

Complimentary

Early Spring 2018

Outlook

By the Bay

www.OutlookbytheBay.com

COMBATING ALLERGIES

THE NATURAL WAY

THE MOST
IMPORTANT

CARD
IN YOUR WALLET

FAVORITE FOODS THAT PROTECT
THE HEART, BRAIN AND JOINTS

TENNIS ANYONE?

HAS ANYONE SEEN
THE MARLBORO MAN?

WANNABEES
THINKING ABOUT
**HONEY
BEEs**

fitness • entertainment • gardening • nutrition

Letters to the editor

PRAISE FROM THE ISLE

I am a freelance writer who specializes in writing about lifestyle and culture. I truly admire the wealth of knowledge that *OutLook by the Bay* provides for elderly readers. There is a nice balance of information that I can appreciate. Keep up the good work.

Jasmine R., Isle of Wight

CIVIL WAR READING

After reading your FROM THE DESK column in the Winter issue, I was compelled to read your book on *Jennie Wade*, which I enjoyed. I am not a young girl as I am 69 years old.

I was an English and literature teacher for over 25 years and when I taught junior high, I assigned the book *Across Five Aprils*. Your book certainly would have been on my list if it had been available way back when.

Originally from Erie, Pennsylvania, I've made several trips to Gettysburg. It truly is hallowed ground. I think Gettysburg sparked my interest in Civil War history. The battlefield, the Farnsworth Inn, Jennie Wade's memorial, and the bullet marks left in the walls of the town's buildings are cherished memories.

Nancy S., Daytona Beach, Fla.

INFORMATIVE

Just wanted to drop you a line saying how very informative this periodical is to me -- and I'm sure everyone else!

Great job!

Marlene F., Annapolis Junction

HEADING TO FLORIDA

Great cover (skiers on the Winter issue cover), looks like fun. Also enjoyed "Discover Florida" as we're heading in that direction shortly.

Kathryn M., Centreville

Bay Bytes

If you are tired of waiting on hold and pushing endless numbers that lead to nothing, log onto www.GetHuman.com or DialaHuman.com which will connect you to a real person.

OutLook by the Bay

Don't Miss A Single Issue!
Subscribe Now!

Send To: _____

Address: _____

City: _____ State: _____ ZIP Code: _____

Email: _____

1 year (6 issues \$24.95)

2 years (12 issues \$38.95)

3 years (18 issues \$52.95)

Please enclose your check made out to:

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

Features

- 5 TENNIS ANYONE?
- 10 THE MOST IMPORTANT CARD IN YOUR WALLET
- 12 HOME ALTARS: CREATING YOUR OWN SACRED SPACE
- 21 16 THINGS YOU CAN TOSS RIGHT NOW
- 22 CELEBRATING THE MARCH VERNAL EQUINOX
- 35 TREATS FROM THE EASTER BUNNY

Articles

- 6** USING YOUR EXPERIENCE TO GROW SMALL BUSINESS SUCCESS
- 7** MOVING? GET A MOVE ON NOW!
- 11** GIFTS FOR THE HOSTESS
- 14** HAS ANYONE SEEN THE MARLBORO MAN?
- 15** ONE OF THE SWEETEST GIFTS
- 24** WRITE YOUR MEMOIR USING SPEECH-TO-TEXT SOFTWARE

- 32** SINGING WITH YOUR GRANDCHILDREN
- 36** JOURNALING YOUR WAY TO HAPPIER LIFE
- 39** RESET GOALS AND DREAMS
- 40** COSMETICS BETTER LATE THAN NEVER

In Every Issue

2	YOUR THOUGHTS
4	FROM THE DESK
19	YOUR LEGAL COMPASS: CREATE AN ESTATE PLAN THAT WORKS
23	DR. DAVID: FEAR OF FLYING: A LETTER TO A FRIEND
27	ASK THE UNDERTAKER: WEDDINGS AND A FUNERAL
33	BAY REFLECTIONS: PURPOSE
42	BOOKS: OLD, NEW AND OBSCURE
44	DEAR VICKI: CONFLICT AND MARRIAGE
46	EARLY SPRING ACROSTIC
47	OUTLOOK <i>for</i> THE BAY: EXOTIC SPECIES INVADE THE BAY
17	THINKING ABOUT HONEY BEES
18	BAY HEALTH: 7 WAYS TO MAINTAIN A YOUTHFUL BRAIN
20	BAY GARDENING: SPRING FLOWER IDEAS
26	BAY TREKKING: MONOCACY, A GATEWAY RIVER
28	BAY NUTRITION: FAVORITE FOODS THAT PROTECT THE HEART, BRAIN AND JOINTS
29	BAY TECHKNOW: PODCASTS: WORTH THE LISTENING
30	BAY TREKKING: CANTON: MORE THAN MEETS THE FOOTBALL EYE
31	BAY NUTRITION: VIBRANT "VEGILICIOUS" SOUP
34	BAY TREKKING: ANNAPOLIS CITY PARKS
37	BAY HEALTH: WALKING BENEFITS
38	BAY HEALTH: COMBATING SPRING ALLERGIES THE NATURAL WAY
38	BAY TREKKING: WEEKEND AWAY IN KENT COUNTY

Departments

- 8** BAY HEALTH: THE SIMPLEST WAY TO PROTECT YOUR HEALTH
- 9** BAY FINANCE: MAXIMIZING RETIREMENT INCOME
- 13** BAY HEALTH: IS PREMEDICATION NECESSARY FOR PATIENTS WITH PROSTHETIC JOINTS?

On the Cover:

Two well-known tennis players, Cathy and John Officer, can often be found on any of the county's courts. Cathy retired recently as the boys and girls tennis coach at the Severn School. John, has retired after 30 years as the men's tennis coach at the USNA, where he led Navy to 450 match wins during his tenure. He is currently the director of the USNA Athletic Association Coaches Group. He and Cathy live in Annapolis where they enjoy their children and grandchildren.

OutLook *by the Bay*

For the Bay Boomer and Beyond...

Publisher and Editor-in-Chief	Tecia Emerson Murphy Editor@OutLookbytheBay.com
Managing Editor	Mick Rood MickRood@aol.com
Marketing Representative	Cynthia Rott Cindy@OutLookbytheBay.com
Art Director	Emma Stultz Emma.Stultz@gmail.com
Distribution Manager	Marguerite Guare MDGuare@aol.com
Columnists	Dr. Jim David James519@comcast.net
	Victoria Duncan Victoria2Write@aol.com
	Jessica L. Estes jestes@ByrdandByrd.com
	Ryan Helfenbein Ryan@LastingTributesFuneralCare.com
	Elizabeth Marcussen EMarcussen@HospiceChesapeake.org
	Henry S. Parker HspSbp@gmail.com
	Drs. Passaro and Woodell www.WPDentalGroup.com
Contributing Writers	Barbara Aiken barbara.s.aiken@gmail.com
	Dr. Meenakshi Bhattacharjee minaksh12@aol.com
	Jerrf Carson jerricarson@gmail.com
	Sara Chism chisrb@mail.ircsc.edu
	Christine Feldmann cfeldmann@aacpl.net
	Katy Glover kathryn.a.glover@gmail.com
	Tricia Herban mtherban3@gmail.com
	Claire Jones jonesbt1@comcast.net
	Peggy Kiefer kinsaykiefer@aol.com
	Jessica Kuperavage jess.barger@gmail.com
	Leah Lancione LeahLancione@gmail.com
	Molly Lauryssens lauryssens@aol.com
	Kater Leatherman KaterLeatherman@gmail.com
	Kathryn Marchi johnmarchi1@gmail.com
	Kathleen A. McCarthy KMccarthy@dslextreme.com
	Michael Mitch Michael.InsleyFinancial@gmail.com
	Neil Moran nmoran188@gmail.com
	Ellen Moyer ellenmoyer@yahoo.net
	Cathy Officer cathyofficer@gmail.com
	Nancy J. Schaaf nanjan@hotmail.com
	Kristy Steppé kristysteppé@gmail.com
	Louise Whiteside louisewmw@wispertel.net
Circulation	Jack Hovey OutLookbytheBay@aol.com
Photographer	R.C. Murphy OutLookbytheBay@aol.com
Subscriptions	S. Hill OutLookbytheBay@aol.com \$24.95 per year (bimonthly - 6 issues)
Contact	OutLook by the Bay 210 Legion Ave. #6805 Annapolis, MD 21401 410.849.3000

ISSN#1948-044X

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

OutLook by the Bay is published bimonthly by OutLook by the Bay, LLC. No part of this magazine may be reproduced in any form without express written consent from the publisher. Information obtained in OutLook by the Bay is protected by the First Amendment of the United States Constitution and is not intended to provide legal or medical advice. It is for the purpose of sharing healthcare professional, legal or financial adviser. Reader discretion is advised. OutLook by the Bay LLC does not verify the accuracy of any claims made in connection with advertisements and accepts no responsibility for errors and omissions. All rights reserved. Submissions should be sent to editor@OutLookbytheBay.com by the first of the month preceding the publishing date.

FROM THE DESK

Are the times we're living in really as bad as the evening news makes them out to be? Not to be too Pollyannaish, although I'm comfortable in that role, but maybe times aren't quite as bad as we're being led to believe. Maybe we should give some thought to what we do have. And if that's not enough of a wake-up, how about giving some thought to what went on before us. Just for an example, how about what went on in the 1940s? Not so far back for many of us. Think of the incredibly hard times that our parents must have gone through, yet I don't recall them whining about how it was the worst of times.

Consider this: Back then we were at war. Americans were deployed to a number of fronts, many of which they'd never heard of. There were thousands of Russian citizens dying of starvation. The Chinese weren't starving; instead they were being obliterated if they didn't share the ruling party's views. The fascists had set up headquarters in Italy and what took place in Germany is to this day beyond the belief of any human being.

TB and polio hadn't been eradicated and unemployment was still high after the Depression. The Fair Labor Standards Act was still struggling. Its purpose was to protect workers, including children, who were as young as five years old, in the labor force. Dreamers and other immigrants to this country continued to be discriminated against. And segregation in the South still defies imagination.

Then there was Pearl Harbor, which ultimately led to Hiroshima and Nagasaki. And here in America, we put citizens in internment camps.

Really? Might we be doing too much whining? Can today be compared to the atrocities that the world population has lived through?

Through the lenses of my rose-colored glasses, it appears that most in power in the civilized world, past and present, work diligently to try to maintain world peace and to keep us not only safe but comfortable. Globally, this is among the most peaceful times in history -- so some pundits claim. That, of course, does not dismiss the atrocities that still take place around the world. Life isn't ideal, it never will be, but we continue to move forward and strive to make life better for everyone.

The stock market was at an all-time high as we entered the new year. The economy was up for the fourth quarter. Unemployment is down. We are very conscientious about educating our kids and the poor are being tended to -- not ideally of course -- but we're all aware and working toward an ideal.

Not to make politically charged statements, as that isn't my role here, but why not just stop for a moment and look at what we do have and maybe spend a moment appreciating the here and now, rather than taking such a grim stand on what isn't.

Look what's at our fingertips: some of the best medical care in the world, available 24 hours a day, which we continue working at to make it accessible to more people. An unheard of variety of foodstuffs obtainable wherever and whenever. Electronics that continue to amaze and delight us. Goods and services never heard of before, now acquired at the touch of a keyboard. Well you know it all so I don't need to go on, but maybe in 2018 we could appreciate what is and work to make it even better, rather than promoting the crisis mode.

How the heck did our parents get through the '40s with blackout curtains, ration books, limited fuel and the unavailability of silk stockings? From there they moved into the '50s when their kids were trained to duck and cover should the Russians decide to use nuclear weapons.

Maybe we're now in the best of times, not the worst of times. And maybe, just maybe, taking a moment to reflect on what's around us and the good fortune, which to some extent most enjoy, would be worth a couple of moments of our time.

Think about it. No, it's not perfect, and it never will be. But, we're Americans who continue to strive for bigger and better. We have freedom and abundance unheard of before.

It's not that bad and maybe we could work toward sharing even more of our good fortune with the rest of the world. Then maybe take a moment to say thanks.



TENNIS ANYONE?

By Cathy Officer

With Spring just around the corner, many people are looking forward to getting back outside again. Outside to get some much needed exercise and breathe some fresh air. And if you're a senior, tennis is alive and well in Anne Arundel County. Ladies leagues are forming for adults 55 and 65 and over starting in April and running through June. There are also men's leagues that will form a little later in the Summer. The leagues for the over 55s consist of three doubles courts. Matches are played on the public courts around the county.

The USTA uses its rating system to place players appropriately. If you are unsure of your rating, a pro at a club in the area should be able to assess your level of play. Even if you have not played tennis for several years, it is a sport that you can come back to and play socially or competitively. In addition to USTA league play, there is an organization called AACTA, which stands for Anne Arundel County Tennis Association. If you go to their website at AACTA.com you can fill out a short questionnaire

and a league coordinator will help you get started. AACTA also has several social events throughout the season for fun interactive play.

With a lack of indoor playing opportunities, a not-for-profit tennis organization called the Tennis Alliance is working with the county to build a tennis center for Anne Arundel county residents in the next few years. This center will have both indoor and outdoor courts and will be available to all county residents.

Lessons are available at many of the local clubs and outdoor tennis venues. The county even teaches beginner lessons through the Parks and Recreation Department programs.

Isn't it time to dust off that old racket and get back out there to lob a few balls over the net? It's not only fun, but an opportunity to interact with others while getting a good dose of much needed exercise.

Cathy, who recently retired as the varsity tennis coach and assistant athletic director of the Severn School, can be reached at cathyofficer@gmail.com

Always
Connected



At Collington, we're connected to nature...and to the warmth that lives here all year round.

We believe retirement should be a time to enjoy cherished traditions and new experiences, exciting possibilities and quiet relaxation—plus so much more. That's why we offer retirement living that combines easy access to entertainment, arts and culture, myriad lifelong learning opportunities, wellness programs—and a maintenance-free lifestyle that lets you enjoy it all.

**Visit us online or call to learn more.
Collington.Kendal.org
301.893.7049**

A Not-for-Profit Life Plan Community
10450 Lottsford Rd., Mitchellville, MD 20721

Collington
A KENDAL[®] AFFILIATE *Together, transforming the experience of aging.*



USING YOUR EXPERIENCE TO GROW SMALL BUSINESS SUCCESS

By Bob Rotella

You've probably seen some of the data on the importance of small business to the economy. Maybe you know that about 90 percent of U.S.

companies have less than 20 employees, or that small business accounted for 65 percent of all new U.S. jobs between 1993 and 2011 – a total of nearly 12 million.

You may also know that a lot of small businesses fail. According to Bloomberg, 80 percent crash and burn within 18 months. Some were probably based on a poor business concept, others weren't able to differentiate themselves from established competitors and others just were not adequately financed.

What if we could change the odds? What if we could keep some of those entrepreneurs from failing? If we could help them achieve their dreams, add jobs and be an important asset to our community, state and nation?

That's where SCORE comes in, and where your experience can make a difference. Nearly every day mentors from the Southern Maryland chapter of SCORE meet with clients, trying to make their dreams of starting or growing their businesses come to fruition. Last year, our SCORE chapter worked with nearly 300 entrepreneurs. We also conducted 26 workshops for 275 attendees on business topics from accounting to social media marketing to government contracting and more.

Over its 50 year history, SCORE has helped launch many small businesses, some of which have enjoyed tremendous success. But we don't just work with startups. We also work with more established businesses striving to grow to the next level.

Does SCORE make a difference? Take the case of Elda Devarie, who in her late 20s, started her ethnic foods business in 1989. She began driving a Ryder truck to New York on weekends, buying food and then delivering to Hispanic markets in the Baltimore/Washington area during the week. Today, her EMD Sales, Inc., supplies mid-Atlantic food retailers – including leading supermarkets -- with more than 2,600 items from 17 countries, has over 100 associates and generates annual sales in excess of \$40 million.

But it wasn't always smooth sailing. Several years ago, Elda was facing a major cash-flow challenge; customers weren't paying on time. At the suggestion of a customer, Elda contacted the

Southern Maryland Chapter of SCORE, headquartered in Annapolis, and was assigned to Dave Butner, a 12-year SCORE veteran and former buyer for a major supermarket chain. Dave analyzed the situation and suggested several actions, including 1) a system for invoice verification to avoid discrepancies that led to delayed payments and (2) a personal outreach to the management of key accounts to promote EMD's contribution and ask for more timely payment. These actions made a substantial difference, resolving the cash squeeze and putting EMD back on the growth curve.

Today, Elda continues to call Dave on a regular basis, using him as a sounding board. As she puts it: "I have always been one who tries to take advantage of others' ideas and experience."

What's in it for you: As you might expect, helping to turn around a business like EMD is highly satisfying. As Butner says, "It's been terrific working with Elda and being a small part of her success. Not only does she continue to develop her business, she is active in the Baltimore community and today is providing a tremendous amount of help to her Puerto Rican homeland."

Not all SCORE clients achieve the success that Elda has. Many are satisfied with building a smaller business. And some – after being exposed to the reality of entrepreneurship – decide it's not for them. Whatever the outcome, we believe they benefit from the training, insights and counsel that SCORE offers.

Our Annapolis SCORE chapter is one of 350 across the country. Each is a resource partner of the Small Business Administration (SBA), and provides its direct counseling on a no-cost, confidential basis to clients.

We serve not only Anne Arundel, but also Charles, Calvert and St. Mary's counties. To meet the demand for our services, we are on a mission to attract additional volunteers. Our volunteers generally come with business-related experience, but they are not necessarily "corporate types." They may come from corporations, but also from government or education, or be small-business managers or owners. Being retired is not a requirement. All that is needed is a willingness to serve and the ability to make time to counsel clients and/or be active in behind-the-scenes activities, such as assisting at workshops, marketing our services or assisting with administrative duties. SCORE offers in-person and online training programs so that volunteers feel that they have the proper foundation and skills to counsel clients.

If you would like to explore how you can apply your experience to make a difference for a small business, visit <https://somd.score.org> or call 410.266.9553.

Bob Rotella is the chairman of the Southern Maryland SCORE and can be reached at 410.266.955 or <https://somd.score.org>

MOVING? GET A MOVE ON NOW!

Kater Leatherman

We've all had those moments in life when the small, still voice inside sends a message. When it suggests an unwanted change, we try and push it away, but it's only a matter of time before it surfaces again.

You are making the decision to downsize -- a reality inspired by the fact that you've lived in a house for years, but now it has become too much to maintain. Just the thought of how you will manage such a task is enough to immobilize your best intentions. And for good reason. It is a task that is often bigger than we are.

Even if your move is two years out, or you don't know where you're moving to, or how you will manage it all, you are wise to start sooner rather than later. Why? Because you want to reduce as many decisions now so you aren't burdened at the time of your move when stress levels peak.

You'll want to start by tackling the more time-consuming decisions. Head for the hidden places in your home, those spaces where postponed decisions have been stored for years. Attics, basements and/or garages where boxes of pictures, personal memorabilia, CD

collections, your grown children's stuff, paper files and anything relating to your family's history are kept. If you wait until the last minute to deal with this, it will force you to pack everything, some or most of which you may no longer want or need.

Here are three suggestions:

1. Do a little every day. Choose a drawer, a box, a cupboard, a file.
2. Stop when you get tired. Leave a task in a place that is easy to come back to.
3. If something is too emotionally painful to deal with, put it aside. Commit to dealing with it another day, or when you are feeling less overwhelmed.

Other more time-consuming tasks to avoid putting off include items that need to be sold and shipped. Also, donating things to a specific place or person. And making arrangements to have someone pick up the stuff.

Downsizing is a project that happens in layers. Just stay focused, and one day you are going to wake up with what you say you want. Remember, you are dismantling years of memories so as you let go of unwanted items, you are also preparing emotionally to leave your home. You are affirming to the universe that this is what you need to do and, therefore, it will support you along the way.

Moving is one of life's biggest and hardest changes. Making good decisions about what to do with your stuff takes time. Waiting never makes it easier, and there's a price to pay for putting things off. As you go through this process, keep in mind that moving is very expensive, so the less you take with you, the less it is going to cost.

Kater can be reached at katerleatherman@gmail.com

DISCOVER YOUR BEST SELF.



Ginger Cove, the Annapolis area's premier life-care retirement community, offers unlimited ways to spend today with peace of mind about tomorrow. Avail yourself of art lectures, classes in the state-of-the-art Wellness Center, and evening drinks at the Bugeye Bar. Or hop on the shuttle for trips to museums or concerts. When you discover Ginger Cove, you've found the place you were looking for all along.

We invite you to tour our community, explore our amenities, and talk with our residents.

To discover Ginger Cove, please call Joan Williams at 410-224-8141.



4000 River Crescent Drive, Annapolis, MD
gingercove.com



It started in the middle of the night with a long and terrible coughing fit. My sister grew panicky as she struggled to breathe. After several minutes, it stopped, leaving her exhausted and nauseous. Two days later, it happened again. The diagnosis was whooping cough, also known as pertussis. Although she had received the Tdap vaccine, which protects against pertussis, tetanus and diphtheria, its effectiveness had worn off. Whooping cough is sometimes called the “100-day cough,” and sure enough, she continued to have scary coughing fits for the next three months.

Vaccines aren't just for children; keeping up with your shots is also an important part of taking care of your health as an adult. Although some vaccines are effective for life, others must be received every few years. With a little bit of planning, you can protect yourself against several serious illnesses. The best part? In many cases, your health insurance will cover the full cost. Four vaccinations are considered especially important for older adults: Tdap, pneumonia, flu and shingles.

After hearing about my sister's diagnosis, I stopped by my grocery store pharmacy and asked to get the Tdap booster. A short while later, I walked away, protected for the next 10 years from three terrible diseases. Tetanus, while easy to prevent with a vaccine, is always an emergency when diagnosed. Before the development of a vaccine for diphtheria, the death rate for people who contracted it was 50 percent. Pertussis, while far less serious than the others, has experienced a comeback in both children and adults as a result of lower vaccination rates. Peace of mind cost me 10 minutes and a \$50 copay – and it was well worth it.

Although the illnesses the Tdap vaccine protects against are rare, pneumonia isn't. In fact, pneumonia is one of the leading causes of death in the United States. However, a single shot

can protect you from the 23 types of bacteria that most often cause it. The Centers for Disease Control (CDC) recommends the pneumonia vaccine for adults over 65, as well as people who smoke or have certain chronic health conditions such as asthma, emphysema, COPD and diabetes. Both Medicare and private insurance will pay the full cost of getting the pneumonia vaccine, but you will need a prescription from your doctor. Adults typically only need to get this vaccination once.

The cost of the flu vaccine is also covered in full by both Medicare and private insurance. When you get a flu vaccine, you

are actually being protected against at least three versions of the flu virus. The flu virus mutates (changes) over time, which is why people sometimes get the flu even if they had the vaccine. This is also why it is important to get the flu vaccine every year. If you are unlucky enough to still get sick, being vaccinated reduces the severity of the flu so that you are less likely to need to go to the hospital. No prescription is necessary for the flu shot.

Lastly, adults 65 and over should get the shingles vaccine. If you have had chickenpox, you've been exposed to the virus that causes shingles, a common and painful skin rash. Unlike chickenpox, shingles can have a permanent effect on your health. It can cause severe and untreatable long-term pain in the places where the initial rash appeared. Shingles can also permanently damage your eyesight or hearing. It only takes one dose of this vaccine to be protected for life. Speak to your doctor to get a prescription. Private insurance will pay the full cost of the shingles vaccine, but if you have Medicare, expect a co-pay.

A little bit of prevention can safeguard your health and save you thousands of dollars in hospital costs. Take the time to make sure that you're up to date on your shots. If you're unsure, your doctor's office should have your vaccinations on file and be able to tell you. These vaccines are available at most pharmacies. If you want to plan ahead, you can telephone or go online to schedule an appointment. A couple of minutes, a quick stick to the arm and you, too, can have peace of mind.

Jessica earned her Ph.D. in health communication and now works as a science writer. She can be reached at jess.bargar@gmail.com



MAXIMIZING RETIREMENT INCOME

By Michael Mitch

The first rule of retirement income planning is *never, never run out of money!* If you forget the first rule, the second rule is *never run out of money.* It is so sad, witnessing retirees suffering to make ends meet or being under the dark cloud of fearing that there will not be enough to comfortably see them through.

There are a number of ways that people violate the cardinal rule. Overspending is on top of the list. Running along side of overspending is failure to invest wisely. A partial list of reasons for not creating a solid investment plan would include fear of losing money, procrastination, limited knowledge of the investment landscape and not working with a trusted professional.

Investing is a simple yet potentially complex process of using money to make money. If there is no investment, there is no opportunity to make money and experience financial growth. Wise investments and financial growth are what counterbalance nest egg depletion.

I hear people say they are investing, because they are getting interest in the bank or income from their bonds. These are options, but realistically they do not provide a viable opportunity to stay ahead of inflation. In addition, it could bring about a reversal that would result in loss of buying power. Easy math. An average 3 percent inflation rate over 10 years is 30 percent loss in purchasing power. Think of the effect in 20 years. Ouch!

In the past, the interest and dividends may have been a viable approach for grandpa, but in today's economy it is a prescription for

financial regression.

Wise investment decisions will greatly enhance growth of your portfolio during the working accumulation phase as well as counterbalancing the depletion effect during the golden years. The best retirement plan is one that allows you to maximize your lifestyle while maintaining the highest probability of *not* running out of money.

How does one do this? To achieve maximum benefit from your lifetime of savings, there are proven investment principles that you need to apply. Do you have a written plan, is your portfolio appropriate for your risk tolerances and financial goals, are you minimizing tax drag, are you rebalancing your asset allocations, are you using dollar cost averaging? Using these and other sound investment practices allow you to comfortably take control of your money, make sound investments and sidestep the risk of running out of money.

If you are a do-it-yourselfer and have the time and talent, apply the principles and make the investments work for you. However, statistics show that most people are further ahead by using the services of a financial professional. As in any matter related to health, best to seek out a professional.

Take control of your money, invest wisely, maximize income and take the worry out of your financial future.

Michael Mitch and Carolyn Insley Mitch have been caring for client financial needs for more than 30 years and can be contacted at Michael.insleyfinancial@gmail.com

ESTATE PLANNING AND ELDER LAW ATTORNEYS SINCLAIRPROSSER LAW, LLC

- ◆ Revocable Living Trusts
- ◆ Health Care Directives
- ◆ Medicaid Planning
- ◆ Power of Attorney
- ◆ Estate Administration
- ◆ Tax Planning
- ◆ Probate/Guardianship
- ◆ Special Needs Planning
- ◆ Elder Law
- ◆ Last Will and Testament

Sign up for our Free Estate Planning seminars at www.sinclairprosserlaw.com



*Colleen Prosser, Victor A. Lembo,
Jon J. Gasior, Nicole Livingston*



Offices in Annapolis, Bowie, Millersville and Waldorf

Members of American Academy of Estate Planning Attorneys and National Academy of Elder Law Attorneys

(410) 573-4818 OR (301) 970-8080 · WWW.SINCLAIRPROSSERLAW.COM

By Christine Feldmann

Exciting things are happening at the Anne Arundel County Public Library. This Spring, we'll begin construction on the new Annapolis Library. Located on the same site as the current facility, the 32,500-square-foot building will bring a truly modern library to the area.

The new library will feature

collaborative study spaces, an expanded children's area, a vending café, large meeting spaces, a community living room and tech zone. The new building is expected to be open in late 2019 or early 2020.

The current facility closes March 31, and a temporary location will open on April 16 at Monarch Academy in the old Capital Gazette building at 2000 Capital Drive. The branch will feature a small collection of books, CDs and DVDs along with public computers and early literacy classes.

In addition to the location at Monarch Academy, a new library will open on April 30 at Westfield Annapolis Mall. Near Crate and Barrel, *Discoveries: The Library at the Mall*, will offer new and classic books for children, teens and adults, comfortable seating, a children's area, WiFi, public computers and 3D printing and programs for all ages. The first mall library in central Maryland, the unique partnership will provide services to current and new customers. The branch is made possible through the generous support of the Anne Arundel County Public Library Foundation.

Not only is the library providing more locations, but customers now also have access to some exciting new services. For example, documentary and independent film lovers can now stream movies with **Kanopy**. The free service offers 30,000 movies and documentaries to library cardholders. Download the app or visit www.aacpl.net/kanopy to sign up.

Residents who like to download e-books and e-audiobooks will love **Libby**. This new app from Overdrive is easier to use, simplifies borrowing and downloading, allows customers to store multiple library cards and provides one unified bookshelf that automatically displays all of your loans and holds from all of your

The Most Important Card In Your Wallet

libraries. Libby will change the way you download library materials! Download the app from the App store (iOS) or Google Play store (Android).

Would you rather touch and feel the pages of a great book? Don't worry, we still have plenty of print books. In fact, our collection continues to grow thanks to

an increase in our materials budget from the county executive and County Council. We have added more new releases and popular fiction based on customer feedback.

For the homebound, the library offers Library By Mail. Staff will mail books, magazines, large print, DVDs, audiobooks and CDs for free to homebound Anne Arundel County residents of all ages. Return postage is also free. If you or someone you know could benefit from library by mail, please call the Glen Burnie Library at 410.222.6270 or contact them by email at lbt@aacpl.net

The library also offers high-quality databases and electronic resources, all free with your library card. The online educational service **Lynda.com** helps customers learn technology and creative skills through an online library of nearly 130,000 video tutorials. Those interested in learning a new language can take advantage of **Rosetta Stone**, while genealogists are sure to enjoy **Ancestry.com** or **HeritageQuest** and in-depth newspaper archives.

In addition to materials and databases, the library also provides an extensive assortment of educational programs for all ages. In May, the library is proud to celebrate the accomplishments of seniors by offering a series of Older Americans Month events. Events include special documentary film screening, paint parties, health workshops and more. Visit www.aacpl.net/events for a complete list of library programs.

Stop by any of the now 16 Anne Arundel County Public Libraries or check us out online at www.aacpl.net A world of free resources is available with your library card.

Christine Feldmann, marketing and communications manager, Anne Arundel County Public Library, can be reached at cfeldmann@aacpl.net or 410.222.7371.

GIFTS FOR THE HOSTESS

By Annie Horgan

It's inevitable. You accepted an invitation to a party weeks ago and you're dressed and walking to the car when you realize you've forgotten a hostess gift. Is this gesture really necessary and if so, what to do?

A hostess gift is always the best way to say thanks for the hospitality, whether for a meal, cocktail gathering, a long weekend or sometimes just because. It doesn't need to be expensive or even well thought out. Just make it appropriate for the occasion. A generic gift like chocolates or an interesting bottle of olive oil with a festive ribbon will always be appreciated. Emily Post says not to bring food, and if you bring a bottle of wine, don't expect the host to open it for that occasion. And never bring something that requires more work for the host. If you bring flowers, bring them in a vase.

Tips for gifts: It's all about the packaging. Have personalized gift or wine tags made. They're inexpensive and add such a nice touch to a gift. Like my friend Vicki, who is always prepared, keep a few generic gifts at home. When needed, there they are, on hand and ready for a gift tag. While we travel, we often purchase hostess gifts to have available for any upcoming occasions. While vacationing, we have the time and invariably there are nice gift shops with a few items that would make excellent gifts.

Here are a few easy, generic ideas suitable for different occasions:

- Seasonal plant
- Candies
- Flavored oils or jams in an interesting container
- Homemade treats such as cookies or fudge (with attention to any dietary restrictions)
- Dish towels
- Ornaments that work for the upcoming holiday
- Notecards with hostess's name -- if time allows for printing
- Small book or a blank notebook

Keep those gift tags and a pen in the car. Then should it be necessary to pick up a bottle of champagne (always fun and festive) on the way, you'll be ready.

Annie can be found at MyPaperinthePark.com

The illustration features a caricature of Uncle Sam with a white beard and a top hat, looking directly at the viewer with a stern expression. He is wearing a blue jacket with red and white stripes on the cuffs. Two blue speech bubbles are positioned on either side of his head. The left bubble contains the text "DO YOU LIKE HELPING PEOPLE'S DREAMS COME TRUE?". The right bubble contains the text "DO YOU HAVE PROFESSIONAL EXPERTISE YOU'D LIKE TO SHARE?". Below Uncle Sam, the text "I WANT YOU" is written in large, bold, red letters, followed by "AS A SCORE VOLUNTEER" in smaller blue letters. At the bottom left, the SCORE logo is shown with the tagline "FOR THE LIFE OF YOUR BUSINESS". To the right of the logo, the text "Southern Maryland" is written. A QR code is located at the bottom left, and the website "https://somd.score.org" and phone number "410.266.9553" are listed at the bottom right. The entire graphic is framed by a thick red border.

As a SCORE Volunteer You Can:

- Share your expertise by mentoring entrepreneurs
- Lead business workshops and seminars
- Serve in other capacities at SCORE: marketing, IT, finance, administration, fundraising, HR,
- Serve in a leadership capacity with SCORE

The Benefits of Volunteering:

- Enjoy the satisfaction of contributing to the success of others
- Share great experiences with other SCORE volunteers
- Provide leadership in the business community
- Grow professionally and personally

SCORE | Southern Maryland
FOR THE LIFE OF YOUR BUSINESS

<https://somd.score.org> • 410.266.9553
Annapolis, Maryland

A home altar?

You like the idea, but aren't sure what it means. Is it a religious thing? Does it have to go in a certain place? How much space is required? And, what items are appropriate for an altar?

First of all, if you're not fond of the word altar, call it your spiritual center, meditation corner or retreat area. The nice thing about a private altar is that it can turn an ordinary space into a spiritual focal point, a place that makes up a part of your everyday life. Its very presence can represent a safe harbor, produce a positive shift in perspective and inspire a deeper connection to something greater than you.

To get started, choose a spot for your altar, preferably a quiet one. It can rest on a bookshelf, a small table, desk or in the corner on the floor. Right now, mine is situated on a windowsill with three simple items – fresh flowers, a prism

and a little statue that someone gave me. Just seeing it makes me feel better, a good enough reason to have one.

Anyone can create an altar and you don't have to go out and buy anything. Just mosey around the house and pull things that you love, want to display and that have personal meaning. Some objects will have symbolic value. Obviously, the most interesting home shrines contain what is important to you. Items often used include a daily reader, a chair for reading, candles, incense, essential oils, prayer beads or your favorite photographs. If you want, rotate your treasures every so often.

Note that you can have more than one altar. For example, create a kitchen altar if you spend a lot of time there. You could keep an altar on your desk. Or think about an altar for someone who has died. This might include photographs, cards and other memorabilia that remind you of them.

An altar is a place where you can slip into stillness and clear your head. You can also use it to offer a prayer, to journal, to ask for guidance or just plain relax with a good book, perhaps one that nourishes your weary soul. Think about creating your altar in a way that aligns with its purpose. That might mean carving out ample time -- when you are feeling relaxed -- so that it becomes a fun, enjoyable project.

"People go through their whole lives chasing everything in the material world, and they fail to discover the greatest treasure of all, which is within them. Shut your eyes to the outside world. Direct your thoughts and words to the inside of you. The Master within you is the key to all the treasures in the world," Rhonda Byrne, creator of *The Secret*, both the book and the movie, writes. Your altar, therefore, is a wonderful place to go within and recover yourself from the onslaught of stimulation, distraction and noise.

Every time you walk past your altar, let it be a reminder, like a post-it note on your fridge, that you are worthy of a sacred space to call your own, that maintaining a strong connecting to your center is essential to your overall health and well-being. Let it be a place where you can find peace, no matter what is going on in the world around you. And, as counterintuitive as it sounds, let it be an affirmation that the more you purge both internally and externally, the more you will be able to fully fill out your beautiful presence in the world.

Kater Leatherman can be reached at katerleatherman@gmail.com

Home Altars: CREATING YOUR OWN Sacred Space

By Kater Leatherman

Bay Bytes

For a very different adventure, log onto iExplore.com where you'll find an extensive list of out of the ordinary trips for couples, singles or those looking for a culinary treat. Check out their Weird & Wacky site. Adventures are listed from all over the world.

IS PREMEDICATION NECESSARY FOR PATIENTS WITH PROSTHETIC JOINTS?

By Drs. Woody Wooddell and Joe Passaro

For many years, taking antibiotics as a preventative prior to certain dental procedures has been recommended for those patients who have a prosthetic joint(s) and may be at risk for developing hematogenous infections at the site of the prosthetic.

Based on recent research, the American Dental Association has adjusted its recommendations. There are currently relatively few patient subpopulations for whom antibiotic prophylaxis may be indicated prior to treatment.

The current clinical recommendation from the ADA:

"In general, for patients with prosthetic joint implants, prophylactic (preventive) antibiotics are not recommended prior to dental procedures to prevent prosthetic joint infection. For patients with a history of complications associated with their joint replacement surgery who are undergoing dental procedures that include gingival manipulation or mucosal incision, prophylactic antibiotics should only be considered after consultation with the patient and orthopedic surgeon. To assess a patient's medical status, a complete health history is always recommended when making final decisions regarding the need for antibiotic prophylaxis."

In cases where antibiotics are deemed necessary, it is most appropriate that the orthopedic surgeon recommend the

appropriate antibiotic regimen and when reasonable, write the prescription.

The ADA cites several clinical findings to support the recommendation. Research suggests that dental procedures are not associated with prosthetic joint implant infections. There is also evidence that antibiotics provided before dental procedures do not prevent prosthetic joint implant infections. Finally, the potential harmful effects of antibiotics, including risk for anaphylaxis, antibiotic resistance and opportunistic infections, suggest the risk of pre-medicating may outweigh the benefit.

Ultimately, the ADA recommends that the individual patient's health history and preferences should be evaluated when deciding whether to prescribe prophylactic antibiotics prior to dental procedures. If you have any questions or concerns about your personal circumstances, be sure to discuss them with your orthopedic surgeon or your dentist.

Dr. Woody Wooddell and Dr. Joe Passaro opened the doors to their dental practice in Davidsonville in 1981. In addition to caring for their patients' dental health by offering general dentistry services, Drs. Wooddell and Passaro provide expert restorative and esthetic dental solutions. Visit their website at www.wpdentalgroup.com or call 410.956.5555.

Insley FINANCIAL

FOCUSED ON YOUR FINANCIAL FUTURE

Specialists in Retirement Planning and Wealth Management

- Protecting and preserving principal
- Growing assets
- Wealth transfer
- Insurance options
- Maximizing retirement benefits

No obligation consultation and no upfront fees.



Carolyn (Insley) Mitch

Michael Mitch

*The team that is
passionate and personable
in working to improve
your financial well being*

Annapolis, MD | 800.830.5107 | www.InsleyFinancial.com

Tobacco. It was the economic salvation that built the New World Colonies into a new nation. For 400 years it reigned as a supreme economic boost for southern Maryland and the Northern Neck of Virginia. Then in a few short decades of the 21st century, the crop that built a young nation was gone. Soybeans or vineyards or sheep or nothing at all replaced the tall leaves and drooping white blossoms of the crop that required backbreaking labor and auction barns that had been a part of Maryland's identity.

For Native Americans, tobacco was a gift from God; its smoke carried thoughts and prayers in spiritual ceremonies.

Then the European explorers arrived. The Spanish introduced tobacco to Europeans about 1528 as a sacred herb with valuable medicinal properties. For 100 years Spain controlled the tobacco trade, deeming it of such economic importance that there was the death penalty for selling seeds to a non-Spaniard. Nevertheless,

Englishman John Rolfe, the guy who married Pocahontas, daughter of an Algonquin Indian chief, acquired tobacco seeds en route to Jamestown, Virginia, in 1609. He was the first to cultivate tobacco in the Colonies, a brand he called Orinoco. The name came from the legendary search for El Dorado, the city of gold.

Rolfe sent his first export of tobacco to England in 1614 from his plantation Varina, today a national historic landmark. Within seven years of Virginia's settlement, tobacco became the Colonies' largest export cash crop. Tobacco warehouses lined the Potomac and James rivers. At that time, towns lacked importance as landowner wharfs were located on the rivers for merchant marine pick-ups. In the Chesapeake where silver and gold was nonexistent, Orinoco, was their form of gold. By 1620, 40,000 pounds of tobacco from the Chesapeake region had been shipped to England from the wharfs of the plantations located along the riverfronts. Curing tobacco was labor-intensive. Indentured servants were the labor source that helped landowners accumulate large acreages. By 1760 a slave population made possible the annual shipment of 25 million pounds of tobacco to England. Tobacco was currency backed by a sinking fund convertible to silver in the Bank of England. By 1742, Maryland's wealthiest farmers held 58 percent of the Colony's wealth. Almost 300 years after Rolfe's first crop, an American inventor, James Bonsack from Roanoke, Virginia, revolutionized the tobacco industry. Rolling tobacco into cigarettes had been a slow handmade process creating only about four per minute. On March 8, 1881, Bonsack patented the first cigarette-rolling machine. It could produce 200 cigarettes per minute. The tobacco industry was changed forevermore.

Responding to the demand for *smokes*, a new company, Phillip Morris, named in 1847 for a London tobacconist, was founded in New York City. It remains the leading international seller of cigarettes. The familiar Marlboro, launched in 1904, is its leading brand. With easy access to the addictive nicotine product, cigarette use soared. Phillip Morris was quick to provide cigarettes to "our troops" in both world wars, a successful marketing ploy.

It was in the 1930s when health officials around the world began to notice an increase in lung cancer. The chemical components of cigarettes were suspected as the culprit. As public health costs soared into the billions, the manufacturers initiated aggressive campaigns to protect their interests. They

undermined bans against smoking in Muslim-majority countries, blaming "fake news" of the World Health Organization and other congressional legislative initiatives against smoking tobacco.

Recognizing the health costs in medical expenses, lost productivity and family disruption due to loss of a parent, Maryland's Gov. Parris Glendening spearheaded a program to buy out tobacco farmers. It was 1999. The state's Cigarette Restitution Fund was successfully instituted, which ended tobacco production in Maryland, thus reducing the cancer-causing sale of cigarettes. This was a major assault on a popular industry with a heritage.

The Orinoco brand continued and was so popular in Switzerland that the Swiss produced their own brand named Maryland. This brand was similar to the most popular blend originating in Maryland by R.J. Reynolds, whose product we all knew as Camels. In 1997 tobacco represented 1.5 percent of Maryland agricultural sales grossing \$19.9 million.

Of Maryland's 854 tobacco farmers, approximately 700 signed up for the 1999 buyout. By 2002 tobacco represented just 0.2 percent of Maryland's agriculture sales. Tobacco auction houses closed and except for a few small independent farmers, the state of Maryland was effectively out of the tobacco business.

Campaigns for Tobacco Free Kids and Foundation for a Smoke Free World and congressional action continue to educate a world audience about the health concerns of nicotine addiction.

Of some note, however, the Chinese in 2012 smoked 2.4 trillion cigarettes. In 2009, in the United States 315 billion cigarettes were purchased. The number was down from all-time highs in the 1990s. This despite an industry marketing campaign that spends \$12.4 billion, or \$34 million a day, to promote tobacco products in the United States alone. Today just over 15 percent of Americans smoke, with one out of every five deaths attributed to smoking.

And where is the Marlboro man now? There were three or four who appeared in the television ads over the years. All died of lung-related diseases.

Ellen, a former mayor of Annapolis, can be reached at ellenmoyer@yahoo.com

HAS ANYONE SEEN THE MARLBORO MAN?



By Ellen Moyer

'One of the Sweetest Gifts' A Vietnam Veteran Is Finally Welcomed Home

By Elyzabeth Marcussen

Pat Curran had enough of being at what he calls "the pointy end."

An Army veteran and a lifelong Department of Defense contractor, he speaks in acronyms and military vernacular. He spent 14 months in Vietnam as an avionics technician, riding in a helicopter, making mental notes of what he would have to repair after a bullet would break through the fuselage. Many of his friends never returned. And those who did return, like him, certainly did not get a hero's welcome.

Like many who fought in that war, he felt forgotten. Though the nation had learned its lesson and become better at treating returning military with respect and gratitude, it was something he had yet to experience.

"I would be on a plane, and there was a soldier returning from Afghanistan. The flight crew would say, 'Let's give him a round of applause,' and I would think to myself, 'No, I don't think so.' I couldn't help but feel a little animosity," Curran said.

Then he attended Hospice of the Chesapeake's first celebration of Welcome Home Vietnam Veterans Day on March 30, 2015.

"That was the first time I was ever welcomed. Everybody was applauded, thanked. I'm still getting chills," he said. "It really was one of the sweetest gifts I have ever been given." He decided that day that he would give back by volunteering for Hospice of the Chesapeake. "I gotta do something for

these guys. They just hit it out of the park."

He signed up, completed the training and then got to work. He makes weekly calls to patients and their families on the Tuck-In

Team. As a member of the We Honor Veterans Committee, he helps plan events and visits with area civic groups, including the American Legion and Elks clubs to tell them about the importance of hospice and the many other services we offer. He even has worked at the front desk, a favorite task, as the jovial and talkative Annapolitan just loves meeting and talking with people.

For all that he does – and that is a lot – he said that he never could directly care for a patient or even attend a personal Honor Salute. It is just too emotional for him. "The closest I can get to the pointy end is Tuck In. The relief in their voice when you let them know we are there for them. You get paid back from that," he said.

As an example, he shared a story about a check-in phone call with a centenarian. She said, "Don't worry about me. I'm a hundred. I'm going to go sit out in the sun and enjoy the day. And by the way, don't ever leave the house without an umbrella, your wallet and your sense of humor. Now have a nice day," He laughed as he remembered the exchange, then smiled and said, "SHE gave ME the gift."

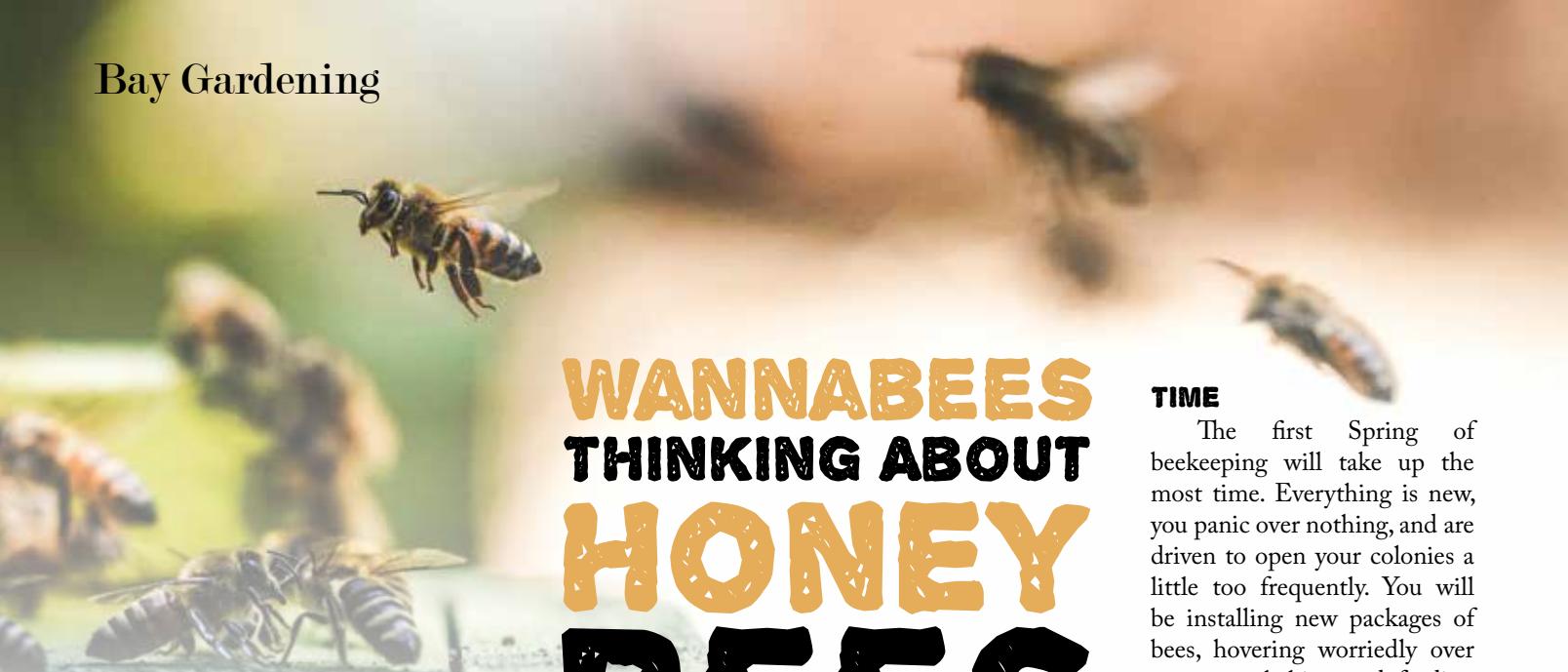
On Oct. 28, Curran, volunteered to wash the Vietnam War Memorial in Washington, D.C., in preparation for all the Veterans Day visitors. In all his years living here, he had never seen The Wall. It was just too hard. The opportunity to serve veterans seemed the perfect opportunity to make that visit. As he hand-washed the stone that bears the names of people he knew and fought beside, he said it was "washing the feet of the fallen."

"When you look at it as you wash it and see your own reflection, and as if by some kind of special effects, you're behind the wall and the names of the fallen are looking back at you. It was total reverence," he said. "A very special place."

Bay Bytes

If you have a few extra hours during the week and would like to use them productively, log onto www.VolunteerAnneArundel.org to find a volunteer opportunity that would match your interests and skills.





WANNABEES THINKING ABOUT HONEY BEES

By Claire Jones

Umm ... that's so good! I hear that phrase over and over when someone tastes my home-grown honey for the first time. Their face lights up and a look of total delight transforms them when they dip their fingers into the sticky sunshine. Most people purchase plastic bears of generic clover honey (sometimes adulterated) available at the local grocery store. For me, it was a taste of local honey that began my revelatory journey toward keeping bees over 20 years ago. Attending local beekeeping club classes set me on the right path, with loads of information on bee biology, choosing the right equipment and protective clothing and lots of help setting up the first two hives. There are free online courses available and excellent books on the subject, but I found that personal hands-on help was the most valuable. For wannabes – we'll call them wannabees -- who have sat on the fence for years and pored over glossy bee catalogs, the following bee journey might help in taking the first steps.

COST

What does it cost to get into beekeeping? Costs can be steep the first year, as you are paying for equipment, plus your bees. But then it levels off. At a major retailer of bee equipment, you can pick up beginner kits for a complete setup for around \$400. That doesn't include the most important part though -- your bees. Bees could run you anywhere from \$130 to \$200 per colony, depending upon its size. So, we are talking about \$500 per hive and I suggest that you start with two. You are more flexible with two (a stronger one could help a weaker one) and it won't be devastating if one doesn't make it through the Winter. The total cost just doubled, but the advantage it gives you in the first year is worth it.

Factor in buying large amounts of sugar for sugar syrup for feeding. When floral nectar is in short supply or unavailable, like in early Spring or late Fall, bees draw on their honey stores in the hive. During these times, it is important to feed your colonies, because when stored honey in the hive is gone, the colony will starve.

TIME

The first Spring of beekeeping will take up the most time. Everything is new, you panic over nothing, and are driven to open your colonies a little too frequently. You will be installing new packages of bees, hovering worriedly over your new babies, and feeding them sugar syrup every day to get them going. Work levels off in the Summer, when your time is more likely to be spent observing and peeking into

your hives, and adding extra boxes as the colony grows. If you are using disease medications (I do it organically), you are spending time applying chemical controls.

Extraction of your long-awaited honey surplus will take a full day in the late Summer. It involves removing bees and boxes, uncapping honey from frames, spinning the honey out and the most time-consuming task of all: cleanup of a sticky mess. A few hours will be involved in the Fall and Winter to wrap your hives for the impending cold, and feeding more sugar syrup. Over the entire year of beekeeping, I estimate that it involves least 30 to 40 hours of tending to them. The wonder of the symbiotic relationship of flowers, bees and nature continue to fascinate me and make it worth the time. When the bees visit my greenhouse on a mild Winter day, it is amazing! They can zoom in on one orange tree that is blossoming from several thousand feet away in the dead of Winter. And there are unexpected events that happen like swarming, which causes me to marvel at honeybee behavior and never get bored with it.

This bee journey has taken me other places too, getting me interested in all pollinators and how our native pollinators as well as the imported honeybee are in decline and their need of our assistance to survive. An avid gardener from an early age, I learned what plants were beneficial to pollinators and established a meadow around my beehives to supplement their foraging diet.

Opening my beehives is such a thrill -- to see the sight of their collected honey full of nectar and pollen foraged from close by. Smearing honey on my toast in the morning has given me a new appreciation for all their hard work; to produce 1 pound of honey, 2 million flowers must be visited. Savor the flavor!

Chosen to help decorate the White House for Christmas, Claire is a horticulturalist, landscape design consultant and floral designer. Read more of her gardening and beekeeping adventures at www.TheGardenDiaries.blog

Do you realize - so far you have survived 100% of your worst days?

7 WAYS TO MAINTAIN A YOUTHFUL BRAIN

By Sara Chism

Being a child at heart is always a good thing, but what about your brain? Keeping a youthful mind is important to staying sharp as you age. Here are seven ways that could help you maintain that mental youthfulness!

- 1. Do daily stimulation.** It's always important to challenge yourself to think outside the box; don't waste your time away with television. Instead, try crossword puzzles or looking up some trivia questions. Anything to keep that brain of yours stimulated and thinking. You can do these before every meal, or just in the morning with coffee. Experiment to find a time that works best for you.
- 2. Exercise.** Yes, working your body also helps your brain function. Getting the blood flowing to your brain can increase oxygen levels. Exercise can lower your blood pressure and improve your cholesterol, too, which not only helps your muscles and heart, but your brain.
- 3. Don't use tobacco.** Easier said than done, right? However, smoking affects every part of your body, from

your lungs, to your teeth, and even your brain.

- 4. Keep a cork near your wine.** Abusing alcohol can also make your brain cry out for help! Make sure to limit yourself in order to keep a healthier brain.
- 5. Eat well.** OK, you don't have to give up GMOs and start eating only kale, but it is important to cut back on fried foods and plain old junk. Focus on foods known to improve cognition, including spinach, broccoli, avocado, dark chocolate, coconut or olive oil and berries.
- 6. Keep track of your emotions.** Feeling stressed out? Don't ignore it! Keeping stress or depression bottled up can lower cognition levels. Talk to someone about your problems in order to keep a youthful mind.
- 7. Use protection.** Of course, always protect your head. Use helmets if you are going for a bike ride. Buckle your seat belt. This will at least lower your chances of getting brain damage.



WOODDELL & PASSARO
Restorative and Esthetic Dentistry

Dentistry is our passion.
We proudly provide the highest quality dental care
for routine and complex treatments as well as
exceptional service to our patients.
New patients are always welcome!

~ Dr. Joe Passaro & Dr. Woody Wooddell

3102 Davidsonville Road | Davidsonville, MD 21035

410.956.5555 | www.wpdentalgroup.com

Read our article "Is Premedication Necessary for Patients with Prosthetic Joints?" in this edition of OutLook!

SPRING FLOWER IDEAS

By Neil Moran

Spring is a chance to start anew in the flower garden, and perhaps in life as well. As for flower gardening, it doesn't matter whether your garden is a large flower bed, or some containers on the patio, you can create a display that is sure to inspire. Here are a few new and relatively new flowers that might revive your soul and lift your spirits.

MARGUERITE DAISY 'GOLDEN BUTTERFLY' (ARGYRANTHEMUM FRUTESCENS)

This daisy-like plant with golden yellow flowers will look great planted in groups of three in an island or other type of garden bed. It will also fill up a medium to large-sized container. Large daisy flowers cover the plant's foliage and it requires no deadheading. Marguerite tends to like relatively cool nights that can be expected around the Bay area. This annual grows up to 36 inches tall, and will bloom most of the Summer and right into Fall. Provide adequate fertilizer and drainage.

CAMPFIRE FIREBURST (BIDENS HYBRID)

This plant came out about three years ago and appears to becoming a real hit with gardeners. It's a hit with me! Being the calm (OK, boring) person I am, I usually go for the cool, relaxing colors: pink, lavender, purple. Fireburst gets me out of my comfort zone as it blooms in bold colors early in the year and keeps right on blooming throughout the Summer. It can stand alone in a hanging basket, or mix with the likes of annual coreopsis and other flowers with bold colors.

GREAT HANGING BASKET COMBOS

Tired of the same ol' same ol' when it comes to hanging baskets? Proven Winners, who practically wrote the book on cool hanging baskets, has come up with some recipes for creating some dazzling hanging baskets. And even if you can't find these exact flower varieties at your local garden center, you can easily substitute for flowers that are similar in appearance. Here is what they suggest for 2018:

RECIPE NO. 1 LILAC FESTIVAL:

- 1 - SUPERTUNIA Mini Blue Veined *Petunia*
- 2 - SUPERTUNIA Royal Velvet *Petunia*
- 2 - SUPERBENA Violet Ice *Verbena*

RECIPE NO. 2 SUMMERFEST:

- 2 - GOLDILOCKS ROCKS *Bidens*
- 2 - SUPERTUNIA Royal Velvet *Petunia*
- 2 - SUPERBELL'S Coralina *Calibrachoa*

RECIPE NO. 3 ENCHANTED GARDEN:

- 2 - Sweet Caroline Raven *Ipomoea*
- 2 - SUPERTUNIA Latte *Petunia*
- 2 - SUPERTUNIA Black Cherry *Petunia*

The flowers just listed represent the latest and greatest in terms of being lower maintenance than some of the older varieties. This means a little less watering and deadheading. With that said, it's still important to plant and care for flowers in a way that will keep them looking beautiful without too much fuss on your part.

HERE ARE A FEW POINTERS:

1. If you're planting your own containers, always use a premium potting mix. Not to promote a certain brand, but I like the Scott's Miracle Gro Premium potting mix. It's reasonably priced and readily available.
2. Fill the basket or container with the mix. I know this sounds a little obvious, but some folks load up the bottom with things like stones and broken up clay pots. This only takes away from the water-holding capacity of the container. The only exception would be really large containers, which you could fill up part way from the bottom with a compost or shredded bark. Bottom line: the more mix the more water retention, which means less watering.
3. Fertilize fairly often. The plants you're buying from the nursery are usually fed, via drip irrigation, a steady helping of fertilizer. And then we bring them home and don't fertilize them again. Consider using a slow-release fertilizer, such as a Scott's brand or Osmocote, or fertilize weekly with a soluble fertilizer.
4. Water frequently. There is no getting around the fact that you'll need to water hanging baskets and container plants fairly often, which can be a problem if you're going to be away part of the Summer. I've found that the larger containers, filled with good potting soil (with perhaps about 8-10 inches of compost underneath) can go several days without watering. Another thing you can do is place the plants in a spot that gets less than full sun. Most of these plants don't need full sun, in this region of the country anyway. And if you must go away for a week or two, you can probably get away with moving them right into a mostly shady spot.
5. Here's one more great tip: For your annuals and perennials planted in soil in a flower bed, consider applying Espoma's Hollytone. You might call this the landscaper's choice. It's a slow-release fertilizer that will add a little acidity to the soil, and more importantly, the plants seem to thrive on it.

A happy gardener, Neil is a freelance garden writer and blogger. He can be reached at nrmoran188@gmail.com

YOUR LEGAL COMPASS

CREATE AN ESTATE PLAN THAT WORKS: USING ASSET PROTECTION TRUSTS

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

By Jessica L. Estes

If you read my article in the last issue, you learned how to protect your stuff in three easy steps: 1) know the rules; 2) know your predators; and 3) know your options. Easy, right?

But knowing is only half of the equation. Now, it is time to: **A**sess your needs; **C**reate what is missing; and **T**ie in your plan. In other words, you must ACT!

Protecting your stuff starts with an assessment of your needs, which, in turn, requires careful consideration of your goals and values. Typical goals of an estate plan include maintaining control and not becoming a burden to loved ones, all the while keeping it as simple as possible. Although no one wants to think about their future long-term care needs, it is an essential part of this analysis. Most people would agree that protecting their stuff from future long-term care costs is important to them. That way, they maintain control of the assets, protecting them after they are gone for the benefit of their loved ones, while at the same time minimizing the costs of such long-term care and the burden to their family while they are alive.

Moreover, everyone without a plan has assets at risk. With the right trust, though, you can create a plan with your own rules that will protect those at-risk assets. Using an irrevocable asset protection trust allows you to do just that. Uh oh, I said the word "irrevocable." For some reason, everyone gets nervous when they hear that word; it sounds so definite. However, it is very simple. You must only give up your right to that which you want to protect. Thus, if you are concerned about asset protection and want to protect your stuff, then you must give up your right to access that stuff. You do, however, not give up all your rights.

How exactly does an asset protection trust work? First, there are three parties to a trust – the grantor, trustee and beneficiary. The "grantor" is the person who is transferring his or her assets to the trust. The "trustee" is the person who manages the trust in accordance with the trust provisions. The trustee is

responsible for making all decisions regarding the trust, including any management or investment decisions, as well as deciding whether to make distributions from the trust. The beneficiary can be a single person, multiple people or an entity such as a church or charity. There are two types of beneficiaries: "lifetime" beneficiaries and "residuary" beneficiaries. Lifetime beneficiaries are those individuals named by the grantor who are entitled to receive distributions of income and/or principal during the grantor's lifetime. The "residuary" beneficiaries are those individuals named by the grantor who are entitled to receive distribution of the trust assets after the death of the grantor.

Next, after the trust is established, your assets must be transferred to the trust and the trust will become the owner of the assets. Even though you will no longer own the assets, you maintain control of them because you are the trustee. Also, you may retain the right to receive all income from the assets for the remainder of your life, as well as the right to change trustees, bequests or beneficiaries. The plan must limit direct access to the principal to ensure that creditors, predators and lawsuits do not obtain access to it. Still, the trust can provide indirect access to the principal during the remainder of your life through your designated lifetime beneficiaries.

For tax purposes, any assets transferred to the trust will be identified by your Social Security number so the trust will not have to file a separate tax return. Similarly, any assets that you transfer to the trust are incomplete gifts for tax purposes, so there is no gift tax return required unless the trustee makes a distribution from the trust to an individual in an amount exceeding the annual exclusion amount.

Finally, upon your death, and because the trust is a separate entity, any assets owned by the trust would bypass probate and could be distributed immediately to your residuary beneficiaries. Overall, irrevocable asset protection trusts are not only a great way to protect your stuff, but also can be very flexible and easily customized to meet your individual goals.

Jessica L. Estes is an elder law and estate planning attorney at ERA Law Group, LLC in Annapolis. She can be reached at 410.919.1790 or via email at jestes@eralawgroup.com

Strong people don't have easy paths.

MONOCACY:

A GATEWAY RIVER COVERING A 400-YEAR TIMELINE OF MARYLAND HISTORY

By Ellen Moyer

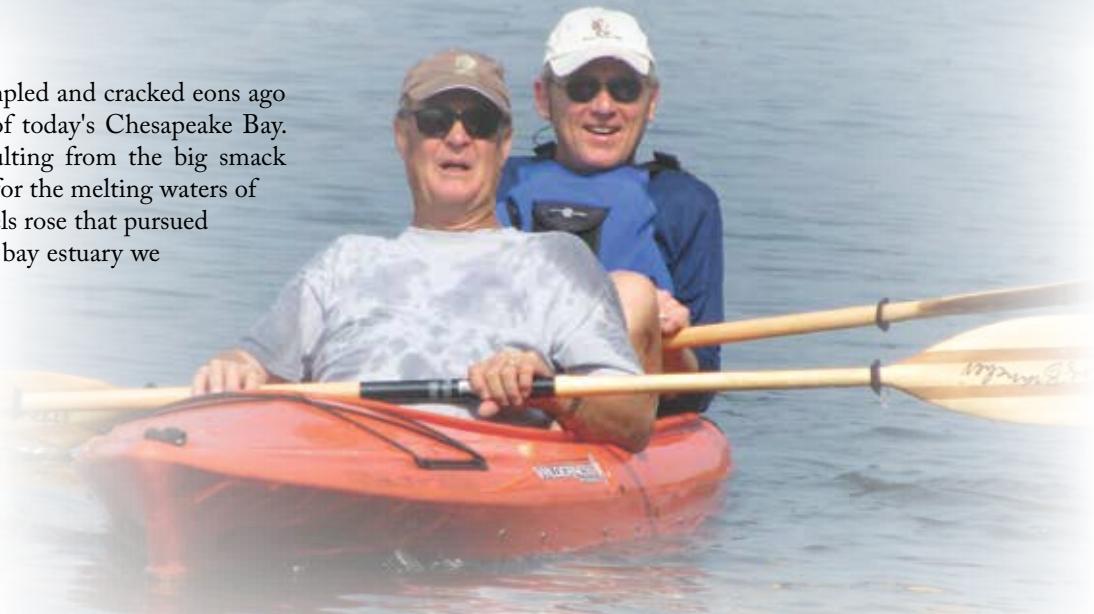
The Earth's crust must have crumpled and cracked eons ago when a meteorite hit at the mouth of today's Chesapeake Bay. Fissures, cracks, and weaknesses resulting from the big smack became valleys and attractive byways for the melting waters of the last ice pack to our north. Sea levels rose that pursued the Susquehanna River to the largest bay estuary we have today.

The Potomac and Patuxent and Patapsco are the main rivers that finger into Maryland western shore. From those flow more rivers and a network of creeks, which make Maryland a leader in its miles of waterways. Teeming with fish, these waterways also contributed to the Colonies and later state prosperity for agriculture and power for early industry.

The Monocacy River, named by the Shawnee Native Americans as a "river with many bends," wends its way 58.5 miles through Frederick into the Potomac near Savage. It is one of the state's water trails with access for paddlers at numerous locations. Along its route, paddlers enjoy two National Register of Public Places bridges, a Civil War battlefield and remnants of its early history as the Colony breadbasket.

Explorer Henry Fleet mapped the river valley in the 1600s, noting the abundance of wildlife and exceedingly fertile soil. Leaders in Annapolis promoted opening the west by selling land to German immigrants who flocked to the area to farm. By the end of the 1700s, there were 870 gristmills that lined the river and its tributary creeks. This attested to the health of agriculture, a benefit of the Monocacy River's 744-square-mile system. A gristmill, grinder of grain for thousands of years, generally served a population of 30 families. Along the water trail paddlers can see remnants of this once-vital industry. Attesting to its natural fertility, the area is still 60 percent agriculture and 30 percent forested.

This nearly 60 miles of flowing water had to be crossed. Wooden covered bridges erected to quell a horse's fear still survive as landmarks in this river valley. But as noted by Benjamin



Latrobe III, their lifetime was too short for the car. Iron and steel bridges followed. The first ever civil engineering landmark was granted to the Boltman suspension truss bridge built in 1872 and honored in 1966 for this prestigious award. Paddlers now pass under it. This was followed the 340-foot LeGore Limestone Bridge, erected in 1878. The purpose of this bridge was to transport stone from the Lecore quarry and provide hydroelectric power. Restored in 1981, it remains on a quiet two-lane country road.

The Monocacy Gateway Water Trail is a free-flowing river that has been involved with many stories about the early history of America. In addition to its gristmills and historic bridges, it is crossed by the C&O Canal, which borders the Monocacy National Battlefield. There are remnants of Indian villages for those who enjoy the largesse of the region before the Europeans arrived. A paddler could spend a lot of time "reading its stories."

County parks along the way provide opportunities for camping. Frederick, Thurmont and Taneytown all offer accommodations for those who want to make a weekend or a Summer adventure floating down the river or exploring by car. Central Maryland's Monocracy River gateway is a road map of our history.

Ellen, a former mayor of Annapolis, can be reached at elo1936@yahoo.com

Don't count the days. Make the days count.

16 THINGS YOU CAN TOSS RIGHT NOW

By Kater Leatherman

Let me ask you something: Do you realize the consequences of having too much stuff? Is it possible that much of what you own isn't worth keeping? Are you sick and tired of being sick and tired?

If so, you're not alone. It's common knowledge that the average American family is overwhelmed by clutter. Three out of four garages are too full to hold cars. People are spending good money for storage space to house things they may never need or use -- not to mention that our environment is being degraded to build these unsightly structures.

Our lives are consumed with distractions, devices and getting things done. Having to take care of everything we own is adding to the burden. No wonder it's easy to forget the subtle impact that our stuff has on our lives.

For a project such as downsizing, when you are having to let go, it's better to start with the easier stuff. It's too hard to begin with your childhood memorabilia and photographs. You'll just get discouraged and quit. Build up your "letting go" muscle first.

HERE ARE 16 THINGS (AT LEAST) THAT ARE EASIER TO RELINQUISH:

1. Leftover cans of hardened paint, dried out bottles of glue and caulk, dead batteries, pens that don't work, old medications and makeup.
2. Keeping more than two Bed, Bath and Beyond coupons at a time. Fear not, they will keep coming in and, if they don't, you can get them online.
3. Those complimentary hotel/spa travel-size toiletries you just can't resist leaving behind because you're going to need them

and, besides, they don't take up much space.

4. Excess mugs. Take pictures if you want to keep their memory alive.
5. Empty your change jar(s) and cash them in.
6. That humongous collection of candles that look nice on your shelf but you never seem to use.
7. Specialty kitchen gadgets, novelty appliances and odd-shaped baking pans that you've used only once. Also, knives that no longer cut.
8. Shoes that hurt your feet and clothes that don't fit. And, while you're at it, return your kids' baby clothes and childhood memorabilia to them.
9. That box of wires! If you haven't needed them in three years, what makes you think you will suddenly need them now? Your old computers and cell phones fall into this category.
10. Toss old spices, expired pantry items and condiment packets hiding in your junk drawer.
11. Recycle unused hangers.
12. Anything without a matching lid including plastic containers, pots and jars.
13. Recycle those freebie florist vases, promotional T-shirts, and cheap tote bags.
14. Any cassettes, VHS tapes and CDs that you're not using or no longer want.
15. Old, threadbare sheets and towels.
16. Former best-selling paperbacks, old reference books, any junk mail lying around and the growing pile of magazines and newspapers that you continue to keep month after month for "when you have time to catch up on your reading."

That's a list of just 16 areas where one could begin. There are lots more I'm sure, but perhaps this will be the first step in the scaling-down process, maybe leading to even more areas that could use some attention.

Kater can be reached at katerleatherman@gmail.com



ERA
Law Group, LLC
A New Era of Attorneys

- Estate Planning and Elder Law
- Asset Protection and Medicaid Planning
- Family Law
- Probate
- Veteran's Benefits
- Personal Injury

Call ERA Law Group, LLC today at (410) 919-1790 or visit us at our office located at 1997 Annapolis Exchange Parkway, Suite 300, Annapolis, Maryland 21401

Celebrating the March Vernal Equinox

By Louise Whiteside

What special event will occur on Tuesday, March 20, 2018, at 12:15 p.m., Eastern Daylight Time?

On this notable day, the sun will shine directly on the equator, and the length of day and night will be nearly (but not exactly) equal. The March vernal equinox, on approximately March 19, 20 or 21 each year, marks the beginning of Spring and the end of Winter in the Northern Hemisphere. The autumnal equinox, on about the same dates in September, marks the beginning of Fall and the end of Summer. On the two yearly equinoxes, the tilt of the Earth's axis is perpendicular to the sun's rays. The word equinox is derived from the Latin *aequus* (equal) and *nocti* (night).

OK, interesting, but what's the point? Simply put, Spring has sprung! And, while you reside in the Northern Hemisphere, and there still may be cold winds blowing and snows on the hillside, nonetheless, Mother Nature has officially announced the beginning of a brand new season: Spring! And before you know it, trees will be flowering in pink and white, and little buds will begin pushing their way out of the ground.

How should the coming of Spring be acknowledged? In many cultures, the March equinox marks a time of transition and new beginnings. Although it's the Spring equinox in the Northern Hemisphere and the Fall equinox in the Southern Hemisphere, the date of the March equinox plays a huge role in calculating the dates for celebrating the Jewish Passover and the Christian Easter.

In many cultures around the world, such traditions as decorating eggs, egg hunts and egg rolling are held. An ancient Chinese tradition calls for balancing

**"I think that, no matter how old or infirm I may become,
I will always plant a large garden
in the spring. Who can resist
the feelings of hope and joy
that one gets from participating
in nature's rebirth?"**

-Edward Giobbi

Bay Bytes

If you would prefer to not be identified by the person you are calling, dial *67 before dialing the number and you will be identified as "private caller."

OR HELLO, SPRING!

eggs on end on the day of the March equinox, for good luck and prosperity. This ancient custom has given rise to a modern myth: that the March equinox is the only day of the year when an egg can be perfectly balanced on its end.

The Iranian New Year occurs during the March equinox, and is rooted in the tradition of Zoroastrianism. Preparations include buying new clothes for family members and thoroughly cleaning homes. In Japan, Higan is a week of Buddhist services during the March and September equinoxes. Higan means the "other shore," and refers to dead spirits who reach Nirvana after crossing the river of existence. Some organizations schedule Earth Day for March 20 (others for April 22), a time when people from all nations celebrate their similarities of living on Earth. For others, Earth Day is observed to promote the protection of the natural environment.

What are some ways we can celebrate the Spring vernal equinox?

1. Get outside. Go for a walk in the park, watch the sunrise or sunset, sit or lie in the grass, or observe the new life beginning around you.
2. Plant new life. Start a garden or, if it's still too cold, start some plants indoors.
3. Bring Spring into your home. Pick or purchase a bouquet of Spring flowers or a flowering plant.
4. Prepare a family feast. Celebrate with foods that honor the coming of Spring, such as eggs or seasonal local produce.
5. Enjoy Spring arts and crafts. Build a birdhouse or create Spring and Easter ornaments.
6. Decorate eggs. If it's still too early for Easter eggs, embellish wooden eggs for displaying in your home.
7. Add Spring decor to your home. Create a Spring nature table with flowers, plants and baskets of colorful eggs.
8. Read books about Spring to kids and grandkids, helping them understand the equinox.
9. Try standing an egg on its end.
10. Meditate or practice yoga to appreciate the change of seasons.
11. Restore balance in your home. Do a deep Spring cleaning. Get rid of clutter and things you no longer need.
12. Begin something new. Start a new hobby or project.

Dear Michael,

Spring is here and we've been talking about resolving your fear of flying for many Springtimes. One part of you definitely wants to finish with this incapacitating fear while another part of you procrastinates and can't tolerate the thought of meeting with a psychotherapist to exorcise this demon, this debilitating phobia.

Now that you have retired and have the time, money and desire for enriching travel, your eyes light up. Your wife Lorraine is eager for carefree vacationing and feels helpless and powerless to combat your fear of flying. Lorraine's eyes will light up as you stamp out your fear of flying.

Another aspect that I imagine confounds you is your incredible competency in every other part of your life, a successful professional career, a loving family, life-long friends and impeccable self-discipline. There's only this one impediment. Now is the time to eradicate it.

SELF-TREATMENT

Michael, since you have not sought help from a therapist trained in treating fear of flying, I am going to outline a self-treatment program that I am confident you will complete because you are highly motivated and amazingly self-disciplined. Please contact me if you have any questions or concerns.

Step one is sitting down and making a conscious decision to eliminate your fear of flying. I say sit down in silence and solitude and connect with your power to make a 100 percent commitment. For example, "I will do whatever it takes to overcome my fear of flying. I am totally committed to do the work each day to achieve my goal." Without this step, you will not succeed.

Step two is the actual self-treatment that has six sub-steps. This requires 15 minutes each day until the fear is dissolved. Stay tenacious, as four to six weeks is the norm.

- Enter a meditative state. Focus on your breathing. Release tightness and tension as you exhale. Practice observing your thoughts, feelings, mental images. Accept that awareness and then let it go. Let it float by like a cloud in the sky.
- Visualize yourself doing those aspects of flying that are both comfortable and uncomfortable for you. Watch the entire movie. Start your thinking about the flight with weeks or months in advance. Go through the entire process from start to finish, i.e., thinking about the flight well in advance until actually disembarking from the plane. Create your own virtual reality. Enlarge and color the positive parts of the flight with vivid detail while darkening and diminishing or shrinking the unpleasant parts.

- Add positive self-affirmations to your visualization. For example, "I am calm. I am relaxed. I enjoy managing myself, my thoughts and my feelings. I am powerful." Write down any and all negative or anxiety-producing thoughts and replace them with positive self-talk. For

example, "I can't stand flying. I'll never be able to relax in an airplane," becomes, "Each day I'm becoming more and more calm and relaxed as I visualize myself flying."

- Take the time to visualize specific roadblocks, obstacles or fears that cement you in fear of flying. Often the specific fear will be an irrational cognition or belief. A pivotal challenge is tuning into

or noticing the negative thought.

- Visualize yourself overcoming your specific fears. The more you relax the greater will be counter-measures that come into your mind. Enjoy the journey!
- See yourself succeeding. This is your reward! All your hard work is paying off! Just as our brains believe whatever we tell ourselves, seeing ourselves succeeding is the same as actually doing the behavior. Ask Jack Nicklaus, who created a positive visualization before each swing of his golf club.

ADDITIONAL MEASURES

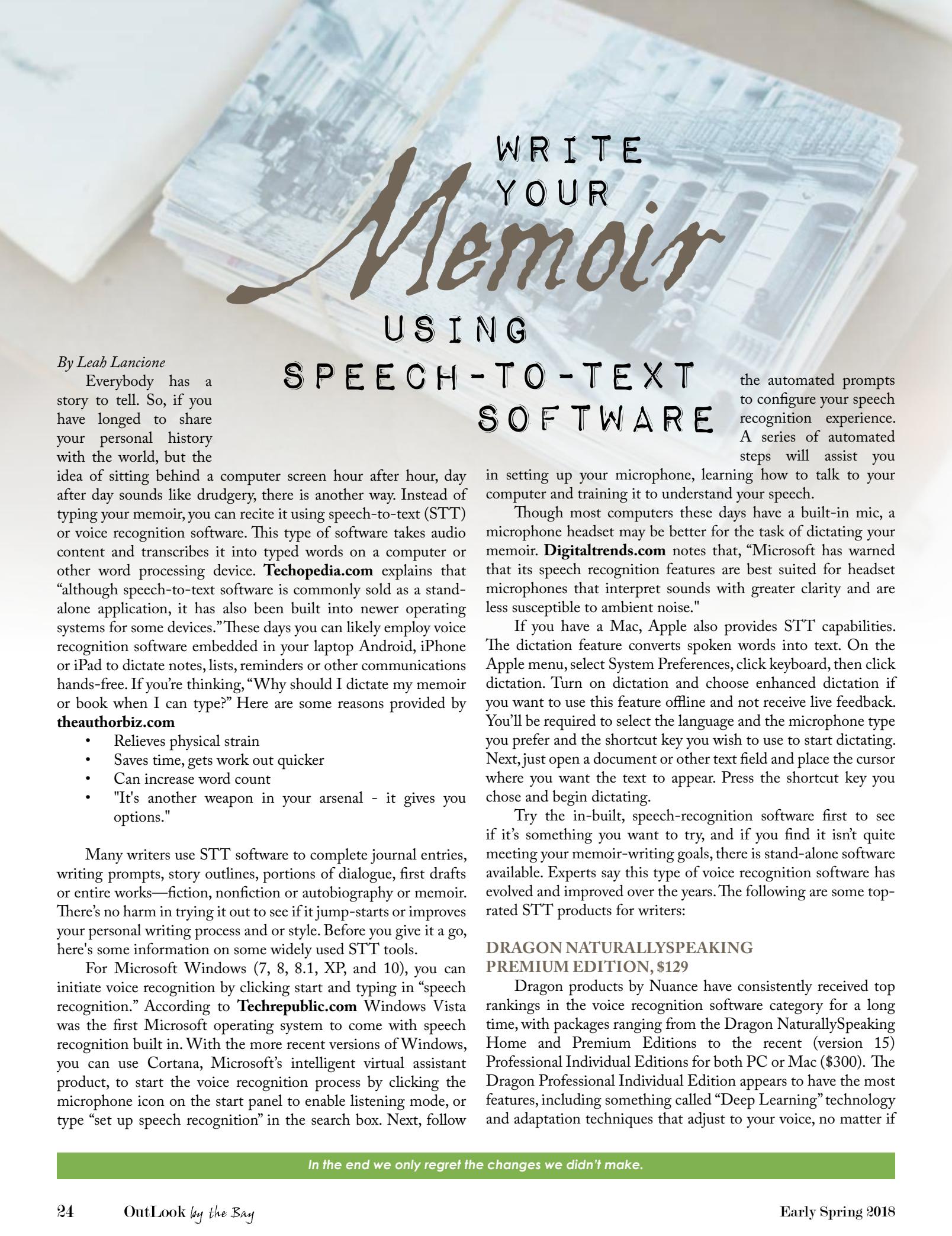
To supplement the self-treatment steps I outlined, here are some additional measures to consider.

- Take time to reflect and identify any action steps you may need to take that may be unique to you. For example, see yourself on the vacations you yearn to experience.
- Identify rewards for completing the self-treatment steps.
- Set deadlines. Be powerful. Meet your deadlines. For example, "I will write down all negative and positive beliefs and self-talk. I will review and revise them each Saturday morning."
- Enlist the regular support of one or two significant friends who are eager to give you candid feedback.

FACE IT OR FEAR IT

Regardless of what specific fear you wish to eradicate, the fear must be faced repeatedly until it dissolves. Common fears are public speaking, heights or driving over the Bay Bridge. While this self-treatment approach will be effective for a high percentage of people, another option is intensive psychotherapy to identify the root issue. Michael, I am confident you will succeed using this self-treatment approach. I believe in you.

Dr. Jim David is a practicing psychotherapist in Silver Spring. Visit his website at www.askdrdavidnow.com or email at jimsue63@gmail.com



WRITE YOUR *Memoir* USING SPEECH-TO-TEXT SOFTWARE

By Leah Lancione

Everybody has a story to tell. So, if you have longed to share your personal history with the world, but the idea of sitting behind a computer screen hour after hour, day after day sounds like drudgery, there is another way. Instead of typing your memoir, you can recite it using speech-to-text (STT) or voice recognition software. This type of software takes audio content and transcribes it into typed words on a computer or other word processing device. **Techopedia.com** explains that “although speech-to-text software is commonly sold as a stand-alone application, it has also been built into newer operating systems for some devices.” These days you can likely employ voice recognition software embedded in your laptop Android, iPhone or iPad to dictate notes, lists, reminders or other communications hands-free. If you’re thinking, “Why should I dictate my memoir or book when I can type?” Here are some reasons provided by **theauthorbiz.com**

- Relieves physical strain
- Saves time, gets work out quicker
- Can increase word count
- “It’s another weapon in your arsenal - it gives you options.”

Many writers use STT software to complete journal entries, writing prompts, story outlines, portions of dialogue, first drafts or entire works—fiction, nonfiction or autobiography or memoir. There’s no harm in trying it out to see if it jump-starts or improves your personal writing process and or style. Before you give it a go, here’s some information on some widely used STT tools.

For Microsoft Windows (7, 8, 8.1, XP, and 10), you can initiate voice recognition by clicking start and typing in “speech recognition.” According to **Techrepublic.com** Windows Vista was the first Microsoft operating system to come with speech recognition built in. With the more recent versions of Windows, you can use Cortana, Microsoft’s intelligent virtual assistant product, to start the voice recognition process by clicking the microphone icon on the start panel to enable listening mode, or type “set up speech recognition” in the search box. Next, follow

the automated prompts to configure your speech recognition experience. A series of automated steps will assist you in setting up your microphone, learning how to talk to your computer and training it to understand your speech.

Though most computers these days have a built-in mic, a microphone headset may be better for the task of dictating your memoir. **Digitaltrends.com** notes that, “Microsoft has warned that its speech recognition features are best suited for headset microphones that interpret sounds with greater clarity and are less susceptible to ambient noise.”

If you have a Mac, Apple also provides STT capabilities. The dictation feature converts spoken words into text. On the Apple menu, select System Preferences, click keyboard, then click dictation. Turn on dictation and choose enhanced dictation if you want to use this feature offline and not receive live feedback. You’ll be required to select the language and the microphone type you prefer and the shortcut key you wish to use to start dictating. Next, just open a document or other text field and place the cursor where you want the text to appear. Press the shortcut key you chose and begin dictating.

Try the in-built, speech-recognition software first to see if it’s something you want to try, and if you find it isn’t quite meeting your memoir-writing goals, there is stand-alone software available. Experts say this type of voice recognition software has evolved and improved over the years. The following are some top-rated STT products for writers:

DRAGON NATURALLYSPEAKING PREMIUM EDITION, \$129

Dragon products by Nuance have consistently received top rankings in the voice recognition software category for a long time, with packages ranging from the Dragon NaturallySpeaking Home and Premium Editions to the recent (version 15) Professional Individual Editions for both PC or Mac (\$300). The Dragon Professional Individual Edition appears to have the most features, including something called “Deep Learning” technology and adaptation techniques that adjust to your voice, no matter if

In the end we only regret the changes we didn't make.

you have an accent or there's noise in the background.

Nuance says all Dragon products allow you to "dictate three times faster than typing—with up to 99 percent accuracy." With that said, the Dragon NaturallySpeaking Premium Edition is probably the best choice for writing your memoir because you don't need all the "bells and whistles." The premium edition can also "capture notes using a digital voice recorder or compatible iOS and Android devices" and transcribe the audio! To shop or learn more, visit <https://shop.nuance.com>

GOOGLE DOCS VOICE TYPING

This free tool available in Google Docs (if you have Google Chrome), lets you type with your voice, like the other software or in-computer applications, as well as format and edit as you go, thanks to 100-plus commands. **Zapier.com** says you can say "create bulleted list" to make bullet points, "select word or phrase" to edit, italicize, bold, underline or delete, or "go to end of paragraph" to move around in your document.

To access this tool in Google Docs, select the tools tab and select voice typing. A microphone will appear. Click it and begin speaking and your text will appear on the blank document.

Dragon software seems to lead the market with so many

editions for specific uses and expected results.

Once you have the software and engage in a little voice training with your software, experts say it's advantageous to outline your writing (whether a bullet list, synopsis, topic sentence or hierachal outline, etc.) before you begin dictating so you're more likely to speak in complete sentences and at an even, steady pace.

Bay Bytes

Backup cameras are available for cars that aren't so equipped. Found on Amazon or at automotive supply stores, instructions for installation are not complicated, even YouTube has an instructional video.

chesapeake
palliative medicine

Specialized care, compassion and encouragement for wherever you are on your journey with complex advanced illness.

Call 877.920.5472 or visit cpmedicine.org.

hospice
of the Chesapeake

*Caring for Life
throughout the journey
with illness and loss is
our mission.*

*We understand that
making hospice decisions
can be overwhelming and
confusing to patients
and their families.*

*Our care team is here
to help.*

**www.hospicechesapeake.org
410.987.2003**

Favorite Foods THAT PROTECT THE HEART, BRAIN AND JOINTS

By Kathleen A. McCarthy

Much of the time it seems that the latest health news adds to an already long list of foods that aren't good for us. Well, what can we eat? Here's encouraging news -- foods that contain omega 3 fatty acids provide strong protection against cardiovascular disease, Alzheimer's disease and arthritis. Omega 3 fatty acids (a name that maybe only chemists appreciate) block inflammation, which is now known as a major part of these diseases and causes so much harm inside our bodies. For a long time these diseases weren't known as inflammatory diseases. It's only recently that scientists have found that inflammation is very detrimental to our organs and tissues.

Evidence for the link between the foods that we eat and long healthy lives comes from public health studies. Public health research uses large-scale analysis looking at huge populations to determine the common factors found among the healthiest people. One of these findings receiving a lot of attention is that those who have a regular diet of omega 3s have low rates of inflammatory diseases.

We know inflammation as part of our immune system; it shows up as redness, swelling and tenderness helpful in healing injuries and fighting infections. But when it shows up in disease, it's mostly unnecessary, as this invisible process clogs, balloons and wears out the structure of our blood vessels, organs and muscles. It's omega-3s that can put out this fire; they also keep the rest of our body functioning, like the digestive, nervous, visual, immune and hormonal systems.

Omega-3s are known as essential fatty acids, a very small group of nutrients that are crucial for our health. Most of the time our digestive system can put together the needed fats from carbohydrates, but it can't make omega-3s. Omega-3s must come from outside our bodies. And they aren't found in processed food. Omega-3s are found in foods from the sea and from the soil. The sea gives us cold-water fatty fish like salmon, tuna, sardines, trout, herring, halibut, mackerel and shell fish such as crab, mussels and oysters. Eating one or two servings a week is the recommended dietary guideline.

The plant-based sources of omega-3s are walnuts, flaxseed oil, canola oil and green leafy vegetables. Researchers suggest that we focus on getting these foods back into the

Western diet routinely because our typical diet became low in fatty acids with the widespread appeal of processed foods. Even if some of us are on medications to manage diseases, there are health benefits to using our diet as an additional way to prevent and treat disease. Medical science develops medications that are specifically designed to focus on certain actions of the disease while nutritional research looks at how natural foods can deliver nutrients that prevent or lessen the course of disease. There's a great deal of attention to nutritious food that can help us stay healthy and if a health condition has developed, eating certain foods along with taking medications slows the harm from disease. It's this combination of nutrition and medicine that can help us stay healthy.

For more information visit these websites:

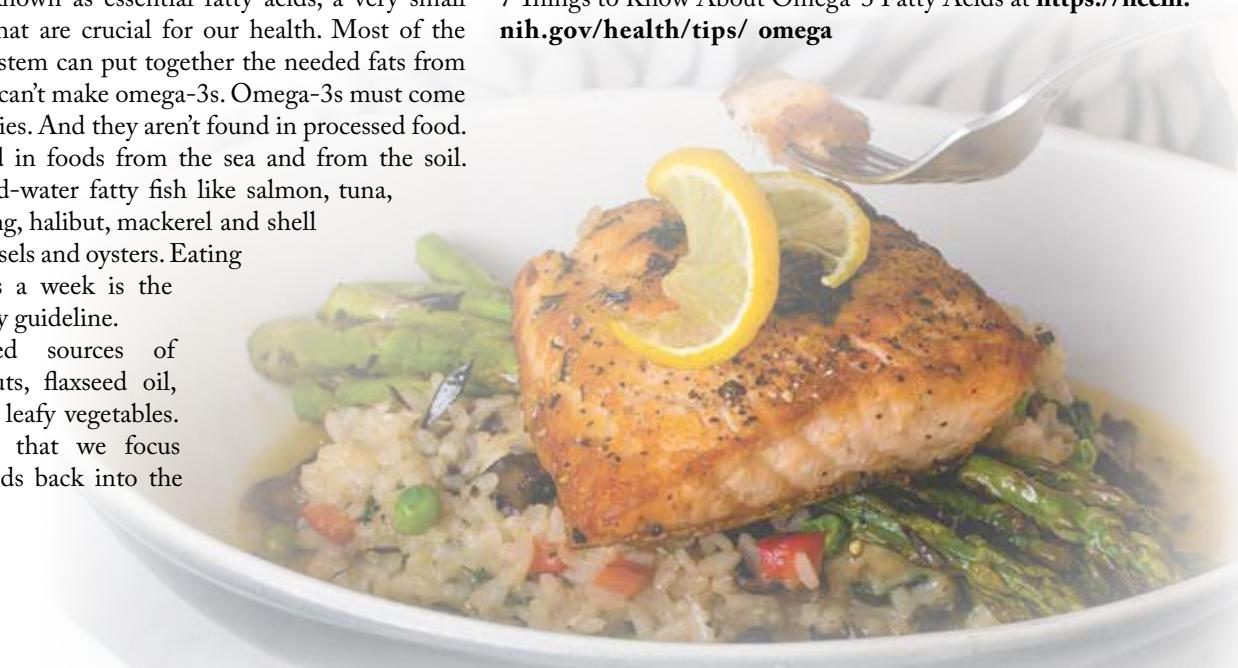
Cleveland Clinic. Omega-3 Fatty Acids at <http://my.clevelandclinic.org/health/articles/omega-3-fatty-acids-heart-health>

Harvard T.H. Chan School of Public Health. The Nutrition Source. Omega-3 Fatty Acids: An Essential Contribution at www.hsph.harvard.edu/nutritionsource/omega-3fats/

Mayo Clinic. Omega-3 in Fish: How Eating Fish Helps Your Heart at www.mayoclinic.org/diseases-conditions/heart-disease/in-depth/omega-3

National Center for Complementary and Integrative Health. Omega-3 Fatty Acids at <https://nccih.nih.gov/health/omega3>

National Center for Complementary and Integrative Health. 7 Things to Know About Omega-3 Fatty Acids at <https://nccih.nih.gov/health/tips/omega>



Weddings and A Funeral: What's Your Plan?

By Ryan Helfenbein

Remember when you and your spouse proclaimed your love for one another through holy matrimony? Weddings are a time that many of us can say life took a major change, for the better, we hoped. Immediately after the engagement, a mental list appeared for you, your spouse and your mother-in-law, too, of course. This list consisted of selecting a venue, flowers, readings, participants in the event, who presides, music, decisions about the reception and then the establishment of a budget to determine a way to pay for it all. According to wedding consultants, an engaged couple should give themselves at least one year to plan that perfect event, so as not to rush any decisions and make sure the event comes together perfectly and within budget.

I find it very interesting that we should give ourselves one year to plan a wedding, but with a funeral – a one-time only event – we give ourselves 48 hours on average. Other than the emotion perhaps, is there that much of a difference? For a final farewell we need to select a funeral home, florist, readings, pallbearers, reception, officiant, music and many of the same things we did for a wedding. However, with this event, tack on the strong emotion of, “I don’t want to do this right now!” Then add the fact that someone must come out of pocket for this unwanted expense, all within that 48-hour average timeframe. There has got to be a better way ...

Just like a wedding planner, a funeral professional would provide you the same advice – give yourself time to plan this event in advance -- years in advance! We are finding that most people today are planning their funeral and cremation services shortly after retirement. This is a process where you would meet with a funeral professional who holds a certified planning counselor certificate (CPC) in order to design a one-of-a-kind plan for the future. When meeting with one of these CPCs, you can talk through your options for the future and develop a detailed plan so that your family members have a clear road to travel when your time comes. In addition, each person planning in advance is provided a universally used document of the industry that depicts what is to be done. There should be an ID card showing the plans

which are on file in case a death occurs away from home. Also important is a planning booklet to record additional information for those left behind. This process allows the plans made and used at any funeral home. When plans are made in advance, you truly are eliminating added stress.

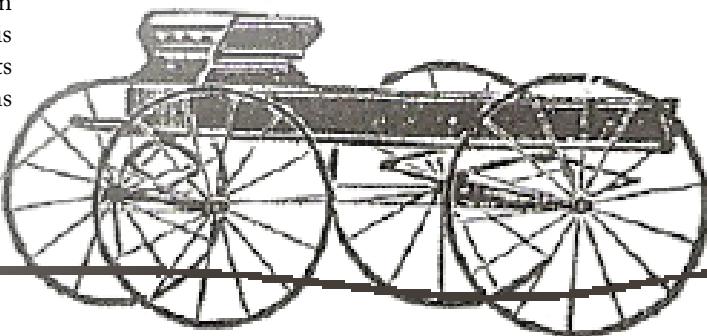
With this planning process, you have the opportunity of having services provided (celebration, remembrance, etc.) paid for at today’s prices. This ensures that all plans not only will be carried out in the future, but the financial responsibility is accounted for. A program is offered within the funeral industry called Forethought,

which safeguards monies for the sole purpose of paying for one’s funeral or cremation plan, and is completely transferrable to any funeral home. Imagine your parents paying for your wedding day when you were a young child. When you reached the age of marriage, all the expenses were arranged. All you needed to do was finalize day and time.

Welcome to the concept of preplanning a funeral or cremation. No stress, no mess!

By planning in advance and having our plans secured with Forethought, families have minimal decisions upon your death. We are not leaving the stress on the shoulders of those having to strategize the perfect final farewell, sometimes in less than 48 hours. A Forethought plan allows you to take the time to plan for all the details that matter most to you, and assures your family will not be financially burdened when the time comes to carry out those carefully considered plans. After all, when it came to your wedding, you most likely had a very clear vision of how you wanted the plans to come together. Shouldn’t your final farewell be detailed as well?

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



Live your life and forget your age.

PODCASTS: WORTH THE LISTENING

By Kristy Steppe

It started when I saw my husband wearing earphones more often than not. Before joking starts about him trying to tune me out, let me give you the punchline: podcasts. It seemed he was always recounting fascinating tidbits over supper that he had picked up on that day's podcast programming.

We are readers by nature, so this was a new development. Drivetime equaled listening to books and downtime meant setting feet up by the fire with the top book off the stack known as "to be read." How could I be disloyal to reading or add another thing to the list, you know, the ever-growing list of *all the things that always will need to be done?* But, I'm also determined to not get "stuck." Change will always happen. Exhibit A: the new iPhone I'd been given. So, how convenient that the new iPhone had a purple podcasts icon.

Various social media outlets suggested where to start. Here's what I quickly discovered: It was great! When listening to podcasts, they in turn will mention other podcasts. Podcasts are "the filler" in most of my day. When folding laundry, making supper and running errands, podcasts are there giving the listener a new take on why people act the way they do or why you need to buy an Insta-Pot.

If you're a runner, an avid reader, an entrepreneur, like to garden, think ordinary people can be fascinating, enjoy music, want to drop five pounds, need to get organized, and practically anything else, well there's a podcast for you. The iPhone podcasts app isn't the only source; Android offers selections through Google play. No smart phone? No problem. Podcasts are accessible online, most often with transcripts available for those with hearing disabilities.

The best thing to do is just start listening. If you find something you like, then subscribe to it. Every time a new episode is released, it will be automatically downloaded to your playlist. Some podcasts offer their listeners the chance to become a patron. By donating monthly, you may receive extra incentives such as early release of podcasts or products.

Podsearch.com offers several search tools by categories or top shows. Visiting most broadcasting sites will lead you to their various options from BBC to NPR. And, of course, there's always

the good old "Googling" it technique.

A few podcasts titles listed below may interest you, but I will say you have find your topics by trial and error. Here's a podcast sample:

The Lazy Genius Kendra's tagline is, "Be a genius about the things that matter, and lazy about the things that don't." She shares practical tips on running your home, but digs deeper into the why of doing it a certain way.

Psychology of Eating Marc David lets his audience listen in as he conducts first interviews with new clients (with their knowledge, of course) as they discuss their issues with life, food and eating. What he is able to decipher in a short phone conversation about his clients' real issues is pretty astounding.

The Next Right Thing with Emily P. Freeman With the most gentle of voices, Emily encourages the listener to start right where they are and do the next right thing. Her tagline is, "This is a podcast for the second-guessers, the chronically hesitant or anyone who suffers from decision fatigue. This is also a place for those of you who may just need a little white space or a few minutes away from the constant stream of information or the sometimes delightful but also distracting hum of entertainment."

Terrible, Thanks for Asking The host, Nora McInerny, talks about people and their pain, but does so with a levity that helps reduce the tension.

What Should I Read Next with Anne Bogel She blogs at 'The Modern Mrs. Darcy.' Her podcast covers anything from how you set up your bookshelves to her uncanny ability to hear a listener's top three books and produce a new read for them.

The Meg Robinson Show It explores the stories that make us who we are. Meg curates the fascinating back stories of peoples' lives covering a wide range of topics. Punctuated by original music, these stories offer humor, entertainment and lessons about life.

While cellphones in public places can be annoying, you'll now see people listening to podcasts with their headphones -- a delightful way to block out the distractions. Why not join them?

Kristy can be contacted at kristysteppe@gmail.com

Doubt kills more dreams than failure ever will.

Football is not my favorite thing and when my husband suggested we take a two-week RV trip to Canton, Ohio, where he wanted to visit the Pro Football Hall of Fame, I was less than enthusiastic. On hearing about our travel plans, friends were surprised: "What else can you do there for two weeks?" Indeed, there were two of us going on this trip, and only one of us would be fascinated by the hall of fame.

Interestingly and surprisingly, there was quite a lot to see; some sights we came upon quite by accident. What fun to not be overscheduled, having every moment planned, but to find unexpected treats along the way.

We did visit the Pro Football Hall of Fame and unbeknownst to us, it was the same weekend as the annual induction of new members. We happened to be there to view a celebrity interview with Emmitt Smith, and the Dallas Cowboys cheerleaders.

From there we discovered and toured the Presidential Library of William McKinley. The next discovery was the Wright-Patterson Air Force Base Aviation Museum. There are four huge airplane hangars housing airplanes beginning with the Wright Brothers, through WW I, WW II, Korea, Vietnam, space age shuttles and three Air Force I airplanes used by presidents Truman, Eisenhower and Kennedy. What a well-designed museum and well worth the trip and walking tour.

Scanning a map of the area, we discovered one of the world's highest concentration of Amish families south of Canton: the villages of Sugarcreek, Walnut Creek, Millersburg and Berlin, Ohio. It was a treasure trove of fresh farm produce and meats, and handcrafted articles from the many quaint shops there. The Warther Museum, a showcase of carvings by the master carver, Ernest "Mooney" Warther, was another unexpected discovery. Not only did he carve from wood, he hand-carved trains from ebony, ivory and walnut. His most notable work was the entire Lincoln funeral train, complete with Lincoln's body laid in state, seen through the tiny windows. Nearby this museum is David Warther II, a fifth-generation carver from that family, whose museum features "The History of the Ship." David carves his pieces from antique ivory and ebony. These are amazing works of art and he demonstrates his technique for visitors daily.

Another interesting side trip included a tour of Churchill Downs, home of thoroughbred racing and the annual Kentucky Derby and the Kentucky Derby Museum.

Google showed us that we could easily drive to Williamstown, Kentucky, to visit the Ark Encounter. Having merely read about it, it was

another surprise. It is reputed to be the largest timber frame structure in the world. Three decks of exhibits depict the biblical account of Noah's Ark. It is an amazing place to visit.

Next off the beaten path was a drive down to Lexington, Kentucky. What would be our focus there since we had visited

years earlier? We found an RV park right in the well-known Kentucky Horse Park, a working horse farm and educational theme park. There was much that had been forgotten or missed on the prior trip. As its name implies, this park is about everything connected to the horse industry. Among the exhibits was a parade of horse breeds from all over

the world. Visitors could also tour the Hall of Champions where retired race horses are shown, take a horse-drawn carriage ride around the grounds, watch a horse show or tour the International Museum of the Horse. There is much here to see and enjoy.

Another side trip included America's largest restored Shaker Village of Pleasant Hill in Harrodsburg, Kentucky. There are 34 restored buildings remaining that showcase the Shakers' unique architecture and craftsmanship. Docents explained that the Shakers were a communal society of the 19th century who lived a peaceful and simplistic life in villages around the United States. Gradually their lifestyle died out and there are only two Shakers left who now reside in the one remaining community in New England.

Heading home, it was astonishing to realize how much we had seen other than the Pro Football Hall of Fame. It was an interesting trip and quite relaxed; we had only planned two places to visit and the rest just fell into place. Travelling without a fixed itinerary may just be a more relaxing way of travel.

If you are a traveler and feel that you're coming close to having seen it all, this type of trip can be very interesting and easy on the nerves. It doesn't matter whether you travel by RV or car, you too can leisurely explore areas surrounding the main focus of a destination.

You've Always Said You Wouldn't Be Caught Dead In That Dress.

You'd Better Tell Them Now!

 **Lasting Tributes**
Edison, Holbrook & Niles
CREMATION & FUNERAL CARE, P.A.
Quality Service... Affordable Pricing
410.897.4852

Preplanning takes care of all the decisions so your family doesn't have to.
www.LastngTributesFuneralCare.com



Vibrant “Vegilicious” Soups

By Barbara Aiken

The chilly air of Winter's end still tickles our fancy for hot, yummy soup, yet visions of emerging plants from the Spring garden suggest fresh, vibrant veggies. You can have both with these scrumptious vegetable-based soups. As a fan of soups in general -- hearty, smooth and silky, light and brothy -- I love them all and soup is so easy to concoct. Nothing difficult here.

Pair a bowl of piping hot soup with a salad, some crusty country bread and you have a healthy, tasty and nutritious meal that's easy to pull together. I like to make soups in large batches and freeze in individual portions to use whenever the mood strikes for soul-soothing goodness. Frozen soups are easy to thaw in the microwave or gently in a pan with a lid on the stove top. Be aware that not all soups freeze well; many cream-based soups and those with potato may not be ideal candidates for the freezer. Sometimes the creamy soups look curdled when reheated after freezing and potato chunks may go mushy. These are still edible; they simply don't look their best.

Here are a couple of favorite soup recipes, vibrant in color and full of taste. Both of these recipes freeze well, making them easy to keep on hand. The first is great for March and St. Patrick's Day, as it flaunts a Spring bluish-green shade. This simple broccoli soup has visual appeal and a creamy smooth texture. Pair this delightful soup with a simple half sandwich and you've got a fresh and healthy lunch in no time.

Broccoli Soup

Serves 6

4 Tbs. light olive oil
3 Tbs. flour
1 1/2 lbs. fresh broccoli cut into florets
4 cups low-sodium chicken broth
1 large chopped onion
1/2 cup heavy cream
1 chopped carrot
Kosher salt and ground black pepper

Heat the light olive oil in a heavy, medium-sized pot over medium-high heat. Add broccoli, onion, carrot and sauté until onion is translucent, about 6 minutes. Add the flour and cook for 1 additional minute, until the flour reaches a light blonde color. Add stock and bring to a boil.

Simmer uncovered until broccoli is tender, about 15 minutes. Pour in the cream. You may choose to puree this soup in a blender or directly in the pot with an immersion blender. Add salt and pepper to taste.

Be careful when pureeing warm or hot liquid in a blender. The steam generated by the hot liquid will likely blow the top off the blender if not given some breathing room. You don't want your kitchen and you covered in soup. Don't seal up the blender lid, leave it open and place a clean kitchen

towel over the opening and hold lightly with your hand. Start the blender on low to test how your soup is behaving.

The heavy cream in this recipe adds some extra richness. You can substitute light table cream, half and half, whole or part skim milk for the heavy cream or you can omit it. Each bowl can be decorated with either a few homemade or store-bought croutons.

Another favorite soup is tomato and carrot soup. This soup is good hot or cold, making it an excellent candidate for Winter and warm Spring days.

Tomato and Carrot Soup

Serves 6

2 pounds carrots
1 qt. low-sodium chicken or veg. stock
2 medium onions
1 Tbs. fresh chopped dill
2 Tbs. extra virgin olive oil
Kosher salt and ground black pepper
1 pint frozen or 15 ounces canned tomatoes
Plain Greek yogurt for topping

Chop onions and carrots and sauté them in olive oil in a large pot. Add tomatoes and stock and simmer until the tomatoes begin to lose their shape. Puree to a chunky consistency or until smooth depending on your preference and then add the dill. Serve this delicious soup hot or cold, topped with a dollop of Greek yogurt.

In place of the dill, try finely chopped fresh cilantro or ground coriander—both are wonderful flavors with the carrot, onion and tomato blend. If using, add about a tablespoon of the fresh cilantro or about one-half to one teaspoon of ground coriander.

For frozen tomatoes prepared at home, purchase ripe cherry tomatoes or pluck them from your homegrown vines at season's peak. Rinse and dry them and place on a cookie sheet and pop into the freezer. Once frozen, place them in a freezer bag or other freezer container to use whenever you need luscious tomatoes for a soup, sauce or stew.

Soup is a simple meal solution all year around. So what are you waiting for? Get busy and whip up some nourishing, wholesome soup.

Barbara has been cooking and baking for more than 40 years. Preparing delicious meals and pairing them with the perfect wine is one of her passions. She can be reached at barbara.s.aiken@gmail.com

ANNAPOLIS CITY PARKS

By Ellen Moyer

"It is Spring again and birds on the wing again ... hums an April breeze ... as once more dawn sees Daffodils." Cole Porter wrote this hit number for his 1944 Broadway musical "Mexican Hayride." The song was just right for crooners Bing Crosby, Perry Como and Frank Sinatra as "I Love You" rose to the top of the Your Hit Parade list. We don't have this kind of sentimentality anymore in our hurry-up lives, but our seven-square-mile city of Annapolis offers 41 parks for leisure pursuits that might stir the soul. Small patches of open space at the end of streets along the water's edge dot the Eastport peninsula and along Spa Creek, creating the perfect place to enjoy a sandwich, read a book or inspire the artist in you.

In Eastport, Chesapeake Avenue ends on the Severn where the Revolutionary War Fort at Horn Point that protected the city entrance is commemorated. Today it is a popular place for launching paddleboards.

Small craft can hitch up to the space at the end of Sixth Street on Back Creek. Climb the ladder to walk to popular Annapolis locations. In times past, bicycles were available for mobility. Maybe they will return for the visitors that arrive and anchor out in boats.

A not-to-be-missed favorite is Truxtun Park, 80 acres in all, the city's kingpin space for outdoor exercise, boasting three baseball fields as well as basketball and tennis courts and even a swimming pool. Hiking trails winding through the park can connect you across "Bumpers Bridge" to the Children's Museum and Maryland Hall or to the Boys and Girls Club and on to Poplar Trail and Germantown School. The park also offers picnic pavilions and a place to launch a boat for a journey up Spa Creek to the Severn and water adventures on the Bay or to one of the city's four creeks.

The park was named for Truxtun Beale, US diplomat and ambassador who was named for his grandfather, Thomas Truxtun, who was a commodore and Revolutionary War naval hero. Beale, a West Coast native, had a Summer home in Annapolis and gave the city this land on his death in 1936.

Turner Park on Chester Avenue, once a site for basketball competition before courts were built at Truxtun Park, still has

a basketball court for pick-up games as well as a fun space for families with young kids on colorful climbing boards and a slide.

This city's 11-acre park, now managed by the Annapolis Maritime Museum, has a ramble walk through a variety of habitats from marsh to hilltop. It is a paradise for dog walkers and photo buffs. The Colonial walking and biking trail, a spur off the East Coast greenway that extends from Maine to Florida, ends here, too. Or it begins here for an ambitious journey that can extend 1,000 miles.

The 41 parks in Annapolis have it all. Connections to a world of adventures by water or land to active sports-minded competition to a 10-minute walk to a minipark alive with daffodils to sit and chill out and enjoy the sun on your face and see "the birds on the wing again." Spring is here, so log onto <http://gispub.anapolis.gov/parkfinder/> to find one of the city's parks to enjoy.

FindThatFord.com

with Mike Robinson



Koons Ford Lincoln of Annapolis

Call or Text Mike 443.758.3355



BALDWIN

SINGING WITH YOUR GRANDCHILDREN

By *Jerri Carson*

In our busy lives, it's easy to overlook the simple pastime of singing. However, our voice is one of the first connections we make with our grandchildren and singing can strengthen bonds and help them prepare to learn. Research shows that children whose grandparents read and sing to them show better vocabulary and emotional development. When you sing songs, chant jingles or recite nursery rhymes, you are facilitating language acquisition and speech development in a child.

There is no reason to feel that you must be a great singer in order to sing to your grandchild. Your grandchild does not expect or want a beautifully produced voice. He expects and wants a comforting sound. Nor does the music have to be complex. Don't worry about pitch or phrasing. It doesn't matter. Sing high or sing low. Sing fast or sing slow. Just sing and over time you will gain more confidence in your singing skills and you might even remember songs and lullabies from your own childhood.

A good place to begin is singing simple nursery rhymes such as "Twinkle, Twinkle Little Star," "Baa, Baa Black Sheep," or "Row, Row Your Boat." Nursery rhymes are a rich source for encouraging young children to become interested in words and reading. A fun activity is to have your grandchild sing the missing lyrics from nursery rhyme songs. For example, you sing "Mary had a little _____" and encourage her to sing "lamb" or sing "Hot cross _____" or "Merrily we roll _____. Slowly, as language skills increase, the child will be able to add more lyrics until she is singing the song by herself. An excellent book to read with a grandchild is *Singing Bee!* by Jane Hart. It is a collection of lullabies, nursery rhymes, finger plays and action songs. Songs in the book include "Hush Little Baby," "Pat-a-Cake" and "Where is Thumbkin."

Toddlers love these rhymes and there is much laughter and smiles while doing these activities together.

Singing lullabies is another wonderful singing activity. A soft lullaby gives a child a sense of peace and comfort. Lullabies have soothing lyrics and if you have a rocking chair, you can rock your grandchild to sleep. Choose easy lullabies with simple lyrics the child can sing along with, such as "Rock a Bye Baby," "Are You Sleeping," or "Lavenders Blue."

Children love the outdoors and trips to the park or the beach can be a good time to introduce nature songs such as "The Itsy Bitsy Spider," "Five Little Ducks" and "Baby Beluga." Nature walks can provide an opportunity to sing, "I Love The Mountains," and "The Green Grass Grows." If you are a gardener, you can plant seeds with your grandchild while singing "Oats, Peas, Beans" or "The Garden Song."

Be sure to have your grandkids' favorite music in the car or at home for when they visit. Also of great value is to give them new musical experiences, like concerts or an afternoon at the opera. Compose songs together!

There are many books with CD accompaniment, which you can sing along with your grandchild. There is much delight in turning the pages while the song progresses and singing the refrain. Children enjoy familiarity and they often request favorite songs. Popular favorites that never seem to go out of style include

"Old MacDonald Had A Farm", "Skip To My Lou" and "She'll Be Coming Round The Mountain."

Of course, the most wonderful thing about singing with your grandchildren is that they don't care whether your voice is good or whether you can carry a tune. They just enjoy listening and participating. Through our voice, we can offer love and encouragement. Singing is a rewarding activity and you will find, as time passes, how singing can bring joy and happiness to your grandchild and you.

Jerry, a music teacher and musician, can be reached at jerricarson1@gmail.com

Bay Bytes

To have your car transported door to door to almost anywhere in the U.S., log onto www.autodriveaway.com. They also offer storage, maintenance and even registration assistance between states.

Purpose

By Katy Glover

Faith is a matter of head and heart. Each has its role, and neither should dominate. Faith that is all head is a faith without joy and spontaneity. Faith that is all heart lacks a firm foundation and is easily swayed or dismissed.

In mid-December my 89-year old father died. His death certificate provides a medical cause of death, but there was a deeper, more personal cause of death. In the last years of his life he was lonely and talked often about a lack of purpose. He was deeply loved, admired and liked by so many. He lived in a retirement community where activities and opportunities abounded. He was a talented flower arranger and was part of a group that made flower arrangements every week to decorate the public spaces of the community. He kept an easel, pastels and paints in the community art studio, where he created art, surrounded by other residents. And yet, he felt alone and was obsessed by his lack of purpose.

Nearly every Sunday he attended church for his entire life. He worked for the church in one capacity or another during his entire professional life. His faith and his understanding of faith were profound and he had an intellectual capacity to explain things related to faith. And yet, particularly in the last years of his life, it seemed to me that his faith was not strong enough to carry him through the dark night of his soul.

Faith and belief are serious business. To say we believe something is to say that we have taken the time to fully explore, to fully comprehend and to fully accept. Faith is defined as complete trust or confidence in someone or something; faith is based on conviction rather than proof.

I believe one of my father's struggles with his faith came from an over-intellectualization of faith. I think he forgot that the joy and sense of purpose he experienced in making music was an expression of his faith. I think he forgot that laughter and silliness can be an expression of faith. I think he forgot that being in a community and engaging with others is an expression of

faith. I don't know whether he just forgot, or whether he never really understood that faith has an emotional component to it, that there needs to be a balance of the head and the heart.

Faith and belief demand that we take seriously the intellectual responsibility of trusting someone or something, and yet faith and belief are meant to bring us joy, a joy that cannot fully be explained or contained.

Aging is hard work, but for some it is a privilege that not all human beings will enjoy. We need only to refer to any news media outlet to know that lives are cut short daily. We see this as tragic, yet we do not value the aging in ourselves or in others. I believe it

is our faith, no matter how it is defined, that can and even must be the force that both gets us through and offers us joy in our aging. Our faith will be challenged throughout our lives, especially as we age, but it is the joy in our faith that has the power to sustain us.

... yet we do not value the aging in ourselves or in others

There are rules and norms to be followed at all stages of life, and many of us also have doctrines and creeds we follow as expressions of our faith. And in our faith we are meant to question, to seek understanding and in so doing to find purpose, love and belonging. In the rules, doctrines and creeds is also a freedom to feel, express and share joy in all things. At all times in our lives, but particularly as we age and as we live with and care for those who are aging, the greatest gift we can offer ourselves and others is that sense of joy and permission to find joy in all things, from the sublime to the ridiculous, from the intellectual to the seemingly foolish. If we lose the capacity to truly engage the head, we retain the capacity to engage our heart, and in so doing give ourselves and others the gift of joy.

Katie serves as vice president for administration and institutional effectiveness and teaches in the area of practical theology at Virginia Theological Seminary in Alexandria and can be reached at kathryn.a.glover@gmail.com

WALKING BENEFITS BEYOND THE PHYSICAL

By Leah Lancione

It's nothing new. You've been perfecting the "art" of walking since toddlerhood. This almost voluntary act is a doctor- and trainer-approved exercise that has countless benefits that go beyond the mere physical. It's no surprise that aerobic activity is good for your body, and walking at a good pace is considered aerobic. Study after study reveals that walking daily can enhance overall well-being.

The National Institutes of Health (NIH) says walking can "lower one's risk of high blood pressure, heart disease and diabetes. NIH also contends it can strengthen bones and muscles, maintain or lower weight and elevate one's mood."

The Arthritis Foundation touts the many advantages of walking daily, including:

- **Improved Circulation:** Studies at the University of Colorado at Boulder and the University of Tennessee found that post-menopausal women who walked just one to two miles a day lowered blood pressure by nearly 11 points in 24 weeks. Women who walked 30 minutes a day reduced their risk of stroke by 20 percent – by 40 percent when they stepped up the pace, according to researchers at the Harvard School of Public Health.
- **Improved Sleep:** A study from the Fred Hutchinson Cancer Research Center revealed that women (50-75), who took one-hour morning walks, were more likely to relieve insomnia than women who didn't walk.
- **Supports Joints:** Joint cartilage gets its nutrition from synovial or joint fluid that circulates as we move. Impact from movement or compression squishes the cartilage, bringing oxygen and nutrients into the area.
- **Slows Mental Decline:** A University of California study of 6,000 women (65-plus) reported that age-related memory decline was lower in those who walked more. Another study from the University of Virginia Health System found that men (71-93) who walked more than one-fourth of a mile a day had half the incidence of dementia and Alzheimer's disease compared to those who walked less.

In addition to the health benefits, let's face it, walking is an easy way to lose or maintain weight, save for those with an injury or physical impairment. It's not expensive, no hefty gym fee involved, no special equipment required other than a pair of walking shoes. And you can do it anywhere: on a track, through a park, around the block, on a treadmill, even in your house

if it's big enough. The American Heart Association (AHA) endorses regular exercise for heart health by observing National Walking Day, the first Wednesday in April. The AHA offers a "Move More" toolkit online with healthy living tips, an activity challenge tracker and advice on "mindful movement," stretching, what to wear and more at: www.heart.org/HEARTORG/HealthyLiving/PhysicalActivity/Walking/Move-More-in-April_UCM_448665_Article.jsp#.WmtycqinHIW

If you're ready to get walking, the book *Dynamic Aging* by Katy Bowman explains how "postural adjustments and corrective exercises" can help you walk more safely and competently—and with better form. Examples include keeping feet forward and your weight placed on the back of your heels, centering your pelvis and ribcage. The head should be positioned with the chin back so your ears are aligned over your shoulders and the back of the neck kept long.

Dynamic Aging also recommends increasing mileage gradually and says taking more frequent, shorter walks instead of one long run, is just as advantageous. To keep your brain continually stimulated, the book suggests regularly changing your route, and adding hills here and there to challenge muscles and joints.

If you've been inactive for a long time, but want to get started, first talk to your physician and then check out the following tips from the AHA for starting up safely:

- Start with a few minutes.
- Set reachable goals.
- Take the dog for a walk.
- Take your grandkids to the park or playground.
- Park farther from the entrance to your grocery store, restaurant or workplace, etc.
- Chat with a friend on the phone while walking around the block.

Another nice resource likely available at your library is *Walking the Weight Off for Dummies*. In chapter 10 it provides examples of walking routines that range from warm-up and cool-down walking to interval, duration and speed-walking plans.

TREATS FROM THE EASTER BUNNY

By Penelope Folsom

It's not just for kids! Anyone can get an Easter basket, including your mom in a nursing home, the guy alone next door or an anonymous gift left on the doorstep of a lucky recipient. The basket can be stuffed with lots of different goodies or be a theme basket such as one focused on gardening or cooking. Skip the sugary treats this year and try one or a few of these suggestions:

- Books such as paperbacks or small novelty books
- Tickets to a movie, play or exhibition
- Seeds for flowers such as forget-me-nots or for kids' pumpkin seeds
- Interesting herbs and spices tucked in with wooden spoons

- Natural soaps or a small tube of hand cream
- Jewelry such as plastic bracelets for kids or more serious "bling" for an adult
- Magazine subscription
- Gift cards to someone's favorite shop or restaurant
- Bubbles are fun for anyone
- Small potted plant
- Notebook with pencils and pens
- Balls for tennis or one to play catch with
- Jigsaw puzzles
- Crossword puzzles
- Games such as Scrabble or card games
- Art supplies

Any of these items can be combined to tuck into an interesting basket, or for fun, try a beach pail for a child or a colorful watering can for the gardener or even a straw hat filled with decorative colored grass.

Whatever you choose, a container filled with goodies is sure to be appreciated by your favorite people.

A MODERN PAPER STORE

with traditional roots

PAPER IN THE PARK

Lots of invitations & cards
Stationery and thank you notes
Unique gifts • Wrap • Ribbon and much more!

MENTION THIS AD AND
RECEIVE 15% OFF ANY ONE ITEM!

487 Ritchie Hwy • Severna Park, Maryland 21146
paperinthepark@verizon.net • ph: 410.544.8830
WWW.MYPAPERINTHEPARK.COM

JOURNALING YOUR WAY TO A HAPPIER LIFE

By: Nancy J. Schaaf

While I was in middle school, my grandmother gave me a diary as a birthday gift. The red leather-bound journal with its gold lock and miniature gold key contained many blank pages waiting for my thoughts. I diligently wrote about my daily activities and feelings. Although I did not realize it at the time, there are many benefits from writing in a journal. This treasured diary was the first of many and the start of a lifelong interest in writing.

Journal writing has a long tradition as people throughout history have kept their diaries. The reasons are most often personal. C.S. Lewis, the author of *The Lion, The Witch and The Wardrobe*, wrote about his feelings after the death of his wife. He noticed that people in his life seemed uncomfortable with his grief, so he expressed his sorrow in the written word. Author Susan Sontag said, "In the journal, I do not just express myself more openly than I could to any person; I create myself." In perhaps one of the most famous diaries, *The Diary of a Young Girl*, Anne Frank wrote, "I want to write, but more than that, I want to bring out all kinds of things that lie buried deep in my heart." Many presidents including, Ronald Reagan and Abraham Lincoln, wrote their memoirs for posterity.

A blank sheet of paper and a pen are powerful life tools providing a way to document your experiences and record your thoughts. Recent research shows that it is an effective stress relief exercise. People who write in a diary gain both physical and emotional benefits, possibly increasing their longevity. Journaling may help you reduce worrying, according to a study published in *Behavior Modification*, which showed that expressive writing was associated with significant decreases in anxiety.

University of Texas at Austin psychologist and researcher James Pennebaker has written numerous books and articles on the benefits of regularly journaling. In his book, *Opening Up: The Healing Power of Expressing Emotion*, he concludes that writing about stressful or painful events helps a person come to terms with these incidents, thereby reducing their impact on physical and emotional health. His book presents evidence that personal self-disclosure is not only good for our emotional health, but enhances our physical health. Through his research, Pennebaker found that "if you can get people to talk or write about their problems, their health improves."

As a stress management and self-exploration tool, journaling works best when done consistently, but even intermittently, it can help when the practice is focused on gratitude or emotions. Researchers think that it allows a clarification of thoughts and emotions and improvement of self-knowledge. It is also a good problem-solving tool because listing advantages and disadvantages simplifies choices. It also gives time to reflect about feelings and emotions to better understand them, but also can be an outlet

for expressing difficult feelings such as anger and frustration, and the associated negative thoughts and feelings are then released. Keeping a journal allows the tracking of patterns, improvements and growth over time. When current circumstances appear insurmountable, one can look back on previous dilemmas that have been resolved which gives inspiration and hope.

It is easy to get started; all one needs is pen and paper. Find a quiet comfortable area where there are no interruptions and just start writing. There are no rules for journaling. You can write about anything that comes to mind, and the entry can be lengthy or brief. As you are the only one who will read your entries, don't worry about spelling, grammar or punctuation.

Sometimes, it will be difficult to begin. One of the easiest ways is with a "gratitude journal" as you simply write about what makes you grateful. Research has shown that this can improve sleep and increase happiness.

An "ideas journal" is another easy way to begin writing. Have you read something interesting, has a friend said something that provided an "aha moment," or did you see something on social media that caught your attention? All these ideas can offer a topic to explore in your writing. This will often provide inspiration and solutions applicable to your own life.

Setting goals can be a year-round introspection. A "goal journal" lets you focus on examining past achievements and future goals. Sometimes, writing about your aspirations offers the chance to scrutinize the roadblocks preventing these from becoming achievements. It can also be used to note your progress through life's journey.

And lastly, a "curiosity journal" might just be the type that intrigues you. Research shows that curiosity is associated with a higher intelligence, greater levels of happiness and better problem-solving skills. People who are curious tend to create new experiences and explore new ideas. A key to longevity is to have an active brain. Be curious and you just might live longer and better. Life is chaotic and taking a few moments out of your day to explore your thoughts through writing can be therapeutic. Gaining self-knowledge, healing emotions and reflecting on your life's journey can all be part of the process. As poet William Wordsworth said, "Fill your paper with the breathings of your heart."

**"if you can get
people to talk or
write about their
problems, their
health improves."**

Nancy, a retired educator and RN, and can be reached at nanjan30@hotmail.com

It always seems impossible until it's done.

COMBATING SPRING ALLERGIES THE NATURAL WAY

By Meenakshi Bhattacharjee

Spring brings warmer weather and longer days, while Autumn ushers in crisp air and pumpkin-spice lattes. These seasonal changes aren't welcomed by everyone. For many of us, they're eclipsed by the itchy eyes, sneezing and congestion of hay fever and other allergies. What to do? Some allergies are severe and require the attention of a doctor or other health care professional. And always consult a physician before trying natural remedies. But for milder cases, home remedies may provide the relief you need, with relatively little expense or hassle. Even people with bad allergies who need medication may find these at-home tips helpful for easing symptoms.

GREEN TEA

You may already have one proven allergy fighter in your pantry. Green tea is a natural antihistamine that's powerful enough to actually interfere with allergy skin testing. Drinking this does give relief.

NETTLE-PEPPERMINT TEA

Nettle has such a negative image, but it's one of the most incredible herbs you can use once you add it to your repertoire -- from relieving arthritis, lowering blood pressure and, of course, helping seasonal allergies. The peppermint contains a type of flavonoid called luteolin-7-O-rutinoside, which can help inhibit the activity and secretion of anti-inflammatory enzymes, such as histamines, and greatly reduce the dreadful discomfort that accompanies them.

BEE POLLEN

If local honey isn't doing the trick for you, try bee pollen. The concept lies behind how it works -- starting in small amounts and gradually increasing the dosage daily will help build up your immunity to the pollen in your area. Here you expose yourself to allergens before allergy season so your system doesn't take a huge blow when the air fills with pollen. Bee pollen is crunchy, musty and very floral. Enjoy it plain or sprinkle some over yogurt or oatmeal in the morning.

REFRESHING CITRUS DRINK

Citrus-filled drinks contain plenty of vitamin C, which can provide relief from seasonal allergies, thanks to its incredible ability to nourish the immune system. Since the immune system is struggling to function right when you experience allergies, the benefits of this are obvious.

RED ONION WATER

Onions contain a water-soluble chemical compound called quercetin, which has been demonstrated in preliminary studies to reduce the amount of histamine produced by the body, therefore reducing symptoms of allergies. It is,

essentially, nature's version of an antihistamine. Quercetin itself has also been shown to inhibit inflammation, as well as act as a bronchodilator, opening up airways and helping you breathe easier.

APPLE-WALNUT TRAIL MIX

This mix will help you hit the trail in no time, without the sneezing and itching. Walnuts are a daily snack that you can enjoy to help ease allergy symptoms. High in magnesium, they help tamp down wheezing or coughing, while their vitamin E content can boost immunity and protect your body from reacting to allergens. Apples, like onions, contain quercetin, and naturally reduce the production of histamine. Several studies have confirmed that an apple a day really does keep allergies at bay.

OTHER REMEDIES

An herb called butterbur may block allergies as well as over-the-counter antihistamines. Licorice root is another good choice, because it raises your body's level of naturally produced steroids. It may also help loosen mucus, so you'll breathe easier and cough less. Check with your doctor before you try herbal treatments. Some butterbur products contain an ingredient that can damage your liver and lungs. And if you're allergic to ragweed, marigolds or daisies, butterbur could cause a reaction. Use licorice with caution, too. Taking large amounts can cause high blood pressure and heart problems. Pregnant women should avoid licorice supplements. They can cause premature labor.

DIETARY CHANGES

Try adding cayenne pepper, hot ginger or fenugreek, to your meals. While not as fiery, onion and garlic can also help calm your sore nose and unstuff your head. People allergic to ragweed, pollen or other weed pollens should avoid eating melon, banana, cucumber, sunflower seeds and chamomile. All these foods can make symptoms worse.

TIPS

Be aware that line drying your clothes can contribute to allergies as all of the pollen sailing around sticks to clothes (and consequently, sticks to you). If you do open your windows, don't open them all the way. Allergens will fly into the house and settle on everything. At the end of the day, briefly rinse off with cool water. Doing so will rinse off any pollen stuck in your hair or on your skin, and also ensures you don't transfer a bunch to your bedding.

Dr. Bhattacharjee is currently executive director of the Center for Applied Algal Research at Rice University in Houston and can be reached at minakshi12@aol.com

Weekend Away in Kent County

By Barbara Aiken

There are many things to see and do in the Old Line State. One not to be missed is Kent County—a relaxing, slow-paced and stress-relieving respite. Kent County is just over the Bay Bridge and down the road about one to two hours from the Metro area. It's a scenic and easy drive once you've crossed the bridge.

The wine enthusiast may like to stop in Kennedyville and visit the picturesque 365-acre Crow Vineyard and Farm. The folks at Crow Farm raise Angus beef, various crops and run a farm-stay bed and breakfast. Crow Vineyard has a wine tasting room in the old milk house and at various times throughout the year, there are activities such as farm-to-table pizza night and seminars on food and wine pairing. Crow Vineyard produces wines including chardonnay, pinot gris, sauvignon blanc, cabernet franc and merlot. And personal favorites are the sparkling Barbera rose and Barbera reserve.

From Crow Vineyard you can motor through some of the small villages of Kent County, such as Betterton, Galena, Massey and Millington on your way to Chestertown and Rock Hall. Take a look at the county driving tour on the County of Kent website. You'll find all sorts of interesting information about the lesser-known towns and villages of Kent.

Picturesque Chestertown (1706), Kent's county seat and home to Washington College (1782), is located on the enchanting Chester River. You may choose to arrive by boat to tour this walkable gem. Stroll the streets and stop in an art gallery such as Massoni or Art on High. Visit an intriguing shop like Chester River Wine & Cheese or Gabriel's. Enjoy a coffee and a treat at Evergrain Bread Company.

Established in 1903, the Imperial Hotel in the midst of Chestertown is a charming possibility for an overnight stay. Enjoy a delicious meal in the hotel's Kitchen at the Imperial.

Also on the Chester River, Rock Hall is a fishing and oystering village accessible by car or boat. This quaint town is easy to navigate on foot and sports many interesting places to visit. Look for the waterman's statue and visit the Waterman's Museum and shanty. Stop by Durding's Store and enjoy a sweet treat in

this old-fashioned ice cream parlor. Check out the cute shops of Oyster Court. For coffee lovers, Java Rock is the place to go. Look for the boat in the side of the house on Main Street.

For a satisfying meal, the locals frequent Bay Wolf where the seafood is fresh and a few Austrian dishes tempt the ravenous diner. For a more formal atmosphere the Inn at Osprey Point has a beautifully appointed Colonial-style dining room. This gracious inn makes an excellent choice for lodging. They provide a bountiful breakfast for their guests and there is one dog-friendly room in the annex building. They have their own marina for those visiting by water. A small public beach is nearby, complete with breathtaking sunsets.

Don't miss the Eastern Neck National Wildlife Refuge. Only minutes from Rock Hall, this tranquil area is flat and a favorite of bicyclists. There are seven short trails and boardwalks to explore by foot. The views of the Chester River are dreamy from Bogles Wharf and you may spy wood ducks, tundra swans or bald eagles soaring overhead. Bogles Wharf is also the landing area for the paddlers' water trail. Bring along some sunscreen and insect repellent as the warmer months bring out the ticks and biting insects.

For the novice and professional genealogist, Kent County is full of information. The historical society, genealogical society and public library are treasure troves of information for those searching for Kent County family history.

Kent County has several self-guided tours such as the African American History Tour, the Farm and Country Driving Tour, and the Driving Tour that winds you through Kent's small towns and villages. Whatever strikes your fancy in this Eastern Shore county, you will come away with a new appreciation of one of the oldest counties in Maryland. Relax, unwind and spend a few days and nights in the County of Kent, you'll be glad you did.

Barbara enjoys traveling as often as possible and can be reached at barbara.s.aiken@gmail.com

RESET GOALS AND DREAMS, NOT REALLY RETIRE

By Leah Lancione

Experts say the retirement landscape is widely different than what it was for your parents and their parents, thanks to societal changes, globalization and technology. Not to mention, people are waiting longer to retire. A 2014 U.S. Census Bureau report showed that the number of folks 65-74 still in the workforce had risen to 29.6 percent. So, when boomers decide to retire from their career, it's likely they leave the workforce with a host of useful skills. These skills often come in handy when they apply them to a volunteer endeavor or new employment—usually part-time and for recreational or creative fulfillment.

Since many retirees don't want to stay at home and simply collect Social Security, they capitalize on their talents or hobbies to provide the impetus for new pursuits that keep them mentally stimulated and physically active. For example, Frank Sheleheda, a former Navy commander and project manager for Northrop Grumman, parlayed his love of tennis into a profitable and fulfilling part-time gig in retirement. At 69, he teaches group classes for the United States Tennis Association (USTA) Foundation National Junior Tennis & Learning Network, which provides free or low-cost tennis and education programming to more than 225,000 under-resourced young people every weekend along with serving as head coach for a high school tennis team.

Frank's wife Grace, also 69, is a retired elementary teacher. In addition to spending time with her grandkids in retirement, serving as the go-to babysitter, she tutors and volunteers at an assisted living facility. Once a week, Grace and her friend Diane, 67, spend two hours painting ladies' nails and chatting with them for a program called "Nail Jazz." Once a month they also throw a "Red Hats" party—with an inspirational or fun theme.

"We try to get the residents to talk. We take them down 'memory lane' because it stimulates their brains and makes them feel good," says Grace, who also enjoys sharing her faith in God with them. She says the residents are happy to have company each week. Men are invited to join in on the fun, too, especially if the monthly party/presentation involves a theme that appeals to everyone. "The men participated when we did presentations on 'Pirates' and 'Oldies but Goodies' and, of course, everybody loves it when we celebrate Elvis' birthday," admits Grace. "It's all about companionship," she says. Her friend Diane, a retired hygienist, started the "Nail Jazz" program because she "didn't want to

sit at home all day with nothing to do." Though she did work part-time for a time at a local library, she prefers her volunteer work at the assisted living. Not only does she feel rewarded by making the residents smile and participate in thought-provoking activities, but it keeps her energized as well. The symbiotic value of volunteering is substantial. Not only does the person being assisted benefit, the volunteer also profits in many ways. Volunteers often feel their self-worth surge as they extend compassion to someone.

**"YOU ARE
NEVER TOO
OLD TO SET
ANOTHER GOAL
OR DREAM A
NEW DREAM."**
- C.S. LEWIS

delve whole-heartedly into whatever they are passionate about. The APA's online magazine *Monitor on Psychology* reports that psychologist Jacquelyn B. James, PhD, of the Sloan Center on Aging and Work at Boston College, has found that "only those people who are truly engaged in their post-retirement activities reap the psychological benefits."

The APA explains how important it is for retirees to "invest" as much time planning their "social or psychological portfolio" as they do their financial one. After devoting a lifetime to a rewarding career, retirement does not mean no longer having a purpose or contributing to society. For instance, if you were a teacher, try substituting. If sports are your passion, become a recreation league coach. If you were an accountant, sign on at the local tax preparation company. If you love books, volunteer at the local library.

Consider a few jobs *U.S. News and World Report* says are a good fit for retirees in 2018:

- Sales demonstrator
- Dressmaker, seamstress or tailor
- Guide at art galleries, museums or historic sites
- Messenger
- Driver/chauffer
- Security guard supervisor

Whether you volunteer or work part time, find what appeals to you.

A year from now you'll wish you started today.



Cosmetics BETTER LEFT ALONE: YOU MAY BE USING **TOxic** Makeup

By Leah Lanciaone

Visit any drugstore makeup aisle, department store cosmetic counter or a beauty retail chain like Sephora or Ulta Beauty, and it's evident the cosmetics industry is booming and expanding. In 2016, the U.S. was considered "the most valuable beauty and personal care market in the world, generating approximately 84 billion dollars in revenue that year," according to one cosmetics industry source. The problem isn't lack of options, in fact there's a product for every age, complexion and budget. From acne control to anti-aging and everything in between—the cosmetics and skincare market has it covered. So, what's the glitch? Well, many of the products on the shelves contain harmful, even potentially carcinogenic ingredients.

If you're committed to maintaining a healthy lifestyle by eating right and exercising regularly, it makes no sense to indiscriminately apply cosmetics or use skincare products day after day with ingredients that could be toxic to the body. We, as consumers, purchase makeup and skincare products (as well as lotions, soaps, body washes and shampoos) believing that they are safe. However, products can make it onto shelves with ingredients and preservatives that have not been safety tested. If you think the Food & Drug Administration (FDA) is closely monitoring risky ingredients in products, think again.

The Environmental Working Group (EWG) says, "While the FDA has limited authority to regulate cosmetics, our current laws leave them powerless to screen for chemicals that have been linked to cancer, harm to the reproductive system in both men and women, and severe allergies, among other health effects."

It's all in print on the FDA website, which reveals there are no special rules to screen or test preservatives or any other ingredients in cosmetics. "Under the Federal Food, Drug, and

Cosmetic Act, cosmetic products and ingredients, other than color additives, do not need FDA approval before they go on the market." Fortunately, there is hope as people are becoming more aware of the dangerous ingredients lurking in products. Also, in April of 2015, Sens. Dianne Feinstein, D-Calif., and Susan Collins, R-Maine, introduced the Personal Care Products Safety Act of 2015. "The bill seeks to reform a \$71 billion industry that is currently regulated by approximately two pages of federal law that has only been updated once in the past 76 years."

Here is a list of a few common ingredients in makeup and skincare products to avoid. To find an exhaustive list of "problem products with major safety concerns," visit the EWG's Skin Deep Cosmetics Database at www.ewg.org/skindeep/

Fragrance: Products from makeup to skin and haircare that have "fragrance" on the label or in the ingredients could mean hundreds of hidden chemicals that may cause allergic reactions. Federal law allows companies to leave some chemical ingredients off their product labels, including those considered to be trade secrets, components of fragrance and nanomaterials.

Parabens: These preservatives are "used to prevent bacteria growth and extend shelf life. But they are also absorbed into our bodies, and research suggests that they may be tied to hormone disruption and certain cancers," EWG says. You can find them in makeup, soap and body wash, shampoos and lotions.

1,4-dioxane: This carcinogen contaminates up to 46 percent of personal care products tested, according to EWG. The chemical is an unwanted byproduct of an ingredient processing method called ethoxylation used to reduce the risk of skin irritation for petroleum-based ingredients. It is found in (but not limited to)

petroleum-based products, bubble bath, foaming hand soaps, shampoo and other hair products. Ceteareth-20, the polyethylene glycol (PEG) ether of cetearyl alcohol, may contain 1, 4-dioxane.

DMDM Hydantoin: This is an antimicrobial formaldehyde releaser preservative. People exposed to such formaldehyde-releasing ingredients may develop a formaldehyde allergy or an allergy to the ingredient itself and its decomposition products. It is found in (but not limited to) anti-aging products, BB and CC creams, bath oils, hair products, facial toners and astringents, eye makeup, facial cleansers and moisturizers, hand creams and bubble bath.

Retinyl Palmitate (Vitamin A Palmitate/Retinol): This skin-conditioning agent is composed of palmitic acid and retinol (Vitamin A). Data from an FDA study indicates that, when applied to the skin in the presence of sunlight, it may speed the development of skin tumors and lesions. This is found in (but not limited to) sunscreens with SPF above 30, lipstick, lip balms and lip liner, concealer, hair products, anti-aging products, body wash, facial products, nail polish, eye makeup and blush, eye creams and BB creams.

Triclosan and Triclocarban: These ingredients have been linked to antibiotic resistance and hormone disruption. These ingredients were banned by the FDA in September 2016 for use in hand soaps, sanitizers and body washes labeled “antibacterial,” they can still be found in some toothpastes, shaving creams, deodorants and cosmetics.

Sydney Jillson, senior director for Beautycounter, a cosmetics and skincare brand with a mission “to get safer products into the hands of everyone,” says consumers can improve their beauty rituals by swapping out products with toxic chemicals for those which are effective *and* safe. Here is her “Top 5 Safer Cosmetic Products Every Woman Should Own.”

- Lip Sheers: They are a hybrid of a lip conditioner with color. Each color was created to complement every skin tone. The product goes on sheer, but can be layered on to create a more dramatic look.
 - Dew Skin moisturizer: Replace your BB or CC cream with this award-winning tinted

moisturizer for daily use and an SPF 20. It provides sheer coverage and comes in five shades. It can be worn alone or under foundation if more coverage is desired.

- Mascara: This popular lengthening mascara provides length without the clumping, smudging or flaking that occurs with a lot of mascaras. For more volume, there is also a volumizing mascara made with natural fibers.
 - Bronzer: This Matte Bronzer contains a porcelain flower extract, so not only does it give a natural glow, it helps moisturize the skin while you wear it.
 - Smooth and Control shampoo and conditioner: Everyone wants great hair, but haircare products often cause more harm than good, but not with Beautycounter.



Complete Funeral Plans from \$4,495

BARRANCO & SONS, P.A. SEVERNA PARK FUNERAL HOME

*Conveniently located along the Eastern Shore,
Baltimore and Annapolis Corridor*

Over 55 years of service to the community

www.barrancofuneralhome.com 410-647-2400

FILM-REDUCO WEIGHT-LOSS PILLS
THE EASIEST WAY TO SPEND LESS WEIGHT

The detailed more than thirty moves and made easier
the speediest of Headquarters' signature routine has
appeared as the model in a newspaper ad for
A. Friends Stevens
B. Club
C. Lunch
D. Work
E. Breakfast
F. Eye
G. Bed
H. Under Carpet Room
I. Shower
J. Cabinet
K. Window
L. Mirror
M. Bed
N. Sink
O. Heels
P. The Little Who Knows
Q. Letter to the Editor
R. Order
S. Supplies After
T. Eye
U. Pillbox
V. Impediment
W. Laundry
X. Linen
Y. Sink
Z. Shelf



BOOKS: *Old, New and Obscure*

THE BAD-ASS LIBRARIANS OF TIMBUKTU AND THEIR RACE TO SAVE THE WORLD'S MOST PRECIOUS MANUSCRIPTS

By Joshua Hammer

Simon and Schuster (2016)

The intriguing title and mention in the *New York Times Book Review* guided me to this arcane and fascinating book about a corner of the world little known in the West. Timbuktu is located in Mali, the eighth largest country in Africa. Largely due to its location in the Sahara Desert, most residents of Timbuktu live below the poverty level of \$1.25 per day. With a landlocked population of 14.5 million, Mali has few resources. But in the 1300s, its empire included much of central Africa. At that time scholarship flourished and the written record of studies in mathematics, astronomy, literature and art remain in the form of manuscripts long treasured by individual families. The rediscovery of these documents is the subject of Joshua Hammer's remarkable book.

Thousands of manuscripts written in elegant calligraphy in inks of varied colors with gold leaf decoration as elaborate as an oriental rug were produced during Timbuktu's three-century Golden Age from 1300 to 1600. These books consisted of separate pages, carefully wrapped and tied in leather wrappings. In the dry desert climate, where these documents were protected from the elements, they could retain their original beauty and legibility for centuries.

Timbuktu's manuscripts are unique and irreplaceable. The knowledge and scholarship they contain provides a record of intellectual flowering as spectacular as that of Greece or the Renaissance. And while the familial owners of these hand-me-downs may not have known exactly why they are important to the modern world, they considered them a priceless inheritance and guarded them, literally, with their lives.

The effort to unearth these buried documents and then to further preserve them is the story of Abdel Kader Haidera, a man who inherited wealth and a private library of 45,000 manuscripts. Haidera was hired by the Ahmed Baba Institute, which was founded by UNESCO and originally funded by the ruling families of Kuwait and Saudi Arabia, to prove that Africans were capable of scholarship and discovery and that sub-Saharan Africa

had once been a remarkable intellectual center.

Over a period of years, Haidera became a skilled judge of manuscripts; moreover he ultimately secured international funding and was able to build climate-controlled repositories for these works. But in the process, he had to deal with the Tuareg rebellion, a civil war that put the moderate Muslims of Timbuktu in the path of violent, conservative militaristic Islamists who were members of Al Qaeda.

After persuading his kinsmen to relinquish their literary treasures for safekeeping in national repositories, Haidera found himself calling on those same donors to remove and hide them from the invaders. His is a remarkable story of ingenuity, commitment, dedication and trust. And one day, these manuscripts may be accessible at the touch of a keystroke, but until then, they are being protected as an intrinsic part of mankind's intellectual heritage.

-Tricia Herban

HOLDING THE NET; CARING FOR MY MOTHER ON THE TIGHTROPE OF AGING

By Melanie P. Merriman

Green Place Press, Brattleboro, Vt. (2017)

At pivotal times in life, certain books answer the questions that are asked by life experiences. Perhaps *Catcher in the Rye* worked for you in adolescence. Maybe *Emily Post's Etiquette* after marriage and later, *Dr. Spock's Baby and Child Care*. Now that we have aged, one book that might be required reading is Melanie Merriman's *Holding the Net*.

The book offers examples to learn from. For instance, you might die as Melanie Merriman's dad did. Shortly after a dinner prepared by his wife, sitting in his favorite chair, he died in their home in New Port Richey, Fla., probably of a stroke. He was three weeks short of his 81st birthday in 1994. For the remaining 16 years of her life, Merriman's mother, Mary Eleanor Pratt, would live independently in Florida, and then move to a retirement community in New Bern, N.C., and from there to assisted living, and finally to nursing care. During those years, Melanie and her sister, Barbara, were devoted daughters struggling with each reduction in their mother's independence. Melanie, a research scientist and hospice consultant, was the youngest daughter that

her mother seemingly favored. She thought she knew what to expect, what would need doing, but when her mother started failing, Melanie missed many of the "signs" that indicated her mother needed more attention. Barbara, the oldest daughter, and the one who deferred to her sister in most matters having to do with her parents, became her mother's caregiver in her final years. With a no-nonsense approach, Melanie ends up giving you a must-read should you face a similar situation.

-Terry Sayler

THE TRESPASSER

By Tana French

Viking, an imprint of Penguin Random House, New York (2016)

If you are a fan of plot-twisting, well-written, thought-provoking mysteries, you have probably read one of Tana French's five previous novels and the latest one will not disappoint.

The Trespasser, the latest in the series of Dublin Murder Squad mysteries, reunites the detective team of Steve Moran and Antoinette Conway. Narrated by Antoinette, the only biracial and female member of the murder squad, the story's twists and turns keep the reader engaged. Tana French does not go for the "blood and guts" type of detective story, never describing any murder or crime in gory detail, a trait her fans appreciate.

Conway and Moran are handed a supposedly cut-and-dried domestic violence case that they figure is a "throwaway case" that none in the all-male murder squad want to bother with. But on closer evaluation, the murder of Aislinn Murray, a seemingly "Barbie Doll perfect" young blonde with an immaculate magazine layout-type apartment and a supposedly perfect life, is not what it seems on the surface.

It looks like roadblocks are stymying their investigation: False leads are being fed to them, a new boy friend is always being interviewed and pushed to be booked for the murder and one of the other detectives is making their life difficult. Antoinette is also being hassled by someone in the squad, to the point where someone spits in her coffee and steals investigation papers from her desk.

Detective Conway is quite a difficult person to like at first, being very prickly and sarcastic to the point where she almost loses her partner, Detective Moran. But they persevere in following false and legitimate leads and well as information from the victim's best friend, who had warned Aislinn that she might be in danger.

It seems that Aislinn had a secretive life, including an affair with a married man who she was manipulating for her own personal reasons.

See if you can pinpoint the real murderer, who will probably be a surprise, due to clever plot maneuvers.

-Peggy Kiefer

SMALL GREAT THINGS

By Jodi Picoult

Ballantine Books, New York (2016)

Jodi Picoult has written many popular novels and is known for not hesitating to write about controversial subjects. *Small Great Things* tackles the very touchy issue of discrimination, both racial and otherwise.

This is a difficult book to review, as it will evoke many feelings and prejudices in readers, some of which they might not realize

they had. The main characters, Ruth Jefferson, a black nurse and Kennedy McCarrie, her white public defender, are examples of people who have hidden but outwardly obvious prejudices against people who are different from them.

The plot of *Small Great Things* deals very thoroughly with how the characters in the book deal with these feelings.

Ruth Jefferson has been working in the birthing center in a predominately white hospital for more than 20 years. She has been trying all her life to assimilate into a "white world." This all comes to a head when a white supremacist couple (Turk and Brittany Bauer) is put under her care as Brittany is about to have their first baby. Both parents strongly announce that no black person is permitted to touch either the mother or the baby. The head nurse honors this by putting a note in the files that Jefferson is to be taken off the case and should not take part in the delivery or care of the newborn.

A problem arises when Jefferson is the only nurse available when the baby develops complications. The baby has a breathing problem and Jefferson is faced with the problem of saving the baby's life or following the orders of the head nurse. She does try to help the baby but unfortunately he dies.

Here starts the problem that Jodi Picoult deftly handles in the rest of the novel.

Ruth Jefferson is arrested and charged with causing the death of the infant. She is assigned a public defender, Kennedy McCarrie, who takes a special interest in the case. A great deal of the book deals with the courtroom procedures and the interactions and changing feelings of both Jefferson and McCarrie. Thrown into this mix is Edison, McCarrie's bright and talented teenage son, and Adisa, Jefferson's outspoken and radical sister.

There is a surprise and rather unbelievable ending (in my opinion), but you may have your own take on it.

-Peggy Kiefer

ADVANCED STROKE MECHANICS AND TACTICS

By John Officer

Xlibris (2017)

John Officer, a full professor of physical education at the U.S. Naval Academy, served as tennis coach at Navy for 30 years. With 450 wins at Navy to his credit, he shares his expertise between the covers of this readable book.

Although the title is *Advance Stroke Mechanics*, it is intended for players of all ages and abilities. The instructions are clear and easy to follow, covering all the strokes that any tennis player will benefit from. The goal of this well laid out book is to describe every shot in the tennis lexicon.

Officer ought to know; he has researched stroke mechanics for more than 40 years. There are a total of 71 shots to master. Some of these strokes still have not been perfected by touring professionals. Most of the descriptions of the strokes include photos, which is valuable to define the proper posture and position of the player. Although it's not necessary to learn all of the positions and plays, it helps to know of them. Officer uses the Johnny O Tennis System with its cutting-edge process for teaching how to execute the strokes.

An easy-to-follow instructional book, this is the ultimate gift for any tennis player working on his or her game.

-T.James



CONFFLICT AND MARRIAGE

Conflict happens! Take a look at the personal growth section in any bookstore and you'll quickly see that conflict management is a hot topic. Scores of books line the shelves about managing conflict in relationships, business, politics and almost every area of life. Even seasoned therapists and other "experts" experience *conflict* about the causes and cures for this common problem.

My guess is that you are both adjusting to a new normal and that may cause some friction until you can sort things out. It sounds like there is a lot of struggle for power going on. In addressing the source of the arguments, we could explore your past, your expectations, or your styles of communication, but all of that is beyond the scope of a pat answer and requires professional assistance.

For now, consider the following framework borrowed from the business world, which may give you fresh insight and foster better interactions. This approach identifies five strategies for conflict management:

1. **Competition** - using authority or personal power to influence the outcome of a conflict, e.g., "It's my way or else."
2. **Accommodation** - allowing your partner to have his or her way and neglecting your own needs, e.g., "I give up. You win!"
3. **Avoidance** - ignoring the conflict and any attempts toward resolution, e.g., "I don't want to talk about it."

4. **Compromise** - resolving the conflict by choosing a solution that is somewhat acceptable to both partners, but not completely satisfying to either, e.g., "We both give a little and get a little."
5. **Collaboration** - using cooperation and problem-solving skills to find a mutually satisfying solution, e.g., "We find an answer that satisfies each of us. We both win."

Check out these excellent books and audio recordings for more suggestions:

- *Getting the Love You Want* by Harville Hendrix, PhD.
- *The Seven Principles for Making Marriage Work* by John Gottman, PhD.
- *Divorce Busting* by Michelle Weiner-Davis
- *Hold Me Tight* by Sue Johnson

While each strategy has pros and cons, people who handle conflict well select and use the one that best fits the situation. For example, you may need to use competition (or force) in dangerous or urgent situations. At the same time, always insisting on your own way is a sure way to evoke resentment and anger. Not a good pick!

As creatures of habit, we become stuck in a comfortable rut -- most often using one or two of these styles, although all of them are available to us. I bet you can probably identify both your personal favorites and those of your partner just by reviewing that list.

Can you guess which styles are healthiest for couples? Yep, the last two strategies are your best bet *in most cases*. In particular, collaboration allows us to use our creative problem-solving abilities to foster mutual respect, meaningful rapport and interpersonal intimacy.

But collaboration requires time and effort and isn't always the best choice. Some disagreements are too trivial to justify time-consuming problem-solving. Imagine that you and your partner

Your story isn't over yet.

disagree on which movie to see on the weekend. Accommodating and yielding to your partner's desire to see the latest Oscar contender may serve you best. Aim for balance and consideration in these types of minor conflicts.

Talk with your spouse about the five strategies. Without judgment or blame, determine which go-to strategy each of you most often uses. Then discuss your next most frequently used choice. Often, just using a secondary strategy will ease the logjam. Give it a try! Also, seek opportunities for collaboration, building your problem-solving skills and arriving at a win-win solution.

Consistently avoiding conflict or *stonewalling* with the excuse, "I don't like to argue," undermines a relationship. In a similar manner, the person who dislikes going to a doctor risks their health -- if they use their distaste as an excuse to avoid dealing with medical concerns. Most of us don't enjoy going to the doctor or dealing with conflict. However, for the health of our body, we overcome our resistance and seek medical care. And for the health of our relationship, we strengthen our bond by resolving differences in a mutually satisfying manner. If necessary, we can agree to disagree with respect in a way that honors our

relationship and deepens intimacy.

Keep your eye focused on balance and tolerance. Choose your battles with care and shrug off those minor annoyances. Learn to ask for what you need. Your spouse is not a mind reader. When you voice grievances, use "I" language to communicate rather than "You" language, which tends to blame and shame. For example, "I feel left out, unappreciated, unloved, etc." rather than, "You are so thoughtless, inconsiderate, etc."

If you need more help, seek professional assistance without delay. When conflict escalates, becomes chronic or is destructive, it erodes those loving feelings and sets up a difficult-to-reverse

negative cascade of emotions. For assistance in finding a qualified therapist, ask your physician or a member of the clergy to recommend someone they trust. Clinicians trained in relationship skills include licensed counselors, pastoral counselors, clinical social workers, marriage and family therapists and psychologists.

Finally, remember that happy couples stay connected by communicating with many more positive than negative interactions. So, although conflict is a given, keep the tone in your home upbeat by balancing disagreements with appreciation, gratitude and by having fun together.

Vicki Duncan is a licensed professional counselor and welcomes our questions. She can be contacted at Victoria2write@aol.com

Bay Bytes

Local farmers markets will be opening again soon. For a list of dates and hours, log onto www.marylandfma.org/ Lots of other interesting information too, including recipes, special orders and programs.



Is Cremation a Consideration?

Pay tribute to your loved one by placing their cremains in a Lakeside Cremation Bench, a Private Bench Estate, a Private Columbarium, a personalized Pedastal or in a glass niche located in our stunning Chapel Mausoleum. We offer a serene and restful place for everyone.

Call Lakemont Memorial Gardens at **410.956.3060** to make arrangements or just stop in and have a cup of coffee. We offer park tours and pre-planning seminars.

We are located at
900 W. Central Avenue
Davidsonville, MD 21035

EARLY SPRING QUIZ-ACROSTIC

	1	X	2	D	3	S	4	V	5	S	6	T	7	C	8	Q	9	H	10	P	11	R	12	U	13	H	14	T	15	S	16	A						
17	I	18	D	19	X		20	P	21	C	22	S	23	D	24	Y	25	M		26	O	27	J	28	Q	29	A	30	U	31	H	32	W	33	T	34	P	
35	D	36	L	37	E	38	Q	39	H	40	A	41	P	42	F		43	E	44	J	45	S	46	G		47	Q	48	P	49	X	50	D		51	G	52	M
53	N	54	X	55	F		56	D	57	P	58	A	59	S	60	B	61	Y		62	E	63	A	64	K		65	D	66	O	67	H	68	Q		69	V	
70	J	71	P	72	I	73	R		74	D	75	L	76	T	77	N	78	W	79	Q	80	G	81	H	82	B	83	O	84	A		85	D	86	B		87	P
88	Y	89	T	90	H	91	Q	92	U		93	K	94	A		95	Q	96	P	97	L	98	D		99	V	100	T		101	X	102	S	103	N	104	A	
105	J	106	B	107	M	108	W		109	H	110	P	111	A	112	V	113	F	114	J	115	Q		116	H	117	B		118	S	119	T	120	Q	121	I	122	J
123	L	124	P	125	U	126	W	127	D		128	A	129	Q	130	N	131	H	132	W	133	D	134	P	135	S	136	R		137	P	138	N	139	Q	140	O	—
141	Q	142	A		143	P	144	Q		145	S	146	H	147	U	148	P	149	C	150	A	151	B		152	V	153	S		154	P	155	C	156	H			
157	P	158	Q	159	J	160	A	161	W		162	B	163	P		164	K		165	R	166	F	167	K	168	B	169	S	170	A	171	M	172	E	173	Q		
174	H	175	Y		176	S	177	T	178	H		179	P	180	Q	181	S	182	R		183	V	184	D	185	U	186	G	187	T	188	P	189	I				

Copyright © 2015 Sheila Haak

Directions

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

- A. Grace Kelly's character in *To Catch a Thief* (2 wds.) 94 150 170 63 29 16 128 111 40 160 58 104 142 84
- B. 1953 Montgomery Clift thriller (2 wds.) 162 82 106 86 117 60 168 151
- C. Component of a plaster wall 21 149 7 155
- D. Carole Lombard 1941 comedy (4 wds.) 65 184 74 50 35 98 23 18 127 56 85 133 2
- E. Enlarge a hole 37 172 62 43
- F. Observed 113 55 166 42
- G. Refusing to heed 186 46 80 51
- H. Ingrid Bergman film set in Australia (2 wds.) 13 131 67 156 178 31 174 146 9 109 39 116 90 81
- I. 1 of 100 logarithmic divisions of a semitone 121 72 17 189
- J. Book of the Old Testament 44 105 114 159 27 70 122
- K. Herb of the mustard family 167 93 164 64
- L. Of impressive proportions 97 75 36 123
- M. Granddaddy of all tablets 52 171 107 25
- N. Faux pas 130 138 103 53 77
- O. Relative of the Atlantic cod 26 66 140 83
- P. 1956 remake of a 1934 film, both films directed by the same director (6 wds.) 87 143 41 157 20 163 137 96 57 34 110 148 179 154
124 10 71 134 188 48
- Q. Opinion piece (4 wds.) 139 38 95 47 144 79 91 158 120 180 68 8 115 129
28 141 173
- R. Frequently 73 11 182 136 165
- S. Incident upon which *Topaz* is based (2 wds.) 153 181 15 169 118 59 45 3 145 22 176 5 102 135
- T. Cary Grant 1941 romantic mystery 6 187 14 76 119 33 89 177 100
- U. 1960 "Shower scene" screen thriller 147 12 92 125 30 185
- V. Effect 99 4 183 152 69 112
- W. Native American Indian tribe 161 78 126 32 108 132
- X. Beverage sometimes served as "art" 101 49 54 1 19
- Y. Cast off 61 88 24 175

NEW!
Quiz-Acrostics Book 2,
published by Puzzleworm
is now available at
amazon.com

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

Be strong. You never know who you're inspiring.

EXOTIC SPECIES INVADE THE BAY

By Henry S. Parker

On Oct. 8, 2017, a beachcomber in Belgium salvaged a large buoy and attached length of line so densely covered with marine life that it resembled a floating aquarium. Hundreds of goose barnacles, dozens of Columbus crabs and countless skeleton shrimp—all species not native to Belgian waters—had colonized the assemblage. Sleuthing traced the buoy to a lobsterman in Rhode Island who had lost it a year earlier. Goose barnacles, Columbus crabs and skeleton shrimp are not Rhode Island residents either. In its 3,500-mile transatlantic journey, the buoy had picked up a lot of hitchhikers.

The oceans know no boundaries and they are constantly in motion. Since the dawn of life on Earth, currents have transported plants, animals and microbes to distant shores where they frequently gained a foothold, sometimes forcing out local species. Over the eons, this natural process -- slow, intermittent and uncertain -- has redistributed life forms all over the globe. By and large, the receiving water body has accommodated the newcomers.

While the natural redistribution of life on Earth is unceasing, human activities have accelerated the process. The constant, rapid movement of people and goods is delivering non-native species to new marine environments on an almost-daily basis. Marine ecosystems are hard-pressed to adapt. Invading species, often lacking natural controls and predators in their new environment, may out-compete and eradicate resident species, which could include iconic and valuable commercial fish and shellfish. Invading species can also carry debilitating diseases and often foul and damage boats and structures. Marine invaders cost the U.S. tens of billions of dollars annually.

INVADERS ASSAULT CHESAPEAKE BAY.

About 160 aquatic invasive species now populate the Bay's tidewaters and wetlands. They include several decidedly bad actors. Some, like the toothy Northern Snakehead (aka "Frankenfish"), have names that evoke lead creatures in horror films. The rogue's gallery includes:

BLUE CATFISH. These voracious predators eat about anything (including blue crabs), can live almost anywhere in the Bay, may grow up to 100 pounds and can survive for 20 years. Introduced by fishermen in the 1970s, populations have exploded. In some Bay areas, blue catfish make up three-fourths of the fish biomass.

VEINED RAPA WHELKS. Native to Asia, these small marine snails arrived in the Bay two decades ago, most likely in larval form. Because they prey heavily on bivalve mollusks, they threaten the Bay's commercial clams and oysters.

ZEBRA MUSSELS. Accidentally introduced to the Great Lakes in the 1980s, these prolific filter-feeding bivalves have spread to the head of Chesapeake Bay. Where established, they can foul manmade structures, including boat hulls and intake pipes, and decimate plankton populations, reducing available food for other shellfish and fish.

GREEN CRABS. This European invader preys heavily on mollusks, including commercial shellfish.

CHINESE MITTEN CRABS. Originally imported as a delicacy for live seafood markets in California, this burrowing crab can uniquely inhabit both fresh and salt water. Prolific breeders (a single female can carry up to a million eggs) and omnivorous eaters, mitten crabs can outcompete native species and erode shorelines and embankments.

NUTRIA. This muskrat-like rodent was introduced for fur farming in Maryland's Blackwater National Wildlife Refuge in 1943. Because females can produce up to a dozen young annually, the animals have spread rapidly into adjoining marshes and wetlands, where they eat marsh plants, undermine banks and cause substantial erosion.

MUTE SWANS. This otherwise beautiful Eurasian bird feeds heavily on ecologically important underwater grasses. With its aggressive breeding behavior, it drives native species from nesting and feeding grounds.

Even tropical reef fish can enter the Bay with potentially harmful consequences. One is the lovely, but venomous, lionfish. These fish, favorites of aquarium hobbyists (who may have released some into southeast Florida waters), breed prolifically, eat ravenously, bear a row of poisonous spines and have even shown up in Massachusetts—though not yet in Chesapeake Bay. But the equally beautiful spotfin butterflyfish has been sighted in the lower Bay, probably borne north by warm-water currents.

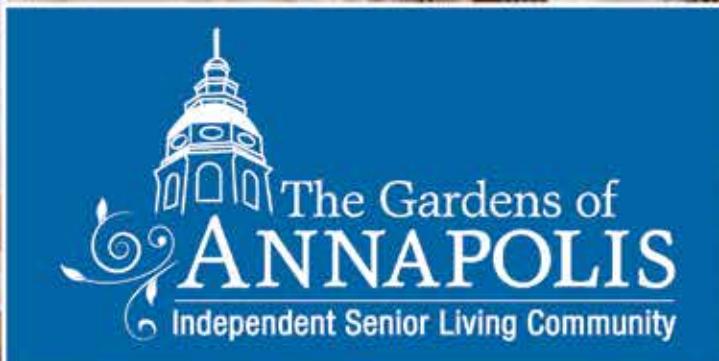
WHAT BRINGS THEM HERE?

Marine invaders have entered the Bay through six primary means—one natural and five human-caused. The natural mechanism is the Gulf Stream. As this river in the sea meanders northward along the U.S. East Coast, carrying a cargo of tropical marine life, it occasionally loops back on itself and then spins off whirling rings of warm water on its western side. The rings, with their entrained species, may end up in coastal waters as far north as New England.

People trigger invasions by deliberately introducing exotic species for aesthetic, recreational or commercial purposes e.g., mute swans, blue catfish, and nutria, by releasing non-native aquarium or bait species into ocean waters (lionfish, for example), and by accidentally transferring aquatic animals and plants on uncleared boat bottoms, footwear or fishing gear. Human-caused climate change may also expand the range of warm-water species into higher latitudes.

But the biggest contributor is ships' ballast water, pumped in with accompanying marine life, at ports of origin, and discharged at destinations. The burgeoning coal trade at the Port of Baltimore quintupled ballast water discharges into the Bay between 2005 and 2013. Scientists implicate ballast water in the introductions of green crabs, rapa whelks and zebra mussels. While "open-ocean exchange" (flushing and refilling ballast tanks at sea) has been encouraged for decades, recent research suggests that this practice may increase numbers of invasive organisms.

So What Can We Do About Invasive Marine Species? We'll answer this question in the next issue.



Independent, Active, *Living at its Finest*

WELCOME TO GARDENS OF ANNAPOLIS, A PREMIER 62 AND BETTER COMMUNITY that offers residents an active, worry-free lifestyle. This locally owned and operated community features on-site amenities including:

- No Entrance Fees
- Transportation Services
- 24-hour Emergency Services
- Spacious apartments well-equipped with emergency response system and full size washers and dryers
- Community areas including dining room with evening meals available, hair salon, game and billiards room, movie theater, library, computer center and bistro
- Bocce Ball and Shuffleboard Court
- Fitness Room and Wellness Center
- Resident Activity Director

Call today! 410-295-5644
www.gardensofannapolis.com

Stop by today and tour our beautiful community!
Monday-Friday
8:30am-5:00pm



931 Edgewood Road, Annapolis, MD 21403