attorney*, known as a medical power of attorney in some states, which designates a person to act as his health care agent. Unfortunately, my client's son did not have this essential document. Also citing the confidentiality of medical records provided under the federal health privacy law known as Health Insurance Portability and Accountability Act of 1996 (HIPAA), the hospital personnel explained that they did not have to answer her questions about her son's medical condition.

In the Spring issue of *Outlook*, I began my series on legal documents that people need as they encounter the aging process with a discussion of powers of attorney (POA). I remind you that the POA, a written authorization in which you, the *principal*, grant to another person, the *agent*, the authority to make certain decisions for you under certain circumstan-

es. In that article, I discussed the financial power of attorney. This is a legal document in which you grant another person the authority to make your financial decisions.

Here I will discuss the *Durable Health Care Power of Attorney*. This is the legal document in which you grant a person the authority to make medical decisions for you when you are unable. Let me emphasize that it is crucial that you choose your health care agent carefully. Your health care agent's duty is to see that your medical treatment wishes are followed. It is important that your health care agent is well aware of and understands your values and beliefs.

So many people do not have this legal document that they so desperately need in such a medical emergency and they do not realize its importance until a medical crisis hits them or their family members. When my client's son regained consciousness and his ability to communicate, I rushed to the hospital, interviewed him and completed his *Durable Health Care Power of Attorney* in the hospital's waiting room. My hospitalized client appointed his mother to be his health care agent. A copy of this vital document was promptly presented to the hospital personnel to be placed in the son's medical records, so that his mother could now get information about her son's medical condition and proposed treatment plan. The medical personnel were now legally required to answer the mother's questions as she was his health care agent under Maryland law and she was further authorized to have access to his medical information under the federal HIPAA law.

The Maryland State legislature authorized the use of the *Durable Health Care Power of Attorney* under the Health Care Decisions Act enacted in 1993. The law authorized the appointment of a health care agent with the principal defining the scope of their agent's authority and duties. The agent is authorized to make medical decisions for the principal *only when the principal is unable to make those medical decisions*. The document is necessary whether it be a temporary medical situation such as when the principal is under anesthesia during a surgical procedure, or in a more serious condition such as when the principal is in a coma. The durability provision provides that the document continues to be valid after a person is in a permanent state of "incapacity" as may be the case of a dementia such as Alzheimer's disease.

Every adult, 18 years and older, has a right to make decisions about his or her medical treatment and those decisions should be incorporated into his or her *Durable Health Care Power of Attorney*. Do not think of this document as only for the elderly or unhealthy because even the healthiest person at any age can experience a sudden accident or medical problem and not be able to speak for themselves.

Are you prepared for a medical emergency? If not, I urge you to get your *Durable Health Care Power of Attorney*.

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

What's really going to matter when it's all over?



MONEY, MONEY, MONEY IT WAS ALL ABOUT THE MONEY

By Ellen Moyer

The Annapolis Conference in 1786 was called to address issues of commerce between the states. The new United States was on the verge of economic collapse. States struggled to restore a war-torn economy and to pay debts. Heavy taxation, now with representation, fomented citizen rebellion against the courts and tax collectors. The nation was consumed with money issues.

The Revolutionary War was about money. And the war before it, the French and Indian War, was too. For the king, the new land across the Atlantic was an economic asset and the French had to go. The English succeeded and then tried to tax the Colonies to pay for the war debt on the economic asset England had acquired.

Shouting "no taxation without representation" the English upstarts, steeped in experiences of self-government, proceeded to a War for Independence. It was all about the money.

In the 1700s, America was a rural nation. The majority of its citizens were subsistence farmers and frontier hunters who bartered for goods and services. They were also excellent marksmen. Rag-tagged clothed and coarse in language, they were the army that marched against the professionally trained British Red Coats. They expected to be paid for their service. Few were.

The new nation had no money. Wealthy Robert Morris, who a decade later would find himself in debtors prison, financed the revolution. On borrowed money he paid the soldiers to march on Yorktown. Without this support the Americans may never have arrived at the outcome in October 1781 of the surrender of Cornwallis and the defeat of the British.

SEND THE MONEY

With the conclusion of the war, European business partners refused to extend lines of credit to the new nation's mercantile leaders and insisted on being paid in cash. Merchants demanded the same from local business partners. The barter system with rural populations broke down and farmers unable to pay debt began to lose their land.

An aggrieved veteran described the state of affairs thusly, "I have been greatly abused, have been obliged to do more than my part in the war, been loaded with class rates, town rates, province rates, continental rates and all rates ... have been pulled and hauled

by sheriffs, constables and collectors and had my cattle sold for less than they were worth ... the great men are going to get all we have and I think it is time for us to rise and put a stop to it, and have no more courts, nor sheriffs, nor collectors, nor lawyers." Organized by veterans to protest oppressive economic conditions, these skirmishes and rebellions were common occurrences in the towns of America. It was all about the money.

The first protest in 1782 attempted to use the legislative process to gain relief. Petitions and proposals were submitted repeatedly to state legislatures to issue paper money. Merchants and money lenders such as James Bowdoin, who became governor of Massachusetts, rejected every petition for relief just as the Parliament had a decade earlier.

In Massachusetts, Gov. Bowdoin instituted a heavy tax burden that even John Adams said was "heavier than the people could bear," and stepped up tax collections. War veteran John Shay returned home, unpaid, to find himself in court for nonpayment of debt. He protested and was joined by 4,000 veterans in rebellion. They lost the yearlong struggle. But Gov. Bowdoin lost his governorship and a new distrust of state government formed among the citizens. John Hancock, the new governor, cut taxes, put a moratorium on debts and refocused state spending.

THE TIMES THAT TRIED MEN'S SOULS WAS ALL ABOUT THE MONEY.

Maryland and Virginia had demonstrated that states could work together on commerce. Recognizing the economic value of the Chesapeake Bay and its tributaries west, the two states forged a partnership with the Mt. Vernon Compact. With this positive example of economic agreement, George Washington and James Madison urged another meeting with representatives of all the states to consider commerce problems. The meeting was to be held in Annapolis in September 1786.

James Madison arrived in Annapolis on Sept. 4, and lodged at Mann's Tavern where the conference would be held a week later. He was joined by 11 colleagues. Nine states appointed delegates. Four, including Maryland, did not. Only five states; New

Jersey, New York, Pennsylvania, Delaware and Virginia showed up. On the opening day, Sept. 11, elder statesman John Dickinson, author of the Articles of Confederation, America's constitution at the time, was selected chairman. The dozen assembled, quickly acknowledged that with so few states present, they could not accomplish the stated purpose of the conference. They also agreed to use the opportunity to express their views in a report to the states and Congress.

Abraham Clark of New Jersey suggested the report recommend another meeting explicitly empowered to strengthen the Articles of Confederation.

Alexander Hamilton of New York, along with James Madison and Edward Jennings Randolph of Virginia, were assigned to draft a report "dictated by an anxiety for the welfare of the United States."

The resolution noted the national circumstances to be "... so serious ... to render the situation of the U.S. delicate and critical, calling for an exertion of the united virtues and wisdom of all the members of the Confederacy."

And further "that the power of regulating trade is of such comprehensive extent, and will enter so far into the general system of the Federal Government, that to give it efficacy ... may require a correspondent adjustment to other parts of the Federal System." Therefore "to advance the interests of the union" ... states delegates were to meet in May 1787, "to devise provisions ... to render the constitution of the Federal Government adequate to exigencies of the Union."

On Sept. 19, 1786, the *Maryland Journal* printed the first public notice of the Annapolis conference with the following commentary: "Should the address have its effect, we may hope to see the Federal Union of these States established upon Principles, which will secure the Dignity, Harmony and Felicity of the confederated Republic; and not only rescue them from their present difficulties, but from that insolent, Hauteur and contemptuous Neglect which they have experienced as a Nation."

MONEY, MONEY, MONEY

The resolution calling for a national convention was passed by Congress on Feb. 21, 1787. In May, delegates from 12 states gathered in Philadelphia. The Report of the Annapolis Conference led the way to a Constitutional Convention that would hammer out, under the leadership of George Washington, America's chief nationalist, the Constitution of the United States that guides us today.

On Sept. 11-14, Annapolis will celebrate and re-enact the Annapolis conference of 1786 at the historic former Mann's Tavern on Conduit Street.

Save the dates. Join in and be a part of history.

Ellen Moyer is a former mayor of Annapolis and another citizen curious about the history of ideas and events that shape our lives. Contact if interested at 443-370-1785 or ellenmoyer@yahoo.com

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

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HEALTHY AND DELICIOUS:



Is the Mediterranean Diet in Your Future?

By Louise Whiteside

A healthy heart. A reduced risk of cancer, diabetes and Alzheimer's disease. A more stress-free life. Greater longevity. Maybe even a slimmer you.

Who could say no? Well, some of the earth's people enjoy these benefits right now. How do they do it?

Research has shown that the people of the Mediterranean coast -- namely, Greece, Spain, Italy and Morocco -- enjoy a special, healthy lifestyle that includes exercise, fun, a slower life pace and a delicious diet dominated by fresh fruits and vegetables, fish, lean meats and poultry, whole grains, nuts, red wine, low-fat dairy products and healthful fats such as olive oil and avocados. Commonly known to us as the Mediterranean diet, advocates of this eating regimen emphasize a minimum of refined sugar, white flour and highly saturated fats, such as those contained in fatty meats and butter.

This sounds like a pretty wholesome style of eating.

Would I need to change my eating habits drastically, in order to reap the benefits available in the Mediterranean diet?

Not at all. My husband's physician recently advised him to experiment slowly with the Mediterranean style of eating. He cited studies that show amazing results with even small changes in diet. For example, eat a handful of almonds a day, cook with olive oil instead of butter, have a small glass of red wine with dinner and add a few new fruits or vegetables to your regular diet.

Can I really lose weight eating this way?

The answer is a qualified yes. Certainly, eating the more wholesome foods included in this diet will improve your health. But as with any food plan, portion control is a big must. A handful of nuts a day is healthy; a whole bag will put weight on.

What does a typical Mediterranean-style dinner look like?

There is literally no end to the delicious entrees you can cook up on the Mediterranean food plan. One example of a healthy dinner menu might be:

Broiled or baked salmon, basted with olive oil and herbs of your choice, steamed seasonal vegetables, tossed garden salad dressed with olive oil and red wine vinegar, whole grain bread or dinner roll (dipped in herb-seasoned olive oil), fresh berries topped with Greek-style yogurt and a small glass of red wine.

What about the other lifestyle features practiced by Mediterranean people?

Exercise is an important part of the Mediterranean lifestyle, but take it slowly. For example, when possible, walk instead of driving. Take the stairs instead of the elevator. Do what's fun for you: dance, ride a bicycle or play catch with the grandkids.

Stress management is also critical. You've probably heard that stress is a major killer. The traditional Mediterranean lifestyle is more relaxed and slower-paced than that of the typical American. So slow down, discover what relaxes you and practice it daily. It could be listening to beautiful music, reading, meditating, practicing yoga, discovering a new hobby or taking a leisurely daily walk.

The references listed below can start you on a more enjoyable, healthier lifestyle, and perhaps, even a slimmer shape. Try some of the recipes and experiment with a slower, more relaxed lifestyle with a little exercise thrown in.

Red Wine Marinara Sauce

2 Tbs. olive oil
1 medium onion, chopped
6 cloves garlic, chopped
8 cups plum or Roma tomatoes, chopped
1/2 cup black olives, pitted and chopped
1/2 cup dry red wine
2 Tbs. tomato paste
1/2 cup parsley, chopped
2 tsp. dried oregano
1/2 tsp. red pepper flakes
salt and pepper to taste

Heat olive oil over medium heat. Add, one at a time, onions, then garlic, then tomatoes and olives, and sauté for 5 minutes after each addition. Stir in wine, tomato paste, parsley, oregano and red pepper flakes. Bring to a boil, reduce heat, and simmer for 45 minutes, or until thickened. Season with salt and pepper. Serve over any type of pasta (preferably whole-grain).

Sauce may be stored in refrigerator for one week or frozen for two to three months.

References:

Raffetto, Meri, RD, and Wendy Jo Peterson, M.S., RD.
Mediterranean Diet Cookbook for Dummies
John Wiley & Sons, Inc., Hoboken, NJ (2012)

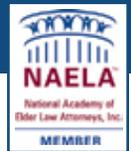
Tessmer, Kimberly A. and Stephanie Green, RD.
The Complete Idiot's Guide to the Mediterranean Diet
The Penguin Group, New York, NY (2010)

Traveling With Your Pet

Many of us wouldn't dream of leaving home without our favorite companion, the family pet. And many of us have run into unforeseen and possibly preventable problems when we bring that pet along. Here are a few suggestions to sidestep some possible pet pitfalls:

- Pack the essentials, including required meds and favorite food. Also, don't forget a small water dish, a gallon of water and the leash. Remember the waste bags and know that biodegradable ones are available.
 - Your pet's veterinary record with list of shots should be included.
- A secure collar should have all contact information. Also, if you haven't done it already, you may want to investigate the chip, which is often the first thing looked for when a stray pet is found. To bring your pet up to date, log onto www.humanesociety.org/animals/resources/tips/microchips.html
- Check to be sure that your reservations allow pets. Log onto www.petswelcome.com for not only locations that allow pets but for lots of good information such as local veterinarians and availability of pet day care.
- If you're traveling by car, a pet crate is easiest. And he'll be lots happier and lots less trouble if a blanket he's familiar with lines the crate. A favorite toy is also much appreciated.
- En route, don't forget the all-important exercise. If he's accustomed to being walked during the day or playing catch-the-Frisbee, he'll be a lot less trouble if you keep up with his routine.
 - Always be sure before entering a park, garden or beach area that pets are welcomed.
- And lastly, as we all should know so well, never leave your pet in a locked and unventilated car.

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WHAT WILL YOU DO WITH YOUR TIME *in Retirement?*

By Steven R. Fleming

"I married you for better or worse, but not for lunch!" So goes an old saying related to life changes in retirement, especially the question of what to do with your time. For many people in my pre-retirement seminars, one of the most anticipated joys of retiring is more free time and the ability to do what one wants. When you talk to people after they retire, however, many regret they had not thought more about *how* they were going to use all their new-found "free time."

Here are a couple of suggestions on how to deal with this very important issue. One way to start is to draw two circles on a sheet of paper. On one circle, divide like pieces of a pie how much time you are currently spending a week at work, home, hobbies, sleeping and so forth. The second circle is divided the same way, but this time with what you *plan to do* with your week as a retiree. While this may sound simple, this exercise is harder than you think. When we are working, a chunk of our week is already planned for us by our employer in addition to related activities. When retired, *we* are now in charge of our time each week.

A second way to think about using your time in retirement is to think about your key drivers. In their excellent book, *Don't Retire, Re-Wire*, husband-and-wife team Jeri Sedlar and Rick Miners note true retirement satisfaction comes using time in ways that meet our inner needs, or "drivers." They list 30 retiree top drivers

based on their research. These range from accomplishment to action to intellectual stimulation.

To use your time in retirement to provide satisfaction, joy and a sense of purpose, make a list of your "drivers." Do you like to be with people? Then social interaction is a driver for you and you will want to use some of your time being with others. Perhaps you like to learn or teach? You would plan some of your time either as a teacher of or mentor to a student. Some of you enjoy sports either as participants or spectators. Your retirement plan should allow more time to pursue those interests. For others, gardening, hobbies or volunteering brings satisfaction. Many retirees look forward to spending more time with their children or grandchildren. Just be realistic about this. Your children and grandchildren have their own lives and schedules. Working out mutually agreeable arrangements as to how much time they can give to you may take some work. Whatever your particular drivers, once you know what they are, you can plan doing more of what brings joy, satisfaction and meaning.

If you have a spouse or partner, don't forget to schedule some time together. And yes, referring to the saying quoted at the start of this article, some of your time should be scheduled separately. Patterns of relating and how much time you spend together will change in retirement. It is likely there may be a few bumps along

the way in making these adjustments.

One woman put it this way: "I knew we had to talk about the use of our time in retirement when I came home one day to find my husband had rearranged the entire kitchen!" A similar conversation likely would have been needed if he had come home after she had reorganized and cleaned up his workshop.

Benjamin Franklin once said, "When your time is up, you're done!" Each of us has only so much time left. In thinking about your retirement, I hope you will find ways to make the most of that time in the way that works best for you.

Steve has spent many years working with people in their life journeys. To learn more, log onto www.SRFLifeRetirementCoach.com or contact him at mail@SRFLifeRetirementCoach.com

Bay Bytes

How about volunteering for organizations around the world that need assistance, without leaving your desk. Log onto www.OnlineVolunteering.org for endless opportunities using your skills.

WEALTH TRANSFER AND GIFTING STRATEGIES

By Russell Cesari



As people age and their financial futures are more secure, they strategize regarding the efficient transfer of their wealth, the giving or leaving money to their relatives, friends or charities. There are many ways to achieve this objective.

OUTRIGHT GIFTING

An individual can give \$14,000 annually to anyone, while a married couple may “gift-split” \$28,000 to one person, with no tax consequence.

Gifts to minors is accomplished via the Uniform Gift to Minors Act (UGMA) or Uniform Transfer to Minors Act (UTMA). These are irrevocable gifts with a custodian named to act as a fiduciary for the minor. The custodian’s authority to act as the fiduciary ends when the account holder reaches the age of maturity. Under Maryland law, the age of maturity is 18 years for UGMA and 21 years for UTMA. The age of maturity varies from state to state.

Advantages:

- o People of all income levels can open UGMA and UTMA accounts.
- o Money can be added to this account.
- o Accounts have a wide variety of investment choices.
- o Accounts receive preferable tax treatment up to the “KiddieTax” rules.
 - The first \$950 of investment is tax-free.
- o The next \$950 of investment income is taxed at the child’s rate.
- o Investment income over \$1,900 is taxed at the parent’s marginal rate.

Disadvantages:

- o Gifts are irrevocable.
- o The beneficiary cannot be changed.
- o The beneficiary has complete control of the funds at age of maturity.
- o The account is treated as an asset of the child for federal financial aid purposes and assessed at the rate of 20 percent.

529 PLANS

A 529 Plan is used to fund postsecondary education and is an excellent way to transfer wealth. Money invested in a 529 Plan receives tax-deferred treatment while in the plan, and can be distributed tax-free when used for qualified education expenses. A single person can give five years of the gift exemption (\$70,000) or \$140,000 for a married couple. A Maryland resident receives up to \$2,500 deduction for contributions to each Maryland 529 account on his or her state tax return.

Prior to investing in a 529 Plan, investors should consider whether the investor’s or designated beneficiary’s home state offers any state tax or other benefits that are only available for investments in such state’s qualified tuition program. Withdrawals

used for qualified expenses are federally tax free. Tax treatment at the state level may vary. Please consult with your tax advisor before investing.

EXCLUSIONS

Direct payments made to an institution for medical or educational expenses are excluded from taxable gift rules. The exclusion applies independently of and in addition to annual exclusions and offers another method of wealth transfer without transfer taxation.

IRA DISTRIBUTIONS

An IRA is another vehicle to provide assets to others using a “Stretch IRA” tactic. This plan will extend the tax-deferred status across generations. As a married couple, one would name his or her spouse as the primary beneficiary and children, relatives or friends as contingent beneficiaries. Minimum distributions (RMDs) are required at age 70 and ½. Upon the death of a spouse, the surviving spouse can roll the balance of the IRA account into his or her IRA. The surviving spouse must also take RMDs at age 70 and ½. At the death of the second spouse, the secondary beneficiaries may transfer the assets to an inherited IRA account and begin taking RMDs over their own life expectancies.

LIFE INSURANCE

Another method to transfer wealth is to name a person as a beneficiary of a life insurance policy. At death, the beneficiary receives the death benefit tax-free. If the beneficiary is a minor, consider creating a trust with the child as beneficiary of the trust and the trust as beneficiary of the insurance policy. This controls the timing of the death benefit distribution.

As a married person, one may consider a second-to-die life insurance policy. The policy covers both people and pays the death benefit when the second partner dies. Creating a trust as the beneficiary and having an irrevocable life insurance trust as the owner (ILIT) will keep the policy out of the taxable estate.

Other, more advanced strategies, such as the grantor retrieved annuity trusts, etc., are not addressed here.

The affluence and demographics in the United States and in Maryland are contributing to the largest wealth transfer in history. A well-thought-out plan is recommended to optimize the transfer and minimize the tax impact.

Russell Cesari, CFP, ChFC, CASL, wealth adviser, can be reached at 800.269.2156, ext. 124, or at russell.cesari@lpl.com

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

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ROTORS TO THE RESCUE!



By Melissa Conroy

In an emergency, every second counts, and a delay in medical care can mean the difference between life and death. Fortunately, the U.S. is home to thousands of aircraft dedicated to moving patients and trauma victims to medical facilities quickly and safely. Every year, when roughly half a million people are transported via medical helicopters, countless lives are saved. The world of HEMS (helicopter emergency medical service) is exciting, innovative and complex, and thousands of people owe their lives or successful treatment to the prompt response of medical helicopters and their crews.

You've probably seen a medical helicopter racing across the sky on its way to a *scene call* -- this is the lingo in an emergency situation, such as a motor vehicle accident or a heart attack that requires immediate assistance. In emergency and trauma situations, HEMS is often the fastest way to get patients to a medical facility to be effectively treated. Helicopters are particularly helpful for scene calls in remote areas where medical facilities are quite a distance away or when

a victim desperately needs to be transported to a facility that has a high level of care. Rural hospitals and small clinics are often unable to effectively treat some patients, such as a critical cardiac patient or multiple victims from a multi-car collision.

WHERE TO LAND

In an emergency situation, helicopters are the ambulances of the sky: agile, speedy and responsive. A standard medical helicopter generally requires only a landing zone of 100 feet square on a fairly level area. A football field, parking lot or highway can function as a landing zone to put the helicopter as close to the patient as possible. On average, a medical helicopter flies 120 knots an hour, but can reach 145 or more knots an hour to quickly bring the patient to the nearest hospital or trauma center. Helicopters can respond quickly to a crisis: the average *lift time* (how long it takes the aircraft to lift off) is about 10 minutes.

An emergency call crew usually consists of a pilot, a nurse and a medic. Contrary to common perception, the medical crew doesn't simply jump off the aircraft, hurriedly load the patient into the helicopter and fly off within seconds. In fact, a helicopter may be at a scene for 30 or more minutes before taking off. This is because a patient must be relatively stable before being flown in a helicopter. There is very little room, especially once the crew and patient are inside, and trying to perform CPR on a patient or assisting with a birth can be quite difficult. In fact, if the patient needs CPR or birthing assistance, the helicopter is likely going to land so that the medical crew can better attend the patient's needs. Safety is also

another concern: A patient impaired by a controlled substance or one who is potentially combative could cause tremendous damage inside an aircraft. It may take the medical crew and EMS responders 15 or more minutes to stabilize patients and prepare them for transport.

Medical aircraft also perform a number of *interhospital transfers* which transport patients to different medical facilities. Often, interhospital transfers are emergency situations, such as a cardiac patient who urgently needs transferring to a cardiac center or a premature baby who needs to go to a neonatal intensive care unit right away. Sometimes a small or rural medical facility may preemptively call for a medical helicopter if they know a patient whose medical needs are greater than what care they can provide is coming into the ER. Sometimes the patient is brought directly from the ambulance to the helipad without entering the ER. Other times, an interhospital transfer is not quite so urgent: A child may need to fly to another facility for surgery or a patient with respiratory distress could be better treated at another hospital. In many cases, moving the patient via air is preferable to ground transportation, particularly if the other medical facility is a long distance away.

TRANSFERS FROM HERE TO THERE

On an inter-hospital transfer, sometimes more personnel come along for the trip. A flight with a NICU (neonatal intensive care unit) or PICU (pediatric intensive care unit) patient on board often requires a specialized team of two to four people. In these circumstances, the regular nurse and medic crew will stay behind while the specialized team flies with the

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Photo Jamie McCaffrey

patient. Other flights may require a respiratory therapist or specialized nurse on board, and a prisoner transport generally requires a guard. Also, a family member may request to fly with the patient. The number of passengers does depend on the size of the aircraft and the weight of the people on board, but a medical helicopter can generally fly four or five people.

Although HEMS is a wonderful, life-saving service, it is not cheap. A typical helicopter transport starts at \$10,000 and can easily climb to \$20,000 or more. Some of the cost comes from the aircraft itself: a medical helicopter is a multimillion dollar vehicle and its upkeep and maintenance is expensive. Salaries push the cost up higher: the aircraft needs a highly-trained pilot and skilled medical staff. Specialized teams (such as a NICU team), high-tech equipment and medical supplies also greatly increase the cost of HEMS.

Another factor built into the price of medical airlift transportation is its inherent danger. Flying an aircraft, particularly a helicopter, is risky. Weather is one of the biggest safety hazards. Fog or poor visibility can appear out of nowhere and the situation can turn deadly within seconds. Mechanical failure can occur

during flight, forcing an emergency landing. Bird strike is another hazard: A seagull hitting a helicopter going 133 knots can do a surprising amount of damage, especially if it shatters the windshield. Laser strike is another problem: There are people who find it amusing to shine a laser light at passing aircraft, an act which can temporarily blind a pilot and cause an accident.

When it comes to saving the life of a loved one, no cost seems too high. However, many patients have a nasty "sticker shock" experience when they open up a medical bill to find out that a 15-minute ride via helicopter costs them \$21,000 and insurance isn't paying the whole bill. While the odds are fairly good that you won't ever need a chopper to whisk you away to a trauma center, you will pay a hefty chunk if you do. To avoid that, there are membership programs available which can help you avoid high medical costs if helicopter transit becomes necessary. One such program is an OmniAdvantage (www.airmethods.com/omniadvantage) membership offered by the nationwide HEMS service, Air Methods. If you sign up for OmniAdvantage and pay a \$49 yearly membership fee, Air Methods will accept your medical insurance as full payment for your air transit. A membership program such as this can be a wise investment for you in case you ever require an emergency ride on a helicopter.

Melissa is a medical helicopter dispatcher and a self-published author. Her novel "Steam on the Horizon" is available on Amazon and Kindle. She can be reached at o4amuseoffire@yahoo.com

If an emergency does happen, there are "birds" in the sky waiting to assist you or loved ones to get to the medical care you need. Whether it is a kayaking accident in a remote area, an unexpected seizure, or a rapidly worsening lung infection, a medical helicopter can quickly come to the rescue, transporting patients to medical facilities and save lives.

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IT'S POSSIBLE

SENIOR FEST

2013

A FAMILY AFFAIR PROMISES A FULL ARRAY OF ACTIVITIES

By Leah Lancione

Do you like to spend Summer days with family? How about eating BBQ, listening to music and even watching a ballgame? If that doesn't sound like good, old-fashioned Summer fun, then I don't know what does! The First Annual Senior Fest, to be held on **July 13 from 9 a.m. to 3 p.m.** at the Pip Moyer Recreation Center (273 Hilltop Lane in Annapolis), will blend family-fun activities and entertainment along with an opportunity for folks to learn more about the many senior resources Anne Arundel County has to offer.

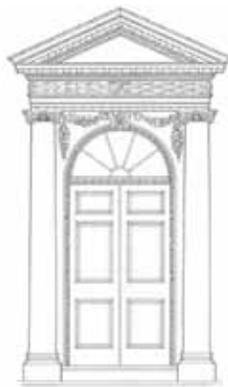
Gardens of Annapolis Community Director Linda Cochran is excited for this inaugural event to showcase all that's available to senior citizens and their families. She hopes they will come to the event, have fun, experience the rec center and leave with a goody bag of information. A host of local performers will be on hand, including: the South County Showstoppers, keyboardist and singer Bob Clark, plus Frank and Trish Curreri, who perform the music of Frank Sinatra and Patsy Kline. WNAV will also be on site broadcasting live. To satiate everyone's appetites, Pit Boys' food truck will have mouth-watering food and beverages. Sno-cones will also be available to keep everyone cool and refreshed.

In addition to a fire engine and ambulance to amuse youngsters, the Annapolis Police Department will be on hand to do children's finger printing—an identification and safety measure parents can take advantage of if they choose.

An added draw will be Todd Peenstra of Peenstra Antiques Appraisals, who will be on hand to give free appraisals. Who would've thought it -- a virtual *Antique's Roadshow* in your own backyard. There will also be someone present to buy gold items. Also, informational services will be provided by vendors ranging from numerous independent senior communities and assisted living facilities, caretaker services, reverse mortgage companies, home improvement services, financial services as well as popular local retailers.

It is hoped that Senior Fest will be an annual community event, so come and see why Anne Arundel County is a great place for seniors. If you have a mom, dad or another senior relative, this is the perfect opportunity to get information from some of the area's finest senior communities in a stress-free manner. Not to mention, if you plan to retire soon, or are enjoying it already, take a few minutes to get some information that may be useful to you and your spouse in the future.

There are a few more tables (\$200 each) available for local vendors who still want to participate. Show seniors and their families all that you have to offer. To purchase a vendor table, or for more information, contact Chris Matson at 410.295.5612 or cmatson@covepm.com.



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What's keeping you from pursuing your dream?

WORST-CASE SCENARIO

By E. Downing

Considering all that's gone on in this area over the past few years -- earthquake, tornado, hurricane, ice storm, flood, blizzard, derecho, power outage -- the prudent course would be to be ready for whatever else is in the works. Here is a list of just a few of the items that should be safely stashed somewhere where they would be easily accessible if needed:

1. Flashlight with extra batteries.
2. Two gallons of water for each occupant.
3. Battery-operated radio or one that operates on solar power.
4. Dried or canned nutritious food that has a long shelf life.
Food not in cans needs to be kept in a metal or glass container to deter rodents.
5. Utensils including cups, plates, can opener and paper towels.
6. A camp stove or barbeque grill with sufficient fuel available.
7. Battery recharger, now available using solar power.
8. Warm blankets, sleeping bags and extra clothing.
9. A predetermined amount of cash.
10. First aid kit with personal hygiene necessities.
11. Small tool kit.
12. Matches and large candles.

It's also a good policy according to www.ready.gov/build-a-kit to update your food and water supplies every six months and check that your supplies are adequate according to your family's changing needs. Having these few items tucked in a safe area will not only give you peace of mind, but should a catastrophic event occur, you will at least be ready.



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WHAT IS REALLY IN SUNSCREEN?

WHAT BRANDS ARE BEST FOR PROTECTING MY SKIN?

cancer. UVB is the shorter wave UV ray that causes sunburns, skin damage, and can cause skin cancer.”

According to the U.S. Food & Drug Administration (FDA) sunscreen/sunblock labels must reveal the product’s sunburn protection factor (SPF) value which “informs potential users how well the product protects against UVB light.” It is advisable, however, to choose a sunscreen with broad-spectrum coverage, meaning protection against both UVA and UVB radiation. And, you don’t just need to apply sunscreen when heading to the beach or lounging by the pool. UV rays are present in every season, even on cloudy or overcast days.

Why is it so important to protect ourselves and family members from over-exposure to harmful UV radiation? Well, the Environmental Protection Agency (www.epa.gov/sunwise/uvandhealth.html) explains that thanks to depletion of the ozone layer, the earth’s atmosphere doesn’t provide a natural protection from UV rays. The EPA says sun-related health problems and risks include: skin cancer, premature aging of the skin, cataracts and other eye damage, as well as immune system suppression.

Now that you’ve been reminded about the importance of wearing sunscreen, here are a few things to consider when browsing the store shelves for the brand that’s best for you. First, remember that the National Institutes of Health (NIH) and other health agencies recommend using a sunscreen with a SPF of 15 or higher. NIH also suggests staying out of the sun when it’s strongest, i.e., between 10 a.m. and 4 p.m., and wearing protective clothing and wraparound sunglasses that feature 100 percent UV protection.

So, how do you choose from the hundreds of sunscreen products? Should you stick with one of the popular brands like Coppertone, Neutrogena and Banana Boat or try a cheaper generic version like Wal-Mart’s Equate or Target’s Up & Up line? Then again, you could opt for a pricier cosmetic or skin care company’s line of sunscreens or sunscreen moisturizers like those from Elizabeth Arden, Clinique, Oil of Olay or Murad.

Complicating things even more, there are also organic sunblocks available that claim to provide broad-spectrum protection without all the chemical (and potentially toxic) ingredients. Kiss My Face, Badger, Eco logical skincare, babo BOTANICALS and THE HONEST CO are mineral- or botanicals-based

By Leah Lancione

It’s that time of year when you have dusted off the grill for BBQs, cleaned up the patio furniture and maybe even invested in citronella candles to keep pesky mosquitoes at bay. But have you stocked up on sun overexposure gear? Although skin damage can occur in any season, Summer requires you to be extra vigilant about protecting yourself from the harmful ultraviolet (UV) radiation, both UVA and UVB rays.

It’s important to know the science regarding these rays from the glorious sun because they can cause some serious damage to our skin. “UV radiation is part of the electromagnetic (light) spectrum that reaches the earth from the sun. It has wavelengths shorter than visible light, making it invisible to the naked eye. UVA is the longer wave UV ray that causes lasting skin damage, skin aging and can cause skin

Happiness is a choice. Why not choose it?

products that also claim to be cruelty-free, vegan, biodegradable and environmentally friendly.

Also important to note, in December 2012 the FDA announced the following new rules for sunscreens:

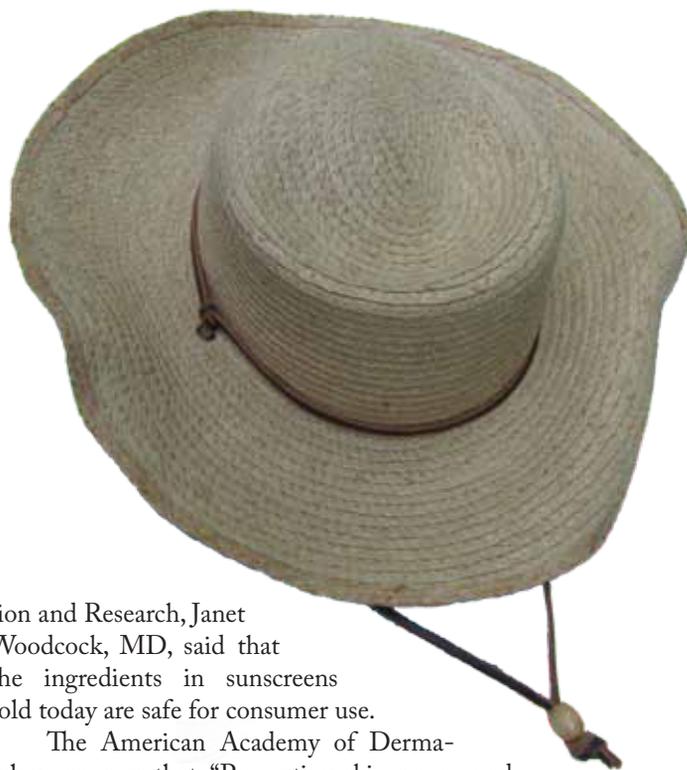
- They can only be labeled “broad-spectrum” if they provide protection against both UVA and UVB radiation according to FDA-sanctioned test methods.
- They can state that they protect against skin cancer if used as directed with other sun protection measures only if they have a SPF of 15 or higher.
- Those with SPFs of 2-14 must display a warning that the product has not been shown to help prevent skin cancer or early skin aging.
- The terms “sunblock,” “sweat proof” and “waterproof” are no longer allowed on labels.
- They may claim to be “water-resistant,” but must specify whether they protect the skin for 40 or 80 minutes of swimming or sweating, based on standard testing. Sunscreens that are not water-resistant must instruct consumers to use a water-resistant sunscreen if swimming or sweating.
- A company cannot claim that its sunscreen products provide sun protection for more than two hours without submitting test results to prove this.

Also keep in mind that some media reports allege that although companies are adhering to the FDA’s new regulations, many have SPF designations beyond 30 (the recommended SPF) that are misleading because people tend to think they can remain in the sun longer. In an Associated Press article, Marianne Berwick, professor of epidemiology at the University of New Mexico, says, “The high SPF numbers are just a gimmick.” She explains that the best defense against UV damage is to seek shade and wear protective clothing and sunscreen.

Further, the nonprofit Environmental Working Group (EWG) recently published its 2013 survey of more than 1,400 sunscreens for their UV protection and toxicity. The group alleges that common additives in sunscreens sold in the U.S. “do not filter skin-damaging rays safely and effectively” (www.ewg.org/2013sunscreens/). According to the survey, only one-fourth of the sunscreens reviewed provides proper skin protection and are free of toxic ingredients including vitamin A (often labeled retinyl palmitate or retinol) and oxybenzone. The study explains that vitamin A can speed the growth of skin tumors and lesions when applied to skin in the sunlight, while oxybenzone “can penetrate the skin, cause allergic skin reactions and may disrupt hormones.”

So, consumers have two options: a sunscreen with a chemical or mineral filter. Most products on the U.S. market contain at least three of the following chemical ingredients: oxybenzone, avobenzone (which may break down in sunlight), octisalate, octocrylene, homosalate and/or octinoxate. The EWG favors mineral sunscreens, particularly those with non-nano particles that aren’t small enough to pass through the skin. Many mineral products boast a non-nano zinc oxide or titanium dioxide composition.

Despite the EWG’s research, the FDA, as well as the American Academy of Dermatology, stands behind current sunscreen products. During a June 2011 news conference when the FDA’s new regulations for broad-spectrum sunscreens were publicized, the FDA’s director of the Center for Drug Evalua-



tion and Research, Janet Woodcock, MD, said that the ingredients in sunscreens sold today are safe for consumer use.

The American Academy of Dermatology concurs that, “Preventing skin cancer and sunburn outweigh any unproven concerns of toxicity or human health hazard from ingredients in sunscreens” (www.aad.org).

So what are the experts’ favorite products? Results are mixed. Target’s Up & Up Sport SPF 50 sunscreen got top marks from *Consumer Reports* but received a “high health concern” rating on EWG. Badger’s Broad-Spectrum unscented SPF 34 sunscreen was on EWG’s list, but considered one of the “least effective” products by *Consumer Reports*.

Again, the choice is yours—chemical or organic mineral-based sunscreen. Whatever you choose, be sure to heed the American Cancer Society’s skin cancer prevention campaign slogan: “Slip! Slop! Slap! And Wrap!” Protect yourself from UV radiation by slipping on a shirt, slopping on sunscreen, slapping on a hat, and wrapping on sunglasses!

Leah, former sun worshipper, no longer waits until it’s too late to slather on the sunscreen. Before a pool or beach outing, her routine includes sunscreen, donning a visor or hat and some sunglasses. She can be reached at leablancione@gmail.com

Bay Bytes

Studies are now showing that the indoor air that we’re all breathing - including kids in classrooms - is so loaded with exhaled CO₂ that it’s causing health problems. Log onto www.ScienceNews.org for more startling information.

HE COOKS!

{ RATATOUILLE: }

A dish so good they made a movie about it.



By Mac Millhone

RATATOUILLE

Serves four as a main dish

Here is a consummate Summer dish. It is beautiful, great tasting and (gasp) good for you. It can be a main dish, appetizer or a side. Serve it hot, cold or at room temperature.

This is a forgiving recipe. Let your creativity shine.

I do not find eggplant to be bitter and I want tomato juice in the pot, so I neither salt and weep eggplant nor skin and seed the tomatoes. You may add these steps if you like. As for the size of the dice, I like about three-fourths-inch pieces of everything. Smaller pieces seem to get lost and turn to mush. Larger ones are too hard to manage.

- 1/4 cup olive oil or as needed
- 2 medium onions chopped
- 1 each red, green and yellow bell peppers membrane removed, diced
- 2 medium eggplants diced. (I like skin on, you choose.)
- 2 medium zucchini diced
- 4 medium tomatoes chopped
- 3 cloves garlic or to taste, minced
- 1 cup flat-leaf parsley chopped
- 1 Tbs. chopped oregano or to taste
- 10 basil leaves for garnish

To help preserve individual flavors, I like to cook the first five ingredients (down to the tomatoes) one at a time and then mix them together and proceed as directed below. You could also roast the onions, peppers, eggplants and zucchini and proceed. These are options. I recommend that you salt and pepper as you add ingredients. A little at a time and always taste as you go.

Add enough oil to the bottom of a large sauté pan or deep heavy pot to just cover. Bring oil to a simmer and add onions. Cook five to seven minutes till you see coloring. Adding oil as needed, add bell pepper and cook five minutes. Add eggplant and zucchini and cook five minutes. Add tomatoes and garlic, stir in chopped parsley and oregano. The mix should be wet and quite flavorful at this point.

I like to finish this covered and in the oven, but the stove top works too. The oven helps the vegetables keep their individuality. Cook in a 300-degree oven for 45 minutes to one hour or simmer over low heat for the same time. You will need to stir occasionally if cooking on the stove.

Remove from heat and allow it to rest at least 20 minutes. It gets better as you wait and is even better tomorrow. Remember it can be served hot or cold, but is traditionally served at room temperature.

Just before serving, hand-tear basil leaves and scatter over the top. Summer at its best!

PANNA COTTA

Serves six

Here is a wonderful way to show off Summer's best fruit. A dessert we do not see often and that is almost a crime. Smooth, creamy sweet and tangy, it is easy to make and is the perfect foil for berries in sugar or fruit compote. It's also very nice just on its own. Dress it up in a martini glass or ramekin or serve it in a coffee cup. You will be happy to have this in your arsenal of favorite recipes.

- 2 Tbs. water
- 2 packages (1/2 oz) unflavored gelatin
- cooking spray (if removing from ramekin)
- 1 cup heavy cream
- 1/2 cup sugar
- 2 cups buttermilk
- 2 teaspoons good vanilla extract (or 1 vanilla bean split and seeded)
- 1 Tbs. lemon zest

Scatter gelatin over water to soften for five to 10 minutes. Lightly spray ramekins if planning to remove molded dessert. Over medium heat stir cream and sugar together 'til well dissolved. Increase heat as necessary to bring mixture to a low boil. Remove from heat and stir in vanilla and zest. Allow to cool slightly, then stir in dissolved gelatin and buttermilk. Strain mixture if you like and pour into glasses or molds. Refrigerate at least two hours.

To remove from ramekin, run a sharp knife between dessert and mold. Cover with a serving plate and "with commitment" invert the whole thing. Panna Cotta will slide on to plate with ease.

Serve with berries of your choice. Or not.

Mac can be reached at macmillhone@me.com

photos by Sharon Hunter, Glenn B.

Reflections in the Dark of Night

By Nancy Lincoln Reynolds

A list of some of the Bay's nocturnal creatures reads like characters from a fairytale: marsh rabbit, rainbow snake, little brown bat and red fox. There are many others, of course, and they all share in common a penchant for dimmer light and secrecy. Some enjoy the coolness of the air or the company of other dark seekers, while still others find protection hidden away from revealing daylight. *Hiding out* does not necessarily tag them as cowards, however. Several, like mantis shrimp also nicknamed "thumb splitter," can be downright aggressive. This shrimp holds the title for slashing and slicing claw motions that are one of the fastest movements of any animal on earth: eight milliseconds to make a strike, which is 50 times faster than the blink of the human eye.

Darkness often gets a bad rap, I think. It has been identified with evil, crime and fear. A poem entitled, *Dark Night of the Soul*, written in 1578-9 by Saint John of the Cross, suggests that darkness represents hardships and difficulties that must be met in order to detach from this world and reach the light of the Creator. Moonless skies and the stroke of midnight hold ominous energy for young and old alike.

But, truth be told, darkness is both necessary and restorative. Literally, it signals the ending of often-exhausting days and offers refreshing sleep. A recent study in *Current Biology*, a Cell Press publication, cites research indicating that complete darkness may aid in the stimulation and recovery of sight by allowing part of the visual system to revert to an early developmental stage and reset.

Metaphorically, darkness sits as a prelude to tomorrow, a new day. What we do with our darkness is critical. It is typically only when we suffer despair and sorrow that we are compelled to reexamine priorities and reflect upon how we have been living. It is during such times of darkness that we may grieve, regret and vow to change. Darkness allows us time to regroup, spend time with ourselves, pray or seek wisdom from valued others. If it were daylight all the time, we would not be pained enough to do these things.

F. Scott Fitzgerald wrote, "In a real dark night of the soul it is always three o'clock in the morning." It seems to me that this is mostly a matter of perspective and attitude. Life is mostly good, whether it is light or dark. For myself, I think the next time I waken at 3 a.m., I will not dwell upon the fears that lurk in the darkness of my imagination. Instead, I may wonder at the current realities of marsh rabbit and little brown bat and the others, who, in that moment, are reveling in the light they have found in their darkness.

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

SO YOU WANT TO LEARN TO SAIL?

Two Essential Questions to Answer Up Front

By Henry S. Parker

So this is the year, you've told yourself you're going to learn how to sail, or take your sailing skills to the next level. How better to enjoy the beauty of the Bay, to intimately experience its wonders, mysteries and challenges than with a confident demeanor in the peaceful cockpit of a swift, sleek sailing craft, with the water's surface so close that you could touch it.

But before you embark on this worthy goal, you would be well advised to first answer two essential questions: *Why do you want to do this?* And *where will you learn the skills?* Let's tackle these in order.

Why do you want to do this?

A tougher question than you might think, with many possible answers. Maybe you've always dreamed about learning the skill, but never had the time, wherewithal or confidence to pursue it. Perhaps you already sail on friends' boats, but want to feel more like a participant than ballast. It could be that you'd like to crew in sailboat races. Possibly you aim to own and operate your own boat. Alternatively, you plan to charter a boat from time to time. Or maybe it's a bucket-list sort of thing, like skydiving or bungeejumping. Learn the skills, do it once or twice, then check it off the list and move on to the next challenge.

Whatever your motive, it's important to identify it up front. Then ask yourself some probing questions, answer them honestly and face some hard truths. For example:

- Do you really know what you're getting into, especially if you plan to skipper a boat? Are you prepared to deal with the possibility of bad weather and gear breakdowns and the inevitable rocks and shoals—literal and figurative—over the bounding main? Will sailing be a (willing) family activity? If not, are you prepared to spend long hours away from significant others? Are they supportive of such separations? Know that the sport of yachting teems with sailing widows and widowers.

- If your intent is to charter, are you sure you want to spend limited free time and funds on an unknown boat with a misty history? After all, you could be lounging poolside in a luxury resort.

- If you plan to own and operate your own boat, can you afford it? Not just the boat itself, but unending repairs and maintenance, equipment (including that which is safety-related), sails, launching, mooring, hauling and Winter storage charges, BoatUS towing fees and the costs of an underwater salvage operation (just kidding). Remember the old adage, "*A boat is a hole in the water into which you pour money.*" And be acutely aware of the "*gonna need a bigger boat*" syndrome.

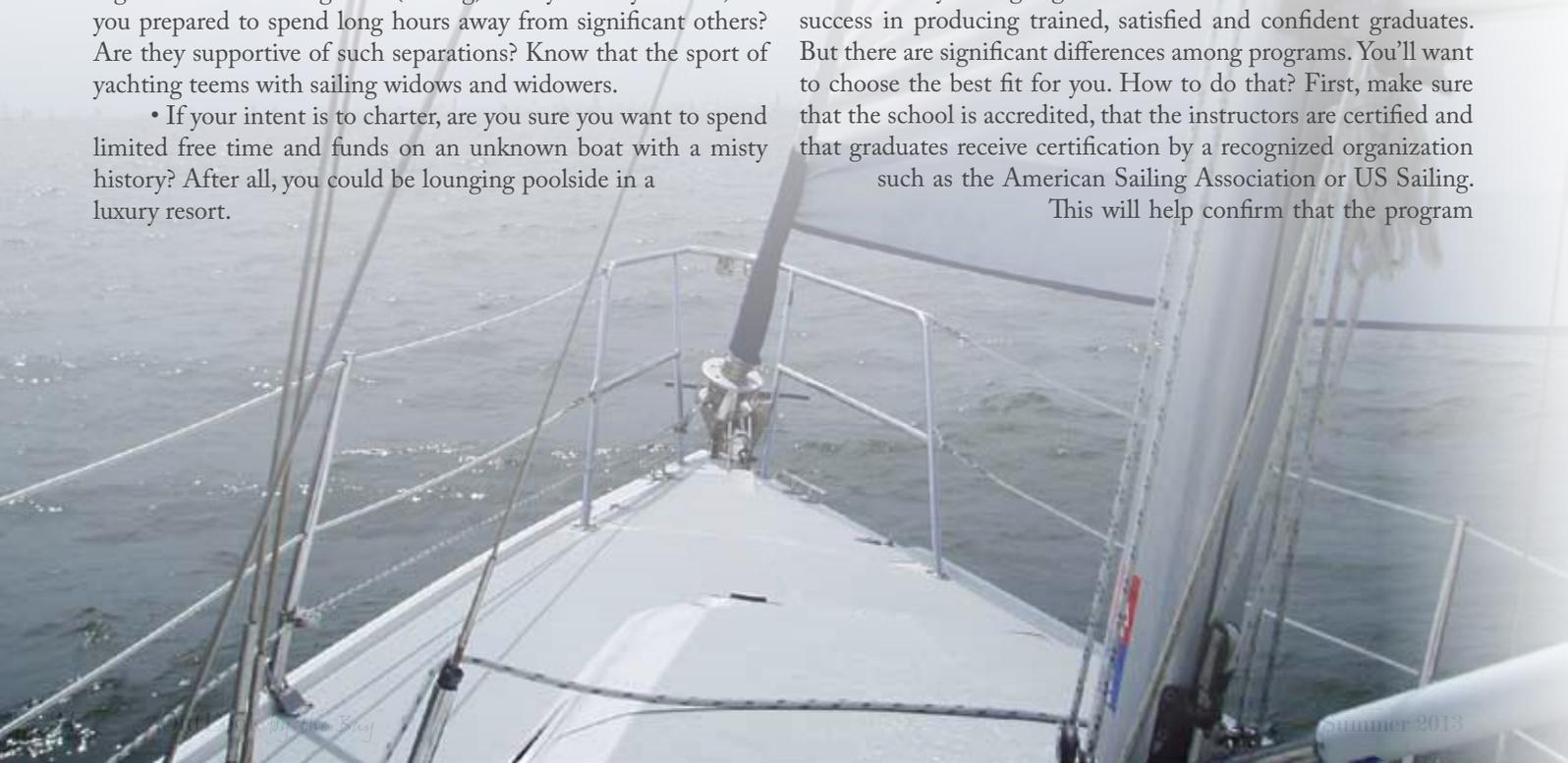
- Even with the best instruction in the world, all sailors learn best by doing. Are you prepared to learn from—and accept the consequences of—your inevitable misadventures and mistakes? Think running aground in distant waters with bad weather closing in and a crew who wants to go home *now*.

Where will you learn the skills?

There is no better place to learn to sail than on Chesapeake Bay. The environment is beautiful and the waters are usually gentle. Instructors and programs are top-notch. And the area is steeped in sailing tradition. But specific answers to the question, "Where will you learn the skills?" depend on the response to the previous question. If your goal is to better enjoy sailing on friends' boats, you could learn a lot by watching, asking questions, pitching in, —and save the cost of formal instruction. To some extent the same is true if your aim is to crew in races. You can also take in free seminars offered in waterfront towns like Annapolis. But if you plan to skipper a boat, or upgrade your captain skills, it's best to take a course.

A quick online search will turn up a host of instructional programs, including several on Chesapeake Bay. Some are offered by specialized (often national) sailing schools, others by yacht clubs or community sailing organizations. Most have a track record of success in producing trained, satisfied and confident graduates. But there are significant differences among programs. You'll want to choose the best fit for you. How to do that? First, make sure that the school is accredited, that the instructors are certified and that graduates receive certification by a recognized organization such as the American Sailing Association or US Sailing.

This will help confirm that the program



is adequately insured and that it has a successful record of safety and success. It will also facilitate sailboat chartering after course completion.

Additional considerations are largely a matter of personal goals and preferences. These include:

- **Type of course** Many schools offer both a small-boat and a keel-boat class, and some schools offer advanced courses—even instruction in racing. Your choice will depend on the size of the boat you intend to sail, your prior experience and your sailing goals. Beginners may find it easier to learn the fundamentals in a small boat, even if they intend to sail a keel boat.

- **Class duration** Most schools assert that they can teach the fundamentals of sailing in three to five days. Longer courses provide more time for interaction with instructors, unstructured learning, practice and building confidence. They may also cover specialized topics like sail handling, engine maintenance, navigation, heavy weather sailing and reading winds and currents. Longer courses provide some insurance against the loss of on-water time because of inclement weather.

- **Time on the water** Some classroom instruction is necessary and may be dictated by weather, but hands-on time on a boat is the best way to learn.

- **Class size** Most classes are limited to three to five students. In general, and depending on the instructor-student ratio, the smaller the class the better, because students can get more personal attention and greater depth and breadth of course

content. Longer courses can offset the disadvantage of larger classes.

- **Your classmates** It's difficult, if not impossible, to know in advance who your fellow students will be and how they will behave at sea. Nothing chills the learning environment more than a distracted kid, a know-it-all novice, a panicky shipmate or an enrolled couple with land-based issues that spill over onto the water. Should this discourage you? Not necessarily. Good instructors will know how to effectively handle these situations and keep the course moving well. You could also consider signing up with friends or other members of the extended family. And there are some great courses for women only.

- **Cost** Short courses can cost \$500 to \$1,000. Longer courses, obviously, cost more.

Ready to start looking for a school? Consider the following approach: First, do a thorough online search. Here's a good start: <http://www.sailingcourseguide.com> Second, talk to other sailors, especially those who have taken courses. Finally, visit as many sailing schools as you can, talk to the instructors, check out the boats and facilities, and ask questions. Then take the plunge! Chances are it will be one of the best decisions you'll ever make.

Henry S. ("Hank") Parker is an avid sailor on cruising and racing boats, a sometime boat owner, and a former sailing instructor. He grew up in a sailing family on the Maine coast where his father owned a boat yard and did not give his children the option not to sail. He can be reached at hspbp@gmail.com



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Ask the Undertaker

By Ryan Helfenbein

Imagine if you will entering a facility and being immediately greeted by someone smiling who even made a light joke about the weather. As you make your way further into the facility, you can't help but notice that your favorite Summer vacation song is playing. Before too long a glass of red wine is offered and just outside an arm's reach is a table filled with fresh fruit, gourmet cheeses and homemade cookies. You look around after receiving your glass of wine and notice that there are pictures displayed along with a video playing that includes photos of you and your friends while vacationing together a few years back. Finally, as you approach your friends who are gathered in a circle talking about last Summer, you are met with a burst of laughter as they reach the final hilarious moment of the story they just shared.

Where do you think you are? A wedding reception? A high school or college reunion? Perhaps even a 60th birthday party for a good friend? Nope, you have just entered a modern funeral home and experienced today's version of funeral service. Yes, you can say goodbye to the low lights and a lonely casket surrounded by flowers in a darkened room with friends and family huddled together whispering with their heads down while elevator music plays in the background. Today's undertaker has taken on the challenge of *telling a story of a life lived* and has created a new means of saying goodbye. This modern-day method of grief therapy has taken the funeral industry by storm.

This concept is nothing new. Families have been doing it on their own for years by arranging for receptions at local facilities after paying for a funeral service. The funeral industry is finally catching up and providing families with a comforting ambiance with friends and family to gather with one another and share the stories of the one they lost. We are finding that in some areas, undertakers

are providing full service bars with acoustic bands, or meals that encompass everything from a Starbucks coffee station to gourmet appetizers.

Now what about those families that want to have the casual gathering, but still want to incorporate the traditional aspects in a funeral ceremony? Fortunately, undertakers have found ways to incorporate both and have developed answers to this common dilemma. Progressive funeral homes now offer "tribute specialists." These highly trained individuals take on the task of actually telling the story of the decedent and assist the family in personalizing what is being called a "time of shared memories" that is typically held at the funeral home. These specialists take time to interview family members on what they remember most, what special stories they shared and what they will miss most about the one they love. Through this time together, songs and poems are chosen, and family members become involved with this modern-day form of saying goodbye. During the gathering at the funeral home, friends and family are casually gathered in a room and the story of the one they mourn is shared. What is amazing about this service is that people end up truly experiencing all levels of emotion, from laughing to crying. It becomes a form of therapy that perhaps normally would not have been there. Most importantly, it involves you. It tells the stories that you were a part of and what you will remember about the individual. After all, isn't that what we want to hold on to after we lose a loved one – the happy times?

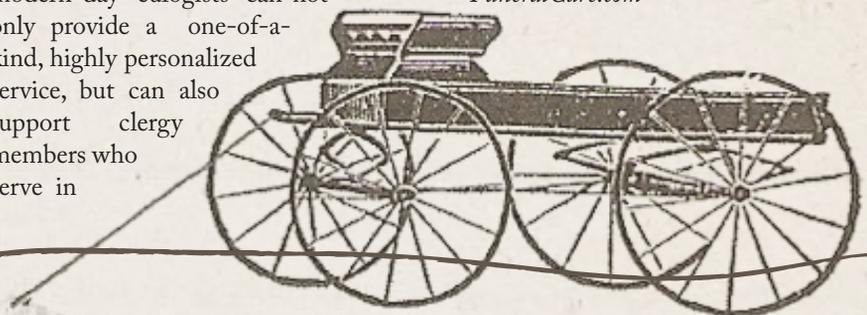
We have found that these modern-day "eulogists" can not only provide a one-of-a-kind, highly personalized service, but can also support clergy members who serve in

high-demand churches. In some churches today, it is required that eulogies be no longer than three minutes and that only one person be allowed to give a eulogy due to either religious custom or other demands for church's time. Now I don't know about you, but I know that I can talk about my loved ones for much longer than three minutes.

With progressive undertakers now providing "tribute specialists" with a casual gathering atmosphere, the personalization of funeral service takes place first. Then afterwards, typically the following morning, the religious aspect of funeral service is held. This is like holding the wedding reception before the wedding, with the best man and maid of honor giving their speeches before the grand kiss pronouncing the couple man and wife. By taking advantage of this new service, friends and family can take the time they need to share their memories, and still receive the comfort of a traditional religious service.

Yes, modern-day undertakers are taking a whole new spin on funeral service. They are working with each family to provide a highly personalized, one-of-a-kind, exclusive tribute to a life lived. Or as many have shared with me, progressive funeral service providers today are truly providing the option of putting some "fun" into a funeral.

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



App in a Snap



By Gail Fowler

You've probably heard the common advice from photographers that "the best camera is the one you have with you."

If you've taken some pictures with the latest iPhone models, you've probably learned that it's a pretty good alternative to your point-and-shoot camera, save the lack of an optical zoom feature. And it's one less item to carry with you on a trip.

But not all those iPhone shots turn out quite the way you like them. You can improve things with some pretty great, surprisingly inexpensive apps for photo editing. This is in addition to the editing you can perform right in the onboard camera app, such as red-eye reduction and basic cropping.

One very easy and user-friendly alternative is the free app **Photoshop Express** (by Adobe). It too allows you to make simple edits, such as cropping and rotating, as well as adjusting the color and exposure. You can also add frames and artistic effects, such as black and white, tilting and shifting, creative tiling and different color tones. Then you can save a copy (it does not replace your original) and share it with your friends. It has a surprising number of features for a free app, and it works on both Android and iOS.

A couple more easy and fun photo apps are **Collage** (by Trigger Wave) and **Pic Frame** (\$.99). The former lets you combine, tilt, rotate and add backgrounds to photos to make a collage. And the latter lets you combine up to nine photos into some interesting and adjustable frames and share them with your friends.

Two more sophisticated and robust paid apps include Adobe's **Photoshop Touch**. It sells for \$9.99 (iPhone, iPad and Android) and offers a set of features that are remarkable for the price. (Compare to the Photoshop Elements program for Windows retailing at \$119.) Some of its features are comparable to Photoshop Elements, such as layering, selection tools, combining images, changing colors and others. You can start learning to use it by choosing from the various tutorials contained in the app itself.

If you have an iPad, you will likely want to get your photos on to your larger device, because the display is wonderful and so much easier to work

with. Once you've turned on Photo Stream in your settings, any photos you've taken on your iPhone will automatically show up in your iPad Photo Stream. From there you can edit and save them directly onto your iPad. If you've taken your photos with a digital camera that uses an SD card, you can load them on to your iPad with a simple-to-use iPad camera connection kit. Just insert your SD card into the small reader and plug the reader into your charging port. So easy, and no cables to connect.

Another more sophisticated photo app worth considering is Apple's **iPhoto**, at \$4.99. It works on both the iPhone and the Pad. Its multi-touch interface allows you to perform tasks like brushing up your photos with virtual paintbrushes, straightening your photos and creating photo journals to share with your friends.

If you're an Adobe Photoshop user, you'll likely already know how to use many of the elements of these feature-rich apps. As for the rest of us, we'll have to learn the hard way by working with the tutorials, hoping someone comes out with a written guide and by using the old-fashioned "trial and error" method. Good luck, the results are worth it!

Gail Fowler is a retired IT professional and can be contacted at GTFowler@gmail.com

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TAKING TIME FOR *Two*

By Pat Jurgens

If you've recently retired, you may notice a dramatic change of pace. Suddenly, there seems to be a lot of free time. We may rise a little later and postpone getting dressed until mid-morning. We learn at last to take time for ourselves, such as yoga stretching or meditation before breakfast, an art class, lunch with friends or a massage after an afternoon of gardening. It is sweet, this time of life, when we can choose meaningful activities and indulge our creative selves. There's suddenly time to travel, redecorate or renovate the house, get together with friends and read into the wee hours.

Many of us begin to volunteer or work part-time, trying something new rather than what we've known for years. As for me, I had never been interested in the past. Now, I have a new fascination with history, researching and writing a historical novel, as well as volunteering at the local history museum. Increasingly, there are many days I feel busier than when I was working a full-time job and commuting. It's easy to accumulate activities, much like we accumulate belongings. That's until we begin to ask ourselves, "How did I ever have time to work?"

If your spouse or partner is also retired, you may find yourselves renegotiating household responsibilities, meal times and solo time at home and away. It may seem like your partner is always home. And there are inevitable irritations that arise between two people who occupy the same space, now constantly. Some days we just pass each other in the hallway. Sure, my husband and I enjoy traveling and getting together with friends. But how much one-on-one time do we spend, just the two of us, on a daily basis? I'm

reminded of several friends who have suddenly lost their spouses. The grains of sand in the hourglass are sifting swiftly and I've learned to enjoy the moment.

We don't have "dates" any more, but why not? Perhaps we take each other a little too much for granted. We may not be as energetic as we used to be, but we still enjoy being together. So, when you're thinking of Summer this year, you might make plans to do something fun, just the two of you. When you get your partner involved in the plans, you just might come up with something you haven't thought of on your own.

Ideas for Summer:

- Go to an outdoor concert under the stars.
- Locate an outdoor concert and pack a picnic for two.
- Sign up for a dance class.
- Rent bikes and ride to a park you've never been to.
- Get tickets for a play or the opera.
- Go to a movie on the big screen -- not Netflix on your TV.
- Book a night at a place where you have special memories.
- Go gambling, or do something a little out of character or out of your comfort zone.
- Rent a canoe or paddleboat or a yacht for a few hours on the water.
- Sip a cool drink and watch a sunset together.
- Ask your partner to plan a "mystery" outing.

And most important, relax and enjoy your time together.

Check out these Web links:

Annapolis Night Life: www.annapolissite.com/nightlife.htm

Baltimore events and activities calendar: www.baltimore.org/events

Free Summer events: www.baltimore.cbslocal.com/...summer-music-events-in-baltimore

Cheap Summer events: www.baltimoresun.com/...cheap-summer-events-in-baltimore

Fun in Annapolis: www.downtownannapolis.org

Yacht rentals: www.homeaway.com/vacation-rental/p904146

Ballroom dance classes: www.baltimoredanceclasses.com

Performing Arts: www.visitannapolis.org/things-to-do/art-culture/performing-arts

Uncovering History

By Allison Titman

It is obvious that Annapolis is steeped in history: The flags flying proudly from the State House cupola, the bells tolling in the Naval Academy chapel and the light gleaming on the stained glass windows of St. Anne's Church make that clear to all who stroll along its brick-lined walkways. Less obvious, however, are the layers of events and people that shaped Annapolis into what it is today, the men and women who lived out their lives in the buildings that still surround us but left little behind. These people may not have signed the Declaration of Independence or watched George Washington resign his commission, but they did build houses, go to work and do all of the other things that still happen in this historic town.

Excavating the details of these forgotten lives and displaying them to the public is the job of the museums in town. At the Hammond-Harwood House, 239 years of history is mined for stories that can connect visitors to the men who built the house, the families who lived in it and the women who worked so hard to keep it where it belonged.

In 1774, Matthias Hammond was a 25-year-old bachelor with money to burn and a newly-won seat in the Maryland legislature to celebrate. He amassed four adjoining lots in town, just down the street from the State House, and hired William Buckland to design a grand house for him. It was Buckland's first commission as an architect, but his knowledge of English architectural tradition and skill as a fine carver stood him in good stead. Buckland did not live to see his masterpiece completed, but the five-part brick mansion his workmen constructed held its own against the other grand edifices in town. Hammond must not have been so enchanted with his new house, or perhaps it was the local politics that made him turn his back on Annapolis. Whatever the reason, Hammond never took up residence on Maryland Avenue, seeming to prefer his plantation in Gambrills instead.

The first resident to put her affection for the house into writing was Frances Loockerman, who moved in with her family in 1811. In a mid-19th-century letter she referred to her bedchamber as her "tower," a place of ease and comfort where she could spend time with her children. Her daughter Hester

Ann married William Harwood, Buckland's great-grandson, so although Buckland had not lived to see the house completed, his descendants were able to enjoy the thought, care and beauty he put into all of its details.

The life stories of the Harwoods are unfortunately not as lovely as the house they occupied. They lived during troubled times and were not immune to the conflicts that rocked the town, state and even the country in which they lived. They were a family of Southern sympathizers, and Hester Ann and William's son Richard was only a teenager when he lost his life fighting for the South at the Battle of Winchester. After the war the family's fortunes began to take a turn for the worse. William lived until 1900, but after his death his unmarried daughters struggled to maintain appearances. Lucy and Hester Harwood withdrew from society, becoming topics of gossip and pity, and their older sister Frances spent most of her adult life in a hospital for the mentally ill. When Hester died in 1924, the Harwood legacy was finally over, and a new chapter began in the long story of the Hammond-Harwood House.

Henry Ford's name is more often associated with cars than historic homes, but he was apparently interested in buying the house and moving it brick by brick to Michigan. Fortunately for Annapolis, St. John's College was able to step in and purchase it instead, creating one of the first study programs for American decorative arts. When the Depression hit and the school was no longer able to operate the program, the ladies of the Federated Garden Clubs stepped in to open the house for public tours. An independent nonprofit organization was formed in 1940 to maintain the house and operate it as a museum, and continues to do so today. Stop by for a visit to see Hammond's dream, Buckland's design and the Harwoods' home for yourself.

Allison is the assistant director/curator at the Hammond-Harwood House. She spends her days surrounded by history, art and antiques, and loves it all. She can be reached at allison@hammondharwoodhouse.org



H2O Yoga: Experience the Power

By Patricia Beaver

Visualize sitting on a beach with crystal-clear aquamarine water lapping on the shore. In the distance a figure is standing on the water. I recognize that pose – Virabhadrasana, the warrior in yoga. Is there a platform in the water? I strain to view. After a few minutes and there was a slow position change – the triangle pose. A biblical mirage? No, it wasn't a miracle, the figure was standing on a paddleboard (SUP), but performing angled yoga postures. I just had to investigate.

A Fresh Perspective

Rooted in Hawaii, SUP is an ever-increasing popular water sport that combines kayaking or canoeing with surfing seen on coastlines, lakes, rivers, creeks and ponds. Ageless water enthusiasts stand on a longboard propelled by a long paddle and have fun gazing down into the water underneath their feet, especially if on a body of water with submerged artifacts like in Lake Huron or exotic locations like Maui. In the 1960s, surf boarders needed a way to keep watch on students and tourists alike. These instructors and avid surf boarders popularized SUP by using a paddle. On this continent SUP is growing steadily, thanks to the baby boom generation who are active and redefining old age with active healthy outdoor activities.

Physical Benefits

Upright and balanced for aerobic conditioning and a strength training workout, paddle boarding increases your overall level of fitness which results in a lean strong stature. Engaging deep core muscle includes two systems: deep stabilization muscles and superficial movement areas synonymous with optimal cross-training benefits, no matter what your age.

Superficial movement areas enhance pelvic stability and increases balance on the board while paddling. The muscles that play a great role in stabilization include the erector spinae, or the lower back muscles, the iliopsoas, or the main hip flexor muscle, adductor (inner thigh) and abductor group of muscles or gluteus medius and minimus. Moreover, the hamstrings, gluteus maximus, external obliques, and the most popular core muscle – the rectus abdominus, or your six-pack, facilitate steadiness. Surprisingly another contributor that attaches to the pelvis, lumbar and thoracic vertebrae is the latissimus dorsi or lats. Assisting the pelvis with movement, the lats can negatively affect the posture when weak.

Expert Steve Legge, designer and distributor of KAHUNA boards, says “Having fun on the water with friends and family is what paddleboarding is all about. The ‘core’ work-out is really just a bonus.”

Add Yoga

Take your yoga practice to a whole new level or discover how to naturally shape your muscles and tone your body in aquatic serene scenery. If you practice yoga regularly, you will be familiar with sequences that tone and strengthen, clear the body and mind, and elevate pain. I asked a yoga student what the hardest pose on a board is and she said, “Believe it or not, Warrior 1 and Warrior 2. We were working on head stands and shoulder stands with ease though.”

Even if you are not a seasoned yoga student, instructors can lead you through a series of balance poses, but it is important to remember that getting the exact shape of the pose isn't as important as the desire to create your own best health.

Gearing Up

There are really only four things you will need to participate in yoga on the water: a stand-up paddleboard, paddle, leash and a personal flotation device (PFD). Paddleboards come in various shapes and sizes, appropriate for just about any lifestyle, age and fitness level. For yoga it is important to have a stable board.

There are a number of outfitters that rent or sell paddleboards near the water or you can purchase them online. Paddleboards have a foam base wrapped in epoxy and fiberglass. A number of fins are fastened to create balance on the water. As a general rule, you should try a variety of boards the first few times out to see what suits your needs best. As a yoga student friend told me, “I started off renting all the different boards until I found one that I preferred. Boards vary in size and shape and what they are made of. Then I purchased that size and style. I am buying another this Summer so I can take friends out.”

So many choices of paddles are available: carbon fiber, aluminum, wood and plastic. What's more, there are enough different shaft shapes, handles and varieties of blades to make your head spin. Basically attached to a Velcro strap, the leash may be the easiest accessory to acquire, but be aware there are a rainbow of colors and various designs that can only enhance your personality.

Patricia has over 25 years experience as a fitness instructor and can be reached at patriciabe@live.com

RESOURCES

www.kayakfocus.us/2011/05/13/benefits-of-stand-up-paddleboarding/

<http://paddling.about.com/od/paddling101/a/Learn-How-To-Standup-Paddleboard.htm>

www.kineticspinesports.com/FAQ_Core_Muscles.htm

www.paddleboardexperience.com/get-lean-with-paddleboarding-fitness-workouts/

10 Things You Probably Didn't Know About the Chesapeake Bay

By Jack Rott

The Chesapeake Bay is a remarkable ecosystem, with many unique features found nowhere else in the world, and whether you have lived here all your life or just visiting, the Bay still contains mysteries. The following are just a few of the Bay's secrets.

1. The Bay and its tidal tributaries have 11,684 miles of shoreline - that's more than the entire U.S. West Coast.
2. The watershed for the Chesapeake Bay consists of parts of six states, Delaware, Maryland, New York, Pennsylvania, Virginia, West Virginia and the entire District of Columbia.
3. Forests cover 58 percent of the Chesapeake Bay watershed. The region loses about 100 acres of forest each day to development.
4. A single adult oyster can filter up to 60 gallons of water a day. Oysters were once so plentiful they could filter the entire volume of Bay water in a few days. This process now takes over a year.
5. More than 500 million pounds of seafood are harvested from the Bay each year.
6. The Native Americans, who originally lived in the area, gave it the name Chesepiooc, meaning "great shellfish bay."
7. The Chesapeake Bay is fairly shallow; the average depth is only 21 feet.
8. The Bay is the largest estuary - where river water combines with seawater - in the United States and third largest in the world.
9. The largest river feeding into the Bay is the Susquehanna, which provides the Bay with 19 million gallons of fresh water each minute.
10. The Bay was formed during the end of the last Ice Age as glaciers melted, causing the Susquehanna River basin to flood.

This should cause all of us to have a better understanding and more of an appreciation for the focus of much of our Summer fun.

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Self confidence is overrated - you're more productive when you're scared.

Is it Time to Switch?

By Marlena Nadler

Remember when we asked ourselves if we really needed cell phones? We managed very well without them in the past, so why do we need to be in contact 24/7 now? That was the 20th century. Today, the question has been flipped: Americans are now wondering if their landlines have become so obsolete that they should be retired. One of the main reasons for keeping traditional landlines used to be that phones plugged into the wall jack still worked during power outages whereas cell phone batteries could die and network service could be interrupted. However, those bundle packages offering cable, Internet and landline service have now changed the way our landlines work. Digitalized landlines will not work in power outages. So, why keep our landlines at all?

After the *in-case-of-emergency* reason, which for many may not stand any longer, comes the reason that our landline has been with us for a long time, decades even, and serves as a route of contact for many with whom we may have fallen out of touch. Through thick and thin, our landline has been there. Our children may

have our landline number memorized and be able to instinctively dial it in times of crisis. Old friends have it written in their worn and well-loved address books. As we moved and our address has gotten crossed out and rewritten, our landline may have stayed the same.

Surprisingly, even this reason to keep a landline may no longer be relevant as technology changes. Cell phone companies now offer subscribers the ability to transfer landline numbers to cell phones. For prices as low as \$9.99 a month, we can unplug our landline numbers and make them mobile. This may require a new wireless contract, but if you intend to keep your service indefinitely, this won't be a problem. A traditional landline bill contains surcharges and taxes and other costs that usually add up to more than an additional cell phone would cost a consumer, which presents the situation in a different light.

What are we holding onto when we opt to keep a traditional landline? Are we considering the telephonic technology in its entirety—from telegraph to rotary to cordless to cell phone—and is keeping a landline a form of paying homage to our past, which seemed more peaceful and respectful? Consider this, cell phones have contributed to our daily annoyances and stress. Prior to cell phones, if we wanted to avoid someone, we could screen our calls or not have an answering machine. Now, we are constantly in touch with the world, constantly reachable. Cell phones have also added to our society's noise pollution: teenagers play music on speakerphones, self-important adults make loud self-important phone calls in public, noisy musical cell phone rings disrupt quiet events and occasions. Will converting our landlines to cell phones contribute to the negative

impact cell phones have had upon our society or will it free up some money and simplify our lives?

We must consider the size of the phone as well. Cell phones are made to be sleek and smooth and fit in pockets and bags whereas landlines are larger, meant for our homes. Cell phones are more difficult to multi-task with, as we need to hold onto them with one hand unless we are on a hands-free set. Landlines offer us the ability to have both our hands free: we can tuck the phone in between our shoulders and ears and continue to cook, knit or work with our laptops.

Ultimately, the choice is yours. Keep in mind that your landline may no longer offer you that emergency connection to others in case of stormy weather. Also consider that your landline bill may be costing you more than an additional cell phone line. Finally, consider what level of comfort you have carrying a conversation on a landline or cell phone. Is the monetary gain worth the discomfort of either wearing a headset or having to hold the phone with your hand? Consult your friends and family: Are those who have converted their landline numbers to cell phone numbers satisfied, or do they regret the change?

SUMMER ACROSTIC

Only two signers of the Declaration of Independence, John Adams and Thomas Jefferson, later served as President. They died on the same day in eighteen twenty-six. What other unusual fact is associated with their deaths?

HISTORY: DIED ON FOURTH OF JULY

A.	Half crown
B.	Itinerant
C.	Swathly
D.	Tined
E.	Orate
F.	Rheostat
G.	Yarned
H.	Deimos
I.	Intense
J.	Ejected
K.	Destined
L.	Oxide
M.	Native
N.	Freehand
O.	Occludes
P.	Unhealthy
Q.	Ratters
R.	Tosses
S.	Hashish
T.	One-sided
U.	Fifth
V.	Joe Montana
W.	Upstages
X.	Loathed
Y.	Yawping

Get over your past. It's just bogging you down.



FUN FACTS ABOUT AMERICA'S FAVORITE TREAT

By Katy Rott

Did you know that July is National Ice Cream Month? And this year National Ice Cream Day is July 21. We can thank President Ronald Reagan for that.

Ice cream was first made way back in the 4th century B.C. by the Chinese. It was brought to America in the 1700s. Vanilla is the most popular ice cream flavor in the United States., but chocolate runs a close second. Chocolate syrup is the number one topping. Here are a few more not-so-well-known facts:

- Ice cream was first made by mixing together a dish of rice, milk and packed snow.
- Today it takes about 12 gallons of milk to make one gallon of ice cream.
- The most ice cream is sold and eaten on Sundays.
- The average person consumes 23 quarts of ice cream a year.
- Ice cream has some nutritional value, but not much. If you worry about the health benefits you can substitute sorbet or frozen yogurt.
- Believe it or not, air is a major ingredient in ice cream.
- Children between the ages of two through 12 and adults over 45 eat the most ice cream.
- Ice cream is a wonderful snack. It is the perfect way to cool down on a hot day.
- Ben and Jerry's opened their first shop in 1978, after they took a correspondence course on making ice cream.

The best part is that you can have it anywhere or anytime. Now sold in takeout restaurants, hospitals, gas stations, food stores, movie theaters and from ice cream trucks, to name just a few, it's no longer just for birthday parties.

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THE FERRIES DON'T RUN HERE ANYMORE

By Ellen Moyer

It was on June 30, 1952, when the first bridge across the Bay opened for the automobile, ending 300 years of ferry and steamboat service that had plied the waters of the Chesapeake Bay.

In the Colonial era beginning in 1634, boats large and small were the principal means of travel. The Chesapeake Bay was the highway.

The first ferry, moving people and horses, probably crossed the Bay from the western shore to the small port town of Broad Creek on Kent Island, about the same route today's Bay Bridge takes. The town of Broad Creek doesn't exist anymore, but a cornerstone that marked its cemetery and church that was discovered near Stevensville marks the date 1652.

The Chesapeake Bay was not only the superhighway for the Colonists moving from place to place, it was the marketplace. More than any other Colonial settlement, the Bay and its tributaries afforded communication within and outside the area. Every settler was a waterman and ferries were a main mode of travel. Before port towns were organized and identified in the Act of 1706, docks lined the shores from private estates for ship transport of tobacco to England and for receiving visitors and sharing food supplies at home. Before there were towns there were boat and shipbuilders. The first great clipper ships that sailed the world would be designed and built in Chesapeake country.

Travel by water was a way of life. Every tributary had a ferry crossing. There were a hundred across the Potomac River. Today, we can step back in time and cross with our cars on the few remaining river ferries. The country's oldest continuous operating public ferry begun in 1685 still operates across the Wicomico River in White Haven on the Eastern Shore. At Oxford in Talbot County, the nation's oldest privately owned ferry has crossed the Tred Avon River intermittently since it was authorized in 1683. Whites Ferry, begun in 1817 to carry farm products from Virginia

to Washington, D.C., today carries cyclists and cars across the last remaining ferry on the Potomac River.

In the early years of the Colonies the busiest ferry route from the south to the north ran from Annapolis to Rockhall, the 1707 crossroads town, where a post road carried people across Kent County on the shortest route to Philadelphia. George Washington records eight trips in his diary. According to his notes, the first ferry crossing in 1756 took two hours and 25 minutes. In 1791 his crossing from the north took much longer as squalls caused them to run aground twice before reaching Annapolis.

The Bay was crisscrossed with ferry crossings throughout the centuries. By 1919 regular scheduled routes carried goods and passengers from Annapolis and Baltimore to Claiborne near the Choptank River. The town today boasts a National Historic Site in Rich Neck Manor, home of Matthew Tilghman, head of Maryland's delegation to the Continental Congress. In its heyday it was a bustling port terminal serving the local farmlands.

Steamships too were big business. Paddle wheelers started in 1814, seven years after Fulton demonstrated the wood-burning Clermont on the Potomac River. From Annapolis, Weems Steamship Lines crisscrossed the Bay and river thoroughfares. In 1840 the Old Bay Line opened for overnight service and moved people in comfort and leisure down the Bay to Norfolk, Richmond and the nation's capital. They became known for fine dining and genteel and excellent service.

Resorts in Betterton and Tolchester and Bay Ridge provided entertainment for the growing population centered in the towns and cities along the Bay. The popular resort of Tolchester opened its hotels and restaurants in 1877 and boasted an amusement park with a roller coaster. Now it is remembered only with an historical marker, closing in 1962.

In 1940 the future looked bright for the Old Bay Line, a steamship packet company that celebrated its centennial with

parades and fireworks. Forward thinking, it was the first steamship company to promote the carriage of cars in its empty cargo holds during the Great Depression. But it, too, closed in 1962.

After World War II the car was changing everything. Roads were improving. The once faster-moving waterlines were now slower. The Bay and its tributaries were barriers to the faster-paced world. Long lines of drivers lined up at ferry crossings, waiting impatiently for hours to cross the Bay or the rivers. The ferry terminal at Sandy Point, moved there from Annapolis in 1943 when the Naval Academy expanded its property, to Matapeake on Kent Island carried one million autos in 1951. In 1952 it was gone. The Bay Bridge now carried one million autos, a number that would expand to over 25 million annual vehicle trips by 2012 and resulted in sleepy Ocean City becoming Maryland's second-largest Summertime city.

Discussion of a bridge across the Bay began in the 1880s, well before the automobile had arrived. The first proposals to the state legislature for a bridge from Baltimore to Tolchester were made in 1907 and again in 1918, 1919, 1926 and 1935. Local business people agreed to finance the bridge in 1927. Two World Wars and the Depression put a hold on the dream. Finally in 1947, a proposal for a bridge between Sandy Point and Kent Island gained the interest and support from the State Legislature. Ground was broken in 1949 and when it was finished in 1952, the Chesapeake Bay Bridge, later named the William Preston Lane Memorial Bridge after the governor who successfully initiated the funding, was the longest continuous over-the-water steel bridge in the country. The Bay Bridge is 4.3 miles long. In 1957, the Mackinack Bridge built in Michigan became the longest shore-to-shore bridge at five miles.

When finished, the bridge would rise several hundred feet with a ship clearance at the central span of 186 feet. That clearance would be tested in 2012 when a shipment of cranes for the Port of Baltimore would close the bridge for 40 minutes while passing under the bridge with inches to spare. Since 1952 the bridge would be closed for extreme weather.

The 1952 Bay Bridge was soon overcrowded. Traffic continued to increase and cars backed up for miles to pay tolls. Within 20 years a parallel bridge would be built. It opened on June 28, 1973.

As in the old days of the ferries, traffic backed up on weekends for miles at the bridge toll booths. A 2005 study cited a 40 percent expected increase in traffic over the bridge by 2025. The prospect of renewed traffic congestion prompted the call for a third Bay Bridge and other proposals.

Traffic congestion has also prompted calls for a revived ferry system. In 2005, *The Washington Post* carried an article about a Baltimore company working with a University of Maryland research team to build a high-speed, energy-efficient ferry to carry people, not cars, to spots along the Bay. Two years later, the *Baltimore Sun* reported on a volunteer committee of Annapolis city officials, former naval officers, city planners and ferry enthusiasts promoting re-opening ferry service from Annapolis to Rock Hall and Baltimore to reduce traffic on the Bay Bridge. Craig Purcell, chairman of the group, was quoted as saying "we can't keep

widening roads and building highways to solve our transportation problems."

The proposed ferry service could reduce bridge congestion by 200 vehicles a day. That's not much as there are currently 61,000 vehicles a day on the Bay Bridge. But with a network of ferries reminiscent of the old days, a yearning for someone else to do the driving and flexible work schedules and locations, who knows, maybe the Chesapeake Bay and its rivers will become a ferry wonderland once again.

Ellen, a former mayor of Annapolis, community participant and longtime resident, can be reached at ellenmoyer@yahoo



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Photos Boston Public Library and Alicia Pimental

Taskrabbit:

TURN SPARE TIME TO EXTRA INCOME

By Mary Wright

Active seniors have a new way to make extra income while helping others. By signing up with Taskrabbit, an online marketplace that joins people who need errands run with those who have the spare time to run errands, you can explore the many benefits of a flexible work schedule and added income. Taskrabbit maintains a database of tasks called “taskposters” that are posted by members who need to get work done. To become a “poster” looking for help with a task, log onto **Taskrabbit.com**. Taskrabbits are the contractors, or freelancers, who peruse the database to find postings, also known as tasks, that fit their skill set. Once you find a task that you are qualified to perform, you can submit a bid or make an offer to let the poster know you are interested. If the poster accepts, the task is assigned to you to perform.

After completing the task, you return to the site to report its completion. An email is sent to notify the taskposter that the task is finished and then it is time to pay. The good news is, even if the taskposter does nothing, the system will automatically release the payment after three days. The taskposter entered a credit card number at the time of posting. The money will be sent to your taskrabbit account. After signing in on the site, you can view your account balance and request a withdrawal. You can receive the money either by check or electronically to your PayPal account.

It all sounds great, but you might be wondering what type of tasks are posted on the site. Dozens of jobs are posted daily and they range from jobs that require no special skills to jobs that require a professional license. For example, recent postings included requests for people to stop at a local bakery and buy donuts for delivery, someone to paint a bedroom or build a shelving unit. The site gets regular requests for grocery shoppers, pet sitters, furniture assemblers, house cleaners and apartment movers. The list is nearly endless.

While the site suggests an average price for the work to be performed, taskposters can eliminate the bidding process by stating an amount they are willing to pay. The taskposter may be unaware of the fair market rate for a particular task, causing them to set the price too low. However, a large percentage of

the job postings are open for bidding. Some of the jobs are virtual and can be performed by taskrabbits anywhere. You can bid on tasks that can be finished in a few hours or tasks that may take a full day. Most of the tasks can be finished in less than a day, but there are recurring tasks and those that require many days or weeks to complete. In other words, it is possible to make a steady income.

Recently, Taskrabbit has begun to require a brief comment be added to each bid. In this comment, you can tell the poster why they should pick you for the job. The site also allows both taskrabbits and taskposters to upload photos and complete a personal profile. The profile page is the place to shine and tell others about yourself. After you've completed a task, the taskposter can write a review. Every taskrabbit has a star rating -- five stars being the highest. Taskposters can compare these star ratings to help pick the winning bidder.

To become a taskrabbit, it is necessary to submit an online application. If taskrabbits are needed in your area, you will get an invitation to participate in a video interview. This will require a computer, webcam, microphone and speakers. The next step is the background check. This step can take a week to complete. If you pass the background check, you will be directed to an online tutorial to study for a test. You will be tested on your knowledge of the taskrabbit rules and guidelines. After passing the exam, you will become a taskrabbit and can begin vying for work.

While earnings vary, one taskrabbit recently earned nearly \$2,000 in her first month. The site reports the highest earning taskrabbit made \$5,000 in one month. For a retired or semi-retired individual, the earning potential is excellent.

There is a direct correlation between how much spare time you have and how much money you can earn. Taskrabbit is a great opportunity to turn your spare time into extra income.

Mary is a writer and author based in New York City. When she isn't working as a taskrabbit, she enjoys traveling and cooking. Follow her @ MatchmakerMary



TACKLING YOUR PESKY WEED PROBLEM *Naturally*

By Leah Lancione

What is a weed? Isn't there a saying that one man's weed is another man's delicacy? Maybe not, although dandelions can be made into a nutritious soup while many people take great measures to get rid of weeds. The dictionary defines a weed as "a wild plant growing where it is not wanted and in competition with cultivated plants." So, even though determining what is actually a weed may be subjective, when you consider that weeds are "in competition" or could inhibit the development of the foliage you actually planted, it's easier to understand why they're removed. In addition to dandelions, commonly reviled weeds include crabgrass, thistle, prickly lettuce, chickweed, ragweed and white clover.

What are some of the ways folks painstakingly remove weeds? Beyond yanking them out (root and all) one by one by hand, many people hire professional landscaping companies to systematically eradicate weeds or they apply a store-bought herbicide, i.e., a chemical pesticide used to kill weeds, to do the job. Home and garden centers offer a variety of herbicides that range in price from \$3 to \$100. "According to the EPA, home owners in the US apply 20 times more pesticides per acre than farmers, a staggering amount, considering that our residential lawns carpet as much as 30 million acres of land. Many of these chemicals wash into waterways, harming fragile habitats." (www.marthastewart.com/286970/eco-lawn-care) There are, however, all-natural methods for getting rid of pesky weeds that don't include harmful chemicals.

The National Association of Realtors (www.houselogic.com/) offers homeowners natural techniques for removing weeds, some of which include:

- **Vodka:** one ounce mixed with two cups of water and a couple of drops of dish soap will dry out weeds that live in the sun.
- **Soap:** A few drops of liquid dish detergent added to vinegar or vodka sprays keeps the solution on leaves as the oil in soap can break down waxy or hairy weed surfaces.
- **Boiling water:** Boiling water poured on weeds will make them "burn up." (This is particularly good for driveway and walkway weeds because the boiling water can run off impervious surfaces and cool before it reaches border plants).

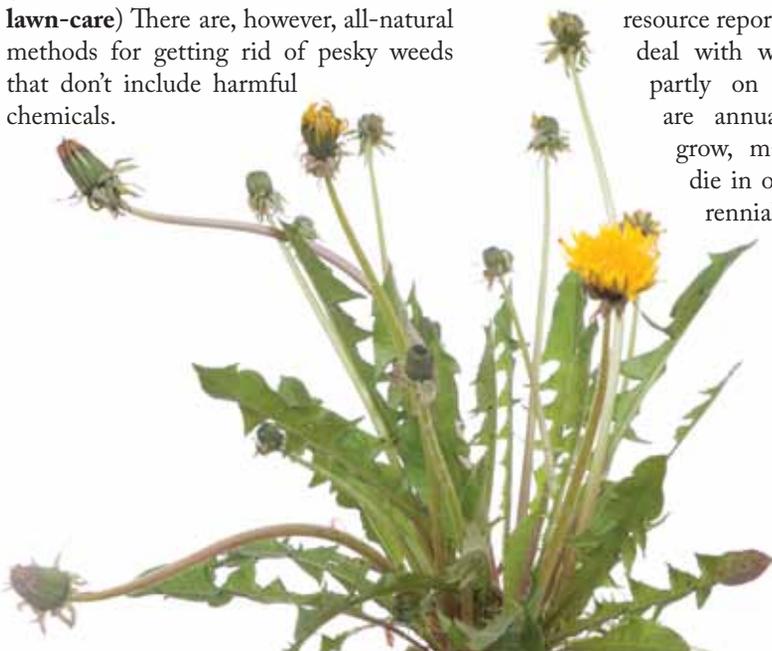
Landscape designer, garden coach and writer Genevieve (www.northcoastgardening.com) reveals another alternative to slaving with your trusty hoe or soil knife, although her chosen method for removing weeds is hands-on: use an organic herbicide. She explains, "There are an increasing number of effective organic herbicides on the market and most of them work by burning off the waxy cuticle that protects the plants' cells from losing water. This means you see nearly immediate results." She also remarks that organic herbicides only kill what gets coated with the product, so underground bulbs or nearby tree roots won't be damaged in the process—unlike chemical herbicides.

HGTV's garden resource reports that *how* you deal with weeds "depends partly on whether they are annual plants that grow, make seed, and die in one year, or perennial types, which

survive Winter via tough root systems." The site also advises clearing your garden of annual weeds at the beginning of the season before they bloom. The next step is applying a heavy layer of mulch. For perennial weeds that also flower and seed, but are more despised due to their tough roots that make them hard to dig up, the site warns to make sure all root fragments are unearthed or regrowth will occur. *Better Homes & Gardens* offers a weed identification guide that features photos, descriptions and tips for control at www.bhg.com/gardening/pests/insects-diseases-weeds/types-of-weeds

In addition, *Good Housekeeping's* ecological website "The Daily Green" (www.thedailygreen.com) lists some of its sure-fire and all-natural means to tackling a weed problem including: smothering them with layers of newspaper (which is biodegradable) and mulch, sprinkling rock salt on them or dousing them with vinegar or a 50/50 mixture of vinegar and water or the leftover vinegar juice from a jar of pickles.

In her book, *Rosemary Verey: The Life and Lessons of a Legendary Gardener*, Barbara Paul Robinson recounts how the legendary English garden designer once suggested to clients that they purchase a herd of goats as a potential solution to eliminating the invasive plants and weeds in their garden without herbicides. Though that might be an extreme approach, it worked and didn't involve any poisonous chemicals.



Bay Bytes

If you're traveling to an unknown area and would like to have your own personal guide, log onto www.GlobalGreeterNetwork.info and enter the city that you'll be visiting. You'll be connected to a volunteer who will escort you to the areas of your choice, while offering rare insights into the area.

THE HOLISTIC HOUND: CHIROPRACTIC CARE AND YOUR PET

By Melissa Conroy

A few months ago, my 1-year-old basset hound Erasmus developed a limp that persisted over a few weeks. The limp worried me, along with the fact that his energy levels and general demeanor had been declining. Our regular vet prescribed painkillers which helped alleviate the pain, but did nothing to treat the problems. Erasmus continued to limp and show signs that old age was rapidly catching up with him. I could have simply chalked it up to the natural progress of time, but instead, I took him to a pet chiropractor.

Surprisingly, there is such a thing. Pet chiropractic care is offered in many states around the U.S., and animals such as dogs, horses and cats are successfully treated with chiropractic care. Even exotic animals such as lions, snakes and elephants have been treated.

Why chiropractic care for your pet? For the same reasons that people seek chiropractic treatment: reduced pain, more mobility and better quality of life. Like humans, animals have a spine that is subject to stresses and damage. A bad fall or the natural aging process can move the bones in the spine out of position

(chiropractors call this condition *vertebral subluxation*). When the bones are out of position, this interferes with nerve function and can affect the movements of the body. Chiropractic care, whether it is

for a human or a hamster, seeks to realign the spine so that the body can move freely and nerve function is restored.

Chiropractors can treat a number of ailments in your pet. For Erasmus, it was a joint problem and proper chiropractic adjustments can restore joint mobility in arthritic pets. Certain breeds of animals have specific features (a long back, very large body frame, etc.) that create joint issues, while other breeds are prone to problems such as floating kneecaps and hip dysplasia. For these breed-specific ailments, chiropractic adjustments can help keep your pet mobile and ward off potential problems. Pets with bowel and bladder problems can sometimes be successfully treated with chiropractic care, and chiropractic adjustments can help successfully rehabilitate injured animals. Finally, behavior problems can sometimes be treated with chiropractic care: a pet that is in chronic pain is likely going to be relatively irritable, and relieving the pain through adjustments can improve its mood. Even if your pet is relatively healthy, regular chiropractic adjustments can help maintain optimal health and increase your pet's well-being.

When considering chiropractic care, it is important to choose a medical practitioner who is certified by the American Veterinary Chiropractic Association. The AVCA is a professional membership group that provides certification for veterinarians who have post-graduate training in animal chiropractic care. Choosing an AVCA-certified chiropractor assures that your pet will be treated by a trained and skilled practitioner.

About a month ago, I took Erasmus to his first appointment. I have been undergoing regular chiropractic adjustments myself for several years, and I was curious to see how my experiences compared to the treatment Erasmus would be receiving. Like my own chiropractor, there was a thorough diagnosis of Erasmus' condition. We discussed any potential injuries

Erasmus might have encountered, his diet, his normal activity level and any changes in his behavior. Chiropractic care is very much a holistic approach and all factors are considered that might affect your pet.

The adjustment differs from what treatment humans generally experience. When a chiropractor adjusts a human patient, typically the movements are stronger and more pronounced and the patient often hears snaps and cracks as the bones move back into place. Pet adjustments, are typically more subtle and animals rarely "pop" when adjusted.

Erasmus' treatment started at the tail and the chiropractor worked up the spine to his head, gently realigning the bones with precise movements of his fingers. During the adjustment process, Erasmus stood quietly without a fuss. His face bore an expression of relief, and it was obvious that the adjustment felt good. When finished, Erasmus sank to the floor with a deep, long sigh of clear relief and lay there several minutes in relaxation. When we walked out of the clinic a few minutes later, he was already moving with more freedom and less discomfort.

He has now been under chiropractic care for about a month using a combination of adjustments and red laser therapy. While his limp does crop up at times, especially at the close of a long day of playing, his energy level is markedly improved, his gait is smoother and he is a happier, healthier dog.

While chiropractic care is not the wonder cure to aging or all health problems, regular adjustments can be a tremendous benefit to your pet's well-being. Whether you are worried about your pet's weak back or simply want to ensure your pet has the healthiest life possible, chiropractic care is a wonderful way to keep your pet at its optimal best.

Melissa is an author, freelance writer and proud basset hound owner. She can be reached at melissaconroy@gmail.com

photo Mike Lewinski

Historic Day-Tripping

150th Anniversary of the Civil War and More

By Joanne R. Alloway

Summer is the time to gather friends and rediscover the wealth of our historic parks and sites. Many are in the National Parks System and are free. Day-tripping is a great way to visit parts of our beautiful state and learn some history too. All these locations have good places to eat, shop and even spend the night, should your group want to make it an overnight adventure. Day-tripping is also a wonderful way to spend time with grandkids or the history buffs in your life.

Baltimore and Beyond - Many of these can be combined into a day of learning, shopping and fun.

At Baltimore's Inner Harbor, visit **Historic Ships at Piers 1, 3 and 5**. Board the three military vessels and the Seven Foot Knoll Lighthouse. Fees. www.historicships.org

Fort McHenry, at E. Fort Avenue, is a national monument and the birthplace of our national anthem. There is much to see and do; the flag programs are great. The fort was used as a prison during the Civil War. Fees. www.nps.gov/fomc/index.htm

The B&O Railroad Museum on West Pratt Street, has been on the National Register of Historic Places since 1966. It maintains an extensive collection of originals and replicas in the exhibits. Special events for the Civil War anniversary are scheduled. **The Mount Clare Museum House** and train ride, taking two and one-half hours, make railroad history come alive for both men and women. Fees. www.borail.org

In Towson, **Hampton Mansion**, a national historic site, and estate of the Ridgely family, dates back to the 1800s. The Ridgelys owned 350 slaves, who worked in their iron production business. Tour the entire estate and lovely grounds. Free. www.nps.gov/hamp/index.htm

It's the 150th Anniversary of the Civil War. Special events and colorful reenactments began in 2011 and continue through this year. You don't have to be a student of history to enjoy them. Additional resources include neighborhood parks and museums: www.civilwarbaltimore.com

In Frederick, the **National Museum of Civil War Medicine** -- established in 1990 -- offers learning exhibits, artifacts, a view of 1860s soldier life and a comparative look at modern military medicine. Fees. www.civilwarmed.org

A lesser-known national battlefield, **Monacacy**, also in Frederick, is known as "the Battle that Saved Washington, D.C." Check out artifacts, displays, maps, vignettes and the bookstore, in addition to auto and walking trails. Free. www.nps.gov/mono/index.htm

The Battle at Antietam, a national battlefield in Sharpsburg, offers hours of outdoor exploring. Called the "bloodiest one-day battle in U.S. history," it occurred on April 17, 1862. During 12 hours of combat, 23,000 soldiers were killed, maimed or missing. In addition to guided auto or walking tours, visit the museum, see the film, and visit the **Pry House Field Hospital Museum**. Fees. www.nps.gov/anti/index.htm

If time allows, drive over into Pennsylvania to the national military park to see **The Battle at Gettysburg**. In 1863, it was a

turning point in the Civil War, resulting in a Union victory. Lots to do see and learn here; you may want to spend the night in town. Don't miss the **Soldier's National Cemetery**, where Lincoln gave his Gettysburg Address. Fees. www.nps.gov/gett/index.htm

Washington, D.C and Beyond - In Montgomery County at Glen Echo, visit **Clara Barton's home**, a national historic site. She lived here for the last 15 years of her life. It's part of Glen Echo Park. Barton was a teacher, never a real nurse, but she tended to wounded soldiers during the Civil War and was president of the American Red Cross. She made her home headquarters for the cause, as well as a warehouse and living quarters. Tour the entire property. Inspiring and it's free. www.nps.gov/clba/index.htm

After visiting **Ford's Theatre**, on 10th Street, NW, and seeing where Lincoln was assassinated and the museum, connect with **Ford's Theatre Walking Tours**, which are guided by actors playing characters from Civil War Washington. This provides a unique way to learn about downtown DC. Free, but tickets required. www.dc.about.com/od/walkingtour1/FordsTheatreWalkingTour.htm

In southeast Washington, the **Frederick Douglass House** is a national historic site. Douglass was a runaway slave, abolitionist and civil rights advocate for his time. Tour the home (fee) with park rangers at the visitor center, view the film, "Fighter for Freedom," and take time to visit other exhibits. Free. www.nps.gov/frdo/index.htm

Fort Foote Park, constructed in 1863, defended Washington from naval bombardment during the Civil War. Sixty-eight forts were built to resist ground attacks around Washington; most were built to be temporary. Today Fort Foote is a national park with two of the original guns still on site. Located in Prince George's County. Free. www.nps.gov/fofo/index.htm

Joanne, a local writer, is the author of a A Quiet Strength - Inspirational Stories of Older American Women. It's available online or by contacting Joanne at jrwrite@aol.com

Bay Bytes

If you believe that there is unclaimed money out there that has your name on it, that was lost, not claimed or any of a number of other reasons, log onto www.MissingMoney.com or www.unclaimed.org and enter your name and state and see if anything pops up.

BOOKS:

Old, New and Obscure

THE LAST GREAT SENATOR: Robert C. Byrd's Encounters With Eleven U.S. Presidents

By David A. Corbin

Potomac Books Inc., Dulles, Va. (2012)

This recently published book, focusing on Sen. Robert Byrd's encounters with our past presidents, is an account of the life, career and accomplishments of the longest-serving U.S. senator in American history, the senator from West Virginia.

Initially I was attracted to the book because the author is a resident of Severna Park who obtained a Ph.D from the University of Maryland. Dr. Corbin is a native West Virginian and an academic historian who worked for more than a quarter of a century in the U.S. Senate, including 16 years for Senator Byrd.

Local connections aside, I quickly became absorbed in the book. This is a very well-written and well-documented story of a man who came from the bleakest of circumstances to become the majority leader of the U.S. Senate. As the adopted son of a poor coal miner, Byrd was raised in a dingy coal camp in the hills of southern West Virginia. He could not even afford to go to college after graduating first in his highschool class so he worked for 12 years as a gas station attendant and a butcher in a grocery store.

The book is more than a biography; it is an account of Senator Byrd's encounters with the American presidents. He served with 11 presidents, which is one-fourth of all the presidents in American history, and, as Corbin shows, he had an important impact on every one of them. Among many other things, the book documents Byrd's crucial role in exposing the Nixon administration's cover-up of the Watergate scandal, his key role in the impeachment trial of President Bill Clinton, and the powerful partnership he established with President John F. Kennedy.

People in Annapolis might find it interesting to learn how Byrd and Naval Academy graduate President Jimmy Carter, worked together to enact so much legislation. Until I read this book, I, like so many Americans, tended to view the Carter administration, as less than effective, but now I see his presidency in an entirely different perspective. With Byrd as a driving force, a remarkable legacy of educational, environmental, and energy legislation was enacted.

The book offers so much insight on American history over the past half century. It is a riveting account of the career of one of the last great Senate lions. And, as the saying goes, we will not soon see his like again.

~ E. Downing

65 THINGS TO DO WHEN YOU RETIRE

Edited by Mark Even Chimsky

Sellers Publishing Inc. (2012)

Go ahead, I dare you. In fact, I double-dare you! If you are feeling a bit bored, restless or at loose ends as you move into retirement, grab yourself a copy of *65 Things to Do When You Retire* and then get back to me after you've read this chock full-of-ideas

book. I bet you'll want to pursue more than just two or three of those appealing suggestions. You say that you don't have time to answer silly questions because you have too much to do? Yep, that's what I thought.

The introduction to this book, edited by Mark Even Chimsky, describes this collection as a user's manual to making the most of the years ahead. If your goals include finding meaningful and unique ways to fill your retirement days, you've got the right book in your hands. More than 65 notable contributors have written essays packed with a broad range of suggestions that address finances, travel, volunteering, health and fitness, relationships and so much more.

You'll bookmark your favorites, but you may have to go back to pick the ones you want to try first. In fact, each chapter includes suggestions that will have you running to your computer to chase down different sources and ideas that kind of branch off of each essay. Take notes and jot down those ideas as you read because there will be too many to remember. At last count, I earmarked 14 things to follow. This is a resource that makes a great gift, but remember to keep it on your own desk for those times when you might need a little jolt of something new and fresh too.

If you need an additional incentive, this paperback sells for \$15.95 and all the royalties are donated to nonprofit organizations dedicated to preventing and curing cancer. So, take my bet: Go, read and be inspired for a great cause.

~ Victoria Duncan

A QUIET STRENGTH Inspirational Stories of Older American Women

By Joanne R. Alloway

Publish America (2013)

We all have special women in our lives – a mother, an aunt, a friend – who we love and admire and who are now in their sunset years. How much do we really know about them, apart from our own relationship with them? These women all have a story to tell if we are interested and ask the right questions.

In her book, *A Quiet Strength*, Joanne Alloway has done just that with a group of American women in their 80s and 90s. She asks about their lives as children, as young wives and mothers, and in their present stage as matriarchs of their families and active citizens in their communities. With

her interviews, Alloway has given these women a voice – not the writer’s voice – but their own. And she shares these voices, full of optimism, vitality, humor and candor, with her readers.

Some of these women were raised in poverty and suffered great hardships, while others were more fortunate. Yet all were affected in some way by both the Great Depression and World War II. Because of their age, they have witnessed catastrophic events and monumental changes. Some had no electricity and travelled by horse and buggy. Now they have seen a man land on the moon and witnessed the advent of computers that connect us instantly with the entire world.

For the most part, these resourceful, hardworking women have accepted these changes with grace and humor and have gone on to lead amazing lives as senior citizens. Some have started completely new careers, surprising even themselves at how much they were able to accomplish. Most are active contributors in their communities and volunteer in many capacities. All but one has had to face and adjust to the greatest challenge of all – widowhood. Most have been enriched and strengthened by a deep faith. More than anything, they have been the framework, the glue, of their families, bestowing to and embracing love from those around them.

You will laugh and sometimes cry as they recall incidents in their lives. And you can imagine their delight at telling their stories to someone eager and interested in what they have to say. Each woman’s vignette includes a photograph so that the reader can more easily identify with her and her story. The fitting cover of the book displays pink cherry blossoms evoking both the femininity and lasting strength of these women, while the Washington Monument reminds us of their patriotism.

Reading this diminutive yet powerful book will encourage you to ask meaningful questions of the women still alive and important in your life and discover a new appreciation on many levels for their contributions as women.

~ Susan Kilby

THE LIFE OF PI

By Yann Martel

Knopf Publishing, Canada (2001)

A character in *The Life of Pi* makes the statement: “This story will make you believe in God.” This is quite an eye-opening remark, and I leave it to the reader to agree or disagree.

Yann Martel, in this award-winning novel, tells the story of a 16-year-old boy who is shipwrecked in the Pacific Ocean and spends more than 225 days at sea on a raft with a Bengal tiger. Unbelievable, yes, but very readable. Some readers may give up on this book because they cannot tolerate what they might call heresy, but if you “hang in there” you will find a most magical story.

Pi (shortened from Piscine) was teased relentlessly at school by classmates who called him “Pissing.” His parents had named him after a swimming pool in France, (yes, that is one of the first strange things in this novel) and luckily he changes it to Pi when he begins secondary school. The first 100 pages of the book are devoted to Pi’s childhood in India in the 1970s and I found this part of the book to be the most interesting. His father was the director of a zoo and Pi grows up with a love for and understanding of animals. He studies religions and finds himself a Christian, a Hindu and also a believer in Islam. These deep religious beliefs

could be what sustain him during his long, difficult journey on the Pacific Ocean with a man-eating tiger.

When his father cannot tolerate the politics and Mrs. Gandhi in India during the 1970s, the family sails on a Japanese freighter bound for Canada. Unfortunately the ship encounters a heavy storm and sinks, killing all on board but Pi, a wounded zebra, a hyena, an orangutan and a Bengal tiger. Another strange part of the story is the name of the tiger. He got his name Richard Parker from a mix-up in identification with a man due to a language problem.

The second part of the novel is the gist of the story and tells of life on the ocean.

After the storm Pi finds himself in a lifeboat with the four animals. The hyena kills the zebra, mortally wounds the orangutan and is eaten by the tiger, leaving just Pi and the tiger to try to survive. He builds a small raft that is attached to the lifeboat so he can stay a distance away from the tiger. Pi realizes he must find food for the tiger in order to save his own life, so the novel basically settles into a survival story. Ultimately Pi realizes he must train the tiger to accept him in the lifeboat and his caring for the tiger helps keep him alive.

Of course, they eventually reach land in Mexico when they are both close to death. It is a very strange place with thousands of meerkats and a poisonous environment. Strangely, the tiger disappears into the jungle, never looking back at Pi. After all they have been through together, this is very disturbing to the young man. Pi eventually is rescued by a group of people who take him to a hospital. There he is interviewed by two Japanese insurance agents for the freighter company. They do not believe Pi’s story of survival on the ocean so Pi changes the story to one they might believe. Strangely, later the Japanese feel the survival story is the true one. Think about which story you think is really the truth.

If this sounds very convoluted, you’re right, it is. But if you stick with the whole story, you will be rewarded with a novel that leaves you thinking about it long after you have finished reading.

You might believe it, you might think it was a waste of time, but you won’t forget it.

And then you can ask yourself: Does this story alter your beliefs about God, make you believe in God, or just think such a premise is unbelievable?

~ Peggy Kiefer



PLANT A TREE, CLEAN THE AIR.

By Leah Lancione

Everyone knows from grade school science that trees take in carbon dioxide (CO₂) and release oxygen (O₂). Benefits from a tree's growing process go even further: During this absorption of CO₂, trees "help to settle out, trap and hold particle pollutants, e.g., dust, ash, pollen and smoke, that can damage lungs." (www.dnr.state.md.us/forests/publications/urban2.html) The Maryland Department of Natural Resources (DNR) also notes that trees on an acre of land actually produce enough oxygen for 18 people every day and absorb enough CO₂ over a year's time equal the amount produced by driving a car 26,000 miles.

The American Chemical Society (ACS) drives home a related point. An article in the ACS journal *Environmental Science & Technology* reports that trees and other green plants can reduce two key air pollutants, nitrous dioxide (NO₂) and microscopic particle matter eight times more than previously known.

There is proof that improving air quality by planting more trees, namely in urban or suburban settings, isn't just an impractical eco-trend observed by conservationists or scientists. An article in the UK's *The Telegraph*, describing sustainable and responsible tourism, describes a hotel in Bogota, Colombia, that features an

eight-story "living" wall. "Composed of more than 25,000 plants (over 40 percent of which are indigenous Colombian species), the vertical garden is self-pollinating

and also helps to insulate the hotel and reduce pollution. (www.telegraph.co.uk/travel/)

issue of pollution and poor air quality. The U.S. Forest Service says the Environmental Protection Agency's (EPA) Clean Air Act requires states with dangerous levels of air pollutants to submit a state implementation plan (SIP) that outlines efforts the state will take to meet federal air quality standards. So, does Maryland get a good report card for air quality? Well, not really, but according to the Maryland Department of the Environment (MDE), significant efforts are being made to improve the situation. The MDE currently manages 23 air monitoring stations and two haze cams around the state. The stations measure ground-level concentrations of criteria pollutants and air toxics. However, the MDE asserts that "approximately 90 percent of Maryland citizens live in regions in which ozone levels exceed the level of safe standards determined to protect public health by the EPA." (www.mde.maryland.gov)

Recently, the EPA has "begun to encourage new, innovative measures to fight air pollution and trees are being considered as one part of the solution. Following suit, in 2009 Gov. Martin O'Malley launched the "Marylanders Plant Trees" program. The program's website (www.trees.maryland.gov) acknowledges "citizens rose to the challenge, exceeding the three-year statewide goal of planting and registering 100,000 trees by 2013." The program offers citizens \$25 off the purchase of a native tree at 86 participating nurseries across the state. The coupon, the list of participating nurseries and instructions for caring for trees are also offered as information tabs on the website.

So, which trees should you plant around your home or business? The EPA recommends planting deciduous trees that will provide shade in the Summer, but allow light in the Winter. However, the Marylanders Plant Trees program gets even more specific with the hopes that folks will choose native species to preserve the essence of Maryland and also better ensure better health. A few suggested species include the crabapple, American flowering dogwood, American elm, American birch, Eastern hemlock, sycamore, the popular red maple and, of course, our state tree the white oak. The complete list and details for determining if the species and its size is appropriate for your property can be found at www.trees.maryland.gov/pickatree.asp#trees

Also make sure to check the list of recommended trees and call ahead to your local participating nursery. The Maryland DNR suggests visiting the ecoSmart Landscapes portal at www.ecoSmartLandscapes.org to use the innovative "Tree Carbon Calculator." This online computer tool "helps the public estimate carbon and energy impacts of trees on a single family residential property." There is no cost to use the tool, but you must register and create a user profile/account.

If you want to read more about the Clean Air Act and what it entails, there is a user-friendly version called "The Plain English Guide to the Clean Air Act" which is available at: www.epa.gov/air/caa/peg/

And remember the Chinese proverb: "The best time to plant a tree was 20 years ago. The next best time is now."



✿ Create A Stress-Free ✿ Summer

How about a nice relaxing Summer this year?

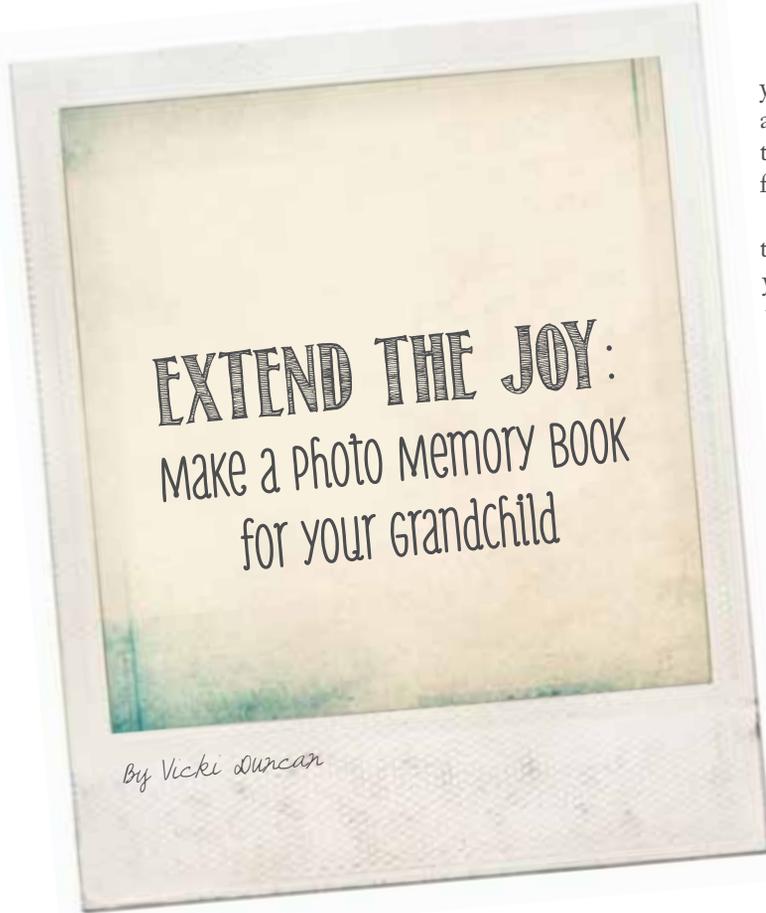
It's not too difficult to achieve. Here are a couple of ideas that might enhance your enjoyment of the dog days of July and August.

- Sign up for a Summer camp such as anything listed on www.GrownUpCamps.com The choices are endless and the site can be searched by personal interest such as music, games or sports.
- Hydrate with something great like homemade iced tea with a slice of lemon, or have an icy cold glass of lemonade, or come up with your own new refreshing drink.
- Buy a hammock and a good book. Hire someone to hang the hammock for you.
- Exercise gently and early – such as an early morning walk. Invite a couple of friends along; it makes it much more interesting.
- Accept an invitation to go sailing. Bring a picnic created by one of the local restaurants.
- Spend a day at the beach under an umbrella. Bring your favorite beach chair, a big towel for a nap, a couple of cold drinks and some light reading.
- Go to a spa for a few days or even a week such as the Foxfield Inn in Charlottesville www.Foxfield-Inn.com or the Skytop Lodge in the Poconos www.SkytopLodge.com
- Invite your family for dinner, but take them out to a restaurant with an outdoor seating area. Let the restaurant do the cooking and clean-up.
- Pick up some really good fluff that you've always meant to read. Put a book cover on it so no one has to know what it is. Find a comfortable chaise under a tree and bring a cold drink.
- Enjoy lots of the local fruits such as blueberries or peaches or watermelon from a local farm stand. Get them chilled and enjoy.
- Spend an afternoon becoming reacquainted with your library, browsing and enjoying all that it has to offer such as DVD rentals, downloadable books, magazines and books on tape.
- Download an old movie from Netflix and invite friends over to watch. Send out for Chinese food.
- Take a huge pad of paper and go outside to the coolest spot you can find, bring a comfortable chair and start to write your memoir.
- Take in a matinee. Enjoy some popcorn and a cold drink too. Consider it dinner, then the calories don't count!
- Download some music such as Vivaldi or the soundtrack from *The Last of the Mohicans* from Pandora or iTunes to enjoy while you're busy with some task. Time will pass more quickly.



Best of all, spend time enjoying the relaxing, carefree days of Summer. Invite family or friends to come along and enjoy it with you.





your photos, spend a bit of time watching the provided tutorial and getting acquainted with the program. You may be tempted to jump right in, but a little educational time now will save you frustration later.

Next, upload your collection of photos following the directions provided and select the type of cover and size of book that you want. Remember that kids have little hands and short attention spans, so keep it small and simple -- at least 'til you get the hang of it. Decide how you want to arrange your photos. You can do as I did and choose to tell a chronological story that began with the plane trip to Maryland or you can decide to just arrange the photos in a random manner that is pleasing to your eye.

Now comes the fun stuff! You get to play with colors, layouts, backgrounds, patterns, fonts, embellishments and captions. Sounds complicated? Not really. The website walks you through each step and online and phone assistance is provided. You can make this as basic -- or as elaborate -- as you wish. Keep it simple and choose a pre-designed book where all you do is to pop in your photos. The website provider does the rest of the work. If you want a more personal touch, invest a bit more effort and choose each background page, layout and add embellishments (stickers and banners) to reflect your grandchildren's interests and give a custom look to your project.

Add captions to your pages that describe where the photo was taken, what your grandchildren were doing or other information that will add meaning and value to your book. If you are creative and want to have more fun, write silly rhymes for each page. If you need ideas or don't have any idea of how to write rhymes, pick up a children's book from the library to help you get started. Short and simple words are best for beginning readers and are easier to rhyme also. Think "fat" and "cat" or "see" and "tree." If you get stuck, a rhyming dictionary or www.rhymezone.com will help you find the right word. Finally, be sure to read your rhymes aloud to make sure they have the right cadence.

When you've designed the book to your satisfaction, preview it one last time for accuracy and place your order. Most sites will deliver to a provided address or you may be able to pick them up on-site at a store such as Walmart or CVS. And here's one last tip: Order two copies. You'll want one for your grandchildren, but you'll probably love it so much that you'll want one for yourself too.



Resources for photo books:

- www.shutterfly.com
- www.snapfish.com
- www.picaboo.com
- www.mypublisher.com
- www.artifactuprising.com



It's the time of year when grandchildren who live out of town get to come visit for an extended stay. Those lazy Summer days of hanging out together and making memories are so much fun! But one of the sad things about these visits is that they end and your grandchildren go home. That might be far away and it may be some time before you are able to visit together again.

How about trying an idea that could extend the joy? Make a photo memory book for your grandchildren that documents their visit and serves as a reminder of the fun things you did. These books, easily made now through a number of websites, preserve those precious memories, create a keepsake for years to come and make your grandchildren the stars of their very own book.

Begin by keeping your camera close at hand throughout the visit. Capture those cherished smiles, trips to feed the ducks at City Dock, visits to the park at Quiet Waters and so much more. Photograph the craft project that you completed together, the tea party on the porch and even sneak a shot of your little loves having sweet dreams in Grammie's bed.

After the visit is over and your grandchildren have returned home, load your photos onto your computer and go to work. If you find, as I did, that you are missing an activity that you wanted to include, you might be able to find an online photo that will work. For example, when my granddaughter visited, we went to see a movie that she particularly enjoyed. I searched for and located a free downloadable promotional photograph that did the trick. Likewise, I wanted a photograph of a Southwest airplane and was able to download a free image to use in our book.

Choose the website that you wish to use to make your photo memory book and create an account. For my project, I used Shutterfly (www.shutterfly.com), but almost every photo-sharing website offers this service. Before you begin playing with



Harichi

Age Difference with a Second Marriage

After being divorced and alone for 15 years, I've met a wonderful man and we are talking about a future together. I am 45 years old and he is 60 and this doesn't seem like a problem for us now. My youngest child starts college this Fall so I will be an empty-nester. Joe is a healthy, active and sexy man who has no plans to retire or slow down anytime soon. Still, that 15-year difference is considerable and we both have concerns. What does your experience tell you about the success of second marriages in which husband and wife have such an age gap?

As you probably know, the divorce rate in second marriages is higher than that of first marriages, regardless of age differences. To the best of my knowledge, couples with a significant gap in age between partners have similar success rates for second marriages as those in which husband and wife are closer in age. Still, there are some special considerations that you and your partner-to-be want to address now before the marriage takes place.

When two spouses are born in chronological years that differ significantly, it is usually a stage of life as opposed to actual age that can cause problems. For example, one person may be heavily invested in his or her career, while the other partner is looking at slowing down or retiring. While this does not seem to be a problem for you now, it is likely that at some point in your future, age and stage will matter and pose some challenges. You and Joe are nearly a generation apart and this can also affect your outlook, expectations and simple likes and dislikes. Stepchildren, finances and, of course, health issues are also a concern, although these issues can cause problems in any marriage.

Here are a couple of suggestions for all couples, especially those entering into a second marriage, that will increase your odds of success:

1) Invest in some sound relationship counseling prior to your marriage. There are many excellent, short-term, marriage preparation programs and you can ask a member of the clergy for a referral. Another resource is www.smartmarriages.com or www.prepare-enrich.com. These programs will guide you in discussing those areas of concern in your relationship and help you to avoid or resolve those before they become problematic.

2) Together, read a few books on successful marriages. One of my favorites is *Why Marriages Succeed or Fail: And How You Can Make Yours Last* by John Gottman.

What matters more than age differences, is your commitment to each other, your ability to communicate and to be flexible, a decision to maintain

an atmosphere of positivity and simply a willingness to stay the course and work toward a happy marriage. All couples hit snags, have setbacks and face challenges, but a good marriage also brings joy and companionship.

Tuning In

My best friend is driving me crazy! Lately when I'm with her, she spends more time checking her phone for email, text messages and then replying to them, than she does talking to me. I'm not jealous, but I do find this rude. What do I do?

Sigh! I hear you because I'm finding this to be true in so many social situations. How about this? As soon as you get together the next time, whip out your phone, hold it up, and say, "Let's make a pact and turn these darn things off for the next hour! I look so forward to seeing you and don't want to miss a minute of our time together." If she doesn't take the hint, you are going to have to be more direct and simply tell her how much her behavior bothers you.

Electronics are useful, but the use of them is eroding the precious time we spend with each other. If you are one of those who have become addicted to being connected, do try and limit the habit. Start by just noticing how many times you check your device when you are with others. You may be surprised. Then resolve to turn it off and tune in to your friend or loved one. They will thank you for it and you will be a good example to others.

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

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Save SAV!

By Henry S. Parker

Save the SAV? Not exactly an eye-catching bumper sticker, let alone a rousing call to action. But Bay Area residents could hardly find a more noble cause.

SAV—submerged aquatic vegetation—is one of the area’s most important life forms. Without it, the Bay’s more iconic species, including blue crabs, rockfish and waterfowl, would be hard-pressed to survive. But SAV is in trouble. At one time it may have covered more than 600,000 acres of the Chesapeake—most of the Bay’s shallow water locales. Today it covers less than one-sixth of that area.

SAV is comprised of different kinds of flowering, underwater plants that are rooted to the bottom. In contrast, “seaweeds” or algae do not have flowers or roots. More than a dozen species grow in the Bay. Some, like wild celery, common waterweed and the invasive Hydrilla and Eurasian milfoil, thrive in near-fresh water. Others, including widgeon grass, occupy saltier environments. A few, notably eelgrass, grow best in higher salinity near the mouth of the Bay.

It’s hard to overstate the importance of these plants. SAV beds filter pollutants and nutrients and trap suspended sediments. They absorb wave energy, protecting shorelines from erosion. They provide food and habitat for fish, shellfish, and waterfowl and are prime areas for fishing, crabbing, duck hunting, bird watching and wildlife study. Decaying SAV is an important energy source for microscopic animal plankton at the base of the food chain.

The 1960s and 1970s saw an alarming reduction in SAV with Bay coverage declining from about 200,000 acres in the

middle of the century to 41,000 acres in 1978. There has been some improvement since, to about 80,000 acres today, but the recovery has been slow and erratic. In fact, of all the indicators in the Chesapeake Bay Foundation’s State of the Bay report in 2012, only underwater grasses suffered a lower score (D-) in 2011 than in 2010. The Chesapeake Bay Program’s recent goal of 185,000 acres of SAV by 2010 is still a distant dream.



Eel grass. Photo from NOAA Photo Library, National Oceanic and Atmospheric Administration. Available at <http://www.photolib.noaa.gov/htmls/nerr0781.htm>.

Why the decline? Observers have implicated virtually every conceivable stress—many human-caused—including rising water temperatures, diseases, pollution by nutrients, herbicides and petrochemicals, increasing turbidity from eroded sediments, competition from invasive plants, overgrazing by marine animals, dredging, boat traffic and extreme weather like hurricanes that can drastically reduce salinity levels. While all these factors can contribute to SAV dieback, nutrient and sediment runoff are most important. Heavy nutrient concentrations fuel large blooms of algae. Algal blooms and suspended sediments block sunlight and inhibit photosynthesis

by submerged plants. Nutrient runoff adds 87 million pounds of nitrogen and nine million pounds of phosphorous to the Bay every year. Sources include farms, fertilized lawns and golf courses, septic systems and sewage plants (more than a billion gallons of sewage enter the bay daily).

The news is not all bad. SAV coverage is expanding steadily in some parts of the Bay, notably the Severn River and the Susquehanna Flats. While region-wide restoration efforts, including planting seeds and transplanting shoots, have had minimal success, focused efforts to improve water quality in tributaries are paying dividends.

How can you help save SAV? Apart from educating yourself, the most important thing you can do is to act in your own back yard. Ask yourself: If you have a septic system, could it be upgraded to reduce nutrient outflow? Do you really need that lawn fertilizer? Can you reduce runoff with better landscaping or the use of rain barrels? Anything you can do improve the Bay’s water quality will contribute to the larger goal of restoring critical SAV beds and improving the Bay’s overall health for the enjoyment and welfare of its citizens and visitors.

So—Save SAV! Now about that bumper sticker.

Henry, a former marine science instructor at the University of Massachusetts, is currently an adjunct associate professor at Georgetown University and a biodefense specialist. He can be reached at hspshp@gmail.com



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