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Publisher and Editor-in-Chief	Tecla Emerson Murphy editor@outlookbythebay.com
Managing Editor	Mick Rood mickrood@aol.com
Art Director	Marie E. Bialousz reedgraphics@comcast.net
Website Coordinator	Victoria M. Klyce Victoria@abcwestwa.org
Columnists	Vicki Duncan DearVicki@OutLookbytheBay.com Lesley Younes kookaburra75@hotmail.com
Contributing Writers	Edree Downing downing@outlookbythebay.com Penelope Folsom Penelope@outlookbythebay.com Kristen Goetz Kristengoetz@hotmail.com Jack Hovey Jack@outlookbythebay.com Linda Matney lmatney@carolina.rr.come Neil Moran moranneil@hotmail.com Cynthia Rott cmroott@aol.com Melissa Conroy 04amuseoffire@yahoo.com Maryellen Gor mlgor@comcast.net Tricia Herban Triciah@erols.com Peggy Kiefer Zinkiefer@aol.com Leslie Payne newlifecruises@yahoo.com Diane Riccobene djriccobene@yahoo.com Louise Whiteside louisemw@wispertel.net Ann Ziegler Ziegler@aya.yale.edu
Account Representative	Anna Marie J. Musterman annamusterman@comcast.net 410-268-9089 (O) • 410-630-3838 (F)
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ON THE COVER: From left to right; Dennis Winters, Kenneth Cross, Jr., and Carolyn Bialousz kayak the Severn River.

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Outlook

The magazine for the Savvy Senior

by the Bay

FALL 2007

Cool nights, pleasant days. Fall has arrived. Have you ever noticed that with the arrival of Labor Day, it's as if someone had flipped a switch — and summer is over — in the blink of an eye. Overnight there's a change from the languid days of summer to the near-briskness of fall.

With the shortened days and longer nights fall seems to be a time for gathering in, a time for collecting and organizing -- bringing in the sheaves as in the days of old. It's a wonderful time for making plans and making decision like Tricia Herban suggests this month in her article *Peace of Mind*. It's a great time to get organized and make some of those important decisions, most of which we love to put off. You know the ones: plans for finances or issues having to do with health or what to do with all the stuff that took us a lifetime to accumulate. Should we stay where we are or is it time to move on to something that requires less upkeep? Maryellen's article *Moving from House to Condo* may help with that decision. Then there are fun decisions: should we take that trip to Europe — that one that we can't quite afford? Or, would it be wise at this stage to take up a new hobby, one that we've always thought about doing? Is it worth our while to finish our education or take a class in something we've been curious about? The opportunities available to us are endless. Why not take a class on something that you'd like to know more about or start by just making inquiries to determine if it's right for you.

Those lazy days of summer are behind us. It's time to take stock, make a plan, firm up some decisions and tackle something new. Procrastination is no longer an option. It's time, time to climb that mountain, open that B&B that you've been thinking about (page 16), take that trip or perfect that tennis game. Think about it — will there ever be a better time?

One of the best marketing slogans ever put out there, it was such a hit...*The time is now, get off the couch, and JUST DO IT!*

Tecla Murphy



**Tecla
Emerson
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*Publisher
and
Editor-in-Chief*

LETTERS TO THE EDITOR:

OPERA UNDER THE STARS

Read the article on Ashlawn-Highland, in Charlottesville, had never heard of it. Purchased tickets for La Boheme. Had a delightful drive out there, spent the night at one of the B&B's that you suggested and thoroughly enjoyed the rollicking production.

We arrived early enough to not only walk through Monroe's home but to have a picnic on the grounds. A great experience. Look forward to doing it again.

~siorville@yahoo.net

PRESERVING NATURE'S BOUNTY

Loved the recipe for no-fat chunky salsa. I've never used quite that many chili peppers to a salsa recipe and want to tell you it added quite a zip to what I usually make.

Everyone enjoyed it.

~E. Rudolph, Chestertown

LET THE MOVIES COME TO YOU

I was given a six-month subscription to Netflix for Christmas. Our kids were sure we'd never do it on our own we wouldn't have. We love it and now can't imagine life without it. My husband is a WWII aficionado and I love documentaries on travel destinations and we both enjoy old movies. Our biggest surprise was how quickly the turn around was often within three days. We love it and are forever recommending it to our friends.

~Joan Morgan, Edgewater

Ed note: Netflix recently dropped the price by \$1.00 on two of its plans.

SMOOTH SAILING RELATIONSHIPS

Enjoyed the article on live aboards. Although my husband would love to do it, I'm still going to need lots more convincing that this would be a great experience.

~Alice Wilkens, Catonsville

DINING ON THE WATER

My grandkids have never eaten a radish, not until I used your recipe for radish canapés — they loved them. Couldn't believe it. Thanks, it was a great addition to our 4th of July family picnic.

~Eldredge Andrews, Annapolis



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~M. Wykes, Davidsonville

MAGAZINE

A neighbor shared a copy of your mag after she'd read it. Loved it. Where can I get a copy?

~Alice C., Crownsville

Ed. Note: The magazine is available at all Anne Arundel County Libraries, senior centers, doctor offices, restaurants, health clubs, select places on the Eastern Shore, book stores and just about anywhere that you'll find a waiting room.

Kayaking: A Recreation For All Ages

THE COOLEST SPORT FOR FALL



By Ann Ziegler

I was 47 when I first tried kayaking and now, 16 summers later, I am as enthused as I was then. Our first kayak, a Dimension "sit-on," is still my favorite. That first summer we took it to the Adirondacks where I discovered the fun of exploring the lake and observing nature up close as I sat back -- relaxed and comfortable in my new toy. It moved so well and tracked so easily, it was almost 10 years before I decided to trade in my flatended, heavy paddle for a more streamlined model. The Dimension's tracking ability and speed were put to the test that first summer, when I chased our small unmanned Laser sailboat, which was headed for a collision with a railroad bridge at one end of the lake. I was not only able to catch it, but able to tow the Laser back to the dock, even though we were headed into the wind.

For a decade we tied it on the deck of our sailboat as we sailed back and forth from New York to Block Island, Nantucket, Newport and all ports in between. As soon as we had anchored, the kayak was untied and put overboard. The Dimension was so



stable, it was possible to simply climb down the side stepladder and enter the kayak without fear of tipping.

Friends and family members from their early teens to late 70s enjoyed these voyages in the East Coast's harbors, each one offering different challenges, from avoiding motor boats in the busiest harbors to not disturbing wild life in the more serene spots. Because the kayak is so stable, wakes from passing boats have little affect on the Dimension even if they hit broadside. The length of this particular kayak also ensures that it is easy for even a first-timer to maintain a straight trajectory (called tracking).

Seven years ago we moved to Maryland and kayaking took on a whole other "dimension." We had found a house in Edgewater on the first inlet off the South River, with a beach and a dock, so now kayaking simply meant walking out the door and down to the beach where the fun began. My kayaking life was further enhanced when I met Vikka Moldrem, who not only loved to kayak but had a pickup truck that allowed us to throw our kayaks in the back and explore one river after another.

From my house we could circumnavigate Turkey Point Island, cruise into the South River and on a few occasions, kayak from my dock to hers, traveling from the South River into the Chesapeake and then one mile up the Rhode River to her dock. From her house we had the Rhode River and all its inlets to explore, including the Smithsonian Environmental Research Center. To celebrate the end of our first summer of kayaking in our home waters we invited three friends and packed wine, cheese, candles and music. Then we found a deserted beach in the Rhode River and toasted our water adventures.

That summer also began our adventures in other bodies of water in the Annapolis area. We would secure our kayaks in the pickup and be on our way. If there was a place to launch a kayak we found it. One of our more adventurous expeditions was starting from Glenwood Street where College Creek is a mere trickle, paddling our way into the Severn River, continuing around the Naval Academy into Spa Creek and finally maneuvering Ego Alley, where we tied up and treated ourselves to lunch. This trip offered several types of kayaking, from the very shallow water where we launched, to the peaceful ride on College Creek that takes you through the heart of the Naval Academy, to the very rough trip in the Severn with its waves breaking off the sea wall, and finally the challenge of avoiding the huge yachts as our trip ended in Ego Alley.

If the trip seemed too long to kayak both ways, we would position the pickup at our destination and just kayak one way. On one trip to Galesville, we added a bike trip. We left from the Rhode River traveled to its mouth and into the West River and on to Galesville. Because we had the truck, we brought our bikes as well. So after fortifying ourselves with a good lunch, we put the kayaks in the truck and biked back to Edgewater, collected a car and then returned for the pickup and kayaks.

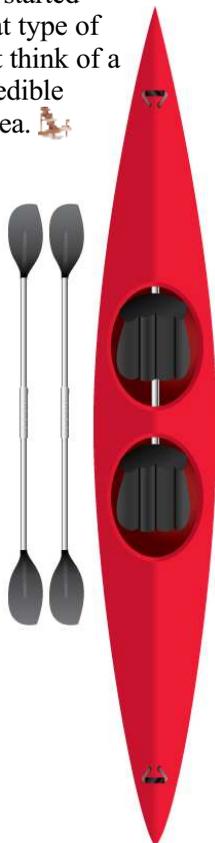
For all these adventures I used my "sit-on" Dimension, while Vikka had a standard "sit-in" LL Bean model. The

positive thing about mine was that no matter how rough it got, I might end up with water in my cockpit but I never worried about being swamped. A drawback of the Dimension is its weight. It is impossible for me to pick it up by myself and put it on a car roof and it is too long to fit inside. Both are challenges if I want to transport it.

As I increased the size of my fleet of kayaks to three, I did not address that issue and have yet to do so. My first addition was another sit-on kayak, which was still longer and had three different foot positions, making it very comfortable for people of different heights. My third acquisition was a standard sit-in kayak called a "Loon." Visitors, many of whom had never kayaked before, enjoyed all three and were surprised how easy it was to learn and how it provided a view of nature and wildlife from a new perspective.

As I have suggested, age plays no role in kayaking. It is an experience that can be whatever you wish it to be, from white-water kayaking to ocean kayaking to peacefully paddling through the calmest of waters. There are places in Annapolis like Quiet Waters where kayaks can be rented, which is an easy way to get started and a way to determine what type of kayak best suits you. I can't think of a better way to enjoy the incredible natural beauty of the Bay area. 🐾

Ann, originally from New York, moved to Edgewater a few years ago and then in an attempt to get even closer to the water, moved with her husband to the Eastern Shore. Ann works part time and kayaks every chance she gets. She can be reached at ziegler@aya.yale.edu



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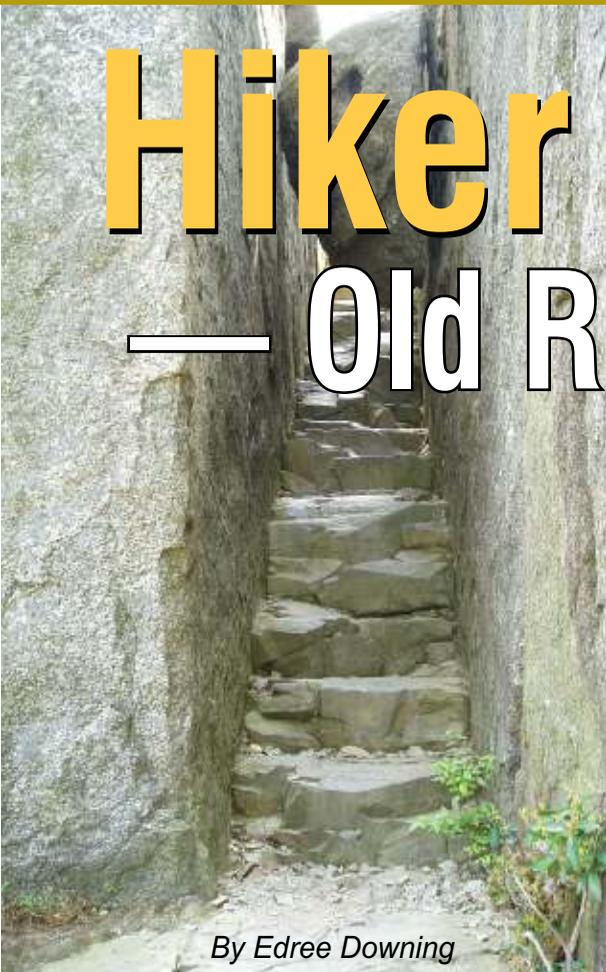


Area Kayak Rentals

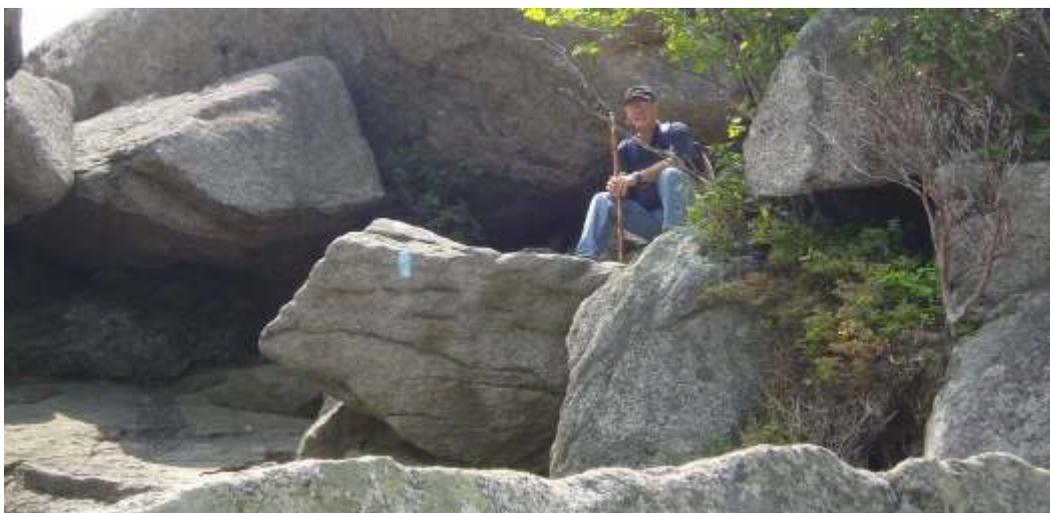
- Annapolis Canoe and Kayak Rentals
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- Bay Paddlers Rentals
Kayak rentals in Chesapeake Beach, MD.
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- Chester River Kayak Adventures
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- Eastern Shore Adventure Company
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- Paddle or Pedal
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Inside of Piney Run Park just outside of Baltimore.
- Ultimate Watersports
Rentals for on site and off site. Located on the Gunpowder River in Gunpowder State Park just north of Baltimore.

Hiker High

— Old Rag



By Edree Downing



It's that time of year again! The time when I feel compelled to prove to myself and anyone who cares to accompany me, that I, at 65, can in fact still climb the 2,380 feet to the peak of Old Rag Mountain. Once again, I will question myself the entire way up, mile after arduous mile, by muttering, "What was I thinking?"

Old Rag, at a total elevation of 3,270 feet, is the most spectacular mountain I've climbed in the mid-Atlantic region. It has everything a person who enjoys self-flagellation could ever ask for. The first mile or so of meandering trail is deceiving in its seasonal beauty. Abundant wild flowers in the Spring and then from early September into October there's a kaleidoscope of the most gorgeous foliage. The desire to just sit and admire is nearly overwhelming, but you quickly realize that the summit is not going to be reached in a timely manner if you just sit down to admire nature's beauty. Typically the summit

is reached in three to four hours, depending on the hiker's speed, agility and fortitude. It can be reached more quickly, but I'm not, nor will I ever be, in that category. One of the most disconcerting things to observe on the way up is the occasional group of close-shaven young men wearing the minimum amount of required clothing as they run, yes run, up the narrow trail. Obviously they're not admirers of nature's beauty, but instead choose to show off for us, as we practically bleed sweat while trying to catch our breath. They always smile too and say, "How're you doing". What's with that? I can barely gasp, "Fine," and I don't mean it.

Half way up, I'm convinced that I'm going into cardiac arrest and really should turn around. This is when we break out a small snack, always involving chocolate, with the promise of lunch at the top. I like to have a bottle of Gatorade stashed somewhere, since the morning's caffeine jolt has worn off at this point.

We arrive at the ridge after a couple of painful hours, while telling each other it can't be that much further. It's so deceiving. On the ridge, the trail levels for just a bit and you're convinced you've made it to the peak. No such luck. This is just to give you one brief moment of hope. It only gets worse. After a few minutes in the clearing it's on to the beginning of the rock scramble — boulder scramble is more like it. The granite, billions of years old, has been smoothed down from all the human traffic, creating very slippery footing. This is not the place to be if there is ice, snow or even mist. It is dangerous in the extreme. A friend has not forgotten that I saved her five years ago as she began to slip over the edge. Apparently I grabbed her as she slid toward a perilous drop. I don't recall the incident well, but will own up to the fact that she was probably carrying the chocolate and it was the right thing to do.

The boulder scrambling is

“Old Rag, a total of 3,270 feet, is the most spectacular mountain I’ve climbed in the mid-Atlantic region.”

difficult and hair-raising with crevices to leap across and areas where it's best to just crawl. This is often where we meet those hard young bodies returning from the summit. Smiling at people like that is less than sincere. They invariably say something trite like, "Not much further." They lie! We know it. Getting through the boulder scramble is where having good friends comes in handy. It takes an extra set of hands to get over, around and down some of the trickier places. I met a single fellow once trying to scramble up a flat-faced boulder. It couldn't be done. I offered to give him a butt push. He shot me a withering look and I sheepishly said I just wanted to help him; I wasn't looking for a relationship!

After a few scary scrambles, there's a cave-like structure where you need to squat down to wiggle through. Then there's the "Devil's Staircase" to negotiate. It's a set of what may be a naturally occurring phenomenon of 11 rock stairs squeezed between two humongous boulders. It is a very narrow pass and if you are one of the unfortunate hikers who volunteered to carry the goodies in the backpack, this is where it needs to be removed. Now you find out who your friends truly are as no one volunteers to take a turn carrying the heavy pack.

At about this point, on one of our hikes, we discovered that one of the older gentlemen had not brought food. He was the diabetic! By chance and incredible luck, Laurie, one of the hikers with our group, is a diabetic nurse and probably saved his life. Given the craggy conditions, a Medivac did not seem to be an option so Laurie collected food from everyone and insisted that he eat. She then stayed by his side helping him over the worst of the rock

scrambles. At a certain point, turning around makes little sense, unless of course you're one of those young guys who passed us earlier. We dismiss them and think maybe they don't know the rules: Once you enter the rock area it's too late to turn around! It is a lot more difficult scrambling down over the boulders and leaping over the crevices!

Last year we met a class of 20 "gifted" students from Virginia who had chosen the hike up Old Rag as their class trip. You really had to question the intelligence level of this group. Why would they choose Old Rag when they could've gone to Busch Gardens? Two teachers accompanied them. A third teacher had turned around much earlier with an injured student. When we met them at the top, the shadows were getting longer. Dark comes early in the mountains. We had taken entirely too much time reaching the summit. So had the uninformed students. The teachers asked us how we would suggest that they get back down. This was not a reassuring question coming from two adults responsible for a group of teenagers.

We all spent a few minutes admiring the spectacular 360-degree view, while some of us surreptitiously rubbed at whatever ached the most. The brie and bread and grapes we lugged up the mountain had never tasted so good. We finished off the Godivas and reluctantly bid the students goodbye. We strongly recommended that they take the fire road down as the boulder scrambling would be hopeless and extremely dangerous in the dark. Their footwear and attire left much to be desired, but perhaps if you're 15 or 16 years old one is more interested in being color-coordinated than having the proper gear.

We set off down the backside of the mountain on the fire road. It is a

much easier trail, but long with many switch backs at the summit with loose gravel! We met the bus driver for the students halfway down the fire road. He was dashing up trying to reach the group before dark set in. He carried a handful of flashlights. OK, so they had three adults, irresponsible to be sure, and obviously a cell phone. We had a dinner to catch at Graves Mountain Lodge and it was Wednesday, which is seafood buffet night. We offered sympathy and told him to watch the trail 'cause it takes a few twists and turns and to be mindful of the bears — That got him moving! It was another hour before we reached the parking lot. Hunger was gnawing at us as we briefly discussed students versus seafood buffet! As luck would have it, within minutes we heard the laughter echoing through the trees as the kids made their way through the dark. They were safe and we wouldn't be late for dinner.

If climbing Old Rag is something that appeals to your masochistic side, be sure to get good directions to the trail head. It is not easy to find and the neighbors tend to deny all knowledge of an Old Rag Trail. Get there early on a weekday to get into the upper parking lot, which saves an extra 1.6 miles of hiking. And don't even consider it for an autumn weekend! You'll find yourself standing in line waiting to negotiate some of the *single-file-only* parts of the trail. You will need a good map, or better yet go with someone who knows where the "easily distinguished" blue marks are. This is not a trip for anyone who is not in top physical condition. The total distance on the Ridge Trail to the summit is 3.2 miles; returning on the Fire Road is an additional 4.5 miles. 🐾

Edree Downing, an avid hiker can be reached at Edree@OutLookbytheBay.com

Old Rag is located near Syria, VA on VA 600
Maps: www.nps.gov/archive/shen/2b.htm
Excellent site for full description:
<http://Pubs.Usgs.gov/of/2000/of00-263/of00-263.pdf>

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Other hikes in the area:

Doubletop Mountain Nature Trail
White Oak Canyon
Rose River Trail
Hoover Camp



Snacking On The Trail

Don't leave home without these great snacks

By Kristen Goetz

On a gorgeous fall afternoon, what's better than heading outside and getting active? Going for a long bike ride or hike can be very gratifying. Excellent exercise, fresh air and time in the sunshine are all great for the mind and body. The only downside to these journeys is one thing — nagging hunger.

Preparation is a key element when going out on a long hike or bike ride. The proper shoes need to be worn, the right equipment brought, the correct nonrestrictive clothes worn, etc. But possibly even more important is the food that you eat beforehand and the food you bring with you. First of all, it will keep your energy level up, which is very important during this type of exercise. Low energy can cause your body to burn out and fatigue easily, which will make it difficult to continue the trip. So, what should you eat before you head out on these forays?

Chances are, if your hike or ride is a day trip, you'll be leaving sometime

in the morning. An hour or two before you leave, be sure to eat a nutritious breakfast. A high-fiber cereal works best, because it will keep you full for a long while and it won't sit too heavy in your stomach, making you sluggish. If cereal isn't your preferred breakfast food, try whole wheat waffles or multigrain toast with peanut butter. Add some fruit and a glass of water to keep you hydrated, and you're ready to go.

While a healthy breakfast will keep you sated for a while, it won't last for your entire active day. There are many smart snack options that you can take with you in your backpack; some can be purchased at the grocery store while others can be made at home and brought along. If you choose not to take a break to relax and eat, then you need portable snacks that you can nibble on while walking or riding.

Granola bars are always an excellent option, as well as 'fruit and nut' bars. Another tasty option is vegetables and fruits. Celery sticks, carrot sticks, apple slices sprinkled

with lemon juice to prevent browning and strawberries are easy, portable foods that can be packed and eaten on your journey. Trader Joe's has an excellent selection of prepared tasty snacks.

If you are taking an extended hike or bike ride, it is best to take time to stop for a proper lunch, but if you choose to not take the time, look below for a couple of recipes that make for excellent quick lunches and snacks.

No matter which treats you decide work best for you during your outing, remember to pack lots of water. Not only will the exercise cause thirst, but the food you eat will as well. Don't let hunger and dehydration ruin your trip. With so many options for snacks and lunches it is easy to keep up your energy throughout the day. So, go ahead — take a hike! 🐾

SPICY MIX

- 1 tbs. olive oil
- 3 to 5 small dried hot red chillies
- 3 cloves garlic, quartered lengthwise
- 1 jar (2 1/2 c.) dry-roasted peanuts
- 1/2 c. unsalted shelled sunflower seed
- 1/2 tsp. chili powder
- Salt

Pour oil into a 10- to 12-inch frying pan over medium heat. When oil is hot, add chillies and garlic. Stir often until garlic is lightly browned, 2 to 3 minutes. Discard garlic. Add peanuts and sunflower seed to pan; stir until nuts are hot, about 3 minutes. Mix in chili powder and add salt to taste, then let mixture stand until cool. Serve, or store in an airtight container for up to one week. Makes 3 cups.

Take-Along Green Bean Salad

- 1 lb. fresh green beans, trimmed and sliced into 2-inch pieces
- 1/3 c. fat-free, noncreamy Italian salad dressing
- 1/2 to 3/4 c. diced red onion
- 1/2 c. pitted ripe olives, drained and sliced

Cook beans until crisp. Warm the Italian salad dressing in microwave about 30 seconds. Toss beans, onion, olives and dressing together. Allow to sit at room temperature about one hour. Pack in ziplock bag. Refrigerate. Bean mixture can be prepared up to three days prior to serving. Serves 4-6.

*Kristen can be reached at
Kristengoetz@hotmail.com*

Discovering the North Central Trail

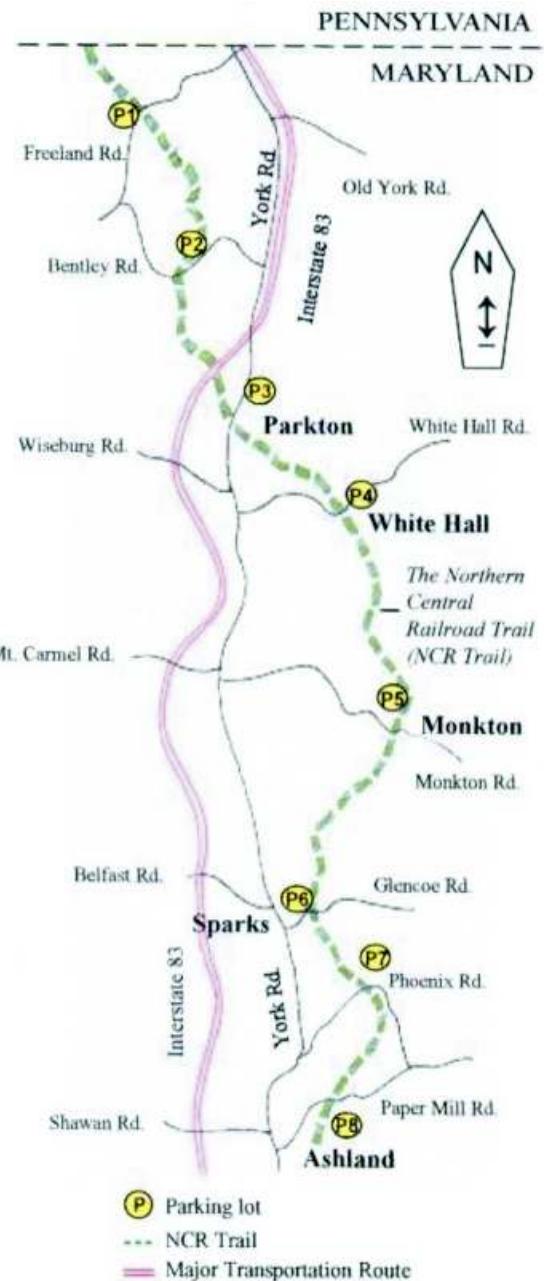
Are you tired of walking or biking the B&A Trail and trying to find something different but still close by? Here's an easy trail that passes through pastoral settings with quiet vistas and colorful autumn foliage, and if you go midweek you may have the trail to yourself! The 20-mile North Central Railroad Trail begins in Ashland, MD and ends in Pennsylvania. At the state line, it becomes York County Heritage Rail Trail as it winds an additional 21 miles paralleling the North Central Railway. The Maryland section was developed in 1984 on what was the original bed of the railroad, much of what was wiped out by Hurricane Agnes.

To hike or bike the quieter, less crowded northern section, try parking in Monkton and pedaling or walking north. The Pennsylvania border is about 15 miles away - walk or bike as far as you like. Monkton (north of Baltimore on I-83) does not offer extensive parking so get there early because weekends can be crowded.

The 10-foot-wide trail is made up of crushed stone with very gradual elevations and allows hikers, bikers and horses. Restrooms are located in some locations and snacks and treats are available near the trail, but with the differing times that they're open, plan to carry your own food and drink. Picnic tables can be found at different sites along the trail. It is beautiful countryside and well-shaded should the weather turn warm.

The trail is similar to the C&O Canal Trail although considerably shorter. It is a delightful walk or bike ride any time of year. 🐾

A Not-to-be-Missed Wooded Pathway



For more information, call: Gunpowder Falls State Park
(410) 592-2897 • www.dnr.state.md.us

Map courtesy of the Maryland Department of Natural Resources, Maryland Greenways and Water Trails Program

It's A Stretch

Warm Up Those Muscles

By Melissa Conroy

In some ways, my basset hound Erasmus, is a lot smarter than I am. Every time I get his leash out, he immediately drops down on his front paws and pushes his legs out in front of him, stretching his back and leg muscles prior to exercise. When we come back from our walk, he stretches again. In fact, he stretches throughout the day. Your pet cat or dog probably stretches regularly the same way.

It might be time for you to take a clue from your pet and incorporate more stretching into your exercise routine. Stretching has several purposes. Most of us naturally stretch out sore muscles after we have been sitting for too long. We know that



Tips For Stretching:

- Do your serious stretching *after* a workout, not before.
- Stretch slowly and gracefully, not quickly and hard.
- If a position hurts, it's probably not good for you.

doing so will relieve tensions and pain in those limbs or muscles. Similarly, when you stretch as part of your exercise routine, you can help prevent soreness and stiffness later in your muscles and joints. Stretching can also prevent excessive pain from an old injury or problem joint. However, stretching is not just about injury prevention and tension relief. After all, take a look at your cat. He is not stretching nonstop because he is constantly on the move and needs to prevent muscle soreness. No, your cat stretches all the time to stay fluid and graceful, the other aspect of stretching. As we age, we tend to lose that natural gracefulness and ease of motion that younger people possess. Age brings stiffer joints and muscles that are more apt to tense up. Proper stretching can help you slow down this decline and reclaim some of the easy movements that you had when you were younger. In fact, the more we age, the more vital stretching becomes.

A final overall benefit of stretching is that it is relaxing and soothing. It is a slow-paced form of exercise that doesn't require huge effort. While you need to pay attention to what you are doing during stretching, it is an exercise that you can perform while meditating and clearing your mind. Stretching is a

perfect time to pop in a CD of calm music (There are albums that are specifically sold to be used during stretching and meditating.) and spend some time relaxing.

Stretching is extremely beneficial and enjoyable when it is performed properly. However, perform it improperly, and you can cause far more damage than benefit to yourself. Unfortunately, many of us have misconceptions about stretching. Many older ideas about stretching have fallen out of favor as new studies have uncovered some interesting information.

You were probably told in the past that stretching before exercising is good for you. However, consider this: Muscles that are "cold," that is not properly warmed up, are not very flexible. You know this if you have ever sprung up from your comfortable chair, dashed across the room to answer the phone and ended up with a "popped" calf muscle. As we age, our muscles need more warmup time to gradually move from a sedentary position to an active one. If you start stretching before you have properly warmed up, your muscles will not have much flexibility. To demonstrate this, put a



“...research indicates that it is far more beneficial to stretch after your exercise, not before.”

rubber band in the freezer for a few hours, then try to stretch it. It will snap. Similarly, your muscles will be stiff and prone to injury if you try stretching when you are not properly warmed up.

Recent research indicates that it is far more beneficial to stretch after your exercise, not before. Your muscles are warm and loose after exercising, thus they stretch more easily and farther. Certainly a light session of gentle stretching after you warm up will not hurt you, but if you only have one time frame for stretching, it should be after your workout when your muscles are supple and warm.

Ballistic-type stretches (quick bounces back and forth) were common a few decades ago, partially because

you can reach farther if you make quick, forceful motions like this. You can also injure yourself much more easily by doing so. During proper stretching, all of your motions should be slow and graceful. You should reach forward until you feel a good stretch and hold the stretch for 15 to 30 seconds. Holding the stretch this long gives you better results than shorter sessions and prevents the injuries you might incur during ballistic stretches.

Holding the stretch for a 15-30 second count also helps improve your range of flexibility. As you initially move into the stretch, your muscles will reach a point where they stop and you can't move forward anymore without discomfort. But if you hold the stretch in that position, after about 10 seconds or so your muscles will relax somewhat and you should be able to stretch out a little bit more and then a bit more after that. Gently easing yourself into a stretch and slowly working toward a greater range of flexibility is a much safer and more efficient way of improving your stretching range.

Stretch positions are just as

important as stretch techniques. Some older stretching techniques such as the hurdler stretch are now known to put too much pressure on your joints. A good rule of thumb is this: If it hurts, don't do it! Stretching should be a relaxing extension of the movements you do naturally. If a move or position is uncomfortable or feels awkward, it probably is not the best for your body.

More and more senior citizens are hitting the gym, trail, treadmill and sidewalk in pursuit of better health and fitness. Increasing your cardiovascular and muscular fitness is tremendously beneficial. However, without proper flexibility, you will be hindered in both your exercise time and your daily life. 🐶

Melissa Conroy is a college instructor who enjoys Japanese sword-fighting and walking her basset hound Erasmus. She can be reached at o4amuseoffire@yahoo.com

Exercise En Masse

Go Ahead — it's more fun with friends!

Heard enough about all the wonderful benefits of exercise? Ready to get out there and be a part of this expanding group of hard bodies with firm muscles and great pecs? Well, something like that. There are many organized groups in the area, which just might make this fun.

Here is a partial list of organizations that would love to have you come along with them and sweat copious amounts of fluid, while telling others how much fun you're having. So's not to miss out on these great times, feel free to call one, or all of them, to firm up times, locations and yourself. 🐶



Annapolis Amblers
5K & 10K on Saturdays
& occasional Sundays
Geocities.com/amblers

Annapolis Bicycle Club
Saturday and weekday rides
for all levels
Annapolisbicycleclub.org

Annapolis Irish Rowing Club
Geneb48@comcast.net

Mountain Club of Maryland
Hiking Wednesdays and
occasional weekends
contact@mcomd.org
410-377-6266

Crabtowne Skiers Club
Year round - more than just skiing
www.Crabtowne-skiers.org/contact
410-647-6432



Buying the Right Walking Shoes

Keeping your feet happy

By Melissa Conroy

Preparing for a nice autumn walk, you slip your feet into your favorite pair of sneakers. You've had these shoes for quite a while and for good reasons: They are comfortable and feel supportive. But during your walk, your left knee starts to hurt and you develop a backache later that evening.

Sound familiar? The culprit may be sitting in your closet right now. Old or improperly fitting walking shoes can cause all sorts of problems from blisters to twisted ankles. While walking is generally a safe and beneficial exercise, it needs to be performed with the right shoes.

Walking shoes are designed specifically for the activity of walking. Most people's feet move heel-to-toe when walking, so walking shoes generally have lower, sturdier heels. They also tend to be stiffer than running shoes. However, you do not need to limit yourself strictly to walking shoes; there are some excellent cross trainers or even some running shoes that work quite well for walking. In sum, the important aspects of a good pair of walking shoes are that they have low, sturdy heels, enough room in the toe, and fit comfortably.

Because everyone's feet are different and there are a multitude of different athletic shoes on the market, it is important that you spend the time and money in an athletic shop being properly fitted. A trained salesperson can help you find the right shoe for

your foot, stride and activity level. It may be best to pick a specialty store as opposed to a chain store where the sales clerks are most likely not trained in how to fit you correctly.

When you go in for a fitting, be aware that athletic shoes are generally at least one size bigger than your dress shoe. Your feet are also bigger by the end of the day, so it is best to not shop for shoes early in the morning. To ensure a proper fit, bring along the socks you plan to wear with the shoes as sock size can determine the fit and comfort of shoes. Make sure to spend some time walking around the store in the shoes you are trying on. A good shoe should feel comfortable immediately, and you should reject any pair that does not feel anything but comfortable.

You can expect to spend anywhere from \$60 to \$90 on a good pair of walking shoes. Less than that, and the shoe quality will not be very good. More than that, and you are paying for marketing and appearance. You may be able to find good-quality shoes for cheap prices, but be aware of this fact: shoes that are heavily discounted have usually been sitting in a warehouse. The glue in the shoe could be breaking down and the shoe itself might be deteriorating. Shoes that are priced at a regular or close to regular price are more likely to be "fresh."

Once you've brought your new shoes home and have started wearing them on a regular basis, you want to be on the lookout for shoe wear and tear. Many people think that as long as a shoe looks like it is in good shape that it is safe to continue using. However, the appearance of a shoe can be deceiving. The sole on the bottom of your favorite pair of walking shoes is comparable to a car tire; it is very difficult to wear down and may not show true damage. Also, worn areas on other parts of the

shoe, such as over the toes, may not mean that the shoe needs to be thrown away.

An important part of the shoe is the midsole. This is a layer between the insole (what your foot comes in contact with) and the underside of your shoe. The midsole is responsible for shock absorption. As your foot compresses the midsole, it absorbs shock, then springs back into shape. The problem is, after about 400 miles of use, the midsole loses its ability to bounce back after compression. Consequently, the shock is transferred to the body where joints and soft tissue absorb it, which often leads to aches, pains and injuries.

Generally, a walking shoe is good for about 500 miles. If you can bend the toe over the sole or see cracks in the midsole, you need new shoes. A good way to make your walking shoes last longer is to wear them only for exercise sessions. Don't wear them for errands or shopping trips. Another way to expand the lifespan of your walking shoes is by having at least two pairs that you rotate out.



If you can't remember when you last purchased a pair of walking shoes or if you are wearing a pair that your granddaughter left at the house last year, it is time for you to take your hard-working feet to a specialty shop and purchase a new pair of walking shoes. Your joints will thank you, and you will lower your risk of injury and aggravations such as blisters. Make sure to begin every walking session with a pair of good-quality, well-fitted and reasonably new walking shoes, and you will enjoy all the healthful benefits of walking without increasing your risk of injury. 🐾

Melissa Conroy is a college composition instructor. When she is not walking her Basset hound or practicing Japanese sword-fighting, she can be reached at o4amuseoffire@yahoo.com

Local specialty shops with trained personnel:

Holabird's

9220 Pulaski Hy., Baltimore 21220
410-687-6400
holabirdsports.com
Excellent staff, well-trained and knowledgeable

Fleet Feet

318 Sixth St., Annapolis 21403
410-268-6290
fleetfeetannapolis.com
Owners are usually on the premises. They have a good eye for diagnosing foot problems!

New Balance Annapolis

1625 Annapolis Mall, Annapolis 21401
877-573-1141
Knowledgeable staff, and a wide range of widths. Will order shoes for you that are not in store, without shipping charges. Selection is limited to New Balance shoes.

Gotta Run Shop Running Shop

168 Main St., Annapolis 21401
Friendly staff
410-263-0010
GottaRunShop@aol.com



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DID YOU KNOW?

A good, cheap all purpose cleaner: 1/3 C white vinegar to 1 C warm water. Clean musty boat interiors, windows, stainless steel, inside of a smelly microwave oven, sticky floors and in the washing machine rinse water. Try this combination first before buying expensive and un-environmentally friendly, toxic cleaners.

The FUN and the FRAZZLE:

— Is It Right For You?

By Tricia Herban

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

After we had already bought our house, I did take a four-day seminar on running a bed and breakfast that was very helpful regarding the money side of the equation. But nothing beats getting your feet wet -- and our first guests walked in the door before the builder had completely finished renovations. We were off and running and it was a great ride. Then one day, my husband and I looked at each other, agreed that the bloom was off the peach, and decided to close at the end of that calendar year.

So, what was it like? And was it worth it? It was constant challenge — with new people every day who trusted us with their appetites, their special moments, their possessions and their expectations. Some were worried about whether they'd have enough privacy. Others had major dietary needs. There were special events to help with, including engagement surprises, flowers, cheese trays, champagne.

There were lots of judgment calls. When guests said they'd arrive at 6 p.m., would they really come then or would a friend's dinner party be ruined because you arrived an hour late? When they didn't arrive as planned, were they coming or had

Owning and Running a Bed & Breakfast



they stiffed us? When we left a key for them, would they be able to follow the instructions and get into the house?

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

We had the pleasure of breaking in a lot of couples who were trying a bed and breakfast for the first time. They would be both excited and wary. Sometimes the man would make the woman ring the bell and scope the place out first. A few men were downright hostile. That was always a Sarah Bernhardt moment--when I would smile and be oh-so-friendly as I showed them around, being sure to point out the private bathroom, keys to the room and the front door, separate guest sitting room and the fact that they could dicker about breakfast time. Finally, I would offer to make dinner reservations or help with recreational suggestions. Usually by then, the battle was won. No applause or curtain call, but a happy guest!

A happy guest is more than just happy. That guest becomes a convert to the bed and breakfast style of

travel. He comes down to breakfast and compares notes on last night's restaurant, yesterday's activities and plans for the coming day.

Enthusiasm for experiencing life abounds and then everyone has a good time. We've had breakfast last for hours when guests found they had a lot in common. We even had a guest who had just bought the same kind of two-seater airplane that the other had recently sold! Sometimes e-mails and addresses even get exchanged along with invitations to visit.

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

So now you know that I think--it was an exhilarating experience. But what about the fiscal side?

When it comes to the economics of running a bed and breakfast, it is time to take off the rose-colored glasses. This is where the sharp pencil, lined paper and a good accountant come in. And a good bit of honesty about your own goals, expectations and aspirations. Is this occupational therapy or will you need an income?

If you are buying a property, will you have a mortgage and what percent of guest occupancy will you need to cover it? Do you know what occupancy rate is realistic for your area? If there are no other B & Bs, then why do you think the community needs one and are you prepared to

create a "destination" property to attract people? Do you know what the going room rate is and what the competition is offering? Do you know for sure that the house you are considering and the street it is located on are zoned for bed and breakfasts? What does the community require for you to get a license--sprinklers, a restaurant kitchen, etc. This is an expensive proposition. It is a lot more than just opening up your spare bedroom to someone who sees your sign on the lawn. Not only will you have a mortgage, there will be property tax, insurance, cleaning help, furnishings, linens, advertising on the Internet and in local publications, letterhead, custom soaps, food and so forth. The accountant who files your taxes will charge annually or on a retainer basis. You may need a lawyer as well to help you file papers if you decide not to be a sole proprietor, but to incorporate. You may be thinking, "But I've heard that there are tax breaks." Yes, there are. You can amortize different costs over periods of time from 20 years down. And there is an above-the-line small business deduction. All of this helps. But the upfront costs are large and the IRS requires that you make a profit three out of five years. So talk with that accountant to see if you can afford this profession.

Do bear in mind that when you open a bed and breakfast, you are providing not just an attractive and functional setting, but also the second "b," namely, breakfast. Do you like to cook? Your guests *will* love to eat. Food is one of the reasons that people come to B & Bs. They are looking forward to a wonderful surprise, a different food treat every morning.

In some communities, it is also customary to serve afternoon tea or cocktails with hors d'oeuvres. Not only is the food a special feature of the guest's experience, but so is the presentation. Cloth napkins, silver, fine china, crystal glasses, flowers and even candles create an elegant setting for your culinary masterpieces. This is the opportunity



of a lifetime, a chance to use and enjoy everything you've saved for "good" every day of the week!

After considering the economics and the responsibilities, it will be helpful to give some thought to your guests' circumstances and your own attitudes toward them. Do you have a point of view about same-sex couples? What about unmarried, heterosexual couples? How do you feel about mixed-race couples or couples of a race different from your own? It is too late to have a moment of truth when you open the door and *they are standing there!*

Yes, it *is* your home. But now you are a professional. You are an innkeeper. You can't find out very much about a prospective guest on the phone or in an e-mail. If you don't like all kinds of people, then you will be very uncomfortable hosting them in your bed and breakfast and it won't be worth it to you.

“An innkeeper’s life is not his own. It belongs to all the people he makes happy every day.”

Running a bed and breakfast involves long hours. From breakfast prep the night before until bedtime the next evening, there are phone calls, reservations, beds, bathrooms, laundry, conversations with guests, check-ins and check-outs, shopping and the list goes on. Who will do the maintenance, the gardening, the accounting, taxes and bills? Who will take phone calls

and update the e-mail reservation system? Who will take care of marketing? All these areas need frequent attention. If this is to be a two-person project, it is especially important that duties are divided according to each person's strengths and abilities.

If I were considering innkeeping as a profession, I would try it out first. There are two ways to go about this. You could be an inn sitter. That is a profession of its own and it means that you move in and run a B & B when the owner is on vacation. There is even a certification program for inn sitters through the Professional Association of Innkeepers International (PAII).

Less rigorous would be trying out various inns as a guest yourself. During the week, most bed and breakfasts will accept one-night guests. It wouldn't have to cost a lot to stay in a variety of properties and you could ask lots of questions and take lots of notes. Innkeepers are a friendly bunch and love to share information.

One thing you can be sure of: Having a bed and breakfast will change your life. It is a major decision. As with other life changes, it can be helpful to talk with your friends and family to see if they think you would be suited for it. A little objectivity can be a very good thing.

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

Tricia Herban and her husband, Mat, renovated a Civil War home for use as a bed and breakfast in Annapolis. From 1997 to 2006 they were active innkeepers. As members of the Annapolis Bed and Breakfast Association, they also taught a course on bed and breakfasts at Anne Arundel Community College. She can be reached at triciah@erols.com



Moving from *House* to *Condo*?

Downsize Before You Call the Movers

By Maryellen Gor

Are you thinking about moving from your house to a condo but are so overwhelmed by all the possessions you have that you don't know where to begin? Well, just pour yourself another café mocha with skim milk, no whip and I will show you. My husband and I were faced with a similar situation.

Three years ago, we decided to sell our house in Middletown and move to The Village at Waugh Chapel, a 55-plus condo community in Anne Arundel County. We absolutely love it! We don't miss our house at all even though we loved it when we were living there. Yes, we moved from a larger house with a basement to an 1,800-square-foot condo and we appreciate every piece of square footage we have. Why? Because everything is in its place, free from clutter of particular items that we never used or needed but were taking up space throughout the old house, especially in the garage, attic and basement. By the way, research has found that 80 percent of what we keep we never use.

We never realized how freeing it could be, being able to do more with less until we downsized. Yes, you

heard me right. **We got rid of things** by tossing and donating. Did I just hear you say you'd rather have a root canal? Oh, come on now. It's really not so bad; the downsizing I mean, not the root canal.

We also kept things. Keep in mind, downsizing is not a dirty word. In fact, it is a very clean word. It is a very liberating word. What did it take for me to get in that frame of mind, outside of endless amounts of caffeine?

One thing that got me started was visualizing what I wanted the end result to be and that was....*"I'm relaxing in my new condo with everything in its place."* Now you might be saying to yourself, *"Not with all the things we have. There is no way we'll be able to fit all of our possessions into a smaller place."* Well, you're right, you can't.

Once you decide to embrace the idea of downsizing, everything becomes easier. Once my husband and I accepted the fact that we had to go through every room and decide to keep, toss and donate, things moved pretty swiftly -- right out the door, so to speak. Are you with me yet? That's what we did and we're still married! It was one of the best decisions we ever made.

Why? For two reasons: First, we saved money hiring the movers because they were moving less stuff and second, when we got settled and organized, everything was in its place with no clutter so our stress was greatly reduced. Have I convinced you yet? **It can save you money and reduce your stress.** Downsizing requires a simple five-step process. If you take this in small steps it won't be so overwhelming.

Step One.

Mentally prepare yourself to downsize. It's not just a physical removal of articles from your home. It is a mental process as well. Most people enter downsizing with the word "keep" in mind, rather than "toss, donate and then keep." Remember, according to *Agency Sales Magazine*, 80 percent of what we keep, we never use!

Ask yourself what keeps you from tossing and donating? I believe there are two ways of thinking that are keeping you from parting with your so-called belongings. First is the "clutter" that you say, "I'll need it someday." If it has been sitting there for the past five to 10 years or longer and you never picked it up, you're not going to need it in the future. It's

what I call "future clutter."

Secondly, there is the "clutter" that you say, "But I can't get rid of it because Aunt Tillie gave it to me. I never liked it, but she did give it to me." Honey, take a picture of it and put it in your photo album, it takes a lot less space. This is what I call "past clutter." I'm not saying you should get rid of all family items, but only keep the ones that have true special meaning from a loved one. I decided to keep three items from a loved one from each room I was downsizing. It made it a whole lot **easier** to toss, keep and donate. Remember, both types of clutter are keeping you from living comfortably in the present. Your present life is being consumed by past and future clutter! You know you need to attend to it, but you never get to it!

Step Two.

Decide what to toss, donate and keep, one room at a time. Break this project down into small steps. When you realize it's a project that requires some time, rather than just a quick

chore, you may find yourself more dedicated to it because it yields great results. Once you decide what you are going to toss, donate and keep; invite your children (or someone else's children) over to see what they would like to have as remembrances before you donate. You will be amazed at how good it will feel to see others derive pleasure and enjoyment from your cherished pieces that you really haven't been using.

Step Three.

Get rid of what you're tossing. Gather what gets tossed and remove it from your premises. You can call organizations like 1-800-GOT JUNK to get rid of large amounts of trash, or rent a dumpster to be placed temporarily in your driveway.

Step Four.

Select who will get your donated items. Select one or two charitable organizations from the Yellow Pages that will pick up your items.

Step Five.

Sit back, relax, look at what's left and feel the freedom. Less is more!

If this still sounds overwhelming, you are not alone. Some people just cannot do it by themselves, they need someone like a professional organizer or senior move manager to guide them through the downsizing process. However, if you break it down into small steps, it will not be so overwhelming. So ask yourself, "What will it take for me to get in the downsizing frame of mind?" Picture this scenario and say to yourself: "I'm relaxing in my new residence with everything in its place." Trust me, it's doable! 🐾

Formerly a training and development consultant, Maryellen Gor is currently a professional organizer, personal lifestyle coach, professional speaker and author of "Blooming Late: Cultivating Your Self-Esteem After Fifty." She can be reached at Maryellen@bmoreorganized.biz or by calling 443-223-9839.



7 POWERFUL REMEDIES

from Nature's Medicine Chest

By Diane Riccobene

Ever wish you had a more natural way to treat life's minor miseries? Want an alternative to the expensive, messy creams and chemicals?

Well, take heart. You have no further to look than the produce section of your supermarket and just a few other aisles.

There are seven common foods that I will focus on that are completely effective in treating minor discomforts. These foods are: olive oil, vinegar, honey, salt, lemons, potatoes and peppermint. The benefits of using them as remedies? They're natural, nontoxic, don't interfere with medications and save money. And because they're food, they don't require any extra storage space.



1 Olive oil — Olive oil has been around since before Biblical times and recently has been shown to reduce cholesterol. But did you know it also makes an excellent salve for chapped areas of the body? This comes in especially handy during cold and flu season, when the area under your nose becomes raw from constant blowing and wiping. Simply pour a bit of oil in a small bowl, dip a Q-Tip in, and gently rub on the chapped area.

2 Vinegar — Ah, near and dear to my heart — apple cider vinegar, that is. It has many uses, including as a hair rinse that you may remember from your youth. But you may not know that cider vinegar can be used as a deterrent to food poisoning! That's because cider vinegar has 5 percent acidity that can kill the bacteria that cause food poisoning. If you think you have eaten some questionable food, put two teaspoons of apple cider vinegar in water and sip. Repeat if needed.



In 1959, Dr. D.C. Jarvis, a Vermont physician, wrote a book, *Vermont Folk Medicine*, which went into detail about the healing properties of cider vinegar. (The book is still available at www.alibris.com) Dr. Jarvis mentions a tonic of honey and vinegar, which can easily be made at home. Simply stir together two teaspoons each of honey and apple cider vinegar. Add about four to six ounces of cold water. Stir again. Carbonated water may be substituted for regular water. Grandchildren will love the soda-like qualities of this delicious drink. (Just don't tell them it's good for them.)



3 Honey — One of nature's oldest foods, honey has antibacterial properties, and was used by British surgeons during WWI to cleanse and disinfect soldiers' wounds. Dab a little on the next scraped knee your grandchild brings in. He'll love the fact that the honey won't sting. What a "sweet" way to dress a wound!

Honey also has a bit of a laxative effect, so you may want to give it first try before using an over-the-counter medicine.

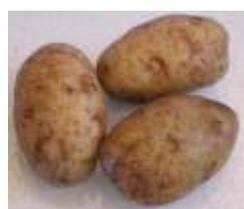
4 Salt — It contains minerals, so use it as a facial scrub. Salt opens pores and helps detoxify the body. Use it in your bathwater to prevent or clear up an infection. One-half cup will do.

Try this trick: the next time you use garlic, rub a piece on your palm. Sniff. Then pour a little sea salt on your palm and rub it in. Then rinse underwater. Sniff again. Neat, huh? This trick also works for tongues. Put a bit of salt on your toothbrush and brush as far back as you can. Rinse. Go ahead, put onions on that salad!



*“Their natural, nontoxic,
don’t interfere with medications
and save money.”*

5 Lemons — Lemons can help reduce fever and they are excellent for relieving tired, swollen feet. Cut a lemon in wedges. Rub one wedge over your feet, then wash feet as usual. The lemon juice will not only rejuvenate your feet, but remove any odor or dead skin as well.



6 Potatoes — If you are troubled by warts, cut a sliver from a potato and place it over the wart. Put a bandage over the sliver to hold it in place. Change the sliver every day for three days. By the third day, the wart should be gone.



7 Peppermint — Generally known as "the world's oldest medicine," peppermint goes back at least 10,000 years. Peppermint, especially in tea and gum form, is good for upset stomach, gas and menstrual concerns. Try a peppermint iced tea on the next broiling hot day.

Note: Be sure to let your primary care provider know how you treat your minor discomforts. In the meantime, here's to continuing good health. Remember, the next time you don't feel "up to snuff," relief is only a "grocery bag" away! 🐷

Diane Riccobene, is a certified holistic life coach and lives in Glen Burnie, Md. She can be reached for comment or appointments at djriccobene@yahoo.com

DID YOU KNOW?

A quick way to eliminate kitchen odors — light a candle or leave a small dish of vinegar on the counter.

More Vinegar Tips from Our Readers

- Clean the dishwasher by running a cup of vinegar through a complete cycle once a month. This reduces soap build up.
- To freshen the washing machine, clean the hoses and unclog soap scum pour one cup of vinegar into the washing machine and run the machine through a normal cycle once a month.
- Add half cup of vinegar to the rinse cycle to be rid of lint on clothes.
- To shine brass, copper and pewter clean with one teaspoon of salt in one cup of distilled vinegar.
- To freshen cut flowers add two tablespoons vinegar and one teaspoon sugar for each quart of water.
- To keep cats away, sprinkle vinegar in the area that they frequent. It will discourage them from scratching or walking there.
- To prevent fleas and mange on your pet add a teaspoon of vinegar to his drinking water.
- Car chrome will shine brighter if it's polished with full strength vinegar.
- Soak rusted tools or bolts or spigots in undiluted vinegar overnight. Rust disappears.
- Use a quarter cup of vinegar in one cup of warm water to rinse your hair after shampooing. Vinegar will add highlights to brunette hair and will remove soap film.
- To relieve dry and itchy skin add two tablespoons of vinegar to bath water.
- Mix half cup of vinegar in two cups of warm rinse water to rid your scalp of dandruff.
- One teaspoon of vinegar in a glass of warm water, gargled, will soothe a sore throat.
- To remove warts apply a lotion of half cider vinegar and half glycerin. Apply daily to warts until they disappear.
- One cup of vinegar added to the washing machine's final rinse will dissolve the alkaline residue on clothes left from soaps and detergents leaving your clothes fresher and cleaner.
- A mixture of salt and vinegar will clean coffee and tea stains from chinaware.
- To deodorize the kitchen drain pour a cup of vinegar down the drain once a week. Let stand 30 minutes and then flush with cold water.
- Need buttermilk in a recipe? Add a tablespoon of vinegar to a cup of milk and let it stand five minutes to thicken.
- Clean soap scum, mildew, and grime from bathtub, tile, and shower curtains. Simply wipe the surface with vinegar and rinse with water.



Apples Have A-Peel!

The perfect snack

By Melissa Conroy

Fall is here, and delicious, crisp apples of all varieties are available wherever you look. Why not take advantage of the literally thousands of different apple varieties grown today, from the well-known Golden Delicious to the more obscure Dudley and Duchess?

Apples are one of nature's best snack foods — nutritious, easy to store, portable, and able to stand up to some rough handling. They last a long time (the Arkansas Black will last up to eight months in the refrigerator) and can be eaten raw or cooked in a variety of ways.

Adding more apples to your diet has numerous benefits, but you do need to put away the peeling knife. The average apple contains 5 grams of fiber, and most of this fiber is found in the skin. Additionally, about half the vitamin C content of the apple is in or just below the skin, so removing it takes out this important nutrient.

Keep the peel on and keep the fiber, much of which comes in the form of pectin, which is particularly helpful in lowering bad cholesterol. Additionally, you will be munching on quercetin, a photochemical that is also found in red onions, red wine and black tea. This particular substance fights free radicals, may help control gout and eye disease, can soothe asthma and helps intestines heal from acid reflux problems. Additionally, quercetin is said to be both an antihistamine and an anti-inflammatory. Men in particular can benefit from the cancer-reducing properties (especially prostate cancer) of quercetin. In fact, you can purchase quercetin supplements to obtain a concentrated dose of this amazing photochemical.

If you are a diabetic and your doctor allows it, apples can be very helpful for they help regulate your blood sugar. There is some evidence that many diabetics who regularly consume apples can, over time, reduce their need for insulin.

It is important to keep the peel on your apples. Some people, however, peel their apples because they are worried about the wax coating. The wax is applied to retain freshness and moisture and keep the apple crisp. In fact, some types of apples have a natural wax coating. The wax that has been applied to your apple is not harmful, but the pesticides the wax seals in are. You can remove the wax with a little water and some scrubbing with a stiff brush. This removes the wax and helps wash away the pesticides.

Which brings us to another point: If possible, try to buy your apples locally and from organic sources. The apples available at your grocery store have several strikes against them: they were likely treated with chemicals, they were probably picked before they were ripe and thus have less taste and nutritive value and they were most likely trucked hundreds or thousands of miles, burning up fuel and contributing to

pollution. There has been a recent "locavore" movement where people try to limit their consumption of "long distance" foods and eat more foods grown locally. This is good for the community, the environment and your health as a whole, so take advantage of farmers' markets and local orchards.

What type of apples to buy depends on you. The Delicious variety of apples is the most popular; roughly four billion of them are sold every year. However, there are an abundance of different types, textures, and flavor nuances out there, and different regions will have different types available. Often apples are sold under the category of "eating" and "cooking" apples. Cooking apples, the best type for cooking with, are usually more tart and firm than eating apples. Softer eating apples such as Golden Delicious tend to become mushy after being baked.

When you bring your apples home, know that they ripen a lot faster at room temperature, so if you want to keep them longer, store them in the fridge. Apples can keep a surprisingly long time, but beware the old saying "one rotten apple spoils the whole bunch". Check your apples regularly for soft spots and rotting, and immediately remove a suspect apple.

Here are a few fun facts about one of nature's most delicious fruits:

- Apples actually originated in Kazakhstan and were brought over to the Americas by European settlers.
- It most likely wasn't an apple that led to Adam and Eve's downfall in the Garden of Eden. The Middle East climate is usually unsuited for apple growing. The Hebrew Old Testament uses the word "fruit" with no mention of an apple in Genesis. Some have suggested that later Latin scholars used the word "apple" when translating the Old Testament because the Latin word *malum* can mean either "apple" or "evil" -- a medieval play on words!
- Americans each eat about 17 pounds of apples per year.
- Apples are members of the rose family.



Melissa Conroy can be reached at o4amuseoffire@yahoo.com

Partial List of Maryland Orchards

Baughner Apple Orchard and Packing House

1236 Baughner Road
Westminster, MD 21158
Carroll County
Phone: (410) 848-5541
Website: www.baughners.com

Butler's Orchard

22222 Davis Mill Rd
Germantown MD 20876
Montgomery County
Phone: (301) 972-3299
Website: www.butlersorchard.com

Catoctin Mt. Orchard

15036 North Franklinville Road
Thurmont, MD 21788
Frederick County
Phone: (301) 271-2737
Website: www.catoctinmountainorchard.com

Eagles Roost Farm and Orchards

632 Hances Point Road
North East, MD 21901
Cecil County
Phone: (410) 287-8610

Flanagan Orchards Inc.

25 Flanagan Rd.
Thurmont, MD 21788
Frederick County
Phone: (301) 271-2775

Greenwood Farm

11224 Harford Road
Glen Arm, MD 21057
Baltimore County
Phone: (410) 592-6095

Harman's Farm Market

2633 Churchville Rd
Churchville, MD 21028
Hartford County
Phone: (410) 734-7400 market;
(410) 734-6579 farm
Website: www.harmanfarm.com

Homestead Farm

15604 Sugarland Rd
Poolesville, MD 20837
Montgomery County
Phone: (301) 977-3761

Larriland Farm Inc.

2415 Rt. 94
Woodbine, MD 21797
Howard County
Phone: (301) 854-6110
Website: www.pickyourrown.com

Lewis Orchards

18901 Peach Tree Road
Dickerson, MD 20842
Montgomery County
Phone: (301) 349-4101

Lohr's Orchard

3212 Snake Lane
Churchville, MD 21028
Harford County
Phone: 410-836-2783

Milburn Orchards

1495 Appleton Road
Elkton, MD 21921
Cecil County
Phone: (410) 398-1349
Website: www.milburnorchards.com

Moore's Orchard

5228 East Joppa Road
Perry Hall, MD 21128
Baltimore County
Phone: (410) 256-5982

O'Keefe Orchard

15400 New Hampshire Ave.
Silver Spring, MD 20905
Montgomery County
Phone: (301) 384-1556

Rock Hill Orchard

28600 Ridge Road
Mount Airy, MD 21771
Frederick County
Phone: (301) 831-7427
Website: www.rockhillorchard.com

Scenic View Orchards

16225 Sabillasville Road
Sabillasville, MD 21780
Frederick County
Phone: (301) 271-2149
Website: www.scenicvieworchards.com

Weber's Cider Mill Farm, Inc.

2526 Proctor Lane
Parkville, MD 21234
Baltimore City County
Phone: (410) 668-4488
Website: www.webersfarm.com

Most orchards offer a wide variety of other fruits and vegetables as well as baked goods. Some have pick your own and many also offer hay rides. Always call first to check hours and availability.

Who Do I Call?

Move Managers Are a Phone Call Away

Move managers are becoming a popular choice for Americans who are relocating. Many families today are spread across states or countries, and it is not always possible to leave work or family responsibilities to take on the task of say, helping mom and dad move. The list of things to do can be formidable and may take away time that is best devoted to managing the emotional needs of the family during the move.

Move managers allow busy families to reduce the stress of moving. Their detailed attention to each aspect of the move allows you and your family to focus on the new chapter in your lives. Move managers tailor the move to accommodate the specific requirements of each family. No two moves are ever the same because we all come with our own memories and possessions.

Move managers specialize in assisting baby boomers, retirees, fresh starts and their families to prepare for their new environment. Move managers will walk you through the retention and sharing of your keepsakes with their special hands-on sorting skills. In doing so, you determine which possessions you desire to place in your new home, distribute to your family, or sell.

“Move managers allow busy families to reduce the stress of moving.”

Move managers establish a positive atmosphere for opening up the new chapter of your family's life. Moving is stressful. By having extra hands, advice and focus, they help generate the positive action necessary for your move.



Move managers craft a warm enjoyable atmosphere, leading you through the various stages of your move. They offer a wide variety of services to help you have a successful "Key of Change". They coordinate with professional partners to provide reliable and affordable services.

A move manager will be on hand to oversee the process making sure elevators and reserved parking spaces are available and whatever else is necessary for your specific move.

Move managers will unpack and set up your home, while you are enjoying a stress-free evening at your local hotel, B&B, or at a friend's home. When you come home the boxes will be gone, your bed made, kitchen set up and

even fresh groceries purchased.

The goal is a peaceful transition for you. To coordinate your big transition, please call Key of Change, your homegrown Move Managers. Annapolitans Susan Amos and Marilyn Leek, are owners and friends who understand listening, laughing and empathizing, which is essential for creating a positive change. Key of Change was created to assist their friends, family and others with their life journeys, as they choose to alter their lifestyle. Contact Key of Change at (443) 949-8042. 🐿️

*Key of Change, Inc.
Marilyn Leek or Susan Amos
40 Murray Avenue
Annapolis, MD 21401
Also contact at www.keyofchange.com or
mleek@keyofchange.com*

You can expect a move manager to:

- develop an overall move plan;
- organize and sort belongings;
- assist in the dispersing of belongings to family or friends, arranging for shipping or storage when necessary;
- help in locating a realtor;
- assist in locating a stager for your old home's sale;
- coordinate estate sale;
- coordinate charitable contributions;
- customize floor plans of your new home;
- coordinate with moving companies;
- manage packers and moving company;
- unpack and set up your new home;
- and even shop for fresh groceries.

Operation Welcome Home

By Leslie J. Payne

It was like the Fourth of July and a surprise party all wrapped up in one! It was an inspiring day and I invite *you* to come the next time it happens.

Yesterday my husband and I jumped in the car, picked up our nieces, and drove to Baltimore/Washington International Thurgood Marshall Airport. We arrived later than we intended, but upon hearing cheers and applause, we ran through the terminal determined not to miss a minute more.

Operation Welcome Home (Maryland) is made up of citizens who agree every military troop returning from duty overseas should have a warm, appreciative welcome back to the USA. On this particular day, 160 Navy Medical Personnel were returning from six months in Kuwait. Some were local to our area. Most would catch connecting flights to their final destination. None expected the celebratory greeting they received.

DID YOU KNOW?

Tired of paying for "Information Please" phone numbers?

Call 1-800-FREE-411.

Listen to a one-minute recorded ad and the phone number is FREE.

On the internet try: www.whitepages.com, they even give addresses too.



Gathered to welcome the troops were about 100 people of all ages and stations in life: young, old, single, married, Democrat, Republican, light skinned, dark skinned. We were all there, together, being Americans. Flags, balloons, banners, signs, and patriotic clothing helped set the atmosphere of celebration. Earlier in the morning, volunteers assembled bottled water, cookies, chips, and candy bars into goody bags each one to be placed in the hands of our service men and women.

Not wanting to miss a thing, my little entourage and I positioned ourselves to see each service person as he/she came through the doors that separated Customs from the rest of us. Some came through individually, some in pairs or in groups. All were in their battle dress uniforms carrying duffle bags, backpacks, boots, even pillows, guitars and teddy bears. After an 18-hour flight, many were understandably bleary eyed. However, what most of us there could not relate to was what these people in uniform have lived through these past six months. It doesn't matter your personal view of the war, these individuals completed a difficult assignment out of duty to our nation, and for that they deserve our thanks.

Applause was continuous for over an hour, and each time the doors opened it increased in volume. There

were cheers of "Thank you!" and "Welcome Home!" as flags waved and hands reached out in greeting. Initially, they had puzzled, surprised expressions trying to determine what was happening. When each realized it was for them, these sunburned, weary faces displayed a variety of responses: tired eyes blinking back tears, proud stern expressions with quivering lower lips, gentle faces looking shyly at the floor, and beaming, beautiful smiles delighted to join in and celebrate.

Two servicemen walked through the doors and stood still, taking it all in. One turned to the other and said "Wow!" They both pulled out their cameras and took pictures of the crowd.

As one young serviceman walked past me, he said to himself, "I made it back." I reached out and said, "We're so glad you did." His smile will be one I'll always remember. 🇺🇸

Send an email to John Flynn at operationwelcomehome@comcast.net to learn about upcoming events.

Leslie Payne lives in Annapolis and can be reached at newlifecruises@yahoo.com



F.I.T. for Life

Fiscal Investment Tools for Life

By Linda Matney

With acknowledgements to Harvey and Marilyn Diamond for their diet book, *Fit for Life*, there are many ways we need to be fit to face the opportunities life lays at our doorstep. Just as we work at being physically fit, we need to work at being fiscally fit. And like the tools that we use to build and maintain our bodies, i.e. weights, walking, diet, etc., there are tools that we can use to keep our finances fit.

What are fiscal investment tools? They are steps to help you develop a plan to achieve greater fiscal fitness that I call DARE: discipline, awareness, risk assessment and evaluation.

Before we highlight these steps, remember that regarding our physical fitness, some of us go to the gym, whether to take advantage of the variety of equipment or to use classes at a professional facility. Others of us may choose to work out at home, whether it's for the

convenience or because we have the equipment we need at home. The choice is ours, and it's the results, not the path, that matter. Regarding our fiscal fitness, some of us may choose the discipline of a professional adviser; others of us may enjoy the challenge of structuring our own financial plan. Again, you take the path you think most likely to get good results.

If you are already retired, some of the steps I'm about to outline may seem unnecessary, but maintaining an awareness of them may help. So let's get started!

In following DARE, most of you are familiar with discipline, the scheduling of regular checkups, and awareness, the monitoring of your portfolio's performance. You may be less familiar with assessing risk and the fourth tool, evaluation, or the rebalancing of your asset allocation parameters.

Risk can be likened to sprint races in track and field. It should be

carefully considered in any fiscal fitness program we undertake. Most of us are not at the age or stage of our lives when we can "sprint" physically, and it's not something we should attempt fiscally either. You may prefer to be a middle- or long-distance runner.

Intrigued by the lure of higher returns and ever hopeful of getting to the goal sooner, we may not realize the danger of excessive risk. So we need to be on guard against the "it sounds too good to be true" opportunities. Just like you can hurt yourself physically, you can hurt yourself fiscally. Chances are, it will

***"..DARE:
discipline,
awareness,
risk assessment
and evaluation."***

take you longer to recover from the latter than the former. Your body will only let you hurt yourself so much before you are forced to quit. Your portfolio, however, has no immediate and obvious "pain" warnings. If you aren't keeping a close eye on it, you may find yourself in great fiscal distress.

Assessing your risk threshold is an individual exercise. One measure that has been discussed in various financial publications is your "sleep quotient." If the risk associated with a particular investment causes you to wake up in the middle of night worrying about the outcome, perhaps the risk exceeds the reward — in this case a good night's sleep.

Just as we seek balance in our lives — the right mix of solitude and socialization, physical workouts and mental workouts, eating and dieting — we need to be aware that our portfolios can be out of balance as easily as our lives. Occasionally, we need to rebalance both. Here's where evaluation comes in.

Identifying, implementing and maintaining the optimum mix of

***"Just as we work
at being physically
fit, we need to work
at being fiscally fit."***

equity, fixed income and cash in our portfolios requires periodic review and occasional adjustment, i.e. selling the excess above our target percentage and purchasing to bring underweighted segments into alignment. Within those asset classes are even more specific divisions that offer even more choices: large, mid- and small-cap equities, corporate and municipal bonds, international versus domestic in both classes. Mutual funds offer a way of diversifying without the necessity of individual issue analysis that self-management requires.

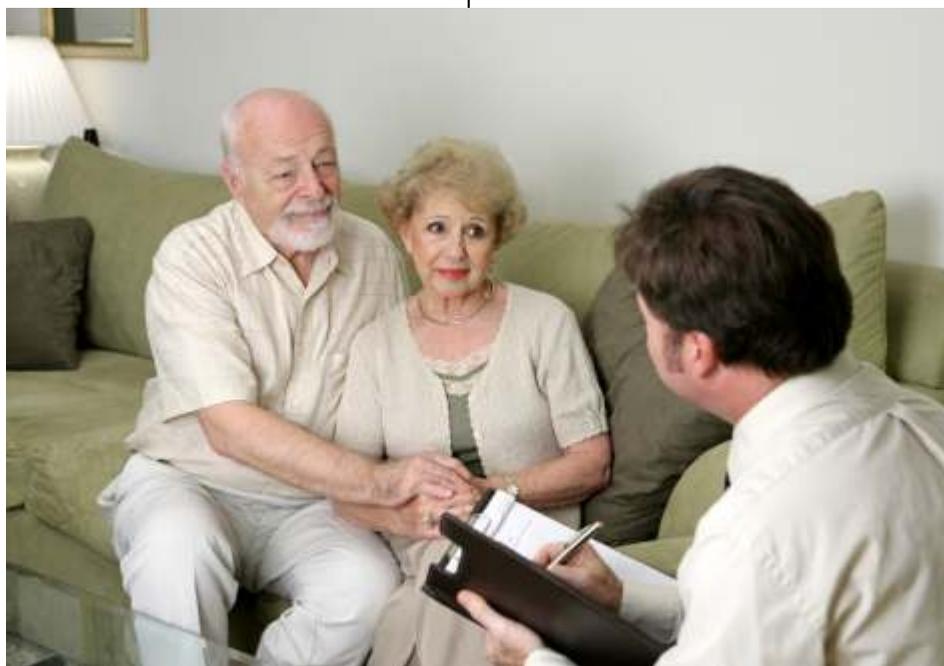
Many of you may know there are families of funds that offer vast arrays of products to meet any scenario of goals and time frames. As with all

endeavors involving your money, read the fine print! Check the loads, commissions and fee structures of any organization or vehicle you choose to entrust with your fiscal fitness. Remember, excessive fees, commissions, etc., can materially weigh down portfolio returns and hurt your future fiscal health at a time when you need it most.

As you can see, those of us who choose to manage our own funds have our work cut out for us. We should evaluate carefully the amount of information available, the choices that are open to us and the decisions we need to make.

But if you decide to use a professional to assist you in managing your fiscal fitness, you still have to do some homework. You need to research that financial adviser relationship as carefully as you would the investment choices made if you had decided to manage your own funds. It's as if you were choosing a physician. We need to be comfortable with our fiscal and physical doctors because we will be "naked" in front of both of them! 🐼

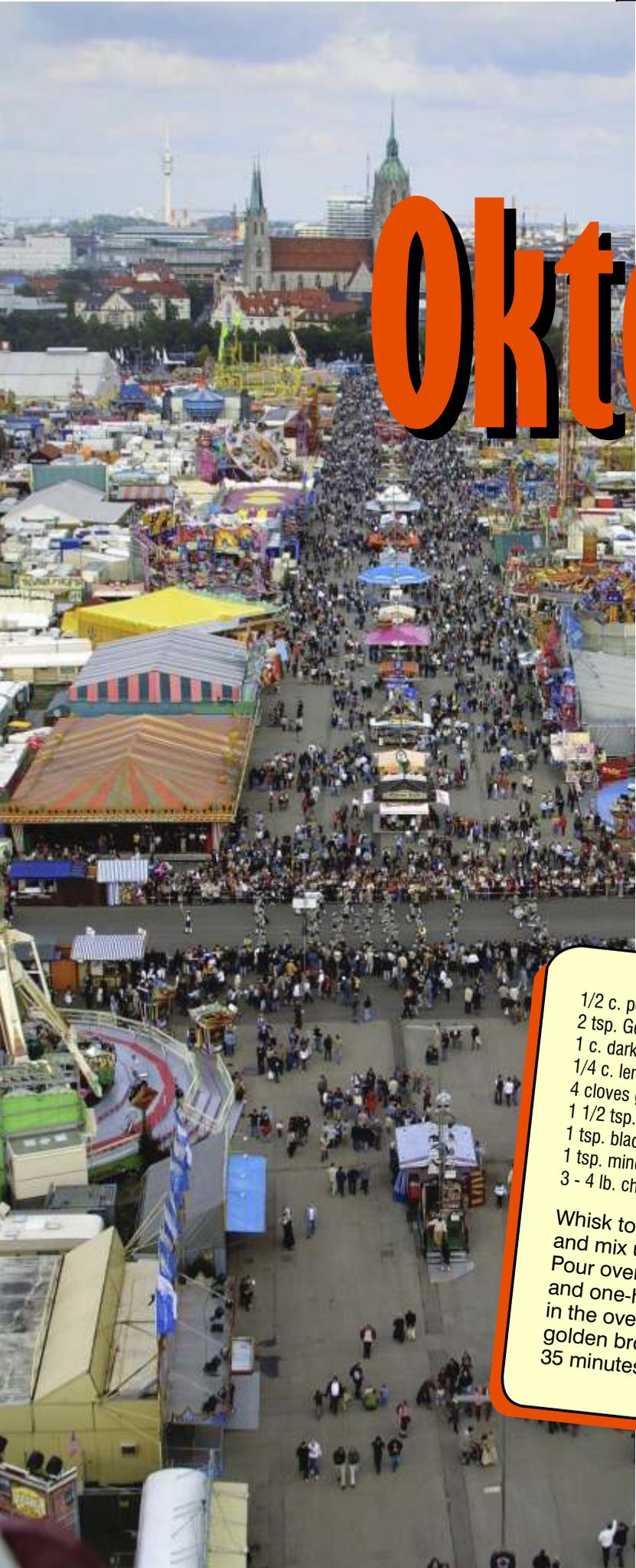
Linda Matney is a founding member and recently retired General Partner of WEDGE Capital Management and can be reached at lmatney@carolina.rr.com



With a nod toward *Gone with the Wind*, if you have Rhett-Scarlett Syndrome when the subject of financial planning comes up, you probably need a financial planner. What is Rhett-Scarlett Syndrome? It is a tendency to say, "I don't give a damn." Or, "I'll think about tomorrow." Neither of these approaches are conducive to a fit fiscal future.

DID YOU KNOW?

Uncle Sam has opened his own e-Bay site. Log onto www.Govsales.gov and you'll find all sorts of items that you didn't know you needed — cars, lighthouses, boats, jewelry, fire engines, real estate, aviation equipment, clothing, etc. Inventory changes frequently. It's as easy as search, bid, buy!



Celebrating

Oktoberfest

People have flocked to Germany from all parts of the globe to participate in the world's largest annual festival, which traditionally starts the third weekend in September and ends the first Sunday of October. Otoberfest isn't just for Germans anymore. In brief, it all began with the royal wedding of Crown Prince Ludwig to Princess Therese on Oct. 12, 1810. The rest is history and the Germans are still celebrating.

In lieu of a trip to Germany, here are a few items you may like to play with during this celebration. They are lighter and simplified recipes with a Bavarian twist.

BEER-MARINATED CHICKEN

Serves 6-8

- 1/2 c. peanut oil
- 2 tsp. German mustard
- 1 c. dark German beer
- 1/4 c. lemon juice
- 4 cloves garlic, crushed
- 1 1/2 tsp. salt
- 1 tsp. black pepper
- 1 tsp. minced fresh thyme or 1/4 tsp. dried
- 3 - 4 lb. chicken pieces

Whisk together oil and mustard. Add beer and lemon juice and mix until smooth. Stir in garlic, salt, pepper and thyme. Pour over chicken pieces. Cover and refrigerate two to two and one-half hours. Can be cooked over charcoal or baked in the oven, uncovered, skin side up at 375 degrees until golden brown. Baste occasionally. Cook approximately 35 minutes, depending on the size of the pieces.

German Potato & Lentil Salad

Serves 6

- 1 lb. fingerlings
- 1 c. cooked and ready-prepared brown lentils (available in the grocery section of most supermarkets)
- 1 German dill pickle
- 1/4 c. German pickled pearl onions

Cook fingerlings in lightly salted water until fork-tender. Cool and cut into rings about 1/4" thick. Toss with the finely chopped pearl onions and dill pickle. Add this to the cooked lentils and then marinate for 15 minutes in this dressing:

- 1/2 c. olive oil
- 3/4 c. finely chopped green onions
- 1 c. light German wheat beer
- 1/4 c. apple cider vinegar
- 2 tsp. sugar
- 2 tbs. German coarse grain mustard
- salt and freshly ground black pepper to taste

Mix the beer with the sugar and the green onions, add the cider and taste to see if it is sweet enough, then slowly drizzle in the olive oil, using a whisk to emulsify the dressing. Season with salt and pepper. Serve at room temperature.

German beers to try with your Oktoberfest meal, all of which are available in the US.

AYINGER is a Munich beer brewed in March and ready in September. Golden in color and rich in flavor. Formed in 1878, it has remained one of the top 10 breweries in the world.

LOWENBRAU, a Bavarian special malt, originally from the 14th century, is a light amber beer and is the common choice at German festivals.

HACKER PASCHOIR WEISSE is a dark wheat beer that originated in Bavaria in the 15th century. Its distinctive taste and cloudy appearance is characteristic of all wheat beers.



Creamy Sauerkraut with Chives

Serves 6

- 1 tsp. olive oil
- 3 c. drained German sauerkraut
- 1/2 c. crème fraiche at room temperature
- 2 tbs. minced chives

Heat oil in saucepan. Add sauerkraut and stir. Turn heat to low and cover, cook until sauerkraut is hot throughout. Remove from heat, let cool slightly and stir in crème fraiche and chives.

Speedy Inside-Out German Chocolate Cake

Prepare your favorite boxed German chocolate cake according to packet directions. Cool.

FILLING

- 7 oz. sweetened flaked coconut
- 4 oz. coarsely chopped pecans (1 cup)
- 14 oz. can cooked sweetened condensed milk (Leche) available at most supermarkets
- 1 tbs. vanilla

Toast coconut in the oven (while your cake is baking) on a shallow baking sheet for about 10 minutes. Half way through, add the pecans. Remove from oven and cool. Mix with the Leche and vanilla.

FOR THE GLAZE YOU WILL NEED

- 2 1/2 sticks unsalted butter
- 10 oz. semisweet chocolate, finely chopped
- 3 tbs. light corn syrup

Melt butter, remove pan from heat. Then add chocolate and corn syrup, whisking until chocolate is melted. Keep at room temperature, stirring occasionally to prevent a film forming on the top. When cool enough to use, place your cake on a wire rack over a sheet pan and pour the glaze slowly over the top, using a spatula to smooth down the sides. Any excess glaze will be caught in the sheet pan and can be used again in the same manner until the desired thickness is achieved.



The Best Brew Around

Why do we love this drink?

By Kirsten Goetz

On one of those unseasonably hot fall days, after a long hike or a bike ride on the trails, what is the one drink you are craving? Forget water, chances are that a cold beer would hit the spot. Although it is probably one of the most popular beverages worldwide, most people don't know very much about it. Where did it come from? What are the benefits and negative aspects of it? And *why* is it so darn popular? Let's find out the answers.

The exact origin of beer seems to be murky. Since any substance containing carbohydrates can naturally ferment, there is a good chance that beer was created in many different countries and cultures throughout the world, and not just one. The first recorded history of beer, however, dates back to ancient Egypt and Mesopotamia about 5,000 years ago. In those times, beer brewing was a highly respected profession and most brewers were women.

Making beer was and is quite a process. It begins with filtered water and brewers' malt, which is made from barley. The malt is added to the heated purified water and, with specific temperature controls, the malt enzymes break the starch down to sugar, and the complex proteins are made simple. This is called "mashing". The mash is then strained (or lautered, as it is called), and the liquid extract is run off to the brew kettle. This extract is called "wort," and is not yet beer. The wort is boiled for roughly two hours, until the hops have created the right amount of extract. The hop resins contribute to the flavor, and then all extra proteins in the wort are coagulated so it is left clear. Later, the yeast is added to the wort. This is called "fermentation," when the yeast turns the sugars into alcohol and carbon dioxide. After fermentation, it is no longer wort, it is now beer. At this point it is ready to be stored, filtered and enjoyed.

As it is with most things in life, there are both healthy and unhealthy aspects to beer. When consumed in moderation, it can help to reduce the risk of cardiac disease, cognitive decline and stroke. Because of its ingredients, beer also has many nutrients in it, including magnesium, potassium and vitamin B. A recent study has also showed that low-alcohol beer may have properties that prevent cancer. Of course, there is a downside to beer. Over-consumption can lead to many health risks, including liver disease, pancreatitis and gout. The bottom line? A reasonable amount of beer can be healthy; overdo it and you may get more than you bargained for.

So what makes beer so popular? The thought of drinking a mixture of barley and yeast is not very appetizing, and yet so many people drink it. It is an acquired flavor but once you like it, chances are that you always will. Its popularity can possibly be attributed to its refreshing taste, and the fact that there are so many different varieties. Light, honey brown, lager, pilsner, cider, not to mention American, Canadian and European brews the list is endless! But let's be honest. The alcohol content helps make it as popular as it is. Beer fits in with any lifestyle, and any situation. Whether out for a few drinks with friends, or sitting in the backyard with a book, beer makes for a great option. So whatever your reason is for having a cold beer, it's a personal choice — enjoy it! 🍺

Kristen can be reached at Kristengoetz@hotmail.com



Evergreen Club

“The Evergreen Club is a practical resource for travelers over 50 who enjoy people-to-people contacts.”



By Jack Hovey

If you're an older traveler and enjoy the B & B experience, a group called the Evergreen Club may be just what you're looking for. The club is made up of home-sharing individuals who network through the group. Each member offers a bed and hospitality to other members. In return, each guest agrees to open his home to host other members at a mutually agreeable time.

Check out the details at evergreenclub.com or at two other similar B & B sites with more religious orientations, mennonitesyourway.com and gowayside.com. The former caters to Mennonites, Brethren and "other Christians of like-minded spirit." The latter appeals to "Christians" without initially spelling out what that entails. Each group has different devils in its details. For example, Evergreen members must be at least 50 while the Mennonites welcome anyone 40 or over. But to give you a flavor of the overall experience, we describe here the Evergreen process.

Guests are at the host's home only for the night with the expectation they will amuse themselves during the day. The host may get as involved as much as he chooses, although obviously, breakfast is expected to be served.

There is no set number of times a host is obligated to open his home. Member homes are located in every state, throughout Canada and now 5 percent of Evergreen homes are located in other countries.

One thing for sure, this B & B idea is taking off. From its modest beginnings in 1982 with just 68 members, the Evergreen Club has grown to more than 4,000 members. The price is hard to beat. With the promise of a comfortable bed and a hearty breakfast and an hour or so of friendly conversation, the cost is just \$10 for a single and \$20 for a double room. Annual dues are \$30 for a single and \$37.50 for a dual membership. If you are not satisfied, your dues will be refunded. Complaints are rare.

According to Evergreen, the membership is made up of people who are keenly interested in life and eager to expand their horizons. A booklet is published twice a year listing such things as the host's preference for involvement with guests, employment, hobbies, nearby points of interest, information about pets, laundry privileges and type of breakfast served. Based on this information, you select your accommodations and make arrangements directly with your hosts. 🐾



*A
Different
Way
to
Travel*

Fall Cleanup

By Neil Moran

I don't know about you folks, but most of my garden inspiration comes to me in the spring when I hear the peepers peeping and see the buds popping on the cherry trees. However, fall is a good time to garden, if not down right advantageous, especially in the Bay Area, where the autumn is long and mild. Besides, the bugs are gone, it's much cooler and there usually isn't as much going on in the fall (unless you have grandkids playing football!).

So this year I'm going to make a list of things I should do this fall in the garden (and hopefully stick to it!). Here are a few things that will be on that list, including a reminder to do things a little different this year, which I believe will be good for the garden, the environment and wildlife in general.

The Flower Garden

Fall is the time to remove the spent annuals and compost them. They'll make good humus for next year's garden. Perennials can be either left standing or cut back to almost ground level. Traditionally, the advice was to cut all perennials back in the fall, however some perennials, such as black-eyed Susan and purple cone flower add winter interest to the garden and food for wildlife when left standing. Also, leaving the foliage on perennials in the fall could be a good thing as the dead foliage will provide a mulch that will protect against the freezing temperatures of winter. Come spring, simply clip and clear away the dead foliage.

This is a good time to take stock of what you have in the perennial garden. If it is a large garden you could go as far as taking a picture of the garden and the plants, or at least draw a rough sketch of the garden, noting the location of each perennial. It will be beneficial next spring when you start weeding and hoeing again and it may be hard to find some of your perennials in the dead, brown foliage.

Fall is also a good time to add any garden amendments, such as compost or well rotted manure.

Fall Do's & Don'ts

DO:

- Prune
- Divide perennials
- Plant bulbs
- Amend the soil

DON'T:

- Fertilize the lawn with nitrogen
- Send leaves to the landfill
- Cut the grass too short



All Gardens, including flower gardens, need to have the soil periodically (annually, if possible) amended to maintain good moisture retention ability and to add nutrients to the soil. Garden amendments for any type of garden include compost and well-rotted livestock manure. Cow manure has the fewest seeds in it and can be purchased in 40lb. bags; however you can also amend the garden with sheep, chicken and horse manure. Why not do some of this bull work in the fall when it is cooler (maybe you can get that football player to give you a hand!).

The Vegetable Garden

One thing I try to give priority to in the fall in my vegetable garden is removing dead plant material and putting it in the compost pile. Remove diseased plants from the garden. I also turn the garden over with a rototiller and/or pluck any remaining weeds. This will help control the weeds for next year.

Another task that can be done in the fall is a soil test. A soil test will measure soil fertility and pH. For 10 or 15 bucks your local county



extension office will provide you with a cardboard mailer and instructions for taking a soil sample. The sample is sent to a university laboratory where a thorough analysis of the soil will be taken and recommendations given for adding whatever the soil needs to ensure a good garden next year.

The Lawn

Traditionally, fall was the time to rake every leaf in the yard and stuff them into oversized trash bags and send them off to the local landfill. When we were kids we built big bonfires with the leaves and roasted hotdogs and marshmallows. Boy, have times changed! These days landfills want you to separate organic waste and you need a permit to burn most anything. So one thing you can do with those leaves is mulch them with a mulching mower. The shredded leaves will add nutrients for your turf and trees. Or, simply rake the leaves and put them in a compost pile (for more on composting, visit www.compostguide.com). Be sure to add green plant material or livestock manure to aid in breaking down the leaves to a usable form.

So, before you settle into that easy chair and tune into the football games, tackle some of these fall chores. You'll be glad you did when you hear the peepers peeping next spring. 🐣

Breakfast Politics

at Early Morning Clubs in Annapolis

By Leslie J. Payne



When I was child I didn't like politics. Politics meant Uncle George got all excited and red-faced, talking about people I didn't know and things I didn't understand. His enthusiasm was too much for quiet little me. Politics gave me a stomach ache. I grew up avoiding anything remotely related to politics. Wouldn't you know it? Now I'm married to a wonderful man who is fascinated by the freedoms of our country's political process. Thankfully, he doesn't turn red in the face when he talks about it.

Annapolis boasts two weekly breakfasts where citizens gather to discuss politics, the issues, policies, candidates and current events, all the while enjoying fresh coffee and donuts. Most participants are retired seniors who finally have time available to give back to the community. Some are quite politically savvy, others are just learning. All seem to enjoy starting off the day listening to stimulating conversation and interesting speakers. (Sometimes I still get a stomach ache when politics are discussed, but now it's my own fault. I eat too many donuts.)

"The Wednesday Republican Breakfast Club" meets Wednesday mornings from 7:30 to 8:30 a.m. at Eastport Yacht Club. Priding themselves on their attempts to be

punctual, they call themselves "The *Exactly* 7:30 Republican Breakfast Club."

"The Friday Morning Democratic Breakfast Club" meets on Friday mornings, also at Eastport Yacht Club. Their meeting begins about 7:45 a.m. Less concerned with punctuality, they refer to themselves as "The *Almost* 7:30 Friday Morning Democratic Breakfast Club."

As well as sharing the same beautiful view of the harbor, both clubs boast an impressive array of guest speakers who participate in all levels of government: city, county, state and national. Meetings begin with announcements followed by the speaker and a period of questions and answers. This is a unique opportunity to see politics in action at the most basic level. You can voice concerns or ask questions of the speaker. Someone in "the system" is listening to *you*, and you might be voicing something that later affects the process in some way, big or little.

Why not go visit the breakfast of your chosen political affiliation? Better yet, go visit both groups to learn and understand the issues from both perspectives! Members of each group often visit the "opposing" breakfast club to learn from each other. Meet some of your neighbors, listen to what the guest speaker has to say, exchange ideas and enjoy some coffee.... just be careful you don't eat too many donuts. 🐾

What:

Annapolis' Political Breakfast Clubs

Where:

Eastport Yacht Club
317 First Street,
Annapolis Harbor
in Eastport

When:

Wednesdays for the
Republicans at 7:30 a.m.

Fridays for the
Democrats at 7:45 a.m.

Cost:

\$5 a head per visit
No annual dues or
membership



Taming the Beast of Lyme Disease

By Diane Riccobene, CHLC

Do you remember the story of Little Red Riding Hood? In the old familiar folk tale, she walked through the woods to visit her grandmother. Her only fear was running into the Big Bad Wolf.

But little did she know scarier things than wolves are lurking in the woods —scary little things like ticks — these little bugs transmit...Lyme disease — the real beast that lurks within.

In the United States, Lyme disease has reached epic proportions, wreaking havoc with nature lovers from Maine to Oregon. In 2005, in Maryland alone, over 1,500 cases were reported, and that is counting only the victims that were able to determine that the vague symptoms they had were in fact Lyme disease.

Just what is Lyme disease? It is a bacterial illness caused by a corkscrew-shaped bacterium called "spirochete." These bacteria are present in the ticks found on deer and are transmitted to humans by the bite of infected blacklegged ticks. Ticks that transmit Lyme Disease can occasionally transmit other tick-borne diseases as well. These are the really small ticks that often look like a freckle.

The good news is you and your family can still enjoy a great outdoors adventure if you follow the time-tested guidelines to the right.



- ~ Wear a hat, long-sleeved shirts and pants. Tuck the pants into your shoe or socks.
- ~ Avoid tall grasses and overgrown bushes.
- ~ Wear light colored clothing so that ticks can easily be seen.
- ~ Perform a "Tick check" immediately after arriving home.
- ~ Bathe after you remove clothes; this may wash the tick away before it bites.
- ~ Wear an insect repellent that contains DEET. (You may wish to consider an herbal alternative, such as lemon-eucalyptus oil, available in natural foods stores.)

The classic symptom of Lyme disease is a "bull's eye" rash, but it is important to remember that not everyone bitten will get the rash. More than one in four patients never get a rash.

If you do notice other symptoms, such as fever, headache and fatigue, see your primary care provider as soon as possible. He or she can prescribe an antibiotic and prevent the disease from progressing. Left untreated, Lyme disease can even spread to the joints, heart and nervous system.

Pets need protection, too! Your pet can contract the disease as well, since its fur is a natural "host" to any tick. Ask your veterinarian about ways to protect your pet. He or she may recommend tick baths, as well as any special treatments.

Following the safety guidelines above will help keep you and your family protected - all the way to Grandma's house. 🐾

Diane Riccobene, is a certified holistic life coach and lives in Glen Burnie.. She can be reached for comment or appointments at djriccobene@yahoo.com

What if you do find a tick on your body? Your best bet is to remove it promptly. Here's how:

- ~ Use tweezers to gently pull the tick out. Grasp its mouthparts at the surface of the skin. With a steady motion, pull the tick straight out. Do not squeeze the tick. Do not burn the tick with a match or, cover it with Vaseline or nail polish. If necessary, place the tick in a lidded jar so that your physician may have it tested.
- ~ Wipe the bite off with soap and water or an antiseptic.
- ~ Be alert for symptoms for the next 7-10 days.

Peace of Mind



By Tricia Herban

It seems as if I always have one or two things that I *mean* to do. They are important to me, but daily life is more pressing. I *want* to contact that old friend, make a scrapbook of my last trip or update my will. But have to "get around to it." For two years in a row, one of my New Year's resolutions has been to organize old family pictures so they might have some meaning for the family!

Probably you could make your own list. It might be as mundane as cleaning out the garage or sorting old clothes for Goodwill. Perhaps there are other more personal areas that might need attention, such as family property or relationships with distant family members. Then there are the critical, hard-to-deal-with matters relating to your medical health planning and financial stability.

By now, you may be wondering what any of this has to do with this article's title, "Peace of Mind." Well, to keep my serenity and not get overwhelmed by guilt caused by all the things I tell myself I "should" do, I try to do a reality check on my plans and expectations. I remind myself that there are things I can change, but there are many others that I can't change.

One of my favorite sayings is, "You can only eat an elephant one bite at a time!" That's what one of

my bosses told me when I had a mountain of work to do and no chance of getting it all done. Another expression that helps me stay calm and on track is, "First things first." In other words, I just have to "do the next right thing" and nothing more.

So if I want to have peace of mind, it helps me to listen to myself. If something keeps nagging me, then maybe it is important -- more important than the daily routine, the smoke screen of phone calls, housework, yard chores, volunteering, or a job.

"Setting priorities and acting on them not only builds self-confidence and provides satisfaction, it also brings peace of mind."

What I am really talking about is taking control of your life by doing those things you truly think you "ought" to do. This is important because you will be fulfilling your inner desires. And you are the one who stands to gain by doing that.

An example comes to mind. For years my husband and I had talked about leaving the Midwest and retiring to the East Coast. We had spent almost 25 years in Ohio and missed the culture of the big cities -- Washington, Philadelphia and New York. And we wanted easier access to Europe. My great fear was that I'd wake up one morning and be 80 years old and find I was still talking about retiring to the East Coast. This worried me just the way I always felt sad when people talked about the travel they were going to do "when we retire." It was as if they were waiting for a magic moment to begin living.

Well, we did take that first step toward relocating by vacationing in Annapolis to look the area over. Within a few days, we had made an offer on a house. When we returned home, everyone was amazed. So were we. But we were also thrilled. We had taken control of our lives. We weren't going to let the life we wanted pass us by. We were leaving our home and friends of 25 years -- even our only child. We were ready for a change and we were going forward.

If we could "get our act together," anyone could.

This story is a preamble to a series of articles on getting your life together by putting your affairs in order. Despite the jokes about "spending our children's inheritance" and "going out with a brownie in one hand and a martini in the other," the fact is that the "best revenge" is having the last word. And that is only possible when you have organized your affairs and committed your decisions to paper!

Next time, we'll talk about the team that can help you do just that: your accountant, attorney, financial planner, physician and possibly your minister, rabbi or spiritual advisor. 🐾

Tricia Herban is a ten-year resident of Annapolis and former bed and breakfast owner. Prior to moving to Maryland, she was a professional fund raiser working with all aspects of charitable giving, including estate planning. Email: triciah@erols.com

GOOD GUZZ

News That You May Have Missed

The 27th annual
CONCERT OF TASTES
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DID YOU KNOW?

To make soap last longer,
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linen closet. Soap hardens
when left unwrapped, which
over time extends its life.
For fresh smelling linens, place
unwrapped bars on top of
sheets and towels.



Thomas Point Shoal Lighthouse

Now Open For Inspection

Don't miss this unique tour of the only screw-pile lighthouse left in the Bay which still stands at its original site. Thomas Point Lighthouse was built in 1875 and is still used as an aid to navigation. After months of volunteer hours working to restore the light, the Annapolis Maritime Museum is taking reservations for a tour of the historic landmark. A half hour boat ride for 18 people will take passengers one and a half miles off shore to the steps of the light. A docent-led tour will take guests through the fascinating hexagonal structure where they will learn how lighthouse keepers lived as well as learning about the history and fate of other lighthouses on the Bay.

Due to potentially dangerous conditions this tour comes with restrictions. Sensible shoes should be worn, no Croc's, open-back shoes, flip-flops or high heels. The tour is open only to those over 12 years of age and over 48" in height. Guests must be in good physical condition as there is a steep ladder to ascend into the lighthouse. Seas can be heavy and the tour can be cancelled at the discretion of the transporting vessel's captain. Reservations are necessary for one of the three tours offered on Saturdays and Sundays. Tours continue through October at \$70 per person. Allow three hours, which includes an orientation at check-in at the Barge House. Don't forget your camera as the views are magnificent! 



Contact: Barge House
723 Second Street, Annapolis, MD
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Volunteer Opportunity

Fun With a Cause

The 10th Annual Victims' Fund Run will be held on Sunday, September 23, along the B&A Trail with a choice of either a 5K run or 2 mile walk. Presented by the Anne Arundel County State's Attorney's Office and the Anne Arundel County Bar Foundation, the walk/race adds support to a viable fund for victims of crime in Anne Arundel County. The fund supports victims who have no other means to replace what victimization has cost them such as replacing locks, windows, doors; counseling or medical services; removing graffiti; and crime scene cleaning crews.

Food and drink for the walk/race participants will be



supplied by county sponsors. There will be prizes awarded to the top three finishers as well as presentation of other random prizes.

Walk/race begins at 8:15 a.m., come early for registration packets and t-shirts. Meet at Park Plaza Shopping Center in Severna Park between McKinsey and Robinson Road.

Entry fee is \$15 before Sept 19, and \$18 after that date. Additional donations accepted.

For more information and to register contact: Cheryl Guidry Tyiska, at the Anne Arundel County State's Attorney's Office at 410-222-1740 ext. 3827 or satyis83@aacounty.org 

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**Bill Swartz (34 years experience)
2936 Southaven Drive,
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Beyond the Beltway- Side Roads surrounding Washington, DC

By Bill Rau

A Side Roads Guidebook, 1999

How many times have you mindlessly maneuvered the dreaded Washington Beltway, thinking of nothing but getting to your destination? Believe it or not, there are many interesting alternate destinations for you to explore if you want to get off that beaten track.

This guidebook divides the area surrounding DC from Southern Maryland to the Panhandle of West Virginia, and tries to keep everything within a two hours' drive. Do you want to hike in a tree sanctuary? No problem, there is one in southern Maryland. Do you want to explore a potato chip factory? Believe it or not, there is one in southeastern Pennsylvania. I think you get the idea that the destinations are quite varied.

For all you lucky seniors who can travel during the week, this book will give you many ideas, from active hikes, to beautiful drives, to covered bridges.

Even though this guidebook is eight years old, most of the places described in it have been around for more years than that. But phone numbers are listed, so it is always a good idea to call ahead for any changes in hours, or to see if destinations are still open for visits. The directions are generally quite clear, so they should all be easy to find.

So get out your walking shoes, find your binoculars, gas up the car and try some fun activities. — *Peggy Kiefer*

Colonial and Historic Homes of Maryland

By Don Swann Jr., etchings by Don Swann

The Johns Hopkins University Press (latest edition 1983)

If you are a history buff, or friends from the West Coast are in town and you are looking for a way to show off your home state of Maryland, this is the book for you. Not only are the etchings of the old homes exquisite, but the descriptions of the homes will give you a mini-history of the state.

The father-son team of Don Swann and Don Swann Jr. have teamed up to create a wonderful collection of homes that are variously standing, open to the public, or are long gone. Although the book was originally copyrighted in 1975, Don Swann died in 1954, so it would be best to check on the availability of these homes before setting off for a day's (or a weekend's) adventure.

The book is divided into sections of the state and then into counties. There is a very good map in the front of the book, something that is overlooked in some other guidebooks. A key to identify the location of the homes is on the back cover. Those homes that are gone are so marked.

So, if you're looking for homes built between 1641 and 1840, homes with a ghost in their past, or just a home of beauty and historical significance, this is the book for you.

— *Peggy Kiefer*

Being Dead is No Excuse: The Official Southern Ladies Guide to Hosting the Perfect Funeral

By Gayden Metcalfe and Charlotte Hays

Miramax Books, 2005

Just the way there are "chick flicks," there is also "chick lit." And do note, I did not say "chic." For the Southern ladies featured in this book, "chic" is the beehive hairdo, white gloves and Jell-O salads -- pardon me, "congealed" salads.

While detailing the proper behavior and attire for attending funerals and the receptions that follow, the authors do their best to reveal how it is done in the Mississippi Delta to those of us born elsewhere. First off, it is helpful to know that no one refers to the Civil War as the "War of Northern Aggression." They just call it the "wa-wuh."

Served in the church hall and also at the reception following back at the house, food plays a major part in the funeral process. In the church, "The table set-ups, if not the food, reflect an important article of the Episcopalian credo: You can't be too thin or have too much silver."

Furthermore, "...the culinary competition between Episcopal ladies and the Methodist ladies is cutthroat. Episcopalianism are snooty because they spurn cake mixes and canned goods, without which there would be no such thing as Methodist cuisine." To have a proper funeral, you will need the *right* beverages, casseroles, platters, salads and desserts. Fear not, recipes aplenty grace the pages of this vital resource. Consider: Mason-Dixon Curried Chicken Salad, Methodist Party Potatoes, Stuffed Eggs, Pimento Cheese (six versions of this "Southern pate"), Bing Cherry Salad with Coca-Cola, Green Bean Casserole and Ham Mousse. Remember, "Food is grief therapy in the Delta."

Now the obituary is also critical as an opportunity to set the record straight for all to see. "This is Mama's first night as a college girl... Sally Morgan Gillam observed after perusing her mother's obituary." This fits into context as follows: "...the theme of the eulogy is 'You've graduated,' and the theme of the obituary is 'You're promoted.'"

Should you be puzzled by the musical possibilities, on page 170 you will be relieved to find "The Delta Funeral Hit Parade," a categorized list of a dozen anthems. Farther on, a helpful page details the "Do's and Don'ts of Southern Funeral Flowers."

As the title says, *there is no excuse*, you must read this book. If you ever cooked with Campbell's Soup, canned onion rings, Velveeta or Jello, it will inspire you to dig out that old can opener! If you have had any exposure to the mainstream Protestant churches, you will revel in the humor. And then there are all the Delta-isms. Go for it! I got my copy half price (plus shipping) on Amazon.com as any thrifty Southerner would "like ta" do. — *Tricia Herban*

A Walk in the Woods

By Bill Bryson
Anchor, 2006

If you're in search of a rollicking good read, a laugh-out-loud misadventure that you're glad happened to someone else, then Bill Bryson's tale of walking the Appalachian Trail is right for you. On a whim, with no prior knowledge of either hiking or of the historic trail, the author sets out to travel the 2,100 miles from Springer Mountain, Georgia, to Katahdin, Maine. He finds an inept partner to travel along with him who as luck would have it, knows even less than he does about outdoor adventures.

Bryson's style is unique and admirable as he combines his carefully researched information with hilarious asides, providing entertainment while informing us of the history and ecological problems along the trail. Very much of a concerned environmentalist, his work is peppered with factual information on parks, people, fauna, flora and the black bear! This interspersed with his blindsiding wisecracks. First published in 1998, the book was a sensation even for those who won't walk as far as their mailbox. If you missed it on the first go-round there's still time to pick up a copy. And whether you've entertained thoughts or not of trekking down the famous trail this is a not-to-be-missed, fabulous read. — Penelope Folsom

TECHNO CHALLENGE

What is Tivo and Why Do I Need Another Gadget on My TV?

By Cynthia Rott

Did you know that for a minimum cost, Tivo automatically finds and digitally records all of your favorite shows, every time they're on? It will record every episode of your favorite series, every Coppola movie, every gardening show, every favorite old movie, you can even find shows starring your favorite actor. Whatever you choose and all while you're out living life.

With a simple on-screen menu you can easily record all your favorite shows with a couple touches of a remote. It is very easy and only takes a little set-up. The appeal of this is that you can watch the shows that you like when you want, fast-forward over commercials and pause whenever you wish. No more hurrying home on a Thursday night to catch your favorite program.

With just a few clicks of a button you will be able to get every episode of "Lost," or even the evening news. Tivo does the work for you and will record every installment of a favorite show, allowing you to watch at your leisure. Now you can sit down with your Chinese take-out at 6:20 and watch your favorite program from the beginning to end and with a little

fastforwarding, be done by 7 p.m. Pick a couple of your grandkids' favorite shows, or a movie that is being run at 2 a.m., and whenever they come over, they will not believe how cool you are. (Truthfully though, they can probably show you how to set it up and then how it works.)

How do you get started?

First you need a 'box,' which is available at most electronic retailers, or my favorite way to buy one is online at tivo.com. This will include a monthly service fee of between \$13 and \$17. Not a bad price if you think of the cost of renting a movie, or, *gasp*, going out to a movie. It's easy to navigate and Tivo has great menus that allow you to search favorite subjects, actors, directors, old movies, anything you can think of.

Go to bed while the Ravens game is still on, catch the rest in the morning, and skip over the dull parts. One of my favorite searches is to browse through all the movies being shown that month. I only have basic cable, but it is amazing the number of great movies I can watch that are shown at odd hours, or on channels I am not used to watching. With Tivo, I watch when I want and then go on with my life, no longer chained to the tube. I no longer

Look for the  on the box!



even know when my favorite shows air. As far as I am concerned, they just "magically" appear on my playing list.

OK, I love it so much, I have two (you do get a discount on the second monthly fee.) The Tivo in the bedroom records my favorite news shows and series; the one in the living room records sports, cartoons and family movies for viewing with friends and families. I have even given it as a gift to my Dad, (yes I did have to set it up, but I got dinner out of it.) It was a fair trade-off and took little time.

You can even stop a live program, or rewind it if there was a great play that you missed. Interesting fact: One of the most rewind shows on Tivo was the "wardrobe malfunction" with Janet Jackson on the Super Bowl a couple of years back!

So if you want to change the way you watch TV, think about how great it would be to put all your shows on a schedule that works for you. 

Cynthia Rott lives in Severna Park and spends little time in front of the TV. She prefers a more active lifestyle but uses Tivo to catch an occasional show. She can be reached at cmrott@aol.com.



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 VAHD@aol.com

Wanted: A Life of My Own

My life is not my own! Three of my four daughters, all of whom are in stable marriages and are independent, contributing members of society, are now pregnant and live nearby. Two of them already have toddlers. While I love my family and am happy they want me to be part of their lives, I feel pulled to pieces by them. They are so demanding and each wants me to be available whenever they need help. I am happy to help, but it has gotten so bad that I can't plan a long weekend away. I thought it was finally time for me. I don't want to make them angry, but I can't keep this up.

Honey, with three more grandchildren on the way, it is never going to be your time unless you make some changes now. Read above about how we teach others how to treat us. It's time to belly those girls up to the bar for some educational moments.

Please! Available whenever they need you? Where did they get that idea? More importantly, when did *you* accept that idea? Remember how you raised these daughters to be independent and contributing members of society? Well, your job is not done. Now, you need to teach them how to be grown daughters who respect their mother.

First, you need to respect yourself and believe that you have the right to their respect and the right to a life of your own. Again, loving someone is not just accepting any behavior that they choose -- especially when it affects you.

Kudos for being a source of support for your family. That is a wonderful gift! However, there is no need to be a doormat either. Not being able to make plans for a long weekend is ridiculous. Start making some choices that are good for you. Decide how much help you can comfortably provide and when you will be available. Of course, you can adjust your decisions as needed and for emergencies.

Choose a time to talk to your daughters, either individually or in a group. Always begin difficult discussions with a soft startup. In your own words, express your love and joy at being included in their lives. Explain that in order to be the best grandmother and mother possible, you must take time for yourself. Then, set the limits that you have decided upon and stay strong. Be prepared for resistance and even some anger. Allow your daughters to have their feelings and deal with them in their own way. You may need to agree to disagree with their views.

When you are put on the spot with a request that you find difficult to refuse, plan to say, "Let me get back to you on that" or "Let me check my schedule." That will give you time to regroup, give yourself a pep talk and answer with loving assertiveness. After a while, it will become a habit and easier for you to say and easier for your daughters to accept. These remedial lessons may be tough, but they are necessary if you are going to have a life of your own. It IS your time now. Grab it and enjoy -- and be a good grandmother too!

The Not-So-Sweet Smell of Success

Since my husband retired from a successful career, he has turned into a total slob. I don't even want to be seen with him anymore! He lives in a ratty pair of sweat pants and stained t-shirt. To make it worse, he doesn't cut his hair, rarely shaves and is not too regular with his showering. Reasoning with him doesn't help. He calls me a nag and accuses me of caring too much about appearances and what other people think. He argues that if I love him, I have to accept him as he is now. I love him, but not his gamey smell or appearance. How do I get through to him?

Let's get a couple of things straight and then we'll talk about an approach. Many retirees bask in the freedom to shun business attire and most men are thrilled to do away with the daily necktie. However, there's a chasm of difference between casual and relaxed versus unkempt and slovenly. What you describe is at the low end of slovenly!

Like it or not, our society makes judgments based on appearances. We need to keep that in perspective because there is, indeed, too much emphasis placed on certain attributes such as being thin and youthful at any cost. However, our manner of grooming presents a strong message about who we are, what our values are and how we feel about ourselves. Among other things, an unkempt person broadcasts that he may be depressed and have low self-esteem, sloppy habits and an inability to care for others since he obviously doesn't care about himself. Unfair? Perhaps, but this is the way our world works and he has to live in it.

Since talking has not worked, what's the next step? By now, I hope you realize that you cannot change him. Alas, there is no magic formula for that. So, focus on what you can do to make this unpleasant situation more tolerable for you. You have the right and responsibility to set boundaries for yourself because his habits both affect you and reflect upon you. Again, that may not be fair, but that's the way it is.

Here are some examples of boundaries: Since it is certainly unpleasant to sleep with someone who is not clean, choose to sleep in another room if he will not shower. If you are embarrassed to be seen in public with him, insist that he cleans up first before you will go out to dinner, see a movie or visit friends.

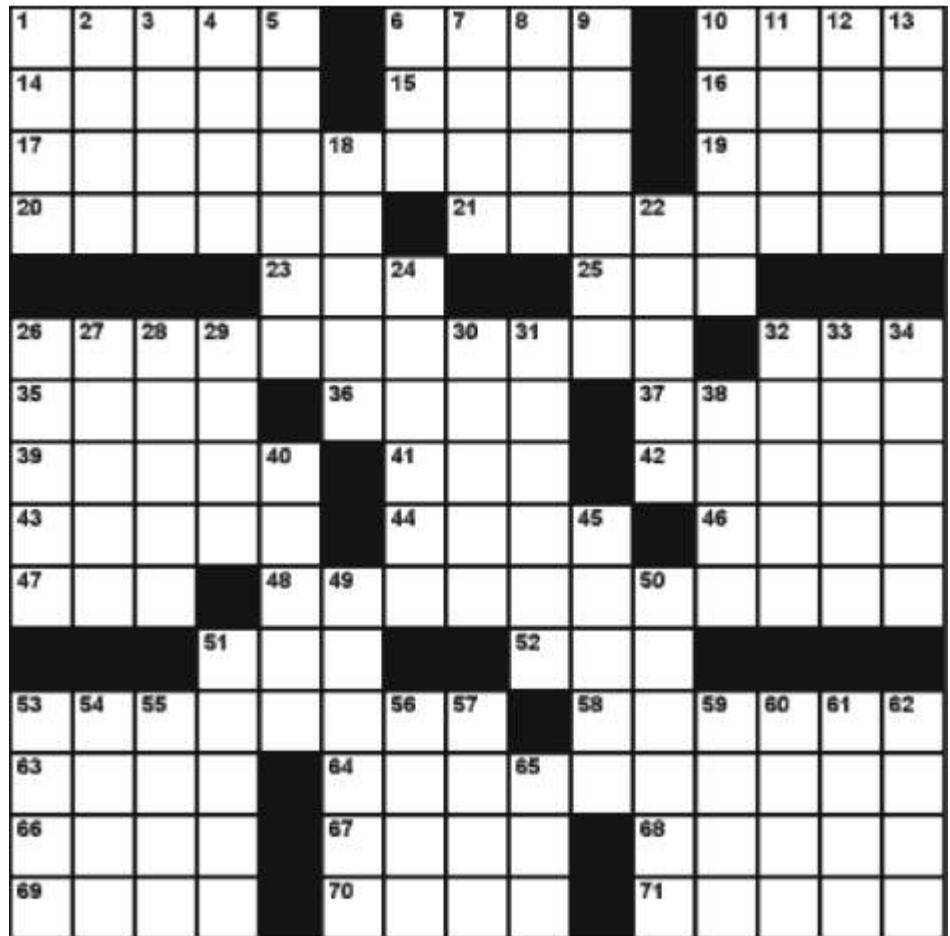
Think of situations that bother you and decide your own personal boundaries. Try to be reasonable and specific. Then, have a polite conversation with your husband where you *say what you mean* and *mean what you say*. Be direct, calm and assertive. Don't make idle threats, but stand firm. Make sure you show appreciation for any improvement and be prepared to be tested on your resolve. Hang tough and stick to your guns!

Remember that we teach others every day and in every way how to treat us and what we will accept. It's time for some new lessons at your house. And, what's love got to do with it? Loving someone includes telling the truth kindly, and loving ourselves enough to set reasonable boundaries, when necessary.

Brain Bugger

Across

1. Clam juice
6. Squeegee attachment
10. Eat sideways
14. Chemical found in some emetics
15. Dog wax
16. Goatherd's undergarment
17. Puzzle's secret, part one
19. Tiny ear
20. Foam basket
21. Wombat-like ruminant
23. Amateur proctologist's grp.
25. Slag dross
26. Puzzle's secret, part two
32. Obsequious exclamation
35. Spleen growth
36. Hungarian flautist Proog
37. Capital of Orlee
39. Bag of doughnuts: Var.
41. Shoe paste
42. Banjo filler
43. Trout vessel
44. Small sneeze
46. Sumatran rat monkey
47. Snide, to a Scot
48. Puzzle's secret, part three
51. Snail appendage
52. Etruscan tuber
53. Salty wine
58. "On my planet..."
63. Language of ancient Freznia
64. Puzzle's secret, part four
66. Hairy bristle
67. Swim like an armadillo
68. Shakespearean doofus
69. Crunchy fern
70. Hit with a spoon
71. Eskimo dance



Brain Bugger Crossword Puzzle by Nelson Hardy ©

Down

1. Rubber ducky's place, perhaps
2. Canyon sound
3. Toboggan
4. Place for parking a boat
5. Baseball game division
6. Cat's coat
7. Animal home
8. Concept
9. Frisbee-shaped Olympics projectile
10. Go on and off, as a traffic light
11. Come back to earth
12. Where Cleveland is
13. Game on horseback
18. Lone Star State
22. Money in the bank, say

24. Tentacled creatures
26. Young ladies
27. Artic or Indian, e.g.
28. Europe's "boot"
29. _____ of the above
30. Mr. Philbin of TV
31. Work too hard at (it)
32. Jack Nicholson role in "Batman"
33. Sporting event site
34. Jeans material
38. Breathing organ
40. Top room
45. Like some statistics
49. Sand trap, e.g.
50. Theater lanes
51. Cattle marking

53. Pop
54. Basic impulse
55. Light greenish-blue
56. Locale
57. Jump like a frog
59. Hendrix hairdo
60. Put on weight
61. Hawaiian musicmakers
62. Dracula player Lugosi
65. What candles may signify



Hippocampus Erectus in the Bay — a Rarely Seen Oddity!

They have a horse's head, jaws that don't open, a tail like a monkey's and eyes like a chameleon - they move independently of each other. They have fins like a fish and can change color to match their surroundings.

The male has a pouch like a

kangaroo and becomes pregnant. Perhaps this is why we find the lined seahorse of the Chesapeake so fascinating. A real homebody and not a strong swimmer, the male seahorse has a territory of just one square yard. The female wanders a bit farther, but once her mate is chosen, she returns to him each morning for a 10-minute ritual mating dance. With no teeth and no stomach, the seahorse is a voracious eater, sucking in such things as larval forms of fish, tiny crustaceans and plankton that fit through the small opening in his snout. Seahorses can eat as much as 4,000 brine shrimp in one day. They can tolerate Bay water from high salinity to brackish. It is strongly suspected that their numbers are declining because of environmental threats and human encroachment, although research is scarce and there is much that is still unknown about the Bay's tiny elusive creature.

With a preference for eel grass, which is disappearing at an alarming rate, the seahorse is now found clinging to crab pots and pier pilings. In the Chesapeake in the late fall, the seahorse moves from the cooling waters of his home in the shallows to deeper sections of the Bay where the temperature fluctuations are less extreme. Here in the depths of the Bay it is suspected that the seahorse uses his tail to secure himself to an oyster bed, thus preventing being swept away by the current. Yet another reason to preserve and protect the fragile oyster beds. This peculiar creature with a maximum height of six and a half inches struggles for survival as his habitat disappears. Estimates are that 90 percent of the grasses that were present when Captain John Smith sailed up the Bay have now vanished, nearly eliminating the seahorse's favorite surroundings.

With both the Bay's oyster beds and the eel grass disappearing, is the same fate in store for this miniature Bay inhabitant that most of us have never even seen? 



*What is
the fate
of this
miniature
Bay
inhabitant?*

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