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Early Spring 2009

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For the Bay Boomer and Savvy Senior

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Website Coordinator	EliteWebStudio.com
Subscriptions	S. Hill subscriptions@OutLookbytheBay.com \$24.95 per year Bimonthly (6 issues per year)
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OutLook by the Bay is distributed throughout Anne Arundel County, in sections of the Eastern Shore and Baltimore. It is available free in senior centers, county libraries, hotels, coffee shops, doctor offices, supermarkets, senior communities, book stores, restaurants, private clubs, real estate offices, health clubs, hospitals, at all advertisers, and mailed to select homes in the Bay area.

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BAY VIEW - Words From the Desk



Tecla Emerson Murphy
Publisher and Editor-in-Chief

Life just isn't as bad as the evening news would have us believe. Actually, look around, life is good. We've made it through another winter and that's good news right there! And now we're chomping at the bit to get out there and get going with spring. Can you imagine a better time of life? If there is or was, I can't remember it. And if you're not out there enjoying the moment, you're missing out on some of life's best adventures. From my viewpoint, at this age there's more out there to enjoy than ever. We have more time available to us than ever before to do more of the things that are important to us. As Vicki writes on page 22, *now is the time to backtrack and pick up some of those pieces we dropped along the way while we were raising children and pursuing careers.* We have made our mark out there in the working world, and with luck and maybe a bit of skill, we've made a few solid contributions along the way. After years of doing for everyone else, don't you think it's time for a bit of respite? We're no longer accountable for our every minute. We now have time to enjoy that which is good in our lives. My friend, Joyce, who recently retired, says she's never been busier. But that's by choice. Now at least we can all look back and be glad that many of life's moguls are behind us. We can enjoy the moment like never before. And look at all the stuff we know. Not that everyone is interested in our vast store of knowledge, but we do make great Trivial Pursuit partners. But then we've lived through some pretty significant events in world history: Ending of World War II, the Korean and Vietnam wars, the Kennedys, landing on the moon, fall of the Berlin Wall, 9/11 and the birth of technology on a level we never dreamed possible. Through all of that, life seemed a whole lot less complicated. But then look at the advancements! What a world we live in: space travel, instant messaging, medical advances right out of a sci-fi novel, electronics that will do almost anything if we could just get through the manual, meals we don't have to prepare, computerized warfare (now there's an advancement?), wireless anything and everything and travel to places we only used to read about in *National Geographic*. We even have cars that don't require gas, babies created in ways that nature never intended and gizmos that locate fish and burial sites. (See Ryan's article on page 31.)

Remember when a grand adventure was catching catfish off the pier (the old-fashioned way) or skipping rocks on the water, or a 25-cent Saturday movie that included a short flick and five newsreels? We weren't rushed around back then getting from lacrosse to band to play dates. We were escorted to the door shortly after breakfast and told to go out and play and don't come back until you're called! More often than not we dragged our feet as we shuffled out the door trying hard to look miserable, but within minutes we had a pickup game of baseball going or we were adventuring in the woods creating our own secret clubs. And no one much worried about what we were doing 'cause if you messed up, Mrs. Buckley, she was our neighborhood busybody, had your mother on the phone within minutes.

Would you ever trade those adventures for an iPod, six video games and a big screen plasma TV? All marvelous inventions, but who's the loser here? We had imagination and created our own adventures and our own reality. And with all that time to nurture and expand our creativity and use our imaginations, look what happened. We're the generation who conceived and developed most of the technology used today.

Tom Brokaw referred to our parents as the greatest generation. Well I beg to differ: I think quite possibly we're the greatest generation - we've contributed so much. So let's keep going. It's spring, let's get out there and show some kids how

to build a secret clubhouse and if it's not exactly the evening news they're watching let's at least introduce them to the off button on their iPods and cell phones and show them just how much fun life can be.

Tecla Murphy



Money MATTERS

Early 2009
Spring



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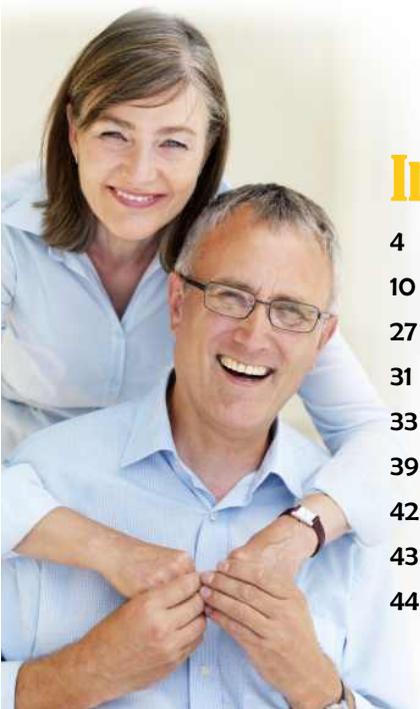
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On the Cover: Karen and Al Northrop enjoy jogging with their Lab-mix, MaryJane, and new Airedale puppy, aptly named Gideon. Currently living in Brandywine, Karen commutes to Clinton and Al to the courthouse where he is a Circuit Court judge for Prince George's County. In addition to running with their canine friends, Karen participates in boot camp, Pilates and Yoga classes, while Al likes to run the courthouse stairs. Entertaining with fabulous food, good wine and great friends is a favorite pastime of the pair - hence the importance of exercise in their daily life. Both are looking forward to retiring someday to their ranch in Pagosa Springs, Colorado.

Cover Photo by R.C. Murphy; photos@OutLookbytheBay.com

Article photos by istockphoto.com

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LETTERS TO THE EDITOR:

Long-Term Travel List

Saw Phil Ferrara's article in Outlook by the Bay and would like to get the electronic copy. Nice job on the list. Thanks,

~ D. and K. Carpenter

Ed Note: To receive your copy of Phil's list for Long-Term Travel Preparation as it appeared in the holiday issue, please e-mail pferrara65@comcast.net

Enjoyed Terra Cotta Warriors'

Thanks for Kathryn Marchi's "Terra Cotta Warriors." A fascinating story, and mysterious to boot! I plan to research the warriors via the Net. Thanks,

~ H.G., via e-mail



Cottage Cheese

Just thought I'd let you know how impressed I am with your magazine. I went through it and there are a significant number of articles that are really of interest to me. They are all so well written and full of good information. I'm definitely going to try cottage cheese on my next potato (thanks Cindy Rott). Great job all around.

~ M.S., Annapolis

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editor@OutLookbytheBay.com**

Trust Article Requested

I just subscribed to the magazine and missed the article "LIVING TRUST PART I" in the holiday 2008 issue. Could I get a copy of the article? Thank You,

~ L.W., Queenstown

Ed Note: It was an article well worth downloading. Please log on to www.OutLookbytheBay.com where all archived issues can be accessed.

Judge's Notes

In Judge Northrop's recent article you referenced being able to download forms on the Outlookbythebay.com Web site. Unfortunately, I cannot locate them anywhere. Can you better direct me? Thank you!

~ M.G. via e-mail

Ed Note: To access the forms please go to OutLookbytheBay.com and click on Judge's Notes. You will be able to download the forms from there.

An Appreciative Reader

I loved Kathryn Marchi's China article. Since I am a confirmed non-traveler, I don't pay much attention to the wonders of the world, but was pulled into your article. I had never heard of the terra cotta army and was way impressed to learn of their existence. I guess we're never to old to learn! I also enjoyed your "whether to move" article, particularly the "kicking and screaming" part. I had never thought of it that way, but yes, that's how many of us got here--at least the screaming part.

~ Pat S., Centreville



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Proactive in a Tough Market

By Elizabeth Spurry

This last year in the financial market has caused many people in all walks of life to genuinely fear their financial future. This is understandable considering the losses that people may have experienced in their investments, their real estate value and their buying power as prices rose in key areas like gas and groceries.

Wisdom tells us that the best reaction once these negative swings have taken place is to sit tight and wait out the storm. But from a financial planning standpoint, there are some proactive things you can do to take advantage of a weakened market and economy.

First, look at your mortgage.

Although equity has fallen for most homeowners, there are still a lot of folks out there who could refinance and save money on their mortgage. Also revisit those second mortgages to see if they are at the best rate. Rates are still low. Take advantage of this window of opportunity.

Second, revisit your asset allocation in your investment accounts. Your accounts may need a little rearranging. Talk to your adviser about what rebalancing should occur to be best positioned to take advantage of the markets once they recover, or to protect your nest egg in the short run during these volatile times in the market. Nothing clarifies our risk tolerance like a market correction. Now is the time to be sure that your investments are appropriate for your needs and objectives.

Third, this is the time to negotiate.

Every industry from car sales to lawn care is suffering from the economic downturn. In the past you did not have the option to negotiate a better price for goods or services, but now you might find that you can really

haggle over a price. If you have been putting off work on your home, or a large purchase of some other kind, you won't find a better time to get a great price. In addition, bargains lurk around every corner. Coupons, incentives and sales abound. Check out your local paper and flyers to see if you can take advantage of a slow economy.

Fourth, keep adding to your savings and investment accounts. Many folks stop adding to their 401ks or other investments during tough times, but history tells us that sticking to a discipline such as regular 401k contributions, is a big part of superior returns over the long run. Financial plans are meant for good and bad times, so don't get scared away from sticking to your plan. And don't neglect those emergency savings accounts. Most planners will advise that you have three to six months cash to cover expenses -- more depending on your

profession -- in a savings or cash equivalent account. As we see companies laying off employees every day, now is not the time to neglect your emergency account. Keep adding to this and you will add to your peace of mind.

Finally, talk to your planner or adviser about whether the downturn you may have experienced has hurt your ability to achieve your goals. You may need to revise your game plan. But sitting tight and waiting it out isn't a proactive means to success. Leave no stone unturned when it comes to taking advantage of these markets. Every cloud has a silver lining.

Elizabeth Spurry is the senior vice president at Wye Financial & Trust, a division of Centerville National Bank of Maryland, and can be reached at (410) 763-8543 or elizabeth.spurry@wyetrust.com

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Recycling Family "Treasures"

By Kathryn Marchi

Most of us are at a point in our lives where we have everything we need or want. Some of us have even downsized in an effort to simplify life. But look in our attics, basements or garages and you'll find boxes packed with memorabilia from our parents, grandparents and Aunt Susie or Uncle Albert. These items are most likely left over from what our kids or other family members chose to leave. At the time, we simply could not bring ourselves to get rid of them. Sentimentality won out.

What to do with these precious items? Here are ways to "recycle" some of these treasures.

Jewelry. Since pendants are very popular today, why not make grandmother's gold pins into pendants? There are ways to accomplish this and any jeweler can help. Either cut off the stick and add a bale for a chain or convert the pin with a small gold gizmo that has an attached bale, slips over the stick and accepts a chain. This way the pin can be worn either way. If you don't wear pins, try pinning one on a throw pillow or threading a ribbon through it to hang on your Christmas tree...every time you see it will be a sweet reminder of its owner.

Wedding rings and a diamond can be converted into a pendant also. Have your jeweler entwine these rings, set the diamond in the space between them and add a gold bale for the chain! This makes a beautiful necklace and assures that the rings don't stay hidden away indefinitely in your jewelry box.

If you have a box of gold jewelry containing either mismatched or broken pieces, consider taking them to your jeweler and having them melted down into either a bangle bracelet or a charm of your choosing.

One stud earring can either be worn on a collar as a kind of stick pin or as a tie tack for your husband.

Multiple stones in rings can be taken out and separated to be set in selected jewelry for other members of the family.

Silver: Most young people today do not typically display silver tea services. So if grandmother left you a lovely tea service and you already have one or don't want one — consider separating the pieces. At the christening of my friend's last grandchild she presented the baby with a small silver sugar bowl that had belonged to her great grandmother. A local silversmith engraved the baby's name and date of birth. You might also give one as a wedding gift. This goes for any other nice silver pieces such as trays, dishes, or vanity sets that you might have inherited.

Quilts. Hand-sewn quilts are great heirlooms and need to be seen and not packed away. Some are too old or fragile to be used on a daily basis so why not display them on the wall of a den or bedroom? You could decorate the entire room around it! Another way to display a quilt would be to simply hang it on a blanket rack in the guest room. My creative friend, Linda, hung an antique quilt on her daughter's wooden ribbon rack and placed it over the head of the bed in her guest room.

Antique furniture. This is a treasure and even though you may not have room for more, the smaller pieces can be adapted to uses that might not take up much space. For example, a solid walnut top of an old Singer sewing machine can be easily made into a silver chest, jewelry box, or, in my case, a beautiful tea box! A woodworker can close up the box on the bottom and cut the top for a lid and create a usable box that can be placed on a dresser or end table. Some people use the treadle and put either a glass or marble top in place of the machine apparatus. It can be used in a foyer, kitchen or porch.

An old slatted chair could be easily thrown away, but when it was a wedding gift to grandparents over 100 years ago, it has to find a place in your home! My sister inherited one and put it in her sitting room "as is." She placed an antique doll on it that was dressed in her father's christening gown! Any antique chair could also be used for displaying a plant near a sunny window.



Odds and ends. Sometimes an heirloom can be an odd item that was treasured by parents or grandparents and we just don't know what to do with it! One such item was an iron coffee grinder that stood about two feet tall and had been on my mother-in-law's porch for many years. My husband simply could not get rid of it so we put it in our flower garden. The top was open so I put a bowl from an outdoor garden shop over it. It is now used as either a bird feeder or bath, depending upon the season! In the same vein, a neighbor had an antique sled that he got from his family. During the winter he places it on his porch and during Christmas decorates it with a ribbon or wreath, creating a really unique decoration for the season.



One "heirloom" that might not be considered for saving is a simple rose bush. My mother had a love for roses so she took a slip of her Aunt Lottie's rose bush, rooted it and planted it in her backyard. It grew there for 40 years. When mother passed away, I took a slip and did the same thing. It has grown in my garden for several years. Every spring and summer it brings many special memories of my mom!

These days anything can be framed, so if there are any "sets" in your treasures, there's no need to separate them. Collections of buttons, military or sports medals, odd quilt squares, old lace pieces, demitasse spoons, and old photos can be placed in shadow boxes or ordinary frames and displayed anywhere in your home. If a "set" is more than you can handle, such as Uncle Al's fly-fishing lures, choose one and hang it on your Christmas tree.



There are surely more ways to recycle family "heirlooms." You may have already done this but if not, all you have to do is use your imagination and you'll come up with creative ways to display or use your treasures. In any case, they'll be ready for handing down to future generations!

Kathryn Marchi, the recipient of many fine pieces, diligently tries to give away most of her heirlooms in her continuing pursuit of a clutter-free life. She can be reached for support at Marchi-wre@mrisc.com

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Let Others Know of Your Finances

By Ed Kelley

By nature, adults tend to keep certain parts of their lives private. Some private matters include medical conditions, tax returns, age, driving records, net worth and many more. Finances are often handled very close to the vest. I have seen in public accounting that the head of the household frequently handles the home finances and does not share that information with the spouse or other family members. Putting aside for a moment why that occurs, I am here to tell you that informing your spouse and at least one other close family member about your finances is extremely important.

For many seniors, handling household finances is a function that one assumed years ago, either by choice or by default. It seemed to be under control and there has not appeared to be a reason to share information. Put bluntly, when managing the finances is shared, things go much easier and less expensively should one of the co-managers become disabled. If a person is sick for just a few weeks, somebody else has to keep the bills paid, the deposits made, the car inspected, deal with Medicare questions, roll over a maturing CD -- the list has only begun.

Unfortunately, people get disabled every day. The events are not scheduled, they are not predictable and they are not exclusive to those over 70-something. So if you haven't yet, you would be wise to consider sharing with another responsible individual or two the details of your finances.

When circumstances require a co-manager to step in, you need to have selected someone interested in the task and someone younger, if possible. In the case of both married and pseudo-married couples, both partners need to be as practically aware of the finances as possible. Before I describe a list of financial details your spouse and/or co-manager should know, let me explain my use of practical and pseudo.

Practical applies to gaining enough understanding of an ongoing transaction to meet the terms. That is, in the case of bank borrowing, each co-manager needs to understand that payments are required and how they are to be made. If there is a new co-manager, that person also needs to be aware of the file and the documents. The practical part deals with understanding the portions of the basic transactions that carry forward.

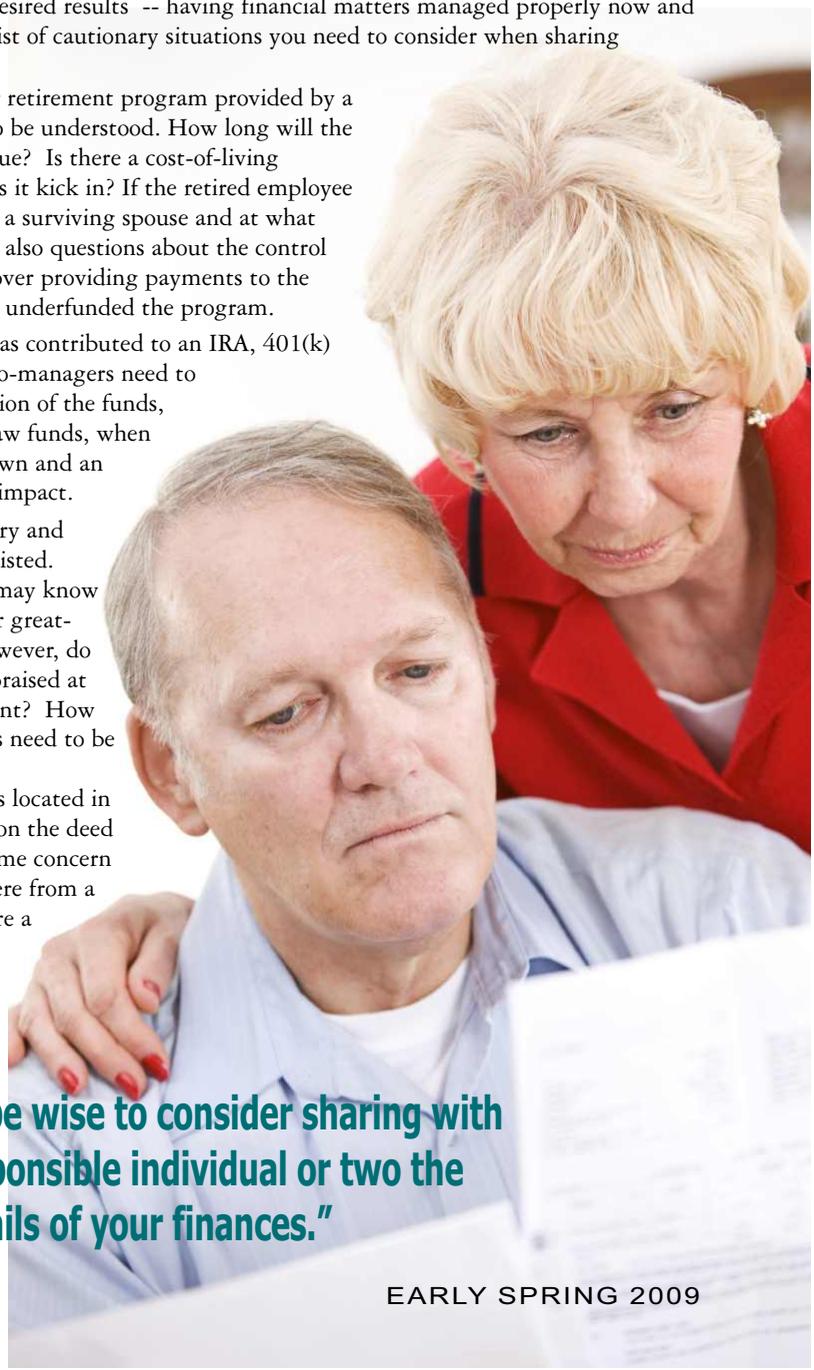
"...when managing the finances is shared, things go much easier and less expensively should one of the co-managers become disabled."

Pseudo-marriages are a touchy subject. When I operated my accounting practice, I prepared individual tax returns for a few pseudo-married couples. These companionships often evolved after each partner had lost a spouse. There were plenty of down-to-earth reasons for not getting married. In almost every case if the couple married, Social Security benefits would drop drastically, perhaps by one-third. In a few cases, a remarriage provision in a retirement/pension plan would also reduce the monthly cash received. In some divorce agreements, if a spouse is awarded alimony, a housing allowance or health insurance, when that spouse remarries these items shrink or disappear. The pseudo-marriage was all about maintaining the cash flow level as high as possible.

That said, having two persons aware of the finance structure brings two thinkers together to achieve the mutually desired results -- having financial matters managed properly now and in the future. Below is a list of cautionary situations you need to consider when sharing financial details:

- Terms of any pension or retirement program provided by a previous employer need to be understood. How long will the monthly payments continue? Is there a cost-of-living adjustment and when does it kick in? If the retired employee dies, are there benefits for a surviving spouse and at what amount? Today, there are also questions about the control the former employer has over providing payments to the retiree if the company has underfunded the program.
- Perhaps the employee has contributed to an IRA, 401(k) or similar program. The co-managers need to be fully aware of the location of the funds, the mechanism to withdraw funds, when the funds may be withdrawn and an understanding of any tax impact.
- Special items of monetary and sentimental value can be listed. Your children and others may know the gold bracelet was your great-great grandmother's. However, do they know that it was appraised at \$11,000? Is that important? How many of this type of assets need to be addressed?
- The deed to the house is located in the gray file. The names on the deed are husband and wife. Some concern is in order if the names were from a previous marriage. Is there a "replacement" spouse? Consult an attorney to learn the correct way to title the property now.

"...you would be wise to consider sharing with another responsible individual or two the details of your finances."



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- Insurance policies need to be listed. List all policies showing the nature of the policy (life, /auto, etc), individual covered, policy number, insurance company that issued the policy and local agent. The co-managers need to be aware of the coverages, premiums to be paid and how the payments are made.

The listing can continue for all items now owned and or in your possession. By listing everything except the dust, you have responsibly identified the assets represented by documents as well as the physical items. With this responsibility, you also identify any liability that may be associated with a specific asset.

Earlier I mentioned relationships that differ from traditional husband-wife status. Care needs to be applied to ownership and attached liabilities in this situation. Who owns the life insurance policies? Have the beneficiaries been updated? Other assets need to be listed. This list can be long. Often, getting a lawyer is the smart way to proceed when you need help in titling certain assets.

As a savvy senior, you are interested in preserving your spending power. Organizing and structuring now will save stress and money later in legal fees and taxes. Inviting a co-manager to participate now will lay the groundwork for managing your finances the way you want when it is no longer prudent or possible for you to do so.

Ed Kelley is affiliated with Retirement Planning Services, Inc. Ed has over 40 years experience as a corporate manager of finance and as a CPA. Contact Ed with questions/ concerns at edkelley@swanportfolios.com or by calling (410) 451-9500

Looking for an easy way to get that all important oatmeal into your diet? Here's a scrumptious breakfast that my dad treated himself to nearly every morning for the last 40 years of his life.

His goal in his 60s was to climb all the mountains in the Presidential Range in New Hampshire at least once. I know he climbed a few of them several times. The highest is Mt. Washington at 6200 feet. Quite a nice goal for a former cigar smoking doctor who once ate all the wrong foods.

To streamline this process, I grind a cup or two of fresh flax seeds and store it in the freezer until ready to use. It's easiest to mix up a dozen separate containers for a couple of weeks of breakfasts so that it's ready to put in a bowl, heat and eat each morning.

Blend

- 1/3 - 1/2 cup of rolled oats
- 1/4 cup of any prepared granola
- 2 Tbs. sliced or chopped almonds
- 2 Tbs. chopped dried dates, or cranberries or apricots
or your choice of chopped dried fruit
- 2 Tbs. freshly ground flax seed
- 1/2 tsp. cinnamon

Add enough water to cover and microwave for one minute. Stir, add milk and a sliced banana or a handful of blueberries and enjoy.

DON'T MISS A WORD



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IT'S POSSIBLE.



This is not the time to hibernate - get out there and cultivate new friendships.

Dear Legal Team:

Both of my parents died recently. They left everything to my two younger sisters, who both have families. I don't have a family. They wrote the will 10 years ago and excluded me as both of my sisters were struggling trying to raise their young families. Their children are now gone and both sisters are much better off financially. Is there any way that I can contest the will and try to claim some of the estate?

– Disinherited

Dear Disinherited:

Wills and estate planning are often in the back of an average person's thoughts, but not kept current as circumstances change. Like any legal document, when life changes occur, the documents should be updated. In the situation you describe, it sounds like no update was ever done.

If a will was executed at a time when the maker was of sound mind, then it is presumed that the will represents the actual intent of the maker. When the maker dies, there is no way to determine if the distribution expressed in an old will was still that person's intent at the time of death. Consequently, it is very hard to attack a will or other estate planning document like a trust. There is a presumption that the person who signed the document intended exactly what it says.

There are many cases, however, of attempts to set aside a will or a trust. Sometimes those lawsuits are based on deficient technical requirements for executing a will. Sometimes, the attack is based on the argument that it was signed under the "undue influence" of a family member, friend or other person who is unduly benefitting under the document. This situation sometimes arises when one of the relatives is a caretaker for an elderly or disabled person and that caretaker becomes the recipient of out-of-proportion benefits under the will or trust. The outcome of these kinds of lawsuits is very fact-specific and depends upon whether there is evidence to show that the maker of the document was influenced. In addition, every state has its own rules of law that apply to this type of scenario so the applicable state law must be researched.

Every family operates on different ethical and moral principles. In some families, the siblings who benefited would recognize the inequity if another sibling was deprived of any benefit under their parents' will. Your sisters would ensure that you received an appropriate distribution of your parent's assets regardless of the will. There are a number of ways this could be accomplished either formally or informally. For example, if you filed a lawsuit contesting the will, a settlement agreement might be reached giving you a proportionate share of the estate.

In contrast, you must recognize that in some families, the beneficiaries of the will might be convinced that the will distribution was truly your parents' intent and it should not be disturbed. Or, your sisters may feel they are more deserving than you, for some reason, and they would not agree to change the distribution.

Short of filing a lawsuit, it seems appropriate for you to raise this issue directly with your sisters to determine, as a practical matter, whether any resolution is possible. This dialogue may help avoid any future awkwardness or difficulties because of the way the estate was distributed. It is possible that the disproportionate distribution would undermine your continuing relationship with your sisters. Getting this subject out in the open might contribute to a better family relationship in the future.

The "Legal Team," **Ronald H. Jarashow, Esq., Robert R. Smith, Esq. and Gilda O. Karpouzian, Esq.**, are practicing lawyers in Maryland with over 30 years of experience. Their answers below are based on assumptions that Maryland law applies. Mr. Smith can be contacted at RSmith@fjbslaw.com, Mr. Jarashow at 410-268-5600 and Ms. Karpouzian can be contacted at 410-280-8864. We are providing information about the law. That is not the same as providing legal advice about your specific circumstances. We try to be accurate and useful. We strongly recommend that you consult a lawyer to find out what is appropriate in your particular situation. We are not giving specific legal advice to you and these answers do not create an attorney-client relationship.

Dear Legal Team:

My husband has Alzheimer's and unfortunately we never gave much thought to our wills. As a result, neither of us has one. We jointly own the house, but there are other things like his car and a bank account and a few stocks that we never changed to a joint account. He is now not of sound mind. Is there anything that I can do?

– Alzheimer's caretaker

Dear Alzheimer's Caretaker:

Estate planning is very important to avoid situations like the one you are facing now. With your husband suffering from Alzheimer's and not being of sound mind, he cannot execute any legal document, either to convey title to any property he owns or to appoint you or someone else to handle his financial affairs. When one is competent they should have a will, medical advance directive to address health care issues and appoint someone they trust as health care agent, and a power of attorney appointing either the spouse or someone they trust as their agent to handle all financial matters during a time when the individual is not of sound mind or competent to handle their finances.

Now that your husband is not competent, in order for you to address his health care issues as well as his financial affairs, you may need to look into guardianship of person and/or property. Guardianship of a person allows the individual who is appointed as guardian to address decision-making affecting the disabled individual, such as health care, living arrangements, food, shelter, etc. Guardians of property address issues dealing with property of the disabled individual. This would cover the bank account, the stocks and other property titled in the name of your husband. Guardianship is a process where you will need to have two doctors examine your husband and certify that he suffers from disability that makes him not competent to address his person and/or his property. The certification would be filed with the court along with a petition for guardianship. The court will appoint an independent attorney to investigate the petition and represent the disabled individual. Obviously, the guardianship route can be expansive. However, in the situation you are in and with your husband suffering from Alzheimer's and not being competent, possibly guardianship would be the way to go.

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Weigh Less, Live More:

Part Three

By Ellen Kittredge

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

While there are as many diets these days as you can count on your fingers and toes many times over, there is not a lot of good solid information available to the public explaining exactly why and how the body holds onto weight. This is the reason I was so excited to discover the work of Dr. Mark Hyman, a practicing physician and medical researcher, who introduced the concept of nutrigenomics to the world. The theory behind nutrigenomics is that the food we eat sends specific messages to our genes that affect our weight. If we eat certain foods our genetic potential for weight loss is increased. Other foods, however, cause us to gain weight or make it difficult for us to lose it.

In earlier articles, we covered the key concepts of chemical imbalances and oxidative stress, and described the role these play in any efforts to lose weight. Now we will investigate two other very important components to successful weight loss, stress and inflammation.

First, a brief summary of the previous information shared: Chemical imbalances or miscommunications between the gut, the brain and our fat cells are a huge



problem for weight gain. Why? Because these miscommunications can cause us to eat more and not receive the appropriate hormonal signals telling us when we are full. Many of us suffer from this "communication breakdown" between these three key parts of the body that regulate appetite. The best way to rewire this faulty system is to eat more whole foods that are naturally high in fiber. These could include green leafy vegetables, beans, nuts, seeds and fruit. Finding a good balance between protein, fat and carbohydrates at every meal is also important to adequately address this specific component to weight loss.

The other concept we have explained in past articles was oxidative stress, which involves the impact that environmental toxins, poor eating habits and other physical stressors have on the ability of our cells to carry out their daily functions. When a cell has been damaged through oxidation, which is the same process that causes a car to rust, it is no longer able to function at its full potential. That causes a wide variety of symptoms, including impaired metabolism. The best way to heal oxidative stress is to eat foods high in antioxidants. You've all probably heard of antioxidants, but do you know the best way to get more in your diet? It's very simple. Eat as many fresh fruits and vegetables as you can. Fruits and vegetables (also any member of the plant kingdom, such as beans, grains and nuts) are very high in antioxidants. We all know fruits and veggies are good for us, and here's one more reason why. Whole, fresh (ideally organic) fruits and vegetables contain many, many different types of antioxidants, those wonderful components that help to combat weight gain.

The next area that we need to address to optimize our body's potential for weight loss is one that almost every single one of us can relate to on some level -- stress. Stress is a significant factor in weight gain, and in fact, in most of the chronic health conditions Americans are facing today. Much research points to the fact that 80 percent or more of our chronic diseases are directly linked to stress.

Stress can be any real or a perceived threat to your body, or to your ego. It could be that nothing that is actually stressful may be happening to you. But just the pure act of thinking about the things that could go wrong in your life and living in a constant state of worry and anxiety can trigger the same hormonal reactions that you would experience running from a rabid dog. Psychological stressors can include depression, anxiety, grief, low socioeconomic status, divorce, loneliness or unemployment. Physical stressors can include infection, anything that triggers inflammation, cold temperatures, environmental toxins, pain, excessive exercise, smoking, alcohol and stimulants. Being overweight itself is a significant stressor because it impacts you both physically and psychologically.

There's the link between stress and weight gain: When you are under stress, a hormone called cortisol is released into the blood stream, causing you to become less sensitive to another hormone, called leptin. Leptin is the hormone that tells your brain when you are full. When we become less sensitive to leptin we tend to eat more and to crave more sugar. So, the upshot is the body

Did you accomplish all that you set out to do today? Why not?

slows down the metabolism and tells you to eat more. It's no great leap to understand that this is a bad combination.

While there are certain foods that help to ease our stress response by feeding us the nutrients we need to minimize stress, I want to address this topic from a slightly different perspective. We often focus so much on the foods that we are or aren't putting into our bellies that we forget there are other things that are just as important to optimal metabolism as the food we eat. One of the things we most often forget to do on a daily basis is very simple, breathing. When is the last time you took a nice deep breath, one you could feel in your belly?

Deep belly breathing, which involves breathing in through the nose, is a natural stress reducer. When we breathe in through the nose, this triggers the lower parts of the lungs to send a calming message to the nervous system. Breathing in through the mouth, which activates the upper lobes of the lung does the opposite; it excites the nervous system.

To start to work on reducing your stress, simply focus on breathing in through the nose more, especially when you sit down to a meal. Since you will be calming the stress response, you will be reactivating your body's ability to determine when you are full, which is obviously a key component to weight loss. This will help with portion control, digesting your food better and enjoying your meal because you are taking a moment before eating to appreciate what is in front of you.

Of course, you can do some deep breathing any time during the day. I would recommend taking at least a minute or two to practice deep breathing in the morning when you wake up, in the evening before you go to bed and any time you start to feel stressed. It is a very simple meditative practice that will provide amazing results if done consistently.

Inflammation is the next key to understanding why some of us find it so hard to lose weight. Inflammation, like stress, is also the underlying cause of many, many illnesses. But when addressed appropriately, it can bring lasting healing to the body.

More than half of Americans are inflamed. The classic signs of inflammation are swelling, redness, warmth, etc. The kind of inflammation that is important to weight loss, however, is a different type called silent inflammation, which can occur without any obvious symptoms. Silent inflammation is not only connected to weight gain, it is emerging as a major cause of heart disease, diabetes, cancer, Alzheimer's disease and aging in general.

“Reducing stress and inflammation are two very important components to successful weight loss.”

There are numerous reasons why we can become inflamed, which is why it can be tricky to determine the root cause. However, the primary cause is almost always diet-related. The processed foods of modern civilization, combined with lack of exercise, are a huge factor in triggering inflammation. Environmental toxins, food allergies, excess calories, hidden infection, stress -- all of these also play a role in inflammation.

In addition to eating more fresh fruits and vegetables, more whole foods that are high in fiber and making sure to have an appropriate balance of protein, fat and carbohydrates at every meal, an important step is to eliminate some of the worst offenders that can cause inflammation.

When it comes to food, unfortunately two of our favorite foods in America are also two of the foods that are highly inflammatory, and could just be the reason you are unable to lose those extra pounds. These two foods are wheat and dairy. Approximately 25 percent of the population is estimated to have wheat or dairy allergies.

Anything we are allergic or sensitive to will cause an inflammatory response. This may be most familiar to you as the running nose, itchy eyes and sore throat that you might experience seasonally in the spring or fall. Wheat, dairy and other inflammatory foods will cause a similar reaction, except that in this case it is hidden in the the intestines, and we may not notice it.

The reason wheat is problematic is that it contains gluten, a protein that is difficult for the body to break down, absorb and assimilate. When the body has a hard time absorbing food it causes an inflammatory response. Wheat or gluten intolerance can cause fatigue, depression, bloating, intestinal gas and bowel changes. My main recommendation to ease your body's

inflammation is to start to experiment with foods that are wheat-free and gluten-free. You can find bread made with rice, millet, amaranth, quinoa, or oat flours; crackers made with rice or potatoes; pastas made with rice, quinoa or buckwheat; and cookies made with rice, oats or millet flour.

I generally don't recommend restrictive diets, where you cut out everything that tastes good to you, as I think restriction is not a healthy long-term solution to any health concern. So, instead of thinking that you need to avoid wheat for the rest of your life, simply decide to go wheat-free for one week and see if you notice any changes in the body. This can be a fun experiment, and is really not that challenging as there are so many great alternatives you can try. You will likely notice significant positive changes, not only in weight, but you may also see an increase in energy, you will likely start to think a little more clearly and you will probably have less digestive discomfort.

If giving up wheat for one week seems too difficult, another option would be to try going without dairy. Dairy products, another primary source of food allergies, are the main dietary sources of something called arachidonic acid, a fat the body uses to produce inflammatory hormones. Instead of cow's milk and cheese, try rice or almond milk and cheese. Goat and sheep's cheeses are another option, as these are more easily digested by the body than cow's milk and cheese. Again, try going without cow dairy for one week and see if you can note a difference in how you feel. If you do, you may have discovered a key reason you haven't been able to experience the lasting weight loss you desire.

Ellen Kittredge is a nutrition and health counselor practicing in Annapolis who helps her clients experience real and lasting weight loss, eliminate cravings, gain more energy and improve overall health and well-being. She can be reached at ellen@ellenkittredge.com or (202) 577-1940.

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Travel Adventures

Both Near and Far

By Leah Lancione

The Roman philosopher Seneca had it right when he said, "Travel and change of place impart new vigor to the mind." For many retired individuals travel is just that – an opportunity to rediscover the energy and vitality of their youth. After decades of climbing the corporate ladder or raising children, many in the "prime time" set relish opportunities to explore foreign locales or those within their own backyard. Some choose to travel as couples, others prefer to venture out on their own and some find comfort in joining group trips coordinated by senior centers or travel agencies.

In Maryland, each county's department of aging offers a variety of organized trips to members of regional senior centers. Center members can take advantage of group rates and meet other adventurous travelers who now have the time to say, daytrip to St. Michael's, cruise to Mexico, Alaska or the Caribbean, tour quaint towns along the Chesapeake Bay, try their luck in Atlantic City, attend performances of the Baltimore Symphony Orchestra, boogie down at Opryland, or take in a Broadway show in the "Big Apple."

Citizens in Anne Arundel County can visit www.aacounty.org/Aging/index.cfm to peruse the extraordinary list of trips offered to members. Each center has a tour committee or trip desk in place to provide active seniors with travel details, itineraries, prices and schedules for the year's slate of excursions.

Becky Batta, director of the Annapolis Senior Center, said all seven of the county senior centers offer day and extended trips in an effort to encourage seniors to travel. She acknowledges that the benefits of traveling for seniors are numerous. "They enjoy the socialization and travel as singles, groups of friends and couples. They also make new friends on the trips." Batta says the change from the daily routine and the opportunity to see other parts of Maryland, the U.S. and the world make travel appealing to retired individuals.

Batta tells seniors interested in doing more traveling to start out with a senior center trip because the itinerary and transportation details are planned ahead of time, whether by bus, train or plane. "You can try new restaurants, see new museums and take interesting tours at a discount rate," Batta says.

For 2009, Arnold Senior Center invites members to take advantage of trips to Cape Cod, the National Arboretum and Gardens in Washington D.C., a riverboat cruise and crab feast along the Choptank River, or guided tours of Hollywood and Las Vegas, to name a few.

The Annapolis Senior Center offers outings to Midway Slots in Delaware, cruises to Nova Scotia and through the Panama Canal, a scenic train ride in West Virginia, a trip by motor coach to New York City and then Canada, jaunts to Atlantic City and many more themed expeditions.

In Edgewater, the South County Senior Center beckons members to join the ranks on a trip to explore the Pacific Northwest or on a Caribbean cruise, or to discover Colorado by train, experience guided tours through Vermont and Maine, and more.

Senior center trips facilitate learning about local and foreign cultures through narrated tours, the introduction to regional cuisine and in many cases encourages seniors to get up and walk. The double bonus of walking tours is that seniors can sightsee and exercise all in one!

Those not ready to join the adventurous senior center set need only call a reputable travel agency like Eyre Tour and Travel based in Glenelg, Maryland. Ellen Kilby, tour manager, says the company can make any destination dream a reality. Able to coordinate package trips for groups or couples, she said travelers can take advantage of group rates for day, overnight or week-long trips to places like Jamaica and Riviera Maya in Mexico for



“For many retired individuals travel is ... an opportunity to rediscover the energy and vitality of their youth.”

soaking up the sun, to New York City for show hopping and Madison Avenue shopping, or to places like Williamsburg and Gettysburg for enlightening excursions. Groups signed up for one of the company's motor coach tours benefit from pricing discounts and have the luxury of not having to drive.

Kilby said 75 percent of Eyre Tour & Travel's clientele are 60-years-old and over. "The retired population is our biggest demographic, and our Travel Update catalogue goes out to more than 25,000 people in the Baltimore/Washington area." She encourages couples, individuals or groups to call or check out Eyre's Web site at www.eyre.com because its staff has all the pertinent travel information "at their fingertips." Kilby said once she's contacted by a group she offers to meet with them to

answer questions about group travel and to help "get the ball rolling." Details like price, reservations, itineraries and transportation – all the necessary legwork – is taken care of by experienced travel agents.

Kilby suggests new "trekkers" start out with a day trip – maybe an outing to the Philadelphia Flower Show or a luncheon cruise along the Potomac River in Washington, D.C. More experienced travelers can pick from offerings including overseas adventures to visit the Pyramids in Egypt or to see the Swiss Alps by train, or the wide range of adventures in the U.S., like a day trip to Richmond for a NASCAR race or a romantic getaway to California's wine country or a journey through beautiful cities in the deep South like Charleston and Savannah.

One good tip: Before you pack your bags, check the American Geriatric Society Foundation's "Safe Travel Tips for Older Adults" at www.healthinaging.org. Also, the CDC offers a travel site www.cdc.gov/travel/ that lists information on avoiding food- and water-borne illnesses country by country. 

OutLook's *Bits & Bytes*

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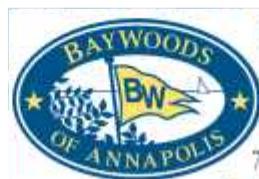
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Passing on the Special Gift of Giving!

By Tricia Herban

One of my childhood memories is the time when I was standing next to my dad's desk while he was writing checks. He had papers everywhere and I had no idea what he was doing. It looked as if he was paying bills, but I didn't know. So I remember asking that most basic of all questions, "Daddy, what are you doing?"

He not only answered my question, he shared some of his philosophy of life. "I'm making a donation, a contribution. My friend Jim called the other day and asked me to contribute to the museum. He started to tell me all about it, but I told him that if he thinks it is important and if he believes it is a good organization—then that's all I need to hear." Then he concluded, "So, I asked him how much he wanted me to give and now, I'm sending him the check."

My dad didn't make a speech, he just answered my question. But that one incident taught me that it is important to give back to society when and where you can. Further, it taught me that even if a cause isn't my personal cause, there are times to support your friends and it is

***"...the joy of giving
is unlike anything else...
the act of giving actually
increases my faith
in what the future
will bring."***

appropriate to give to their causes. I do that today by attending charity events, by making donations when someone is participating in a run for breast cancer or Crone's disease, and by making memorial contributions.

Charity and giving are of special interest to me because I used to be a professional fundraiser. In fundraising, there is a basic tenet: "Givers give." The corollary is that nongivers don't give. In other words, if someone hasn't taught you that it is important to make a pledge to your religious affiliate or to give to your college, for example, you are not likely to do it. I don't know this for a fact, but I suspect that one of the reasons for the success of United Way is that through the business community, it was possible to strongly persuade nongivers to give. They have a powerful role model – not their parents -- but their peers and their bosses. Of course, there was the further incentive of payroll deduction, which made contributing less painful!

I know a wealthy woman who took a very creative approach to helping her grandchildren understand their responsibilities to society. Because they were growing up in very comfortable surroundings, she was afraid that they were too comfortable and not sensitive to the real world beyond their doors. This was an issue for her because she and her husband were very generous with both their time and their "treasure." In fact, they were known for this in the philanthropic community. She hit on a way to inspire her grandchildren to do likewise.

She told them that they would receive a holiday gift from her, but that they could not

keep it. They had to identify a cause to receive the money. She instructed them that they would have to explain to her why they chose that recipient. And then, their reward would be that they could give the gift in their own names. As it turned out, the first year, the older sister decided that her younger sister should be the recipient! That was a bit of a surprise to the grandmother, but it put into practice the idea of charity beginning at home—just not quite the way she had planned!

Another approach worked well for one of my new Annapolis friends. Whenever one of her children had a birthday, they received presents. After the dust had settled, they were asked to select one of their toys—an old one in good condition or a newly received one, it didn't matter which. Then the family delivered it to a local facility for mentally challenged children.

There are other ways to teach about charity. When I ring bells for Salvation Army in December, parents frequently give their children coins or even bills to shove into the kettle. These gifts are always met with a warm response and no doubt help the kids to realize that they are contributing to help other people.

When I was a child and went to church, I was expected to make a commitment to give a weekly amount. I was being asked to do something just as the grown-ups were. And for years, I put my quarter into the collection plate each week. By that simple gesture, I felt united with the adults, and with the community in that place, and beyond those walls, with

the community of people in the world whose needs might be met through my gift in combination with many others.

As a Girl Scout, I sold cookies door to door. At the time I thought the point of the project was learning to be honest and to do accurate record keeping. I had missed the larger point, that it was raising money to support the Girl Scouts. Nevertheless, I was making a contribution. Thinking back, I remember the UNICEF boxes that were taken door to door on Halloween. The children who held them up for pennies or nickels were asking for gifts for others instead of themselves. Again, a simple lesson, but an important one.

These lessons sometimes take root without our knowing it. As our son grew

up, he was mildly interested in causes, but money was tight, so he was his own primary cause. That was until Scott, a close friend from high school days, died from a brain tumor, leaving two young children fatherless. Joe and his buddies got together and started a golf tournament. It is called Scooter's Tournament after Scot's nickname. Each year it is a little more successful. And it grows because through their love for Scott, they found a cause that means something personal to each of them.

Our granddaughter, Hailey, is 13 months old now. This was the second holiday season that we made a gift in her name to Heifer International -- a flock of chicks in 2007, a hive of bees in 2008. As Hailey gets older, she will come to understand that these

gifts help others less fortunate to help themselves. In a few years, she will be old enough to choose what animal we donate. And by the time she starts school, we hope that she will make a personal contribution to help purchase the animal.

Perhaps you agree with me that the joy of giving is unlike anything else. The feeling of helping someone survive or get an education, of supporting an arts organization or medical research, is truly empowering. Giving is also an investment in the future. I find that the act of giving actually increases my faith in what the future will bring.

This is the same joy I hope to share with Hailey. For her life to have as much joy and meaning as possible, I hope to inspire her to give her time, her talent and, yes, her "treasure."

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E-Decorating By Tatiana Beckham and Jean Phillips

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There is a new concept in interior design called e-decorating. This Web-based design service is for the person who wants a designer or a designed house, but doesn't have the time or inclination to deal personally with an interior designer. The fact that the designer never sets foot in a particular room makes this service a cost-effective and convenient way of using an interior designer. The beauty of e-decorating is that almost everything is done via the Internet, which makes it a faster and less expensive service without the usual terms of a designer-client relationship. This service is also for the client who would rather spend money on furnishings than on a designer's time. Because of the increasing number of home decorating shows, interior decorating magazines and design blogs, homeowners and renters have been inspired to improve their surroundings. By eliminating the full services of an interior designer, clients using e-decorating avoid the costs of a hefty retainer and hourly fees.

The procedure is easy: You e-mail photos of a room from every angle, along with a completed questionnaire, and pay a flat fee. You should promptly receive a customized master plan in the mail. The plan includes a "concept board" with a hand-drawn floor plan or elevation showing the furniture arrangement along with suggestions for fabric selections, paint colors, possibly wallpaper, rugs, lighting, art, window treatment options, and even throw pillows. Included is a resource list for all items (and links) for purchasing the furniture and other items, either online or at retail stores. It is a complete plan, but not a perfect product, since the designer is not there in person to make all the decisions. However, it is so much better than doing one's own design and making expensive mistakes.

With e-decorating you can get design help for all problem rooms in the home. These may include awkwardly shaped rooms with too many doors or slanting walls, home offices, screened porches and patios, powder rooms, master bedrooms, children's rooms and guest rooms. In each of these projects, the furniture scale and arrangement is the key as well as the colors, fabrics, furniture and accessories used.

With the design plan in hand, you can work within your own timeline and budget, doing part of the plan now and perhaps another part later when it is more convenient or affordable.

Designers who offer interior design Internet consulting, now called e-decorating, acknowledge that seeing and working with a particular space is preferred and that this alternative service is meant to provide inspiration and to point the client in the right direction. You need to do your part in shopping for the suggested items and implementing the master plan and you are of course free to make whatever changes you'd like.

If you have dreamed of a well-designed room or home on a budget, but don't want to waste your time and money making bad decorating decisions, e-decorating is the way to go. Since this service is offered on the Internet, it is available not only to clients in the Bay Area, but around the country and even around the world.

With more than 20 years of experience in home and office design, Tatiana and Jean offer a full range of interior design and decorating services at their firm STAGED TO SELL. They can be reached at Tbeckham@decorating-magic.com and jean@jeanphillipsdesign.com or visit their Web site at www.staged-to-sell.net



Yes, There is Such a Thing as a Free Ride

By Mary P. Felter

Marion Pinkney, 81, takes a free ride five days a week from her Glen Burnie home to volunteer in the Foster Grandparent Program. She also calls for the van service whenever she needs to pick up a prescription, see her doctor or go grocery shopping.

"I love volunteering," says Mrs. Pinkney of the Lloyd Keaser Center in the Pumphrey area. She's been a mentor to children in the Head Start program there for six years now. And while her home is not too far from the site, she appreciates the transportation program offered by the Anne Arundel County Department of Aging and Disabilities.

Another senior citizen, Louise Downs, has been riding the free van service from her Lothian home since November 1984 when she attended a senior center class first offered at the seniors' satellite center in Wayson's Corner. Initially she took the van three days a week to the South County Senior Center, now located in Edgewater. The retiree from Grand Union enjoyed taking various continuing education courses, and was thankful for the free van service that got her there. She also found herself volunteering at the center.

"Then I 'retired' -- have you ever heard of someone retiring from a senior center?" she says with a laugh. So today the 91-year-old goes to the center "just to socialize and help out where I can."

Both she and Mrs. Pinkney have stayed active mentally and physically with the help of the Anne Arundel County Department of Aging and Disabilities. The department, which recently adopted the slogan of "Making Life Better," has made it possible for them to be involved in their community and to be independent.

How? Just by providing the van service. It's available to anyone age 55 and up and adults age 18 and up with disabilities. And it's free. There are no income requirements. Donations are accepted at collection boxes at senior centers and nutrition sites throughout the county, or a contribution can be made to the Anne Arundel County Department of Aging and Disabilities, 2666 Riva Road, Fourth Floor, Annapolis, MD 21401.

"You don't have to find a neighbor or family member to take you to the doctor or the store ... You can call for a van."



Rodney Tasker, director of the department's transportation program, said there are more than 700 trips a day made throughout the county, from Chesapeake Beach to Brooklyn Park to West County. The county has 39 vans, with 34 in fulltime operation, and 32 of them are wheelchair accessible. The vans, which can hold as many as 10 people, even make trips to eight or nine hospitals in Baltimore City.

Tasker said you don't have to be a patient at the hospital. You might just need to visit a family member who is facing surgery or recovering, and the van will take you there.

If you want to use van service, you need to call two days in advance so that routes can be planned most efficiently and

expeditiously, he said. The vans offer curb-to-curb service, picking patrons up at their homes and returning them to their homes. People who live in rural areas are especially appreciative of the service, he said.

You don't have to find a neighbor or family member to take you to the doctor or the store. You can call for a van. They operate from 8:30 a.m. to 4:30 p.m. Monday through Friday. The only caveat? You must call 48 hours before you need the ride. The number is (410) 222-4826. Visit www.aacounty.org/aging for more information on the department.

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



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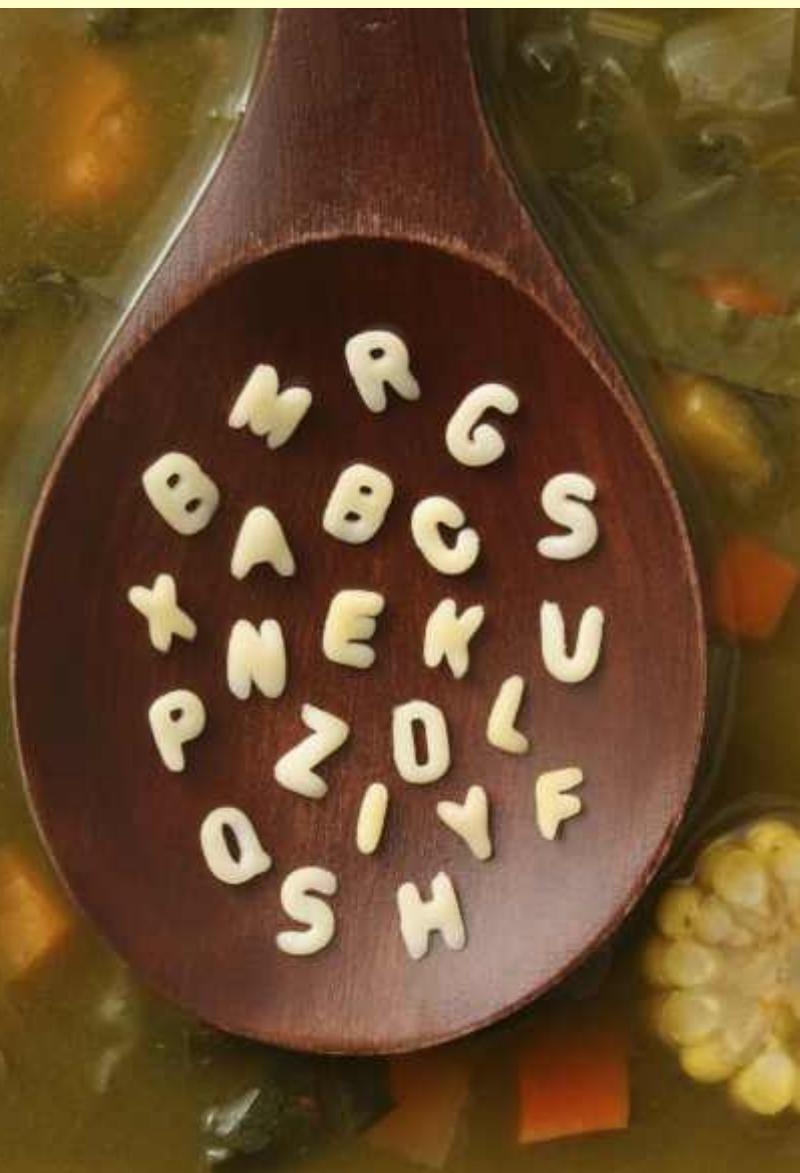
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Say yes next time you're asked to do something outside of your comfort zone.

What's With All the Alphabet Soup?

By John Zinaich



John Zinaich is an industry veteran of 18 years. He can be reached by e-mail at jz@zincap.com or at (240) 285-1911

Sources:
www.cfp.net
www.cfainstitute.org
www.theamericancollege.edu

When you want to hire a financial planner, how do you know what to make of all the alphabet soup credentials these professionals list after their names? Let's try to sort through that credential maze.

Financial professionals have become more and more preoccupied with being able to stand out from the crowd. You may have noticed that one of the ways to do this, which has become very popular over the past five to 10 years, is through the use of designations. A designation is typically an acronym that means that a financial professional has elected to further his education, ostensibly to greater benefit his clients. As competition has escalated among the designations, there has been a rise in the number of designations that would not be considered legitimate. Many years ago, after I received my certified financial planner (CPF) designation, I remember being bombarded with letters from many different designation programs that would all read very similarly. They would basically say that since I was a CFP, and met the CFP Board's rigorous testing, education, work experience and ethics code adherence, then all I had to do was sit for a short exam and I could pick up their designation as well. The number of different financial service designations coming out at that time seemed to grow exponentially on a daily basis.

Fortunately since then, my industry has taken steps to render some of these designations as useless as the paper they are printed upon. I believe this to be a great thing for consumers, because with all of the alphabet soup that is out there, it can be difficult to know which acronyms are derived from a legitimate program and which are not. As I am not one to dwell on the negative, I will describe some designations that are held in the highest regard, not only in the financial industry, but by consumer watchdog groups, accountants and law firms.

I feel it is important to seek out the correct individual for your specific financial planning need. You may need help with insurance as it pertains to business succession planning, wealth management such as where to invest your assets or financial planning generally. Locating the properly designated individual for what you are trying to accomplish can make a significant difference in getting the right advice the first time, or getting the wrong advice and having to start the process over again.

Am I suggesting that you shouldn't work with an adviser who does not have any designations? Absolutely not! What I am suggesting is that you probably wouldn't seek tax advice from a non-CPA and you wouldn't seek legal advice from someone who is not an attorney, would you?

I'll start out by writing a little about the most respected financial planning designation, the CFP designation. CFP stands for certified financial planner. The current requirements in order to use this designation are:

- 1) a college degree.
- 2) work experience within the financial services industry of at least three years.
- 3) passage of six individual examinations (as listed on the Web site of www.theamericancollege.edu), each on different areas that encompass different aspects of financial planning and then passing a rigorous two-day comprehensive examination that entails questions that combine all financial areas.
- 4) adherence to a very strict code of ethics, and completing two hours of continuing education in this area every two years.
- 5) 30 hours of continuing education every two years including two hours of ethics training.

The certified financial planner designation is ideal if you wish to work with someone who has demonstrated superior knowledge in many financial areas. Some CFP certificants will engage in overall financial planning, some will specialize in a particular arena (like the management of assets or estate planning or business planning), and others may engage in financial planning and also specialize in certain areas. That is why it is very important that the individual client interview the planner to see if he has a business model that fits what the client needs.

Another designation that commands a great deal of respect is the CFA, or chartered financial analyst. A client will typically see this designation when discussing the management of assets. The CFA program requires one to pass three levels of examinations sequentially, and then meet the professional and ethical requirements of the CFA institute to become a charter holder. Like the CFP examination, the CFA exams are considered quite grueling.

There are many other industry designations, and I am not going to go into any detail on each of them, but I will list a few others here. A client can do the due diligence on each of these online, as there are many articles written on the subject of designations, and some of those articles are written by independent reporters. This may be especially important to those of you who may be looking for an unbiased article written by a nonfinancial planning industry insider and happened to notice that I am a CFP certificant, as well as a chartered financial consultant and a chartered life underwriter.

ChFC

stands for chartered financial consultant.

CLU

stands for chartered life underwriter.

AEP

stands for accredited estate planner.

CIC

stands for chartered investment counselor.

CIMA

stands for chartered investment management analyst.

CMT

stands for chartered market technician.

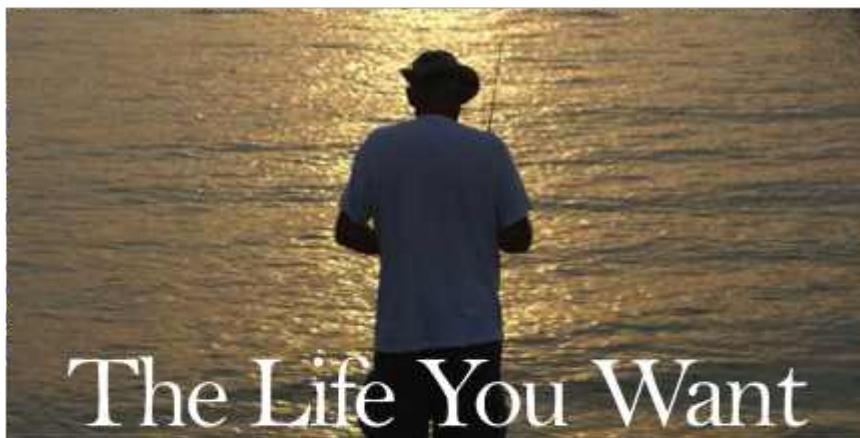
PFS

stands for personal financial specialist.

If you get nothing else out of this article, try to identify these designations so you can do the necessary due diligence to make an informed decision.



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Starting Over Using Your Signature Strengths

“...it is never too late to start over.”

By Vicki Duncan

Have you seen the recently released movie, *The Curious Case of Benjamin Button*? If not, put it on your list for an entertaining and thought-provoking viewing. It is, indeed, the curious case in which Benjamin, the main character played by Brad Pitt, ages in reverse. In other words, he is born as a wizened infant who grows to be a geriatric toddler, a middle-aged man, a young man and a baby. It's a long movie and a technical marvel because the reverse aging is so effectively presented.

While there are many themes and layers to this movie based on a story by F. Scott Fitzgerald, one stand-out piece is the lesson that it is never too late to start over. If you don't like what you're doing, how you're spending your time or how you are operating within your important relationships, start again in a new way. That is sound advice for us boomers and beyond, who may find ourselves at various crossroads. It is also sound advice for those of us who grew up hearing that we could have it all but somehow never quite pulled it off--at least not all at the same time or in the manner that we had wished to do.

Possibly now is the time to backtrack and pick up some of those pieces dropped along the way while we were raising children and pursuing careers. Perhaps it isn't too late to start over and do something totally new, either as a job or an avocation. Maybe you're not ready to toss it all, but the old way of doing things feels stale. Or perhaps you just feel an inner restlessness for a change and really do not have a clue what that could be. You're a good sport and willing to give something new a whirl--if only to shake things up a bit--but you don't know where to start.

Science to the Rescue

The answer may lie in the burgeoning field of positive psychology. This relatively new focus of psychology, a field that traditionally focuses on pathology and treating mental illness, seeks to understand and promote what makes us have more satisfying and happier lives. By applying some of the principles which have been extensively researched, we can improve the level of fulfillment and increase our amount of positive emotion in areas such as our jobs, our relationships and even in the way we spend our leisure time. We can apply these principles in order to get a fresh start in any part of our life.

For example, take a look at the much-researched concept of "signature strengths." Psychologists trained in the field of positive psychology maintain that each of us possess a number of attributes or constructive traits. Among these qualities, there exist just a handful of strengths that are so deeply embedded in our individual character that they are intrinsic to whom we are as a person. This individualized cluster of positive characteristics comprise our signature strengths and when we identify and incorporate them into our lives, research suggests that we are happier.

These researchers have identified 24 core signature strengths (listed in the sidebar) found to be valued across all cultures and belief systems. These strengths are not to be confused with talents, such as the ability to leap tall buildings in a single bound, the physical attributes of Scarlett Johansson or the resonant voice of Andrea Bocelli. While talents can be improved upon with instruction and practice, we are born with these basic aptitudes. On the other hand, strengths are qualities that can be acquired by any ordinary person with enough time, effort and determination.



“When we use our signature strengths... we become engrossed in what we are doing and look forward to using these special gifts more often.”

Identifying Your Own Signature Strengths

If you're wondering what the heck your own signature strengths are, where they've been hiding and how you can track down these qualities without hiring an expensive psychologist, don't despair. Some industrious researchers have done the work for you and made it incredibly easy to have a personal encounter with your very own signature strengths.

The easiest and most accurate way to lasso your distinctive profile of strengths is by taking the free VIA (values in action) Strengths survey online at either www.authentic happiness.sas.upenn.edu/ or at www.viastrengths.org/ Both of these sites require registration to access the test and a wealth of other information about this subject. If you'd prefer to go it on your own, there is an abbreviated form of the survey in Martin Seligman's interesting book, *Authentic Happiness*, which is now available in paperback.

As you read over the list of strengths, some may jump out to you more than others. For example, some of the traits will speak to you as: 1) Those that you enjoy, e.g., your friends refer to you as the next Martha Stewart (creativity); 2) Those that come easily to you, e.g., it's natural for you to stick with a project (persistence); 3) Those that you are able to do well but don't enjoy, e.g., you've learned to chair a committee with efficiency (leadership), but find it tedious and tiresome.; 4) Those that you want to do well but that do not come easily, --e.g., you'd love to be able to tell jokes but always forget the punch line (humor).

The strengths that you are looking for are the ones that you both enjoy doing and are also good at using. These are the ones that when used with innovation and regularity will bring you the most joy and satisfaction. And while you may certainly choose to build on those that are less strong, positive psychology holds that it is more useful and rewarding to capitalize on your natural abilities rather than focus on your deficiencies.

Using your Strengths

After you've identified your signature strengths, you'll know when you are using them because you'll have the feeling of being in flow with your natural abilities. You probably already do this to some extent and may even take it for granted because it's second nature. You'll learn to pay attention to these strengths, feel a sense of ownership for them and seek new opportunities to re-create that easy flow of energy and effort. When we use our signature strengths, we learn related activities easily, become engrossed in what we are doing and look forward to using these special gifts more often.

Incorporating Your Strengths into Your Life

Now that you're acquainted with what comprises your personal bests and understand what it feels like to be "in the zone" of using and enjoying them, move on to incorporate them into all parts of your life. Whether it is your job, your leisure or in the arena of personal relationships, these special abilities are rich reservoirs from which you can draw upon to enhance your entire life. Choose just one of your identified strengths and commit to using it in a new way every day. Research has shown that this practice will have long-term positive effects on your level of happiness.

Let's look at an example of how you can do this with just one signature strength. If you've identified love of learning as one of your top strengths, it can be applied to your career in several ways. You could search out and attend seminars and workshops to learn skills that will further you in your present job or you could also consider going back to school for an entirely new career. In your leisure time, you could play to this interest and ability and sign up for a Spanish class, visit a new museum each month or join a local book club. In your personal life, share your love of learning with your grandchildren and teach them a new skill. And with your spouse, consider taking an educational vacation where you can each focus on a particular interest or hobby.

Keep on Growing

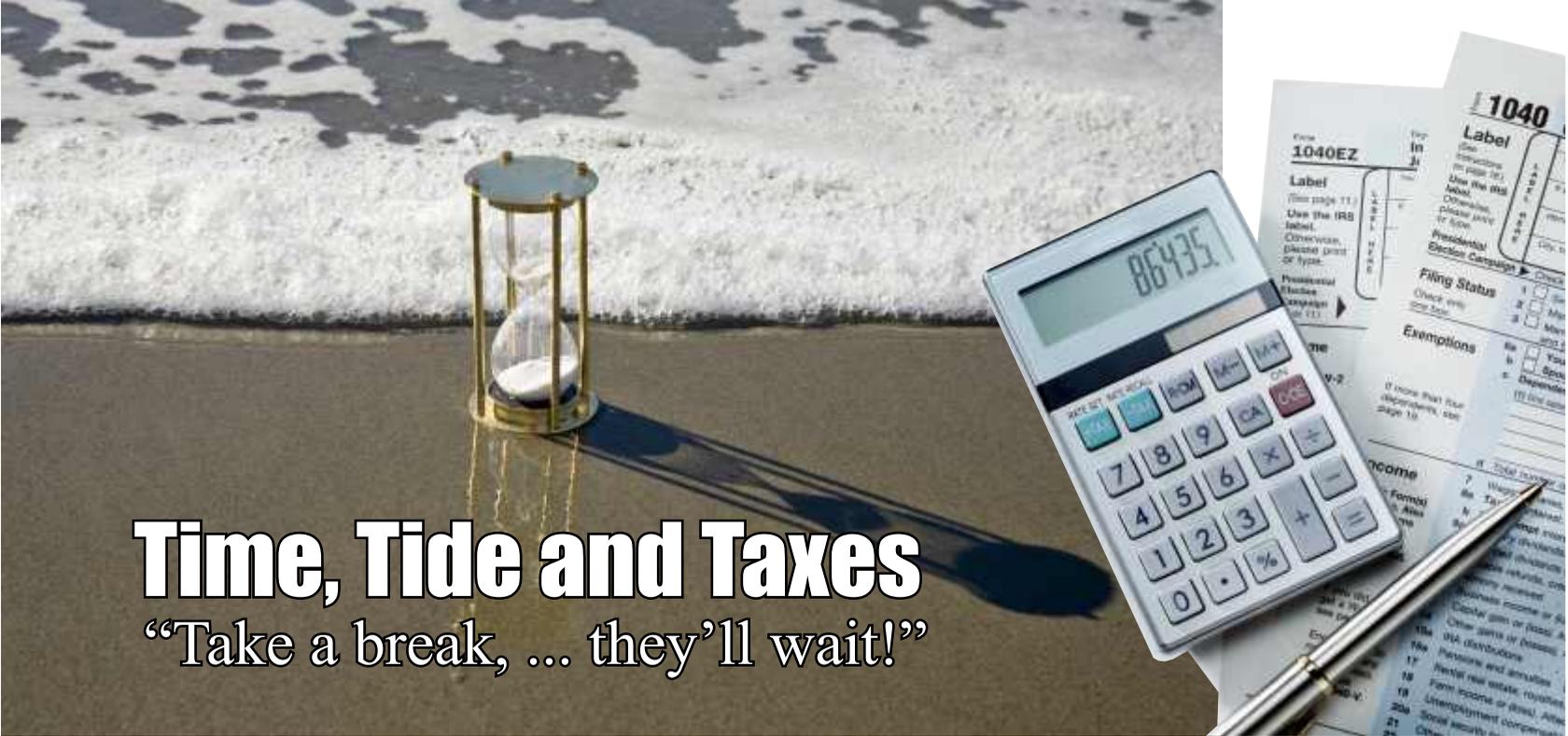
As you become more adept and creative about using your signature strengths in a variety of situations, a positive, upward spiral begins to take shape. You may find that you have a new bounce in your step that stems from using your natural abilities in new ways and you will find relief from dwelling on your shortcomings.



“...it is never too late to start over.”

The 24 Signature Strengths Classified by Dr. Christopher Peterson of the University of Michigan

1. Curiosity: interest, novelty-seeking, open to experience
2. Creativity: ingenuity and originality
3. Open-mindedness: judgment, critical thinking
4. Love of learning
5. Perspective: wisdom
6. Bravery: valor
7. Persistence: perseverance, industriousness
8. Integrity: honesty, authenticity
9. Vitality: zest, enthusiasm, vigor, energy
10. Love
11. Kindness: generosity, care, nurturing, compassion, altruistic love, "niceness"
12. Social intelligence: emotional intelligence, personal intelligence
13. Citizenship: social responsibility, loyalty, teamwork
14. Fairness, equity, and justice
15. Leadership
16. Forgiveness and mercy
17. Humility and modesty
18. Prudence
19. Self-Regulation: self-control
20. Appreciation of beauty and excellence: awe, wonder, elevation
21. Gratitude
22. Hope: optimism, future-mindedness, future orientation
23. Humor: playfulness
24. Spirituality: religiousness, faith, purpose



Time, Tide and Taxes

“Take a break, ... they’ll wait!”

By Phil Ferrara

For three long months winter has held the people of the Chesapeake Bay region in its icy and bone-chilling grip. But now as the vernal equinox approaches, those cold and damp winds blustering off the Bay are beginning to surrender. A touch of springtime is invading all of our senses! The visible hint of red buds is ever present in the treetops. The sweet smell of flowers and emerging plant growth is wafting across the breezes. Tree shadows are growing noticeably shorter, and the gleeful sounds of children playing outside ring in our ears. Listen closely and one hears the cry of the bluebird, the hawk and the jay as they signal their return. Passing by the local baseball fields, the sound of the crack of the bat against the ball is a sure sign the season is about to change.

But alas, springtime brings forth other memories with cares and concerns not so pleasant to our senses. Its messages are in our mailbox nearly every day lately, and its documents and data are piled high on the desk at home, awaiting our attention. We are intensely aware of its certainty. Its inviolable date beckons us. April 15, 2009, looms larger and ever nearer. It is tax time!

Visions of 1040s and 1099s dance in our head. Dreams of deductions and exemptions give us hope, while nightmares of capital gains and alternative minimum tax give us pause. The whole alphabet assails our senses. Schedule A, B, C, D, E, they never end. So where should one turn? To a CPA or TurboTax? H & R Block or oneself? Decisions abound, while the IRS awaits.

But wait! Admittedly, time, tide and taxes wait for no person. Nevertheless, it's time to take a break and catch your breath. One of the best ways of relieving the stress is to take a few hours of respite to enjoy the wonders that abound in the Chesapeake Bay region. Washington, DC, is just minutes away, and several exciting new features have become available in the past year or so. Four are described below: The U.S. Capitol, Mount Vernon, Newseum and the National Museum of American History. So, take a breather from tax work. A refreshed mind might enable you to discover a beneficial new tax break!

U.S. Capitol: The new Capitol Visitor Center opened this past December. From the east entrance you are guided through a landscaped terrace that enters into the ornate Emancipation Hall to begin your tour. The Visitor Center offers a fabulous array of films and historical information for all ages. The film, "Out of Many, One," is an inspiring and important first step for all visitors before touring the Capitol and viewing the history displays in Exhibition Hall. Your tour inside the Capitol building with a guide will take you through the central dome and the adjoining rooms that housed the earliest Congresses. You will see impressive American works of art and numerous marble and bronze statues. For those interested in watching Congress while it is in session, instructions are available in the Web site below. Following the guided Capitol tour, the Exhibition Hall awaits you on the lower level. It chronicles the history and development of our Congress and depicts the construction and evolution of the Capitol building itself. Several rare historic

documents are on display, and interactive screens allow you to explore the history of our Congress. Two theaters afford the opportunity to relax and watch both houses of Congress while they are in session. The Visitor Center hours, directions and services may be found at www.visitthecapitol.gov

The visit is free, and the Visitor Center is open Monday-Saturday, 8:30 a.m. to 4:30 p.m.

Mount Vernon: Just two years ago the new Ford Orientation Center opened to welcome visitors with a brief action adventure film introducing George Washington. The Donald W. Reynolds Museum and Education Center opened simultaneously and presents an impressive rendition of Washington's entire life along with the colonial era, the Revolutionary War and the first presidency. For anyone interested in history, this museum and education center is a "must see." One could easily spend two or three hours viewing the exhibits and watching the numerous short history films. From the museum, visitors continue on to tour the mansion and the estate's 18th century buildings that supported Washington's 8,000 acres of farms and orchards. While you walk through the mansion and climb the steps to the second floor, you will grasp the walnut banister. Contemplate that your hand rests on the very handprint of George Washington himself. Later take a moment to stand on the east porch. The mansion's spectacular view of the Potomac will be an enduring memory. Full details for visiting are at www.MountVernon.org

Open 365 days per year, tickets vary from \$7-\$15 (children under five years old free) and hours are 9 a.m. to 5 p.m. April - August.



Newseum: At 555 Pennsylvania Avenue, N.W., stands the impressive new glass and steel edifice which houses this interactive museum that explains the history and evolution of journalism. More than a dozen movie theaters and seven floors of displays bring to life both the headlines of today and yesterday as well as those of centuries past. The Berlin Wall, a live news broadcast, today's front pages of all the world's newspapers, the 9/11 gallery and the First Amendment's history are just a few of the myriad of exhibits. Numerous films and theater presentations provide an in-depth knowledge and appreciation of journalism's contribution to our civilization. Be sure to stroll out onto the Pennsylvania Avenue Terrace up on level six for a commanding view of Washington, DC.

A complete description of visiting hours and museum programs is available at www.newseum.org

Open seven days per week, tickets vary from \$13-\$20 (children under six years old are free) and hours are 9 a.m. to 5 p.m.

National Museum of American History: A major construction and revitalization project was completed this fall, and this venerable museum has been transformed into a wonderful destination. Dozens of galleries inform us about the history of the electric light, the life and presidency of Abraham Lincoln, the advancement of railroad technology and the documents from significant events in our history. The flag that flew over Fort McHenry that long ago September night is displayed in a compelling fashion. The museum is a celebration of great moments and achievements in American history, as it takes you on a journey through music and sports, war and politics, science and technology and the very lives and ideals of four centuries of our fellow Americans. There are fabulous national treasures to discover and view as you wander through the galleries. Full details for visiting the museum are found at www.americanhistory.si.edu

Open seven days per week, admission is free and hours are 10 a.m. to 5:30 p.m.

For more information, Phil can be reached at pferrara65@comcast.net



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Making a Difference for Women and Families in Anne Arundel County

Anne Arundel Women Giving Together

Anne Arundel Women Giving Together (AAWGT) began in 2005 when a small group of local women who believed that substantial change can be achieved in small financial increments, came together to make a difference in the lives of women and children who lived in their communities.

They recognized the need to tackle locally heartbreaking issues like poverty, hunger, trauma and abuse, which for the most part in Anne Arundel County affect just women and children. In spite of being an affluent county, the 2000 U.S. Census found there were more than 26,000 people, nearly two-thirds of whom are children, living in poverty. Many of these children live in single-parent households headed by women.

The Power of Collective Philanthropy

In order to harness their collective ability to make meaningful change, AAWGT formed as a women's giving circle. Giving circles are a growing philanthropic trend in the U.S. and AAWGT recognized that using this model would allow their members to leverage the impact of many small charitable contributions by pooling their resources, and then making grants to local groups with innovative programs to improve the lives of women and families in Anne Arundel County.

Circle members also have the opportunity to connect with the community, and to participate in a social network of women who learn from, and are energized by one another while learning and working together toward shared goals to make lasting, long-term change. There are many opportunities for members to learn about philanthropy as a vehicle for social change through monthly meetings where expert guest speakers talk about needs in the county, and share the latest approaches to making long-term, positive change. All events are free and open to interested women.

Since being founded in 2006, AAWGT has grown from a dozen women to well over 100 members. They have also made close to \$100,000 in awards through two annual



By Julie Crudele

grant cycles to programs serving county women, families and children, particularly in the areas of education, health and welfare and prevention of violence and abuse.

The 2009 grant review process is currently underway and will award \$64,000 at a Grants Showcase Event to be held on June 10. The event is open to the public, and will give interested women an opportunity to learn more about AAWGT. Grant awards in 2008 included the following:

Annapolis Area Ministries, Inc., for its Building Futures Program, which provides a self-sufficiency program and a program of mentoring, skills training and family rebuilding for victims of homelessness and domestic violence.

Anne Arundel County Court Appointed Special Advocates, where funding is needed to support its training program and reach more children. CASA volunteers advocate for and support abused and neglected children who are involved in juvenile court proceedings to ensure their right to a safe, stable and permanent home.

Rob's Barbershop Community Foundation, for its Gifts for Grooming program, which addresses the knowledge, skill and financial needs of Anne Arundel County foster parent households in providing appropriate and adequate hygiene for foster children.

Sarah's House, where funding provides childcare services for homeless children aged six weeks to six years, and an aftercare program for homeless school children who are residents of Sarah's House. Sarah's House serves homeless children and their families and provides safe shelter, meals, counseling and dignity to women and children in a nurturing environment.

Women Entrepreneurs of Baltimore (WEB), for a pilot outreach program to

empower low-income women from northern Anne Arundel County to start their own businesses. The program's success in Baltimore has led to this expansion, where disadvantaged women will be accepted into the program through a competitive process and thorough screening.

YWCA of Annapolis and Anne Arundel County, for their Life Skills Training program, where grant funds will be used for a weekly life skills workshop at Arden House, the only safe house for victims of domestic abuse and sexual assault in the county. The program provides skills in parenting, employability, good nutrition and budgeting.

Membership

Participating in a women's giving circle is an interesting and fun way to meet other dynamic women in the community.

Members are women of all ages, from diverse backgrounds and live in all parts of the county. The only requirement for membership in AAWGT is a contribution of \$550 annually or \$275 for women who are age 35 or under. Membership fees support grants awarded in the following year. There are lots of opportunities for members to be involved in the grants decision-making process, including reviewing and making recommendations on grant proposals as a member of the Grant Reviewers Subcommittee.

For more information please contact the Membership and Outreach Committee Chairwoman Martha Hoyer at (410) 647-6690 or at sycamore34@aol.com or Bess Langbein, executive director of the Community Foundation of Anne Arundel County (AAWGT is a fund of the foundation) at (410) 280-1102 or at bess@cfaac.org AAWGT's Web site is www.givingtogether.org where you can download a membership form.

It's all about choices — how will you choose to live the rest of your life?

Are Wii Fit?

By Cindy Rott



The Wii Video Gaming system (a Nintendo product) is all the rage, but is it for you? Senior centers across the country are having Olympic Wii tournaments and physical rehabilitation centers are having their patients doing rehab while playing a game. Critics are wowed with the video game console that gets you off the couch. The Wii console and the game the Wii Fit are very easy to set up and use. Three simple plugs, color-coded for the back of the TV, will get you going.

The Wii Fit game comes with a balance board, which is a plastic component a little bit bigger than the size of a closed laptop. It slides easily under your couch when not in use. You place the balance board on the floor in front of the TV, you step on it barefoot and follow the directions that come up on your TV screen. Leave some space around the board to allow room for the exercises. The Wii balance board is wireless and will actually guide you through every step.

On your initial use, it will ask your height, and it is kind enough to show you your weight and your estimated BMI (body mass index). Since I don't have a scale in my house, this was an added bonus, or maybe it was a flaw. The truth be known I didn't really want to know. But now that I know, it has been motivating. The Wii Fit will have you perform some balance drills that will evaluate your balance. It will then have you doing very easy tasks such as shifting your weight from left to right, or even standing perfectly still while following the commands on the TV screen. On completion, the Wii Fit will tell you your Wii age. Shocker for me--my 'Wii Age' was 16 years older than my actual age! To further the humiliation, it told me I was overweight and had poor balance. As an occasional runner I had mistakenly thought I was well on the road to fitness. I was dejected and yet really motivated to improve my scores.

The Wii Fit keeps track of your workouts and reminds you how many days it has been between Wii workouts, and will even allow you to track your other workouts outside of the Wii. The Wii encourages you to keep coming back by keeping a list of champions and by giving you credits each time you play. When you have earned enough credits, new games, exercises and yoga poses are unlocked and available for you to play. The competitive side of me likes to

keep coming back and opening new things, I must admit. I also enjoy seeing my name listed as the champion.

The initial startup offers fitness tips, which you can view or skip over. And then you have a choice of either taking the body test or training. The body test was the part I really didn't like to hear, but the training portion of it is fun. The Wii has you choose either a male or female trainer, who will then guide you through the exercises. And you can choose what type of exercises you feel like doing: Yoga, strength training, aerobics, or balance games.

I find the balance games the most fun and the strength training the most demanding. The games consist of moving your video self, called a Mii (me) through balance drills which consist of shifting your weight left, right, forward and back, while standing on the board. So far my favorites are pretending to head soccer balls, and a slalom ski course. In my own mind, I am a superstar.

In the aerobics section the hula hoop exercise is very fun and it gets your heart rate up, as you gyrate your hips in a big circle while trying to lean in and catch more hoops. I felt like an idiot, but it made me laugh. When Jack, one of my favorite young people was playing, it made me feel better to see he was definitely worn out after just one session. I also laughed as he struggled to beat my scores. The strength training segment is strenuous, and includes exercises such as pushups, the plank, leg extensions, lunges, etc. I will admit to being worn out at the end, but it is a pain to keep reaching for the remote and

the time between setting up exercises sometimes hurts the flow, but it probably is good for me to rest between exercises.

Usually I play (work out) with the volume on mute, so I can listen to my own music, because the Wii music will make you crazy after awhile. And I have been playing once or twice a week, I have also lost four pounds since Christmas, but that could be because of my vow to stop eating sugar. I like it and have been using it a couple of times a week. I think that the bottom line is that it is fun, as fun as exercise can be. And if you really want to work out, you have to push a little. It probably is not better than a real workout for those already active, but definitely better than just sitting on the couch, a great supplement for regular exercisers and certainly a great way to start exercising, and a good way to encourage the sedentary to start moving. The console retails for \$249 and the Wii Fit game with the balance board is about \$120. It is cumbersome for more than one player at a time, so you must exercise alone with your virtual trainer. However, a game called Wii Sports, which comes with the console, offers a four-person tennis game, which, with a little bit of wine has caused lots of laughter in my living room with my friends, but that is another article.

Cindy resides in Severna Park and continues her battle with staying fit. She can be reached at cmrott@aol.com

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FIRST STEP TO STARTING YOUR OWN BUSINESS: DISCOVER YOUR PASSION

By Louise Whiteside

You've been retired for a year. Eighteen holes of golf, breakfast with the guys or lunch with the girls is becoming humdrum. You think there must be something more exciting in life.

Maybe you're working at a job that's less than inspiring. Or worse, you've just been handed that proverbial pink slip.

The thought of starting your own business has piqued your imagination more than once. You've played with the idea of pursuing your dreams, being in control of your own destiny, expanding your nest egg or just enjoying yourself.

If any of these scenarios fits you, starting your own business may be in your future. Let's take it a step further and see how you answer the following soul-searching questions:

1. Why would I want to start a business?
2. What would owning my own business accomplish for me?
3. Would I enjoy working for myself, and why?

A word of caution here: If the primary reason that pops into your mind is "to make money" or "to become wealthy," you should probably re-examine your motives. With money as your primary goal, chances are you will quickly be disappointed.

If, on the other hand, your responses are more on the order of "to have fun," "to do what I love," or "to help other people get what they need or want," you're on the right track. Also, if you are dependent on your current job to make a living, start your business slowly and let it grow before quitting that job.

The key words you need to have in your business lexicon are "passion," "excitement," "enjoyment" and "love."

You get the idea: Don't even think about starting a new business to make money. Without passion for what you do, you won't be able to navigate through that difficult first year. As soon as you meet the first big obstacle -- and you will -- you will burn out. On the other hand, you'll discover that when you have excitement and enthusiasm for what you do, money will naturally flow your way. It cannot, and will not, work in the reverse order!

So by now you may be thinking that owning your own business could be fun and challenging for you. "But what could I do, I have no special talents or skills," might be your next thought.



One answer: Start with your hobby. For example, you've always loved gardening. How about providing a landscaping or plant-maintenance service in your community? You enjoy building things in your workshop. People are willing (and happy) to pay a good cabinetmaker or carpenter for his services. You love babies and small children. Many of your neighbors are probably clamoring for reliable day-care services.

These are just suggestions. You are limited only by your imagination. So try this fun brainstorming exercise to give you focus:

Don't censor, just write whatever pops into your mind: List the top 10 things that bring you enjoyment and fun. Now, for each of your "enjoyable" activities, list 10 ways you could provide a product or service associated with that activity (For example: You love to eat. You could be a restaurant critic; write a food column; start a slow-cooker Web site; give cooking classes; or open a gourmet food store!)

When you've completed this exercise, you should have 100 business possibilities. Now it's time to sort through your list. Eliminate any ideas that just don't appeal to you, ones that might require more startup funds than you can afford or that seem otherwise unrealistic. Then take a good, hard look at the remaining ideas. At this point you may find the seedling of your ideal business opportunity!

Here's another short exercise that may help you discover your business goals. Ask yourself the following questions:
What do I like to do in my spare time?
What do I like to read?
What am I good at?
What do others say I'm good at?

Take your time responding to these questions because the answers may hold important messages for you. Most of us possess talents for which we don't give ourselves credit.

Once you have a handle on the type of business you'd like to start, you'll have other important considerations, such as: writing a business plan, assessing the amount of startup capital you need, finding a good banker and knowing how to negotiate a business loan and hiring a reliable accountant. And then, deciding whether you prefer working alone or with a partner.

There are limitless references available at your local library and on the Internet to help you get started (some suggested resources are listed below). The Small Business Administration is an especially good resource for the beginning business people. Your enthusiasm will become contagious, and you will find that customers will be drawn to your obvious excitement. Next they'll recommend you to their friends. The more services or goods you provide, the more fun you'll have. And the more fun you have, the more money will find its way to your door.

For more information:

<http://www.sba.gov/smallbusinessplanner>
U.S. Small Business Administration: Programs and services to help you start, grow and succeed.

<http://www.score.org>
Service Corps of Retired Executives (SCORE)
Free online and face-to-face business counseling, mentoring and training.

Strauss, Steven D. *The Business Start-Up Kit*
Kaplan Business, 2002

Harper, Stephen C. *The McGraw-Hill Guide to Starting Your Own Business: A Step-by-Step Blueprint for the First-Time Entrepreneur*
McGraw-Hill, 2003

Norman, Jan. *What No One Ever Tells You About Starting Your Own Business: Real-Life Start-Up Advice from 101 Successful Entrepreneurs*
Dearborn Trade, 1998

Louise owned a successful independent consulting business, presenting seminars on communication, self-awareness and business skills. She can be reached at Louise@OutLookbytheBay.com

Terrific Tulips

By Melissa Conroy

With the arrival of spring, tulips appear in grocery stores, flower shops and any place decorated for Easter. These vibrant, cup-shaped beauties are a glorious reminder that cold winter days have finally given way to spring showers and warm skies.

Although most of us know that Holland is famous for its tulips, the flower actually originated elsewhere. Europeans learned of this flower through their contact with the Turkish empire, where tulips had been cultivated as early as 1000 AD. But tulips did not remain a secret treasure of the Turkish empire; the rest of the world was soon to experience these lovely flowers. Tulips were thought to be introduced to Holland in 1593. This was the year the well-traveled and renown botanist Carolus Clusius came to the University of Holland to be its head botanist. He was the one who planted the first tulip bulbs in Holland, and from his effort, a "tulip mania" quickly spread. Due to the popularity of these new flowers, the prices for tulips soared to extravagant levels at times. February 1637 was the peak of this mania, and during this time, the bulb of a particularly prized variety of tulip could fetch as much as a house! A book written in 1847 by author Charles Mackay claims that during the tulip mania, one devoted tulip connoisseur offered 12 acres of land for a single bulb!

Today, the Netherlands is practically synonymous with "tulip," but tulips grow cheerfully in other countries. The U.S. is certainly no exception. These glorious flowers are not particularly challenging to grow and are so pretty that they are irresistible!

Tulips, like all flowers, need a little love and informed care in order to bloom successfully. Here are some helpful tips for planting and growing tulips.

Tulips like it cold, and they usually need a cold cycle in order to grow properly. So tulips are usually planted in the fall. However, some growers "force" their bulbs by placing them in cold storage for several weeks. This tricks the bulbs into growing, and therefore they can be planted in the spring. If you didn't plant tulips last fall, you can buy some pre-chilled ones for this spring.

Buy bulbs that are firm and avoid ones that are soft or moldy.

Tulips are perennials, but don't be surprised if they don't bloom well after the

first year. They are not strong perennials by nature, and they require special care and the right conditions to bloom strongly year after year. Most of us don't have perfect garden conditions and can't monitor our tulips as well as professionals. However, if you select bulbs that are specifically marked "naturalizing" or "perennializing," you will probably have better luck with them blooming heartily more than once.

Tulips need to be planted in well-drained soil as too much water can cause them to rot.

Fertilizer is important for tulips. Working some compost, bone meal, or manure into the soil before planting will help produce gorgeous blooms.

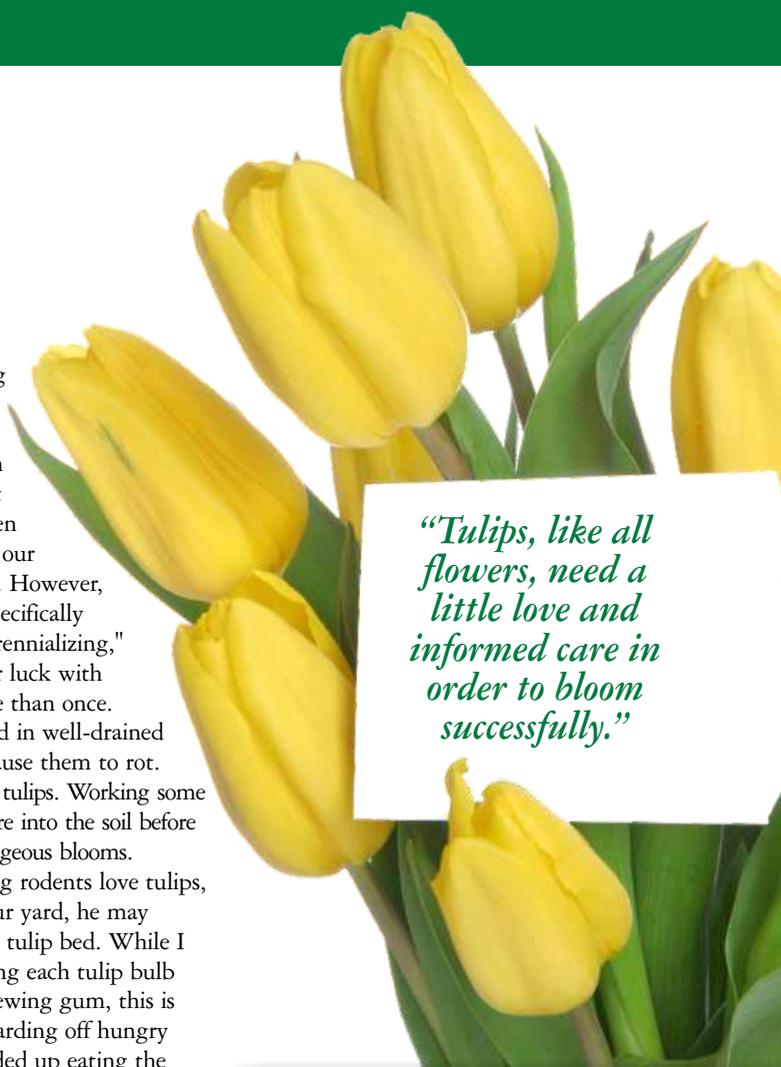
Unfortunately, burrowing rodents love tulips, and if you have a mole in your yard, he may munch his way through your tulip bed. While I remember my mother planting each tulip bulb with a stick of Juicy Fruit chewing gum, this is not a very effective way of warding off hungry rodents. I think our pests ended up eating the gum along with the bulb.

Other herbivores will go for tulips too, so planting depth is important. A good rule of thumb is that the hole should be three times the height of the bulb, so a bulb that is three inches tall should have a nine inch hole. However, if the hole is too deep, the tulips won't bloom properly.

You can plant tulips closely together: smaller bulbs can be just an inch or so from each other. Tulips look best when planted in a close cluster.

Once the blooming cycle is over, cut the flowers from the stem. This keeps the plant from trying to produce more flowers and increases your chances that it will re-bloom next year. You can successfully plant tulips in pots for indoor or outdoor beauty. Make sure to plant them in soil-based potting mix – not peat-moss based -- and to keep them watered.

For this year, you can order some pre-chilled tulips that are ready to be placed in the ground in order to enjoy their cheery color later in the spring. When fall rolls around, it will be the perfect time to plant a garden full of lovely tulips to brighten your heart and your landscape next year. Who knows? You might start a "tulip mania" in your neighborhood.



"Tulips, like all flowers, need a little love and informed care in order to bloom successfully."

OutLook's Bits & Bytes

The American Bar Association has a site that answers your questions about trusts, powers of attorney, tax issues and related issues. Go to www.abanet.org/rppt/public



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Go Get Tea-ed Off!

By Melissa Conroy

Whether it is a steamy mug of red rooibos on a cold winter day, a fragrant spot of Earl Grey in an elegant tea house, or a misty glass of lemon verbena on a hot summer day, tea hits the spot every time. Tea can be comforting, thirst-quenching, bracing, warming, cooling, healing and addictive!

While the history of tea is somewhat unclear, we know that the Chinese were enjoying tea as early as the 10th century B.C. The tea they drank was brewed from *camellia sinensis*, a species of plants that originated in southern Asia. The delicious taste of tea and its reported medicinal qualities caused tea-drinking to spread to other Asian countries and eventually to Europe. When Charles II married the tea-loving Portuguese princess Catherine of Braganca, she helped popularize tea in Britain. Today, tea is drunk around the world, and it is an important part of many cultures.

The standard tea bag you receive in your cup at a restaurant or buy in bulk at a grocery store is a black tea known as Orange Pekoe, and is widely available. However, there is no reason for you to limit yourself to just one type. Tea has become a huge focus as of late, particularly because of tea's health benefits. Growers around the world are producing a staggering amount of different varieties and blends. In fact, the time and weather in which a tea is picked will determine the type of tea: a single tea garden can be picked multiple times a year and can produce up to 200 pickings! A novice tea drinker can easily become bedazzled by the sheer amount of teas available: Gunpowder, Second Flush Darjeeling, Yerba Mate, China Oolong and that is not counting blended teas and special creations such as Chocolate Jasmine or Vanilla Coconut White Tea!

Luckily, teas are broadly divided into several categories. They are as follows.

White tea: The most health-beneficial and expensive of all teas, white tea is produced from the sun-dried buds and leaves of the tea plant. White tea is not oxidized (the method of exposing tea leaves to the air) and is the least-processed of all teas. Popular white teas are White Peony, White Pu-erh and White Silver Needles.

Green tea: Similar to white tea, green tea is also not oxidized, but it is usually dried through heat as opposed to sun and it is made from the leaves only, not the buds. Green tea drinkers enjoy a variety of green teas such as Zu Ch, Sencha and Matcha (powdered green tea).

Oolong tea: This type of tea is partially oxidized. Some oolong varieties are lightly oxidized, which gives them more of a floral taste while heavier oxidized oolong teas have a more toasted, intense flavor. Popular oolong teas are Pouchong, Monkey Picked and Rain Flower.

Black tea: The most highly oxidized and caffeinated of all teas, black tea is bracing, strong and full-bodied. It also is typically the tea that people are most familiar with: ask for tea in a restaurant, and you are sure to be served black tea. While most people know black tea in its form of Orange Pekoe, other black teas such as English Breakfast, Assam and Darjeeling are also very popular.

Herbal teas: Although not technically tea since they are not made from *camellia sinensis* plants, herbal teas are brewed from other plants and widely enjoyed. There are many wild plants and herbs such as mint or lemon balm that make wonderful teas, and tea herbs are usually quite easy to grow. Some herbal teas (such as echinacea or horehound) are brewed mainly for their medicinal qualities, while others are drunk simply because they are delicious. Popular herbal teas include Chocolate Mint, Chrysanthemum and Rose Hip.

Whatever tea you choose to indulge in, it will need a little care in preparation. Here are some tips to keep in mind when making tea:

- Make sure you brew tea in fresh, oxygenated water. Don't use water that has been sitting in the tea kettle.
- Lighter teas (such as green teas) generally need one tablespoon of tea per cup while heavier teas (black tea) need about one teaspoon.
- Different teas have different brew times and water temperature requirements. In general, white and green teas should have cooler water (160-180 F) and shorter brewing time (two to three minutes), while black teas need higher heat (190-200 F) and longer brewing time (three to five minutes). Herbal teas may need four to eight minutes. Be sure to follow the instructions on the package.
- If you are brewing tea in a teapot, first slosh some hot water around in the pot to warm it up. Dump the water out, then add the tea and water.
- Use tea cups and mugs when you can because cardboard and Styrofoam cups can affect the taste of tea.
- Drinking tea is wonderful for the soul and spirit, and your body also will benefit from the health benefits of tea, such as the following:
 - Tea contain polyphenols, a type of antioxidant.
 - Green tea is the best way to consume another type of antioxidant called catechins, which are more effective at stopping cellular damage than Vitamin E and C.
 - Green and black tea reduce your risk of heart disease.
 - White tea is rich in fluoride and helps prevent tooth decay.
 - Green and white teas are powerful disease-fighters.
 - Black tea can help lower your cortisol level, which reduces stress.
- After the teapot is drained, you will have tea bags and loose leaves left. While you can rebrew them, there are other uses for old tea bags and leaves.
 - Plants love tea! Mix tea with potting soil, add tea bags/leaves to your compost pile, and pour old tea on your houseplants.
 - Make a treasure map with your grandchildren. Crumple up a piece of paper, then smooth it out somewhat. Daub a wet tea bag over the paper to make it look old. Have them design a map on the paper.
 - Sooth your skin. Cold tea bags can relieve tired eyes, heal sunburns, and calm bee stings.
 - Dye white or linen fabrics with tea to give them some new color and life.

Now, it's time for you to go put the tea kettle on, find your favorite mug and investigate some new types of tea. With the last days of winter blowing itself out, now is the perfect time to warm up with a soothing, healing cup of tea.



Ask the Undertaker

By Ryan Helfenbein

Going Green for All Eternity

Isn't it interesting how very simple words become more complex as we age? Take the word "green." As a child, green meant "Go!" It was a mixture of blue and yellow, the color of the Incredible Hulk and to some, thoughts of summer. Not any longer. This simple, one-syllable word now stands for so much more. Today, green could be defined by some as meaning "eco-friendly," "natural," "environmentally gracious" and even "a means of burial." In this issue of *OutLook by the Bay*, my question comes from a woman in Easton who asks, "Is green burial offered around here?"

This is a question that's becoming more popular due to the "green movement" we are all noticing in our society today. The AARP, ABC News and many media groups are covering this topic of "natural burial." This is a means of disposition that I feel could perhaps become more popular than cremation is today. To answer the question, yes, there is a "green" burial cemetery located in our state. It sits on the grounds of Bestgate Memorial Park, off of Bestgate Road in Annapolis. As far as I know, this green burial section offers the only available green burial lots in Maryland. Nonetheless, there is discussion of possibly some being available on the Eastern Shore in the coming years.

So what is this green burial all about, you might ask? Wikipedia defines it as "...a cemetery where the body is returned to the earth to decompose and recycle naturally. It is an environmentally sustainable alternative to existing funeral practices." Generally speaking, it is an area of natural surroundings offering a means of burial that is generally not harmful to the earth, which can include the burial of cremated remains in a biodegradable urn or burial in an environmentally friendly shroud or casket.

Most of us would think that this form of burial would date back to our cave men ancestors or even back to the Wild West era. You would be surprised to know that according to the Centre for Natural Burial, green burial began in 1993 in the United Kingdom. However, what is amazing is the fact that three years after the beginning of this movement, 17 "green burial cemeteries" became available and today more than 200 exist in the United Kingdom. This movement is becoming more and more popular and is now available right here in your backyard in Annapolis.

This local green burial cemetery offers a number of options to meet the means of "natural burial." One aspect that has a real "green touch" is that each grave is hand-dug and the markers used in this cemetery are trees-- not granite, bronze or marble, but trees. Another interesting aspect is that most green burial cemeteries today use a biodegradable casket for burial called an "eco-pod" constructed of recyclable paper. In Maryland, they use an eco-friendly willow basket casket for green burials and for cremation, biodegradable urns.

You might ask that if there is no marker to show where the deceased was buried, how does the family know where to go after the services are over? Thanks to the incredible technology that is available to us today, each family member is given a GPS coordinate as to where their loved one is buried in the green cemetery. We use it in boats to locate fishing grounds, in cars to find our destinations and now even in cemeteries to locate our loved ones.

Ryan is a licensed funeral director and certified planning counselor. He can be reached at ryan@fhnFuneralHome.com or (410) 758-3987.



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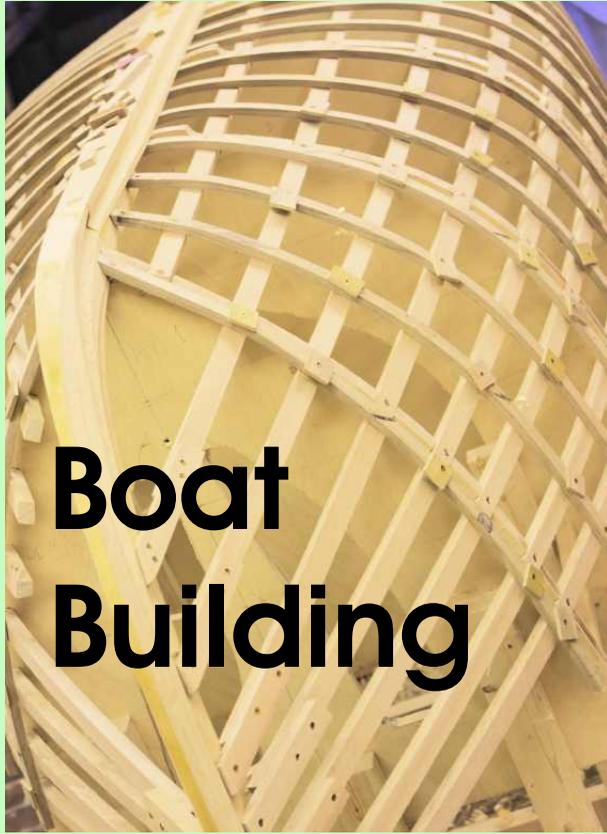
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Boat Building

By Neil Moran

When Chris Fields attended a free boat building workshop last summer in Cedarville on Michigan's Upper Peninsula, he was just one of the curious. He didn't realize it would lead to a major career move. Fields was attending a promotional event for the opening of the Great Lakes Boat Building School. The next thing he knew he was getting a scholarship to pay for a year's worth of tuition to learn the art and craft of boat building.

"This school has really changed my life around," said Fields, an energetic 21-year-old from Wolverine, Mich. "I'm very excited."

The boat building school is located less than 100-feet from the lapping waves of Lake Huron. It faces a string of islands known as Les Cheneaux and is the only such school in the Midwest, according to Dave Lesh, director of the new school. In fact, it is only one of three wooden boat building schools in the country.

"This is really the only school originally designed and built as a boat building school," said Lesh, referring to the fact that the other two schools, on the East and West coasts respectively, were started out in a garage.

The two-story building boasts 12,000 square feet for classrooms, offices, a lunchroom and spacious work areas. An adjacent converted home is used for the main office and occasional sleeping quarters. The idea for the school came from the ponderings of two local boat enthusiasts, Paul Wilson and Bob Smith. The retirees were interested in attracting some "new blood," to help perk up a somewhat declining boat and restoration industry in the local area.

So far, it looks like the school, which thus far has been entirely funded by private donations, is a hit with the locals.

"The response from the community has been terrific," said Bob Smith, chairman of the board for the school. Nearby Hessel hosts the Antique Wooden Board Show every year, and the area is steeped in a rich tradition of boats of all kinds for island-hopping and fishing, making the boat building school a natural fit.

"Most donors have pretty deep roots to the area," explained school director Lesh, who was originally appointed to the board of the school and then hired as its first director. "There are some pretty generous people here."

In some ways the boat building school is like a one-room schoolhouse. It currently consists of one small class of seven students. The students attend each class together and vary in age from 21 to over 50. They hail mostly from the Midwest with students coming from as far away as Detroit and Wisconsin. By the looks of things, the students have formed bonds with each other as strong as the adhesives on these wooden boats.

"They're a great group of guys who have gotten to be friends," Lesh said.

Teacher Pat Mahon, a veteran boat builder of 32 years, taught at the renowned Northwest School of Wooden Boatbuilding in Puget Sound before coming to Cedarville. Lesh said they were fortunate to get Mahon as their first instructor.

"Getting someone with his experience right out of the gate is incredible, he's a terrific craftsman and terrific teacher," Lesh said of Mahon. Lesh said they plan on hiring another instructor when they reach 10 enrollees and expect to have a total of 35 students once the word gets out.

Students in the school start out learning the basics of woodworking, using traditional hand tools and power tools to build a shipwright's tool chest, which is theirs to keep. They will then advance to learning, via lectures and hands-on training, the complicated task of lofting, which is done in what looks like a loft on the second floor. During the first quarter of the year they will use their acquired skills to construct a small skiff.

The school year is divided into three quarters with an optional fourth quarter in the summer. Each quarter the students progress both in and out of the classroom, which culminates in building a full-sized pleasure craft.

When I visited the school the students were fashioning a 21-foot utility launch, a pleasure craft with a shallow draft that doesn't need deep water to launch. While they plan to donate boats to nonprofit organizations in the future, this first boat to go out the door is a keeper.

"We think it will be a great boat to have out here and for boat shows," Lesh said.

The next boat they build, a 20-foot sailboat with a fixed keel, will be donated to an organization for the handicapped out of Harbor Springs. The boat will be built with special accommodations and controls for the physically and mentally handicapped passengers. The school is not able to sell boats for a profit due to their status as a nonprofit organization.

So what can students do with a certificate in boat building? Several things, said Lesh. For one thing, they can transfer up to 32 credits to a local community college (North Central Michigan College in Petoskey) and continue to get an associate degree. And of course they can build and/or repair boats.

"The market for custom and large boats is very healthy," Lesh said. The limited number of schools teaching the craft is keeping the demand for boat builders and restorers high, according to Lesh.

Bryan Madigan of Traverse City, who quit a job in the building trades in the Traverse area to come to Cedarville, is planning to put his skills to work when he returns to Traverse City to be with his wife and two children.

"I'm hoping to start a business in Traverse," said the 39-year-old Madigan. He said he was looking for something "outside the norm" when he enrolled in the new school. So far, he seems to have no regrets about his decision.

"I really feel I'm getting the tools to do this," Madigan said. "They really challenge us as students to make the best of our time." 

Get out there, and start by getting over whatever it is that's holding you back.

The Will – a Must-Have *By Albert Northrop*

We have explored the myths of revocable living trusts and reviewed some alternatives. The must-have document is the good ol' will. As I have mentioned before, it's best to consult an attorney to have your will prepared properly.

There are two reasons why many attorneys charge very reasonable fees for wills: 1) They are used as "leaders," so that when other legal issues arise, you will go back to the attorney who prepared your will and 2) most attorneys have will forms on their computer and do not then have to reinvent the wheel. When I was in private practice, my office was near a McDonalds. We used to joke that we could add an extra window for drive-through wills. For probably 90 percent of the wills I prepared over the years, I really only needed to ask about five questions.

Having said that, truth be told, there are too many variables to merely give a standard will in these pages. However, I can give you a check list of things to consider when preparing your will or speaking to that "drive-through" attorney.

First, and most obvious: List your name, and city and state of residence. If your will is valid in the state where it is executed, all of the other states will honor your will.

Secondly, it is usually a good idea, though not required, to add a sentence revoking any prior wills and codicils you may have made (a codicil is an amendment to a will). The mere fact that you execute a new will usually revokes any prior will. This, then, suggests that you date your will. This is done at the end of the will, twice.

You may, but need not, note whether you are married, single, divorced or widowed, and you may, but need not, name your children and stepchildren. These items will effectively be covered in the substantive paragraphs of the will.

It is a good idea to provide a time period for your legatees, the people who receive or "take" in your will, to survive you. In other words you might for example require that they survive you by 30 days. This may avoid double taxation in some states and may also avoid having property probated twice in a short period of time. Be sure, however, to provide for a contingency if they don't survive you by the specified time.

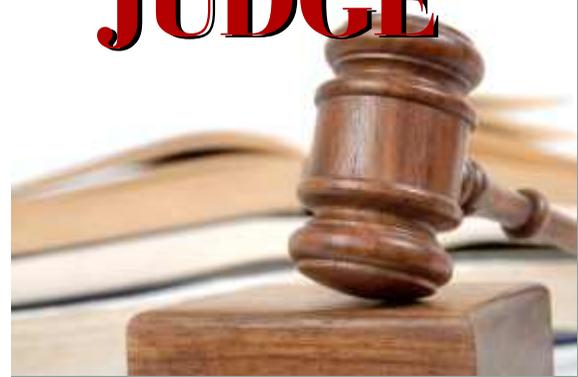
Next, you should start making bequests. There are a number of potential pitfalls with "specific bequests." For example, leaving Uncle Harry's roll-top desk to my brother, Joe, so I usually advise against this sort of thing. If you trust your personal representative, make him or her a list of specific bequests to make and give them the authority and discretion to make them in the will. The list is nonbinding so you do have to trust your personal representative. (If you feel you cannot trust your personal representative, then obviously you have chosen the wrong person to be your personal representative.)

The general bequests are next. This will usually take the following form: "I give everything to my spouse if he/she survives me. If he/she does not survive me, then I give it all to my children."

Speaking of children, if you have young children, more detailed provisions are needed. It's probably not a good idea to leave a couple-hundred-grand to a 12-year-old outright. So, you will need to create a trust within the will and name a trustee. You pick the age at which the trust ends. I tended to suggest age 22 because most children have completed college by that time. In any event, the attorney will be virtually essential in preparing the proper trust language.

Young children also need a guardian. Better that you pick one rather than leave it to the courts, so name one – or two – in the

Notes from the **JUDGE**



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

will. The trustee takes care of the money. The guardian takes care of the person. It can be the same person. Unlike the trust, you do not need to pick a termination date. The age of majority automatically terminates the guardianship.

Next up is naming your personal representative or administrator. More often it will be your spouse. You will also want to name an alternate personal representative in case your spouse dies before you do or otherwise cannot serve. Most wills specifically state that the personal representative is excused from posting a bond. It is also best to spell out the powers and authority of the personal representative even though the state statutes will cover it. Your attorney will have the appropriate language necessary.

Many times, a "no contest" provision is added. This in effect says that if someone named in the will challenges the will, they are then excluded entirely from its provisions.

Finally, you sign and date your will, declaring it to be your last will and testament. This is the first time the will is dated.

The attestation clause is next. The attorney will have the required language or you can find a sample on the Internet. And finally, the will is witnessed and the witnesses date it – for the second time.

The last I checked all states but Vermont require two witnesses. Vermont requires three. But again, if your will is made in Maryland with two witnesses, Vermont will honor it, just in case you move to Vermont.

As a general rule, the witnesses can be related to you and may even be named in the will. However, best practice suggests that the witnesses be independent.

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Easter Luncheon By Lesley Younes

Easter has always conjured up visions of cute bunnies, fluffy chicks, bows and ribbons in all the pastel colors. It's a world of light pinks, sky blues, soft greens and all shades of yellow. Dyed Easter eggs are found in all of these shades and more. But why? And bunnies, no clue how they got involved! They don't lay eggs do they?

Just who is this Easter bunny? Long ago he was called the Easter Hare. Hares, the bunny's first cousins, and rabbits give birth with great frequency most often multiple births, thus becoming a symbol of fertility. The custom of the Easter Egg Hunt began because children believed long ago that the long-legged and furry Hares had laid eggs in the grass. Why we dye or color these eggs before we hide them is a mystery not easily answered. In Ancient Egypt, Greece, Rome and Persia, eggs were dyed for special festivals and in Europe they were decorated and offered as special gifts. And, what is egg rolling? It could have started when Dolly Madison began the custom of egg rolling on the hilly lawn of what was the new Capitol building.

The tale that children in Egypt rolled eggs toward the pyramids may be what began what was to become a Washington tradition! The annual Easter custom is rarely broken, usually only during the war years. In the late 1870s, first lady Lucy Hayes, at the suggestion of her husband, invited children to the White House for the egg roll as officials had complained that it was ruining the Capitol lawn. The event has grown in popularity and is still sponsored by the first lady. Easter Monday is the only time when visitors are allowed to wander over the White House lawn.

Mandatory tickets are free and distributed on a first-come, first-served basis. Call (202) 208-1631 for information. Hopefully the weather will cooperate this Easter and it will be warm and sunny and we will be able to enjoy the outdoors.

A suggestion to keep life simple: Buy the plastic colored eggs, fill them with jelly beans and M & M's and use the boiled variety to make this great classic deviled egg dish. The rest of the menu will be suitable for children and adults alike.



Deviled Eggs

12 hard-boiled eggs
2 tsp. Dijon mustard
1/3 c. mayonnaise
1 tbs. minced onion or shallot
1/4 tsp. Tabasco
salt and pepper
paprika

Cut eggs in half and remove the yolks. To the yolks add the mustard, mayonnaise, onion, Tabasco, salt and pepper. Mix with a fork until smooth and creamy. Pipe or spoon into the egg halves and dust with paprika.

Ham

To make life easy, purchase a pre-cooked ham of your choice. Close to any holiday, the price of the main dish usually drops, making it economical not to prepare it yourself! More importantly pre-cooked hams have come a long way and are now available sliced and flavored to perfection. So take advantage of these offers. There are many choices.

Hot Cross Buns

Easy recipe for hot cross buns -- dough can be made the old-fashioned way or in the bread machine.

Prepare your favorite basic sweet dough recipe, adding the following:

3/4 tsp. cinnamon
1/2 tsp. nutmeg
1 c. of a combination of any of the following: raisins, dates, currants, candied citron or dried cranberries.

Punch dough down after the first rising and form into 12 two-inch balls. Place two inches apart on a greased baking sheet. Cover, let rise 30 minutes until doubled. Brush with egg wash. (Egg wash: Whip together one egg with 2 tbs. water.) Bake in preheated 375 degrees for 15 minutes.

Allow to cool on rack. Make cross on tops using 1/2 cup confectionery sugar mixed well with 1 tablespoon milk and 1/2 teaspoon vanilla.

A Good English Pub Mustard

This goes well with ham.
Makes 1 cup, can be doubled

1 c. dry mustard
1/2 tsp. turmeric
1/2 c. dark brown sugar
6 oz. flat dark ale or beer
1 tsp. salt

Put dry ingredients in a blender. Carefully add beer while machine is running. It should be smooth and creamy.

This is also excellent with sausages and all cold cuts.

Cold Pea Salad

serves 6
16 oz. bag of petite peas, frozen
6 oz. can Smokehouse almonds, coarsely chopped
1/2 c. green onions, chopped
1 small can water chestnuts, chopped
1/2 c. mayonnaise
2 tsp. yellow curry powder
salt and pepper to taste

Mix all together, leaving peas frozen. Make one hour ahead for flavors to blend and to come to room temperature.



Creamed Corn

serves 6
1/2 large onion, finely chopped
2 tbs. butter
3 c. corn (8 ears in season)
(good sweet frozen corn is available all year)
1 tsp. sugar (optional)
1/2 tsp. or less ground nutmeg, to taste
1/2 c. heavy cream
salt and pepper to taste

Cook onion in butter until translucent. Add corn, cook for two minutes if using other than fresh corn (10 minutes for fresh). Add sugar, nutmeg and cream. Cook uncovered until liquid evaporates and thickens slightly, about five minutes. Check for seasonings. Serve warm or cold.

Whip up your favorite batch of biscuits and add one cup shredded sharp cheddar cheese and 1/4 cup chopped chives before baking. Delicious.

For people who would prefer something a little different, try this light version of the Canadian classic:

Have lots of sugar cookies on hand that have been cut in the shapes of rabbits and chickens and eggs and frost them with a hard glaze icing, delicately colored in shades of pink, yellow, mauve, blue and green.



Tourtiere

2 lbs. ground pork
1 large onion, minced
1 clove garlic, minced
2 small potatoes, grated
1/8 tsp. mace
1/8 tsp. ground sage
1/4 c. raisins
pepper to taste
pastry for 2 X 8" pie crusts

Place the onion, garlic, potato, pork, seasonings and raisins in a Dutch oven. Cover with water and cook over medium heat, uncovered, until water is absorbed and pork is no longer pink - about 30 - 40 minutes. Stir frequently while skimming off excess fat. Do not boil. Cool. Check seasoning.

Pre-heat oven to 400. Line a pie plate with half of the crust, fill with cooled meat mixture, cover with top crust and cut vents to allow moisture loss. Brush liberally with egg wash. Cook 10 minutes at 400, plus 30 minutes more at 350. Crust should be golden and filling bubbly. Can be eaten hot or cold.

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What are you doing with the time you have left?

5 Best Jogging Trails in the Bay Area

By Penelope Folsom

“...shed those bulky coats and itchy woolly mittens and get back into some outdoor fun.”

Life is good. We made it through yet another winter and here it is almost time to shed those bulky coats and itchy woolly mittens and get back into some outdoor fun. How about jogging? If you've never done it before, perhaps this is the year to consider it. Start with a chat with your doctor to be sure everything is in working order and let him know what you're about to undertake. Next, invest in a good pair of running shoes. Then find a friend to keep you motivated, preferably one who has some jogging experience. Start with some walking, add some jogging and do a little of both until you've worked up to a comfortable pace.

If you're a regular jogger you're no doubt familiar with these trails, but for a newbie these may be as yet undiscovered treasures. In the name of expediency and convenience, many joggers prefer the local roadways. This is not only hazardous, but breathing the carbon monoxide emitted from passing cars is less than optimal. If you're not a jogger, any of these trails are equally as pleasant if you prefer a leisurely walk or even a bike ride.

The Cross Island Trail located on Kent Island first opened in 2001 and is more popular than ever as more and more people have discovered it. Starting on the Love Point end you can choose to either go on a dirt and sand trail through the woods and down to the beach or the paved trail that winds through forests of evergreens and open farm land. It's always a treat with the changing seasons as buds emerge in the spring and geese fly over in the fall. We've had fun hanging out on one of the pedestrian bridges looking down at the turtles and water snakes winding through the grasses in search of their next meal. One of the nicest features is that if you are able to go the distance, the reward at the end is a seafood dinner at any of a dozen restaurants. The hard part is leaving the table to jog back. A better way, if you choose to go the five-plus miles, is to have a friend park his car at one end of the trail and yours at the other. More information can be found at www.dnr.state.md.us/publiclands/crossisland.html

Quiet Waters Park is a gift. Imagine the town fathers in Annapolis having enough insight to save this gem of real estate from the developers. It is a magnificent piece of waterfront property with 340 acres set aside for everyone to enjoy. There are over six miles of paved trails that wind through trees and down along the South River. The few small hills are negligible, unless of course you're jogging up one of them. Without appearing to be overly developed there is a food service available as well as kayak rentals. The pavilions can be reserved for private parties and ice skating is available in season. To find the hours and a map, log on to www.AAcounty.org/RecParks/parks/QuietWaters

Jogging the **North Central Rail Trail** may be one of the most peaceful jaunts available on weekdays. Typical of most of the area trails, on weekends it can become much more populated. The trail is 10 feet wide, flat and hard-packed. It is tree-covered for the most part. If you're looking to get away from the more popular area, start in Monkton and head north. There are restrooms and food available near the trail, but have a plan as many are seasonal and have odd hours. For a map and parking suggestions click on the Web site at www.DNR.state.MD.US/Greenways/NCRT_Trail.html



The C&O Canal Trail is similar to the NCRT, although considerably longer at approximately 180 miles. And like the NCRT the trail is hard-packed, wide and flat. As with the NCRT there is a slight grade, but it is negligible and would take a discerning eye to notice. It is perhaps more scenic as much of it winds along the river bank of the Potomac. There are sections where turkey calls can be heard and an occasional eagle can be observed. Rarely crowded from the north end of the trail to almost Georgetown, if you've never been on this trail you are in for a treat. The Harper's Ferry area near mile 63 has always been a favorite. Loaded with history such as events that led up to the Civil War, devastating floods and the development and then loss of an industrial town, it is fascinating to walk through. For an excellent map with suggested parking and picnic areas from Georgetown all the way up to Cumberland, go to www.NPS.Gov/CHOH/PlanYourVisit/upload/ParkMap.pdf

It's now possible to jog from Annapolis to the Baltimore Washington Airport. A mere 13-plus miles from the beginning of the trail at Boulter's Way and Rt. 450 in Annapolis to the circuit around the airport, the **B&A Trail** is an interesting if not congested trail. Lots of reasons to stop with coffee shops, strip malls and food service along the way. The trail also crosses more streets than most other trails, which is mildly inconvenient. However, for a trail that winds through a densely populated urban area, there are many quiet interludes as it winds through heavily forested areas. Details are available at www.DNR.State.MD.US/Greenways/BA_Trail.html

And as an honorable mention, we should let you in on a well-kept secret. The **US Naval Academy** in Annapolis is one of the best jogging circuits out there. Primarily along the water the distance around the perimeter is over five miles. Entry, if permitted, is through the front gate. However, be aware you may have your required ID but their rules are subject to change and change often, so for security reasons there are times when the gate guards will not allow access. If you can get in it will be worth the effort.

Simplifying Your Time in the Kitchen

By Emily Horton

During these times of more conscientious consumerism, there are some things that we can do to be a smarter shopper.

In my experience, planning ahead is the key ingredient to staying within the monthly grocery budget. One thing that I've found is that it helps to sit down and think about the weekly menu. Try to build Tuesday's meal off of Monday's meal, Wednesday's meal off of Tuesday's meal, and so on. It takes time to develop this habit, but it pays off once it becomes part of your routine. By practicing this strategy I began to really enjoy cooking. As you think through the weekly menu, make a list of the ingredients you need so you are less likely to fall into the impulse buying trap.

Another aspect of cooking within a budget is staying in season – using vegetables or fruits that are currently being harvested. A resource I found to track the seasonal vegetables is at www.fruitsandveggiesmorematters.org. Using seasonal fruits and vegetables will not only be less expensive, but it's a great way to vary your meals. Stay within these guidelines and you may find yourself incorporating vegetables that the ordinary consumer has seldom used. I used celery root for the first time recently because it was in season. It made an interesting addition to a quick luncheon salad.

A thought that goes hand in hand with buying seasonal vegetables is that buying local supports the neighborhood farms. Find farmer's markets in the area where you live and frequent them so you can get to know the farmers, the produce they grow and how it's grown. Something that always goes through my mind when I am food shopping at a grocery store or at a farmer's market is what did it take for that piece of fruit to get to this store, or how much effort went into growing the fruit or vegetables? Ideally, I would love it if my response was "the neighborhood farm grew this yellow squash" or "the local apple orchard grew these apples." Local farms are not as prevalent in my hometown, but the farmers markets bring them to me.

Here's an example of building your menu using locally grown asparagus in season. On Monday, prepare a chicken and pasta dish, including fresh asparagus sprinkled with olive oil and Parmesan cheese. To build off of Monday's dinner for Tuesday, plan homemade chicken tenders with roasted asparagus and tomatoes with whole wheat couscous garnished with feta cheese (home crumbled, of course) and chives. For Wednesday, build off of Monday and Tuesday by cooking up the remaining whole wheat pasta and once cooked, add cherry tomatoes and spinach, sprinkle with Parmesan cheese. (You can also add Italian sausage for the meat lovers out there.)

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

These recipes are so easy and should not take longer than 30 minutes from start to plate. When you are preparing the pasta, you only need to use enough of the box to serve you and your dinner guests. Remember to portion out your meals so you do not have the opportunity to over eat. The goal at the end of these easy but delicious meals is to be satisfied, not uncomfortably full.

Remember, plan ahead, write it down, buy seasonal and buy local!



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Here's the lineup in more detail:

Monday's Meal – Pasta tossed with chicken, asparagus and Parmesan cheese

- Brown chicken in a saute pan. Saute asparagus.
- Cook whole wheat pasta, strain.
- Drizzle olive oil over cooked pasta and sprinkle Parmesan cheese and garlic pepper.
- Add chicken and asparagus and toss.
- Serve on warmed plate.

Tuesday's Meal – Chicken tenders, roasted asparagus and cherry tomatoes, whole wheat couscous garnished with feta and chives

- Wash asparagus and tomatoes, place on baking sheet, drizzle oil and pepper.
- Place in 400-degree oven, cook for approximately 20 minutes.
- Fill deep pan with canola oil and turn heat on medium, flour chicken tenders and place in oil.
- Cook couscous about 10 minutes before you are ready to eat.
- Chop chives and crumble feta cheese, set aside.
- Combine chives and feta with couscous.
- Serve on a warm plate.

Wednesday's Meal – Whole wheat pasta tossed with cherry tomatoes and spinach (Italian sausage optional)

- Cook remaining whole wheat pasta.
- Once done, toss with olive oil, cherry tomatoes, spinach and Parmesan cheese.

Rediscovering Your Strengths in Tough Times

By Pat Jurgens

Who among us has answers to stemming the financial downturn in the economy? Wall Street gurus didn't predict it; we can't expect them to predict the future either. We're on our own to determine how to preserve a nest egg or find work. Some of us have turned a blind eye to the numbers that mark our assets, others have cashed it all in, still others have lost much of their savings and are struggling with what the future may hold. No one can escape the personal reality of the decline in the markets. We are all affected – those who have huge assets and those who have little. And what is it that inevitably happens when a crisis is at our doorstep? A blizzard brings together neighbors who have not talked to each other for years. Forest fires bring forth amazing acts of heroism from strangers. When a loved one survives a car accident, you suddenly feel fortunate. You rediscover what's really important. It's no longer the shiny new SUV, or the furnace that doesn't work, or even the house you call home.

There are some inner demons that try to trip us up. Fear can be a big impediment and sap our natural strength and good humor. When you feel like a victim, it's helpful to remember the old adage "Courage is fear that has said its prayers." Rather than denying the facts or becoming paralyzed, the only way to get beyond it is to move through fear. This means summoning our inner resources and taking action, mentally and physically.

When we get stopped in mid-stride during hard times, we have to take another look at our lives. What do we value? What's really important? What gives us strength?

People in our lives

Your family may live near or far away, but in times like these we reach out to those with whom we're most connected. Many have friends who are like family. Get together for fun and fellowship. Have a potluck supper night. Play games like we used to do in the old days. You probably still have a few decks of cards and maybe that old game of Monopoly. Pop popcorn and invite the neighbors. Money may be in short supply, but laughter can always be found where caring people come together.

- ~ Phone the brother who you haven't talked with lately.
- ~ Send an inspirational book to a daughter whose job has been cut.
- ~ E-mail an old classmate.

Community

In urban settings where you rarely bump into someone you know, the city can feel like a lonely place. Insulated in private cars, we line the highways without contacting the person next to us. Even on foot we pass those we don't know with barely a glance. The urban sprawl is conducive to living anonymously.

Some of us prefer the natural surroundings and isolation of rural living. Whatever our living situation, there is still an opportunity to be part of our community.

- ~ Listen to your neighbors' difficulties and take them some cookies.
- ~ Give to the local food bank.
- ~ Offer to pet-sit for someone who is ill.
- ~ Give away a warm jacket you no longer use.
- ~ Suggest carpooling.

Beauty

Look for beauty in life. It can create a balm of peacefulness. There's the natural beauty of the woodlands and the sea. You can observe bird life and animals. Time spent in nature is an opportunity for the mind to calm down, for ideas to arise, for balance. There is beauty within the city, too. Museums, art galleries and musical performances abound. City lights can be inspiring. It all depends on your point of view.

- ~ Take a walk in the park or on a wooded trail.
- ~ Pack a snack and go to the shore on a nice winter day.
- ~ Join a bird watching group for an outing.
- ~ Check the free days at local museums.
- ~ Find free musical performances at schools and churches.
- ~ Play the piano.

Health

When you take care of your body, you feel better mentally and emotionally. Exercise is a matter of habit. "Just do it," whether you are motivated or not. The result will be more energy and a happier mind and heart. You don't have to jog a mile a day or run a marathon. Find what you enjoy and do that regularly. About 30 minutes a day is enough to raise those good feelings.

- ~ Walk the dog.
- ~ Ride your bike in the park.
- ~ Learn to snowshoe.
- ~ Join a water aerobics or yoga class.
- ~ Follow a stretch program on TV.
- ~ Build a snowman with your grandchild.



Spiritual Source

When push comes to shove, our deep inner beliefs are what pull us through the difficulties in life. You may belong to a church, pray or meditate regularly, find solace in the natural world and science or none of the above. Yet at the core of our being there is something that realizes a power greater than ourselves, the mystery that created us. If you have not connected with that part of your life lately, have another look.

- ~ Take time to be alone.
- ~ Go to a quiet place and reflect.
- ~ Write down your thoughts and feelings in a journal.
- ~ Attend an inspirational reading or musical performance.
- ~ Find other people who inspire you.

Despite the financial pressures of the real world, there is an opposing reality – the hope of change. Even in this economic downturn most Americans have much more than the rest of the world. Remember to have gratitude.



OutLook's Bits & Bytes

Looking for employment? Try any of these Web sites that cater to the mid-life and beyond job seeker.

www.Jobs4Point0.com
www.RetireBrains.com
www.RetirementJobs.com
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www.WorkForce50.com



You are responsible for your own happiness.



The New 1031 Handbook: Good News for Real Estate Investors

By Bettye J. Matthews, CPA

AuthorHouse, Bloomington, IN (2006)

For those of you who currently invest in real estate, have invested in real estate or are considering investing in real estate, I recommend that you consider purchasing *The 1031 Handbook!* by Bettye J Matthews, CPA.

The author, a CPA for more than 30 years, does a fantastic job of taking something as difficult as the Internal Revenue Code (as it pertains to real estate tax-deferred exchanges), and makes it relatively understandable.

She is president of Florida Real Estate Exchange Connection Inc. in Naples, Fla., and Exchange Professionals, Inc. in Maryland. As a qualified intermediary and accommodator, she has been involved with numerous 1031 exchanges, which qualifies her as an expert on the subject.

Simply put, a 1031 exchange is when a property owner decides to sell a property (or multiple properties) and wishes to defer having to pay the capital gains taxes. This can be accomplished by taking the sale proceeds and moving them into another property (or properties) by using the process laid out by the IRS. Please keep in mind that there are multiple rules that need to be followed in such a transaction, so it would be wise to consult with your tax adviser or CPA regarding the process.

As a financial planner, I have been involved with 1031 exchanges, so I understand the complexity of such a strategy, and the power of that strategy when used properly. There are numerous rules that govern the transaction, and if these rules aren't met, there is the definite possibility that the entire process will be disallowed by the Internal Revenue Service.

What I find refreshing about the book is that it doesn't bog the reader down with too much industry jargon. I know that I am always a bit out of sorts when I am reading about a subject that is out of my area of expertise, and I have to keep asking the question, "What did the author mean by that, what does that term mean?" That being said, when industry jargon could not be avoided, Bettye did a nice job of defining the terminology, and making it easy to understand.

A reader will learn the terminology involved with 1031 exchanges, the different types of exchanges, the time line (which is extremely important with the IRS) which one must follow during a 1031 exchange, types of items to avoid, and what type of exchange might best be appropriate for your unique set of circumstances. The book is written in large text, and has calculations and examples throughout. There are two simplified case studies: one involving a forward exchange, and one involving a reverse exchange. There is also a section dedicated toward showing what the courts have said about 1031 exchanges in past cases. It also does a nice job of covering how a TIC (tenants in common) property can play a positive role in an exchange for those that have invested in real estate and now wish to relinquish some of the headaches that go along with real estate—management, maintenance, rent collection, etc.—while still enjoying all of the advantages that real estate can offer—steady income, tax advantages, and potential capital appreciation.

Do I believe you will be an expert on 1031 exchanges after reading the book? No, I do not. I do, however, believe the author intended this book to be a guide, a primer if you will. It is a wonderful introduction that takes a pretty complex strategy and breaks it down into something understandable.

~ John Zinaich

THE GOOD EARTH

By Pearl S. Buck

Simon and Shuster, New York, 1931, First Pocket Books, published in 1973

Pearl S. Buck commented on her choice of China for the setting for the classic *The Good Earth*: "I can only write what I know, and I know nothing but China, having always lived there."

Ms. Buck demonstrates her understanding of China and the Chinese people in her graphic view of the country when it was ruled by an emperor and before the social upheavals of the 20th century. This fascinating story of a poor, honest farmer named Wang Lung and his long suffering wife, O-Lan, is especially important reading for anyone who wants to understand and appreciate the vast changes that have occurred in the lives of the Chinese people. The situations and people in *The Good Earth* were familiar to Pearl Buck as she lived in China for 35 years, from the time she was an infant of three months to when she left to attend college in Virginia. After college she decided to return after she was notified of the illness of her mother who was still living in China. She married an American who lived there and they made their home in the northern part of that country. After divorcing Dr. Buck, she returned to the United States, married the president of a publishing company and spent her later years raising her family in Bucks County, Pennsylvania.

The story follows the life of Wang Lung thru his years as a poor farmer, with a great love of "the good earth," through famine, drought, locusts, looting and begging to his rise to the status of a wealthy land owner. We become familiar with his three sons and two daughters, one of whom he calls the "fool," because her life consists of eating, sitting in corners and twisting a piece of cloth. In a theme related to his higher social status, Wang Lung brings a concubine named Lotus into his house while treating his wife as a servant.

Ms. Buck's use of simple but descriptive and lyrical language, while also not confusing the modern American reader, takes you back into a time that is hard for the modern reader to understand. Romantic love was not known in this time in China, and women were chosen as wives for other reasons than love. Wang Lung was one of China's common people, people that Pearl Buck knew well. His loyalty to his family, his love of the earth and responsibility toward the past and the future are beautifully woven into the fabric of this must-read classic book.

The Good Earth won Pearl S. Buck a Pulitzer Prize. She also was the only woman to win the Nobel Prize in Literature in 1938 for "rich and genuine portrayals of Chinese peasant life and for masterpieces of biography."

~ Peggy Kiefer

A History of the World in 6 Glasses

By Tom Standage

Walker & Company, New York (2006)

A History of the World in 6 Glasses is one of the new wave of popular, but scholarly histories that takes a particular point of departure from the lens through which its vision comes. In the case of this engaging volume, the perspective is beverages—both alcoholic and non-alcoholic.

A glance at the chapter headings brings this into focus. The beginning chapters deal with fermented and distilled libations: Beer in Mesopotamia and Egypt; wine in Greece and Rome; and Spirits in the Colonial Period. The final chapters cover non-alcoholic beverages that continue in vogue today—Coffee in the Age of Reason; Tea and the British Empire; Coca-Cola and the Rise of America.

I recommend this book not only for its information and but its lighthearted tone. Fascinating nuggets lie on every page. For example, in Mesopotamia and Egypt "wages and rations were paid in bread and beer, as cereal grains were the basis of the economy." Centuries later, in the Age of Exploration, distillation of spirits resulted in a "compact, durable form of alcohol ideal for sea transport." Apparently, brandy, rum and whiskey were used as currency to buy slaves.

Coffee was esteemed in England because it promoted "clarity of thought." Due to the fact that the water to prepare it was boiled, it was as safe to drink as beer, which had previously been the beverage of choice. The subsequent craze for tea led Britain to expand trade with China and India, and in so doing it became the world's first superpower.

And so it goes. Tea was popular in early 18th century factories because it "kept workers alert on long ... shifts and improved their concentration when operating fast-moving machines." In addition, the "natural antibacterial properties of tea were also an advantage, since they reduced the prevalence of waterborne diseases, even when the water used to make tea had not been properly boiled."

The chapter on tea and colonial American history is the clearest exposition of that issue I have read. And the section on Coca-Cola brings us right to the present with an examination of global trade.

~ Tricia Herban

Wisdom from the Plant World

By Neil Moran



We usually think of plants as providing us with beauty, food or medicine. Perhaps, though we ignore the lessons that can be learned from the world of plants. By their very nature, they can show us the way to patience, love and hope, according to Gina Mohammed, PhD and author of a delightful book titled: *Catnip and Kerosene Grass*. For example, many cacti survive and even flower with very little water. We can look to the cactus as a source of inspiration to persevere when we experience our own "drought" of ideas, inspiration and hope. Hang in there, is what the cactus seems to say; rain will come and you'll get a chance to show your bright colors.

Here is a selection of unique plants of the world and what Mohammed says they have to teach us.

Islaya Cactus

Making the most of what we have

This cactus can be found in the deserts along the Pacific Coast in South America. Years can go by with little or no rain, the cactus surviving only by the scant mists that reach it off the ocean. And it has no roots at all, yet it will someday flower. The Islaya cactus doesn't let the fact it has no roots stop it from achieving great things.

We may rightfully feel limited by a physical disability, such as lack of mobility. However, we still have other strengths, such as the gift of our hands to create, or a smile of encouragement for others. Like the Islaya, let's use what we have to make the most of our day.

Forests

You've helped others grow strong

A mature forest represents generations of change. After a fire or a clearing by loggers, seedlings such as jack pine, birch and aspen emerge quickly. Then come the species that don't mind a little shade: white pine, red pine and cedars. As a forest matures you'll see tall spruce, stately hemlock and resilient fir trees.

You should take great pride in the contribution you've made to the generations that will follow you. Your solid advice and giving spirit will help those people grow strong and tall.

Partridge Pea

A diamond in the rough

Out on the prairies there is a wildflower called the partridge pea. Though it has lovely bright yellow flowers, they are often hidden under foliage. It is also a sensitive plant; its leaves quickly fold when touched.

Do you know people like that? It seems they have a story to tell or a gift to give, but they are reserved, not opening up to just any passerby. Seek out the people among you who may seem reserved and shy, but probably have much to say if we take the time to listen and get to know them.

Kerosene Grass

Relax, unwind

In the Australian Outback is a peculiar weed called kerosene grass, named for its extreme flammability when dry. An old outback trick is to moisten its fruit in your mouth and then shove it partway into the sand. Immediately it starts to swirl, burrowing the seed base into the ground. It unwinds by a clever method whereas springy strands within the seed structure relax and untwist. It is an ingenious method of reseeding itself after a rain.

When our daily lives become very busy and tense, we literally "work ourselves into a tizzy." How often does this happen and what do you do about it? Let's be like the kerosene grass and develop a plan to "untwist" and unwind from all that stress.

Lavender

Rise above your circumstances

Every year when the lavender plant flowers by my office door, I pull handfuls of the beautifully scented flowers off the flower stems and put them in my top pocket. If I get feeling tense during the day I can take a whiff of the sweet aroma of my lavender. I also like to take cupfuls to the ladies who work stressful jobs in the offices where I work. They really appreciate the sweet aroma and I believe it helps them through their day.

Once established, lavender is tough to kill. It can withstand a certain amount of neglect, like lack of water, and still do well.

This should remind us of those folks who may have survived neglect or inattention in their formative years, yet went on to do great and wonderful things.

“... by their very nature, they can show us the way to patience, love and hope...”



Procrastination is no longer an option.

Button Wood Get up and try again

Are you familiar with this tree that grows in hurricane-prone areas? If so, you know that once knocked down by the fierce winds of a hurricane, it will eventually grow upright again. The trunk may lie horizontally on the ground for a bit, but then eventually start growing skyward again. Pretty amazing.

Have you ever been down to the point you didn't think you'd get up again? Sure you have. We all have. Take it from the buttonwood. If you feel down, try to reach out for something or someone. It will help you gain your footing so you can get back up and march on.

Snowdrops Ahead of the pack

Just before spring awakens, when the only snow left is in little patches hiding in shady areas around our home, you may see tiny flowers bloom. These are the snowdrops. Snowdrops "brave the chills and lashings of winter's last breath" in a way that should surprise and impress us.

The brave little snowdrops take the lead in the plant world as spring returns. Are you one to take the lead in a positive way, like the snowdrops, or do you sit back and wait and see what the "weather will bring" like the tulips? If you're the latter kind, that's OK. There is nothing wrong with being deliberate. But if you wish to come out of your comfort zone and take the lead some time, think of the brave snowdrops!

Pine Here's to your health

Pine cones could be good for you. No, I'm not suggesting you eat one! However, you may find it interesting that the tannins from pine cones and some other plants, can inhibit the enzymes in our bodies that trigger a stroke. To prevent tragedy, these medicines have to be administered quickly after a stroke.

And as Gina Mohammed said "Let's not wait for a stroke or other ailment to take action. Act now to avoid health problems by eating right, exercising and getting plenty of rest. And don't forget the great powers of prayer, faith and a mellow constitution."

Neil is a horticulturist and teacher and can be reached at MoranNeil@hughes.net



How to Build a Family Tree

By Peggy Markham

Don't worry about saws, hammers, nails or wood. This project requires only computer access to the Internet. If you are looking for a hobby that will challenge your curiosity, provide you with hours of entertainment and allow you to leave an invaluable legacy for your family, get on the genealogy search bandwagon.

Interest in finding family roots tends to become more important as we get older. Who were our great grandparents, where did our family call home, were they immigrants and from where and when? Research takes time so for those of us who are now working less or are retired, the pursuit of genealogy is well suited to our lifestyle. A computer is the most important tool you need to begin your search. The Internet is your gateway to unlocking data and the information available to you is mind-boggling.

Suggested online mega sites for starting your genealogy search include www.ancestry.com, www.footnote.com and www.cyndislist.com. Once on these sites you will find further links to explore. Some Web sites offer free searches and allow you to contribute details or create pages, but most sites are subscriber-based. Free trial periods are often proffered and this will give you an opportunity to select a site that offers you data suited to your interests. The sites are easy to navigate and browse for timelines, family trees, military data, locations, names, records and documents.

Modern-digitized records and images make the search for materials more exciting and accessible. The National Archives (www.archives.gov) boasts that millions of original documents are now digitized from old formats and microfilm. Both ancestry.com and footnote.com are partnered with the National Archives to share data. Imagine seeing an original photo of your family members from generations ago taken on board a ship sailing to their new home in America, viewing a page from a family Bible with your family names inscribed, finding a grainy photo of an ancestor who served in the Civil War, scanning articles in local newspapers from years past, reading old letters written by your great-grandmother who you didn't know existed or looking at the actual birth certificate of a family member. All these things can be found on the genealogy Web sites and are posted by people who want to share their data. Vince Prichard, a genealogy enthusiast, tells of finding the original vinyl album that his father recorded while serving as a US soldier in Germany during WW II. The audio "letter" was sent home to his family in Missouri. Mr. Prichard was able to transfer the record into a modern format which he then downloaded to his home page in ancestry.com.

What information is available online? Collections for hundreds of millions of records are searchable and those of interest for family history might include:

- *U.S. and international resources/records
- *Military records (military names, titles, data bases for military service/pensions, wars)
- *Birth, marriage and death certificates
- *U.S. naturalization Indexes
- *U.S. Census records
- *National Archives materials
- *Family trees
- *U.S. immigration collections (passenger lists, ship photos)

The online community of family history buffs share family trees, personal stories, photos, letters, documents, audio recordings, videos and much more. After you select a Web site such as ancestry.com or footnote.com, you can set up your home page and personalize your data. You may share your history with family, friends and colleagues or you might choose to maintain a private status. In return, other parties may invite you to view their material. The excitement comes from these new discoveries that you uncover from sources and contacts that you never imagined possible. Suddenly you connect with a long-lost cousin who has stories and photos that you have never heard of or seen.

Your legacy can be built without a garage full of tools and hours of hard labor. All you need is a computer, curiosity and a desire to preserve your family legacy.

Consider the list given here as a start for your family search. A quick Google with the word genealogy will bring up a list of sites. Many of the sites are connected through a community of genealogy sites. Look the sites over carefully, try a few of the free offers and then decide which site meets your needs.

- | | |
|--|--|
| www.ancestry.com | www.rootsweb.com |
| www.footnote.com | www.archives.gov |
| www.Myfamily.com | www.dar.org |
| www.genealogy.com | (Daughters of the American Revolution site.) |
| www.familysearch.org | Click on membership. This site is for anyone searching for a family patriot of the American Revolution.) |
| www.cyndislist.com | |

Peggy Markham is busy enjoying the "good life" in the Rocky Mountains where she lives with husband David. She can be reached at markham.dp@gmail.com



Mending Fences

I've lost touch with a good friend and don't know what to do about it. Kathy helped me through one of the most difficult times in my life. When my husband died, I could barely put one foot in front of the other. She was my lifeline for that terrible year as I picked up the pieces and decided to move to be closer to my adult children. After I made that decision, Kathy started to distance herself and almost seemed angry that I was moving to another state. It was subtle, but I knew from her words and actions that she thought I was making the wrong choice. I guess I became defensive and made some comments to other friends about her lack of support. She confronted me about those comments on the day that I moved and we parted angry and upset with each other. It's been almost two years since I moved and we've never been in touch. I still miss her and hate that we are no longer friends. I am so grateful and still love her for how she helped me when I needed it most and wonder if there is any way to mend things. Over time, I've come to see her side of things too. Maybe her pulling away had more to do with just feeling abandoned by my planned move. But what can I do now? We live far apart and it's not like we can have coffee and patch things up.

It's clear that this was a deep and meaningful friendship to you and it is worth trying to save. But you're right that the physical distance between you poses an additional challenge to healing this rupture. Why not start with a heartfelt letter? Try this: Write the letter saying everything that you want to say. Then, set the letter aside for a few days or so. After that time, go back and strike out every line and word in which you defend yourself or blame her. Keep the focus on your gratitude and love, on how much you miss her, and on what you would like to happen between you now. A simple "I'm so sorry for my mistakes" is sufficient and there is no need to beat to death whatever went wrong between the two of you. It's past history that you both know too painfully well.

Focus on the future. In your letter, tell her that you'd like to get reacquainted if she is open to it and schedule a time for a phone chat. Take your cue from her response. Perhaps, she misses you too and is also hoping for an opportunity to reconnect. However, be prepared that she might have moved on emotionally and be uninterested in resuming your friendship for a variety of reasons.

If she responds positively, keep the connection growing with phone calls and maybe visits after a bit. If you get rebuffed, try to cherish the positive memories that you have of Kathy and let go, knowing that you tried to mend things. And remember that there are different kinds of friendships. Some people are friends for a reason, some are friends for a season and some are friends for a lifetime. You can make the first move in reconnecting, but it takes two willing souls to make a friendship work.

Dear Vicki

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



The Online Dating Question

After my wife's death nearly two years ago after a long illness, I've slowly developed some interests and hobbies. However, I miss having a companion and am considering an online dating service. I've scouted a few out (and feel a little guilty doing so) but haven't registered for any. We had a wonderful marriage and nobody will ever take my wife's place. I guess I still have some life left in me though and I'm healthy. What do you think I should do?

Of course, nobody can take your wife's place and it's normal to feel a bit disloyal when you consider opening yourself up to a new relationship. However, think of it this way. If your wife had been left behind as a widow, wouldn't you want her to make the most of the remaining years of her life and find happiness where possible? You also deserve the same consideration from yourself. The fact that you miss having a companion can be viewed as a compliment to your wife's memory!

As a man, the good news is that the odds of finding another woman to share your life with are quite good. There are many more available women than men. The tricky part will be connecting with the right one. If you're hesitant about taking your search online, have you thought about telling your friends that you are interested in dating? Perhaps they know someone and are just waiting for your cues to make an introduction. Also, look around community groups and organizations that interest you for women who enjoy the same activities.

However, if you'd rather meet someone in a more private manner or just have difficulty in making that first move, online dating services are a great invention. These services have caught on to the trend that savvy, vibrant and single seniors are looking for love and friendship too.

You'll have lots of company and more choices than you can imagine. These services provide a relatively inexpensive way of capturing a snapshot of more than a person's mere physical appearance. Their profile will also provide a glimpse of their interests and personality in a convenient form. Even the manner in which the profile has been prepared is telling. If it is prepared with care and infused with personality, the writer of the profile will probably reflect those same qualities in person. And much of the awkwardness of first dates may be eased by knowing something of your prospect in advance. By the time you actually meet, you'll have exchanged e-mails and know something of the person instead of starting out cold.

A few caveats are worth mentioning, but they shouldn't scare you away. When choosing a service, you might want to consider one that charges a membership fee. These do provide some screening and may be a bit safer for that reason. Still, make sure you check the site out thoroughly prior to joining and be sure that you understand all the dues and rules. Be aware that some services include an automatic renewal which will be charged on the credit card that you provide. Acquaint yourself with the cancellation policy so that you have no unpleasant surprises should you decide to withdraw from the service.

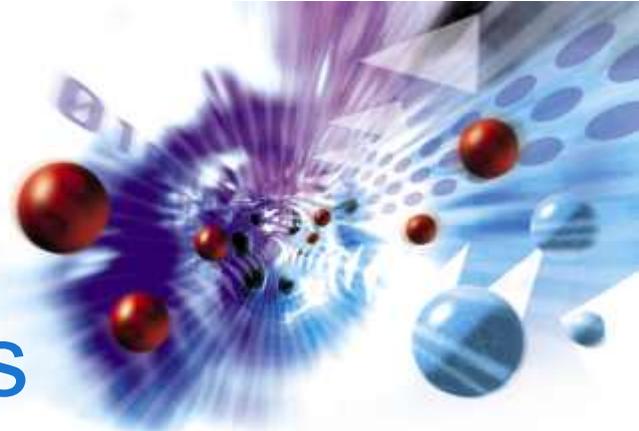
Also, be forewarned that while presenting yourself in your best light is recommended, some folks cross the line into fantasy land by using photographs taken a number of years and pounds ago. This misrepresentation can also extend to personal information written in a profile. Certainly, this is not the norm, but being prepared for this can reduce disappointment down the road. When you do meet an interesting woman, take it slow. Just as when you meet any stranger, be cautious, but not paranoid, until you get to know them better.

As for your own profile, take time to prepare it carefully and select a realistic, recent head-and-shoulder shot that is well-lit, clear and shows you off at your best. If you're unsure of what to write, peruse the profiles of others to get some ideas. Be yourself, be upbeat and be honest. Work on a couple of different drafts till you are satisfied and, if possible, check it out with a friend or family member for input before submitting it to a service.

There are a number of dating services around and some that specialize in senior dating. Use a search engine on your computer and see what comes up. Some of the more well-known services are Match.com and eHarmony.com. However, there are many choices, so do your homework. The best one for you is an individual choice and choosing well will increase your chances of success. While I cannot recommend any particular dating service, check out eDatereview.com for some comparisons and reviews about various sites.

One of the best predictors of happiness in a future relationship is a past, successful marriage. You've got that going for you so I say go right ahead and sign up--after you check everything out first, of course. Be careful, be safe, but have fun. You deserve it!

That investment loss that's on paper isn't a real loss — until you sell it!



Planet of the Shapes

Across

- 1. Lion food, perhaps
- 6. Big sitcom of the 70s
- 10. Restaurant VIP
- 14. Like some seals
- 15. Pelvis parts
- 16. One due to get something
- 17. Shapely part of London
- 20. Word on a keyboard
- 21. A little in Lyons
- 22. Tank top
- 23. Abrasive material
- 26. Spring
- 29. Kind of gin
- 30. Croat's relative
- 34. Mineral salt
- 36. Declaration
- 39. Feel rough
- 40. Shapely part of the Atlantic ocean
- 43. It may be inflated
- 44. Chromosome content
- 45. Parts of oarlocks
- 46. ___ Anderson ("Rose Garden" singer)
- 48. ___ La Douce (Shirley MacLaine role)
- 50. Fly fisherman's apparel
- 51. Ethiopia, formerly
- 55. Capital of the Bahamas
- 58. Command to an attack dog
- 59. Word of disgust
- 62. Shapely part of the globe
- 66. Color for the San Jose Sharks
- 67. ___ En-lai
- 68. Baseball legend, Ryan
- 69. Holds
- 70. Top notch
- 71. Provokes

Down

- 1. Epsilon follower
- 2. Noble
- 3. Dennis the Menace was one
- 4. Dict. or ency.
- 5. Remodel
- 6. ___ de Cervantes
- 7. In the style of
- 8. Title for Paul McCartney
- 9. Must
- 10. Boors
- 11. Detect, in a way
- 12. Van Morrison's motherland
- 13. Worry
- 18. Area sheltered from the wind
- 19. Quid pro ___
- 23. Like a lot of email
- 24. Thieves
- 25. Sport
- 26. It's sewn onto garments
- 27. Dirge
- 28. Home of the 'Soap Box Derby'
- 31. It could be bald
- 32. Agitates
- 33. Beatified
- 35. Move a mattress, say
- 37. April 1912 name in the news

1	2	3	4	5		6	7	8	9		10	11	12	13
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17					18					19				
20				21				22						
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26	27	28			29					30	31	32	33	
34				35			36		37	38		39		
40						41					42			
43				44					45					
46			47			48		49			50			
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55	56	57						58				59	60	61
62							63	64			65			
66					67					68				
69					70						71			

Dave Fisher (© Dave Fisher)

- 38. Word of triumph
- 41. Cuckoos
- 42. Popular PBS program
- 47. Resonating consonants
- 49. A bad shot in billiards
- 52. Cheers, for example
- 53. Joshua tree
- 54. Decoration
- 55. Grp. formed in 1950
- 56. Once more
- 57. Kenton or Laurel
- 59. Univ. with most NCAA championships
- 60. Big name in bags
- 61. Layers
- 63. Co-winner (with Kissinger) of 1973 Nobel Peace Prize
- 64. Kind of atom
- 65. Milne character

Solution to Winter 2009
'Simon Says' Crossword Puzzle

I	B	A	R	S		I	A	G	S		N	E	W	S					
R	E	L	I	C		S	L	E			C	T	A	L					
A	I	A	H			A	R	F	A		R	A	G	U					
S		I		L	C	R	A	Z			A	F	T	E	R				
						S	E	A											
A	S	I				P	R	I	O	R		P	A	P	A	W			
S	H	O	C			F	I	F			O	A	F	I	S	H			
S	O	U	N	D	S	O	F	S			S	L	E	N	C	E			
A	G	R	E	E	S					A	O	L		W	E	R			
M		S	S	M						U									
S	C	A	R	B	O	R	O	U	G	H	F	A							
L	A	C	E							L	E	N	S		R	U	N	D	O
I	S	L	C							D	A	C	E		A	N	T	C	S
P	A	U								S	I	F			M	F	S	A	S

The World is Your Oyster

If the saying "The world is your oyster" means you are getting everything you want from life, what happens when the health and existence of oysters is endangered? It means the natural balance of organisms living within the Chesapeake Bay and the countless people who rely on it for their livelihood or for recreation are in jeopardy. According to the National Oceanic and Atmospheric Administration Chesapeake Bay Office (NCBO), habitat destruction, over-harvesting and disease have caused a dramatic decline in the Bay's oyster population. This depletion of the native Maryland oyster, the Eastern Oyster, *Crassostrea virginica*, continues to have an impact on the delicate ecosystem, culture and commercial economy that depends on oysters and other marine life until something is done.

Many environmental conservation groups have championed the cause of oyster restoration for many reasons: the regional economy has thrived on the harvesting of oysters for generations, and these filter-feeding organisms play an important role in helping maintain water quality as they strain water and microscopic algae. However, the effectiveness of oysters to filter water and to reproduce depends on the condition of the surrounding habitat – water salinity, presence of pollution and onset of disease. The Maryland Department of the Environment (MDE), which regulates the waters where oysters are harvested and evaluates the levels and sources of pollution, is supported by many conservationists who have adopted oyster gardens or other aquaculture projects to help re-establish the numbers of these bivalve mollusks.

Environmental organizations like the Magothy River Association, the Severn River Association, the Chesapeake Bay Environmental Center and The Chesapeake Bay Foundation – to name a few – have implemented programs and provided funding for research and restoration initiatives. The NCBO has taken major steps to try reinstating a healthy native oyster population by providing \$2 million for oyster disease research and \$4 million for native oyster restoration in 2006. (For more information on the NCBO's oyster restoration programs, visit <http://chesapeakebay.noaa.gov>)

On a governmental level, there has been no shortage of study and action. In 2004, Maryland Department of Natural Resources secretary, a position currently occupied by John R. Griffin, formed an independent advisory panel to work on publishing an environmental impact statement to examine oyster restoration options. Maryland joined the state of Virginia and federal agencies to examine the environmental and economic impact of oyster restoration. Scientific research reports and evaluations of alternatives, such as introducing non-native oysters to the Bay, are ongoing.

In 2007, an Oyster Advisory Commission was founded within the Maryland Department of Natural Resources (DNR) to examine scientific research compiled on oysters in the Bay. The commission, whose members are appointed by Secretary Griffin, also reports to the governor and General Assembly. The U.S. Army Corps of Engineers has also recently released a draft impact statement on oyster restoration. The Chesapeake Shellfish Program, a part of the Fisheries Service, restores oyster populations and habitat by planting shell and oyster seeds.

On a more grassroots level, groups like the Magothy River Association (MRA), led by President Paul Spadaro and a hoard of committed volunteers, realize the importance of getting involved in their own backyards – literally. The MRA monitors an oyster nursery tank at Downs Park in Pasadena and volunteers continuously participate in oyster reef restoration projects to locate sites suitable for further oyster restoration endeavors. The MRA encourages, volunteers – especially those with waterfront property or access to docks -- to join an initiative that trains individuals, families or communities to construct oyster floats for young oysters until they are ready to be relocated to a sanctuary oyster bed. (For more information on the MRA, visit www.magothyriver.org)

The Severn River Association (SRA) has also taken steps to make a difference on a grassroots level. Headed by President Kurt Riegel, the SRA invites members to participate in the "Bay Friendly Neighborhood Program" which calls on community neighborhoods to work together to improve the water quality in the Severn River Watershed. (To learn how your waterfront community can become "Bay friendly," check out www.severnriver.org)

In another initiative in Anne Arundel County, this one sponsored by the County Department of Public Works and Arlington Echo Outdoor Education Center in Millersville, The Watershed Stewards Academy has been instituted to educate community leaders to be "Master Watershed Stewards." (If you want to learn more about joining the next group of future "Master Watershed Stewards" visit www.arlingtonecho.net/Restoration-Projects)

The Chesapeake Bay Environmental Center (CBEC) in Grasonville has designated close to 300 acres of its waterfront to an oyster sanctuary with four artificial reefs serving as oysters bars. Volunteers of all ages do their part by seeding these bars with the native oysters. The CBEC estimates that more than seven million oysters have been successfully planted. (To learn about membership opportunities, visit www.bayrestoration.org/index.html)

~ Leah Lancione

For more information on the Oyster Advisory Commission, visit www.dnr.state.md.us/fisheries/oysters/ or e-mail Thomas J. O'Connell at toconnell@dnr.state.md.us

For more information on the Chesapeake Shellfish Program, e-mail Christopher C. Judy at cjudy@dnr.state.md.us

For general information on the Chesapeake Bay's Eastern Oyster, visit www.chesapeakebay.net/american_oyster.htm



Retirement with Value

Compare Your
Current Monthly
Expenses

vs.



Mortgage, rent, condo fee \$ _____	\$ _____	Monthly fee
Property insurance \$ _____		Included
Real estate taxes \$ _____		Included
Homeowner's insurance \$ _____		Included
Gas, electric, water \$ _____		Included
Sewer, trash \$ _____		Included
Lawn service, grounds care \$ _____		Included
Snow removal \$ _____		Included
Security system \$ _____		Included
House cleaning \$ _____		Included
Annual heavy cleaning \$ _____		Included
Appliance repair \$ _____		Included
Heating and cooling repair \$ _____		Included
Plumbing and electrical repair \$ _____		Included
Roof and window repair \$ _____		Included
Health club membership \$ _____		Included
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