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Imagine going to school at this age! There's nothing like it. First off, adults over the age of 50 return because they want to be there. Just the change in attitude makes a huge difference. What a treat it is for returning adult students to take whatever course they want and for reasons sometimes only they know. Self-improvement, yes, but how about just plain old curiosity? As a lifelong learner, I can attest to the joy

and challenge of taking all sorts of different courses, from guitar 101 to 18th century American literature. Last year I spent a week at the Chautauqua Institute attending classes and lectures, while enjoying many classical performances by the summer resident groups. There were as many or as few lectures and discussions as anyone cared to attend. It was summer camp for grownups.

There are many other campuses around the country and around the world for that matter, which are especially friendly to the adult learner. One that comes to mind as being particularly manageable and user-friendly is Vermont College way up there in Montpelier, which offers short residency programs such as two weeks every six months where you come in for new assignments and to finish the old ones. It's actually more like a two-week vacation with lots of intellectual stimulation. There are as many choices as there are schools. Options include limited on-campus time, or courses that are available strictly online, or if it suits you, becoming a full-time, on-campus student. Two guides that are still available although dated are *Bear's Guide to Distance Learning* and *Barron's Guide to Distance Learning*, both of which will give a good overview of the different programs available. An extensive list of continuing education subjects is also available on www.shawguides.com

There are also conferences and seminars available all over the world, much like the one that I recently attended on writing at the Blue Ridge Mountains Christian Writer's Conference in North Carolina. It was fascinating and was much like a one-week adult overnight camp, which included not only bed and board, but entertainment as well. There were more mini-classes and seminars than any one person could possibly attend.

This fall our very own Anne Arundel Community College will once again be offering hundreds of choices (page 7), many geared to the adult learner. Of special interest are the four departments that AACC has created for the over-50 learner. One of the perks at AACC is that many of the fees are waived for the returning adult student. A bit further afield, there's the Institute for Adult Learning at Chesapeake College, which offers lifelong learning to senior adults at a reduced cost. There's the Osher Lifelong Learning Institute at Johns Hopkins University that focuses on the adult learner and the University of Maryland, which has a Golden Identification Card Program offering many choices in classes available for eligible seniors.

This is just a partial list of what's available for those seeking more knowledge and possibly entertainment on an academic level. So many choices, so little time. And isn't fall just the best season to get out there in some intellectual pursuit? The days are getting shorter and soon the cold will chase us all back inside, but for now, how 'bout getting comfortable in a mentally challenging classroom with like-minded people and stretch those brain ganglia? The word is that the more we stimulate what's left in our heads, the longer we'll be able to use it, and what's not to like about that?

Tecla Emerson Murphy
Publisher and Editor-in-Chief



Tecla Murphy

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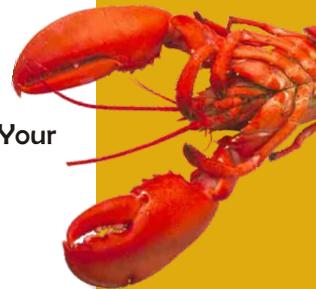
On the Cover:

Charlie Heller and his wife Sue, life-long learners, came to Annapolis in 1963. He joined the aerospace engineering faculty at the Naval Academy while Sue taught kindergarten at the Naval Academy Primary School. Charlie, co-founded and was CEO of two software companies and ran the Dingman Center for Entrepreneurship at the University of Maryland. He currently serves on various boards of directors and tries to be a full-time writer, having previously been a columnist for several publications including *The Capital*. Recently he completed a book entitled *Out of Prague: A Memoir of Survival, Denial, and Triumph*. It is being translated into his native Czech and will be published in the Czech Republic in 2011. He is currently searching for a U.S. publisher.

Mary Bargteil has been teaching creative writing as an adjunct instructor for Anne Arundel Community College since 1993. A summa cum laude graduate with a masters of fine arts in creative writing and publication arts, Mary is known best for her ability to motivate students to create finished works. Published in short story, novella and poetry, she works as a freelance writer and offers one-on-one mentoring for writers. She can be reached at marybargteil@gmail.com

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Letters to the Editor:

Please address your letters to: editor@OutLookbytheBay.com

RESPIRE CARE

After reading "Caring for a Loved One? Can't Get Away? Try Respite Care" by Kassie Foundos in the summer edition of *Outlook by the Bay*, I wanted to call your readers' attention to the respite care program offered by the Anne Arundel County Department of Aging and Disabilities.

The department maintains a registry of prescreened, self-employed caregivers who provide in-home geriatric aide services on an hourly, daily or overnight basis for the elderly, ill, frail or those with disabilities. Services provided are determined by the family's need and may include personal care as well as household tasks.

The home care workers charge fees, but there is no charge for our referral service. For information, please call 410 222-4464 or toll free 800 492-2499 and ask for the respite care program. We will be pleased to provide assistance.

Sincerely,
Mary P. Felter
Public Information Officer

Enjoying Your Magazine

I felt I should let you know how much I enjoy your magazine. Somehow you've produced a magazine that is worth reading, with something interesting on almost every page. I suppose I must be your correct demographic! Good luck in a very difficult industry.

Sue Smith, Maryland

Yacht Clubs, Virtual and Otherwise

I read Vern Penner's article "Rise of the Virtual Yacht Club" with interest since I have been a social member of Maryland Yacht Club for 20 years. Founded in 1908, the club is currently located on beautiful Rock Creek near Fort Smallwood Park in Pasadena.

Facilities feature deep water slips, restaurant, lounge, pool and waterside pavilion. Membership is reasonably priced and offers numerous recreational opportunities. The website is simply mdyc.org

Matt K., Millersville

FROM THE SPINSHEET

Thank you for your article, "Charting the Course for Newbie Sailors." As the Chesapeake's only sailing magazine, we at *SpinSheet* love reading anything that gets people into our sport. Your online sources are good ones, but if your readers want information specifically tailored to Chesapeake Bay sailing, they should request a copy of our new sailor guide *Start Sailing Now*. They can e-mail me for a copy at molly@spinsheet.com or read the 25-page guide in its entirety online at startsailingnow.com Thank you!

Molly Winans, Annapolis

Two More Sailing Tips

Leah Lancione's article about getting started on sailing (Summer 2010 issue) was excellent. As a sailor for 40 years and a sailing instructor, let me add a couple of comments:

1) Before selecting a "seasoned sailor friend" to take you out on his boat, discretely inquire about its size and whether it has a keel and an engine. A beginner, particularly one of such age who reads this magazine, should avoid boats without keels or ones smaller than 25 feet. A small boat's "heeling" (tilting, to a landlubber) is disconcerting and a keel makes capsizing very unlikely. And the Chesapeake is notorious for having the wind die far from home.

2) If you get serious about sailing, take lessons from a professional, such as from J/World Annapolis or Annapolis Sailing School. Your friend might be an excellent sailor, but this does not mean he knows how to teach. And the courses mentioned in the article cover safety concerns only, but have no time actually sailing on a boat.

See you on the water,
Bob Arias, Crownsville

SOCIAL ISOLATION

Your recent editorial is so timely and important about technology and loss of personal contact, and it applies to younger generations as well. I like *OutLook by the Bay* more and more; the articles are interesting and pertinent.

Pat J., Colorado

GETTING COMPLEMENTS IN ORDER

Enjoyed reading your article on page 9 in the summer edition of *OutLook by the Bay*. You have a misused word I think you should be aware of. "We serve as a compliment to your..." is a quote from the article. Actually, "complement," not "compliment" is the correct word in this context. Unfortunately, spell-checkers can't find errors such as these.

Hobie Swartwood, Annapolis

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FALL/10



OutLook's
Bits & Bytes

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Make Your Life About Learning

By Terry D. Portis, Ed.D.

In writing an opinion piece about learning, a gentleman in his 50s announced his time for learning was over – he was done with it. In his view, he had finally “arrived.” His accumulated knowledge and wisdom were at their zenith. When I read this, I was not sure whether to mock him or feel sorry for him. The evidence at Anne Arundel Community College (AACC) suggests that this “I have arrived” gentleman is in a minority. AACC has several vibrant communities of people over 50 who are not only learning, but they love it and make it an important part of their lives. AACC founded the Center on Aging in 2007 to serve people over the age of 50. Today, the center and *LifeStages* serve more than 4,000 people and offer more than 1,300 course sections per year. We have heard from more than one person who decided to retire, but stay in the area so they could be part of this kind of educational opportunity.

AACC began the *LifeStages* program in 2008 to address issues such as working, family life and other changes and challenges people begin to face as they hit midlife and beyond. Many people over the age of 50 find themselves needing to switch careers, learn how to take care of elderly parents or figure out how to stay healthy and vital as long as possible.

The college's seniors program is offered at eight locations across the county. AACC's partnership with the Department

on Aging and Disabilities helps make this program large and successful. For a \$40 fee, adults over the age of 60 can take as many classes as they wish at the area senior centers. Most people average two classes per quarter. Classes range from healthy living to history to developing your artistic skills.

One of AACC's learning communities is the *Peer Learning Partnership* (PLP). The PLP has about 200 members and is a self-directed learning community. Members may volunteer to teach courses to the other members or participate in other ways. In addition to the regular courses, members meet each Friday to discuss issues such as technology, travel, books and current events.

The Guild for Life is a program that includes lectures and local travel. Guild participants learn about a topic or event in a classroom setting and then travel to a related location to experience what they have learned about.

A billboard in Florida for a retirement community states, “The life you have been waiting your whole life for.” I am not sure I like the idea that you cannot have the kind of life you want until you retire. However, I do think that life over 50 can be full of new discoveries and interests, and the Center of Aging staff can help you do that at AACC. People can live vibrant, active and meaningful lives their entire lives, not just for the first half of it. Keeping minds active through learning plays a critical role.

The Center on Aging:
www.aacc.edu/aging

Seniors Education:
www.aacc.edu/seniors

LifeStages:
www.aacc.edu/lifestages

Peer Learning Partnership:
www.aacc.edu/plp

The Guild for Life:
www.aacc.edu/guild

Terry D. Portis, Ed.D., is the director of the Center on Aging in the AACC School of Continuing and Professional Studies, where he oversees open enrollment for baby boomers who are retooling and looking for guidance, training, resources and career pathways to new job or volunteer opportunities. The Center on Aging has programs for people at least 50 years old, many of whom do not plan to retire at the traditional age of 62 or 65, but will continue to redefine how they approach their future. He can be reached at tdportis@aacc.edu 

Retirement Income Planning

Optimizing Income: The Insurance Industry's Best-Kept Secret

By David E. Wirsing

We've all heard about the baby boomer generation and while some might be growing weary of hearing more, the compelling fact is that they amount to almost 80 million people. This significant block of individuals represent almost 30 percent of the population and they are now beginning the process of retirement. It bears repeating even if you've heard it before: This is likely to set into motion the greatest intergenerational wealth transfer ever seen in this country.

Boomers control more than \$7 trillion dollars of wealth, own 70 percent of the total net worth of American households and are the fastest growing age group in the U.S. Those boomers who grasp the gravity and adjust their retirement portfolios to cover income planning in addition to asset accumulation will have a head start on a healthy and wealthy retirement. They understand that the distribution of assets will be the most significant financial issue facing those nearing retirement over the next decade or more.

For the past several years the burden of providing guaranteed lifetime income in retirement has been shifting from employers to individuals as defined benefit pensions and reduced employer matching of individual retirement plans become the rule. As a result, many retirees will need financial guidance from skilled financial professionals to help them navigate and plan for the various risks they will face in retirement, including growing health and long-term

“Boomers who adjust their retirement portfolios to cover income planning in addition to asset accumulation will have a head start on a healthy and wealthy retirement.”

care costs, market volatility, inflation risk, longevity risk and overspending risk. The need to address these risks, along with the sheer number of boomers entering retirement, has put pressure on the financial industry to create new product solutions that will help provide sufficient retirement income. Choosing the right strategy can make the difference between a secure retirement and one of uncertainty and limitations.

Retirement Income Solutions

Below are five possible retirement income solutions available to retirees today, including one that may be the insurance industry's best-kept secret. All of these solutions may have a place in a client's overall retirement portfolio.

Certificates of Deposit (CDs) – CDs and other safe investments are some of the more straightforward financial solutions for creating retirement income. Each year when a CD comes due, retirees can withdraw the interest and roll over the principal into another CD at the current interest rate. CDs are stable, insured and a client knows exactly what income will be produced for the term of the CD. However, if the interest accrued from the investment doesn't provide enough income to cover their expenses, retirees will then need to dip into their principal, depleting their income-producing assets. CD rates are also not guaranteed from year-to-year and will always vary based on current market conditions. As a result, retirees risk renewing their CD or similar investment at a lower interest rate, providing less income.

Systematic Withdrawal Plans (SWPs) – Systematically withdrawing a certain percentage or dollar amount from a mutual fund portfolio or other asset account is another method for providing retirement income, and is often recommended by financial professionals. This option offers the



advantage of participating in the equity market to help increase a retiree's overall portfolio and attempt to hedge against inflation. There are, however, no guarantees that the market will perform well, and due to market fluctuations your asset pool could become depleted more quickly than expected. However, these plans do offer some tax advantages under current law, as any long-term gains are paid at a lower tax rate. In order to hedge many of those risks, financial professionals typically recommend that retirees withdraw no more than 4 to 5 percent of their funds each year. However, how many of us could successfully manage our expenses on that amount of interest? Further, to ensure a higher probability of success, retirees would need to either decrease their withdrawal rate below 4 to 5 percent, or start with a larger pool of funds to draw down from, which isn't an option for many. This leaves open the real possibility of retirees outliving their assets.

Variable Annuities (VAs) – VAs were developed by the insurance industry as long-term investment vehicles to help pre-retirees save and accumulate assets while participating in the equity markets on a tax-deferred basis. In recent years, there has been an onslaught of “living benefit” options added to VAs, such as guaranteed minimum withdrawal benefits (GMWBs). This option provides a withdrawal provision that can be used to create a guaranteed retirement income stream, regardless of market performance. However, some VAs with GMWBs have been criticized in the media and by financial professionals for having numerous costly fees associated with them, which can eat into the asset. It's important to note that all VAs have fees, expenses and risks associated with them. All guarantees, including the death benefit payments, are dependent on the claims-paying ability of the issuing company. Assets allocated to the investment divisions

are subject to market risks and will fluctuate in value. Withdrawals and surrenders may be taxable transactions subject to ordinary income taxes, and if made prior to age 59 *and six months*, may be subject to a 10 percent IRS penalty.

Managed Payout Funds – The mutual fund industry recently created these funds as their answer to the retirement income dilemma. The funds are professionally managed, typically low-cost and convenient. However, the payments are not guaranteed, the income levels can change based on market fluctuations and the fund may dip into principal to provide income, all of which may present a problem to retirees who are looking for a fixed income stream to fund expenses in retirement.

Single Premium Immediate Annuities (SPIAs) – SPIAs, also known as income annuities or payout annuities, may be the industry's best-kept secret. They provide the most appropriate option if the retiree is looking to optimize income in retirement. SPIAs were designed exclusively to provide retirees with a guaranteed income stream for life, while most of the aforementioned techniques are derived from asset accumulation strategies. Immediate annuities also offer a unique trait called risk pooling. A recent study conducted by two Wharton professors demonstrated that due to this characteristic, an income annuity can generate the same income as a traditional portfolio of stocks and bonds with 25 to 40 percent less money. This is a tremendous benefit for investors who want to maximize the income they can derive from their retirement assets. The primary appeal of a SPIA is that it re-creates the risk pooling advantage found in defined benefit pensions, by allowing retirees to shift some of the risk burden of outliving their assets onto an insurance company. The guarantee is dependent on the claims-paying ability of the issuing company, so the strength of the insurance company you select is important.

The SPIA product has been updated with many new features, such as cash refund and cash withdrawal, which address the legacy and liquidity concerns of the past. In addition, several companies now offer SPIAs that provide inflation protection and interest rate resets to help guard against eroding the purchasing power in retirement. SPIAs are an important tool to help investors meet their basic needs in retirement. This solution helps provide them with peace of mind, knowing that the money will always be there to cover their basic expenses. It can also be shown that guaranteed lifetime income has a place as a new asset class within anyone's diversified portfolio. By including SPIAs as an asset class, individuals can reduce some of the risks discussed above and reallocate the remainder of their portfolio to optimize value over the long run.

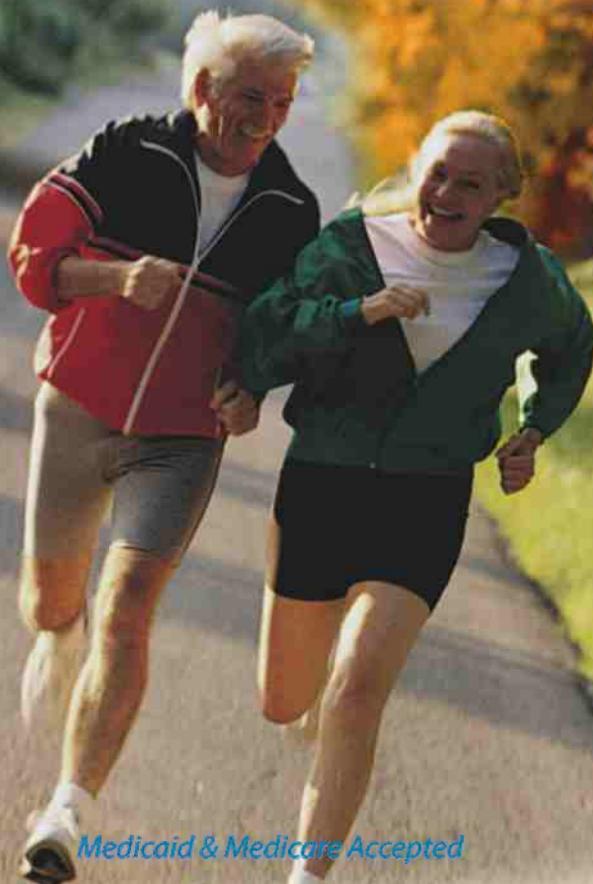
As you can see, one of the best answers for today's retirees is a familiar product whose time has come. According to the Wharton study referenced previously, there is no other financial product that can provide the combination of benefits that a retiree can enjoy with an income annuity. It may be time to take another look at this "best kept secret" and put it to work for you. 

This article was written by David E. Wirsing, a financial adviser with New York Life Insurance Company in Annapolis. It is for general informational purposes only. He can be reached at 410 573-1122. Individuals should evaluate their personal situation and needs before making decisions regarding their retirement.



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Prevent Heart Trouble: Volunteer!

By Leah Lancione

If you don't have any charity in your heart you have the worst kind of heart trouble. -- Bob Hope

Bob Hope's sentiment was quite accurate. Volunteering is beneficial not only to the people and community who receive the service or charity, but to the volunteer's self-worth as well. Volunteering is a way to connect yourself to the community you live in—your friends, neighbors or the strangers who, like you, have needs that someone else may be able to fill. These needs are not always just physical, like providing hot meals or a place to stay when the weather is dangerously hot or cold, but often emotional—friendship, mentorship, coaching or even foster parenting or just grandparenting. Fortunately, there are organizations, like Senior Corps, that simplify the process of uniting senior volunteers with people in need.

If you're retired, you'll find that you have more time to give back and you'll see that the opportunities for volunteering are endless. Just consider all the skills you cultivated during your career and how you can apply them to a service effort. For example, if you were an accountant, your financial and money-management dexterity may be useful to a nonprofit's fundraising campaign. If you were a nurse, you may be just the person to help make a Red Cross blood drive run smoothly. Former teachers make great tutors and mentors and stay-at-home-moms, who can usually do a little bit of everything, should consider spreading their love to a foster grandchild or a nursing home resident in need of companionship. Anyone can lend a hand in preparing meals for homeless or less-fortunate individuals. Just reflect on the diverse talents you can share and then let Senior Corps, or some other volunteer agency, match you with the appropriate opportunity. It's that simple.

Senior Corps, a program of the Corporation for National and Community Service, recognizes that American seniors (persons over 55) have the expertise and experience to make a difference in the world. The organization has already matched 500,000 Americans with service opportunities since its inception during



John F. Kennedy's presidency. Through this organization, seniors get the proper training and guidance so they can effectively contribute their unique skills and interests to such programs as the Foster Grandparent Program, the Senior Companion Program, or RSVP, which places seniors with service initiatives in their communities.

The Bureau of Labor and Statistics furnishes Senior Corps with statistics based on studies of baby boomers (Americans born between 1946 and 1964) and their volunteering. The most recent data, from 2005, reveals that one-third of boomers volunteer, which is still the highest volunteer rate of any age group. The Senior Corps can be reached at www.seniorcorps.org

Although "giving back" is at the heart of volunteering, there are many positive "side effects" a volunteer can receive from offering compassion and care to others. After retirement it's easy to fall into a self-centered mentality after all the years of hard work supporting everyone else. However, for a retiree who has been living alone, the world can be a very lonely place. Once the isolation from others causes loneliness to creep in, feelings of

melancholy and boredom become overpowering. People who were once responsible for running corporations, managing large staffs and solving important problems, but are now secluded from friends and former colleagues, often start feeling like they no longer matter. Volunteering can change that.

Need inspiration? Former President Jimmy Carter's mother, Lillian, served in the Peace Corps in India when she was 68 years old, and Mother Teresa tended to the impoverished, diseased, neglected, starving and battered until she was 87. Her acts not only spread compassion, love and kindness to those she served, but inspired others to value the role of being your "brother's keeper." And though the English minister William Booth resisted the word 'volunteer', saying he was "compelled to God's work," he left his pulpit in 1865 to serve the homeless, hungry and penniless in the streets, establishing the Salvation Army.

The Volunteer Center of Anne Arundel County is another great resource for "finding a volunteer opportunity that utilizes your knowledge, skills and positive energy." The website www.volunteernearundel.org lists 60 to 70 possible volunteer opportunities as well as a directory of partner agencies that also seek volunteer support. A volunteer profile form will enable you to communicate your interests, availability and desired location for volunteering.

And don't forget, organizations like the American Red Cross www.redcross.org the American Cancer Society www.cancer.org the American Heart Association www.americanheart.org Homes for Troops www.homesforouttroops.org Girl Scouts of Central Maryland www.gscm.org and more, always need help to continue their legacy of good will. 

How Do Leaves Turn Colors

By Neil Moran



Imagine you're driving down a winding road through a forest ablaze in red, yellow and gold. There is nothing quite like taking a ride on a warm, sunny afternoon in the autumn around the Bay area. So where do these colors come from that satisfy our visual palette? And why does it seem the colors are more brilliant some years than others?

Scientists have studied this phenomenon for years and people have speculated for centuries. Here is the latest on what we know about fall's spectacular show.

There are a couple things we seem to know for sure. One is, the shorter days of autumn (less daylight) triggers autumn's show. The other is that there are certain pigments, almost like food coloring, that give leaves their varied colors.

As the days get shorter and cooler, trees quit producing the chlorophyll that gives them their green color. This sets the stage for other chemicals to come into play. One such chemical is called a carotenoid. Carotenoids are pigments that paint carrots orange and daffodils yellow. Carotenoids add the yellows and oranges we find on that winding road through the forest.

Another term responsible for autumn's masterpiece is anthocyanin. This pigment gives us the reds in cranberries and strawberries and the blue in blueberries. Look for this pigment in the brilliant red and scarlet colors in the autumn landscape.

So why does it seem that some years the fall colors are more brilliant than others? If you've ever heard fishermen talk about why the fish are biting or not, you can relate to this answer. According to the folks with the U.S. Forest Service, it has a lot to do with the weather. They postulate that a "succession of warm, sunny days and cool, crisp but not freezing nights seems to bring about the most spectacular color displays." The Forest Service says the reason is that these conditions will prompt the production of the pigments previously mentioned.

OK, enough science. Let's just enjoy the fall colors!

Let's see how well you can match the tree to the color.

- | | |
|------------------------|----------------------|
| 1. Oak | a. Golden bronze |
| 2. Hickory | b. Purplish brown |
| 3. Dogwood | c. Crimson |
| 4. Red maple | d. Glowing yellow |
| 5. Sugar maple | e. Golden yellow |
| 6. Black tupelo | f. Brilliant scarlet |
| 7. Beach | g. Red brown |
| 8. Black maple | h. Light tan |
| 9. Aspen/yellow poplar | i. Orange-red |
| 10. Striped maple | j. Colorless |

Neil Moran is a freelance writer and book author. Watch for his garden tips booklet, entitled: *From Store to Garden: 101 Ways to Make the Most of Garden Store Purchases*. Visit his website at www.neilmoran.com

Answers: 1g, 2a, 3b, 4f, 5i, 6c, 7h, 8d, 9e and 10j.





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A Fall Feast

By Emily Baran

The summer has come to an end and we are left with the remaining garden crop and the early fall produce. Duck is a fabulous fall dish and an excellent accompaniment to those remaining greens. Loaded with protein, it has a wonderfully delicate flavor, which pairs well with many different flavors.

Two dishes that work well featuring duck are pan-seared duck breast (keeping the fat on the breast to assist in the searing of the breast) with a sauté of Swiss chard, zucchini and onions served with quinoa; seared duck breast on top of a green salad with some fresh vegetables and a light balsamic vinaigrette; and duck breast grilled with mixed rice with black beans, jalapenos and onions.

Let us focus on the pan-seared duck breast with a sauté of Swiss chard, zucchini and onions mixed with quinoa. To start, even though duck is considered poultry, duck breasts are traditionally eaten pink through the center. The flavor and juiciness of the duck will stick around and enhance the eating experience.

Vegetable Sauté

2 green zucchini
2 bunches rainbow Swiss chard
2 onions
2 Tbs. olive oil (use more if pan begins to dry)
Salt and pepper for seasoning

For the vegetable sauté, start by rinsing the zucchinis and Swiss chard. Dry both vegetables. Slice the zucchini in one-fourth-inch rounds and set aside. Remove the stems from the green leafy ends of the Swiss chard and cut into one-inch pieces. Slice the green leaves into slices or one-inch squares. Set the chopped leaves and stems aside. Remove the outer membrane of the onions, cut them in half and slice in one-eighth-inch slices. Heat a sauté pan with some olive oil over moderate-to-high heat. Once there is a sheen over the oil, add the onions and season with salt and pepper. When the onions are about half-cooked (approximately five to seven minutes) add the stems of the Swiss chard. Season again. When the stems are tender, add the zucchini and finish with the leafy greens from the Swiss chard. Taste it and decide if the flavors pop out or if they need additional seasoning.

Quinoa

1 cup quinoa
2 cups water
2 Tbs. olive oil
Pinch of salt

Combine water, quinoa, olive oil and salt in a sauce pan. Bring to a boil, stir once, cover and turn heat down to a simmer. The quinoa is ready when the spiral germ is visible – a little piece of the quinoa that breaks away from the morsel.

Duck Breast

4 duck breasts
1 Tbs. olive oil (safflower oil works as a nice substitute)
Salt and pepper

Preheat the oven to 375 degrees. Put the oil in a pan and heat on medium. Leave the skin/fat on the breast and season both sides with salt and pepper. Place skin-side down in pan and start the sear. Once the skin side has a golden brown sear (approximately seven to nine minutes) flip to the meat side. After 3 minutes, transfer the duck breasts to a lightly greased baking sheet and place in oven until breasts have reached desired cooking temperature (medium will take about six minutes in the oven, medium well will take approximately eight to nine minutes and well will take about 10 to 12 minutes). Remove and allow breasts to rest before slicing perpendicularly.

(Some adventurous “foodies” prefer to consume meat that is closer to well done than alive, which would not be my choice. Keeping that in mind, I thought it was my culinary responsibility to provide time ranges for the desired cooking temperatures.)

To pull together this delicious meal, place the quinoa on the plate. Drape the sautéed vegetables on one side and lay out the slices of duck breast on the other side of the quinoa. The quantities of the components of the meal are directed to serve four people a satisfying meal. 

Emily Baran is practicing her recipes in McLean, Va. For more secrets into the restaurant and food world, follow her blog at chefamilyafoodie.blogspot.com She can be reached at: emilyehorton@yahoo.com

Get past your past. Take charge of your own destiny.

Getting Comfortable In Your Own Skin

By Andrea Lichtenstein

Today it seems like there are hundreds of skin care products on the market. How do you choose which is best for your skin? What about the myriad of treatments and facials? It can be overwhelming to navigate through all of the products and services offered, all the while staying away from certain chemicals that can harm more than benefit. Here's an attempt to provide clarity in the confusing world of aesthetics, which is available to both men and women.

Fraxel Laser - The Fraxel Laser is designed to target aging and damaged skin by treating portions of specific damaged tissue. By creating microscopic "wounds" within the targeted areas well beneath the outermost epidermal layer of the skin, Fraxel Laser treatments trigger the body's natural healing process by accelerating the production of collagen and new, healthy skin cells. Fraxel is the first laser to combine the impact of ablative laser with the gentleness of nonablative lasers. Healing occurs so quickly that there is very little downtime.

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Microdermabrasion – It gently sloughs away the outermost layer of our facial skin to reveal the young, healthy skin. In the process, it restores radiance, energy and confidence. Microdermabrasion stimulates blood flow to the surface of the skin, increases the oxygenation and enhances cell renewal. This treatment is especially suited for people who are sensitive to chemical peels. Results are noticeable after the first treatment; three to five treatments are recommended for optimal results.

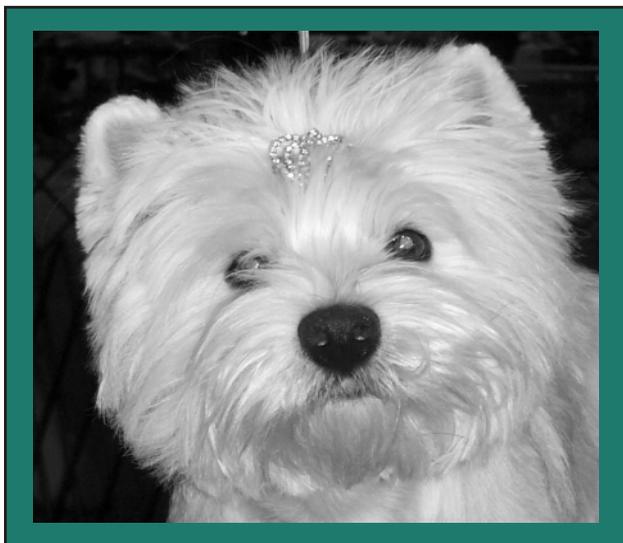
Glycolic resurfacing – This treatment resurfaces and clarifies skin texture, minimizes fine lines and wrinkles, fades the appearance of discoloration to even skin tone and assists in resolving acne.

Customized facials – After a personal consultation with an aesthetician, a facial can be created that will provide maximum results for your particular needs. Taking in consideration any concerns, skin type and any conditions, the aesthetician will recommend a home care regimen to follow up on the treatment.

Andrea Lichtenstein is an RN with a focus on rheumatology and is the owner of Ridgely Retreat. In addition to teaching the NIA technique and children's yoga, she is also a medical aesthetician and can be reached at Ridgely Retreat 443 433-0462 or at www.ridgelyretreat.com

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Rescue Dogs

By Henry S. Parker

Sallie is a champion West Highland terrier, a specimen of the breed who has produced two litters of pups that are on track to become show dogs themselves. Sallie is a rescue dog. When you think “rescue dog” do you visualize a sad-eyed canine waif in dire need of a solid meal, flea treatment and a good bath? Or do you see a yapping mutt with kennel cough pleading to be released from a crowded animal shelter? Sometimes these images are accurate, but rescue dogs may also come from happy homes.

My wife Sue and I have rescued three dogs since 1970. The first was harvested from a neighbor's fenced garden. Perversely, we named the tiny Beagle puppy “Mastiff” because he was appealing and energetic. He had been planted in the garden with several new-born siblings among rows of tomatoes and cucumbers. No one knew where the litter came from, and our neighbor was thrilled that we were eager to take one off his hands. We loved Mastiff, but didn't have him for long. We were transferred overseas and had to give him to a family member.

When we returned to the states we went upscale in the dog department, purchasing in succession, two AKC-registered golden retriever puppies. No rescue dogs, these. They were beautiful animals, with impeccable pedigrees. But each soon displayed unforeseen, probably inbreeding-related, genetic defects that ultimately caused their untimely deaths.

In despair after our second golden died, we decided to look for a mutt. A mixed-breed, we reasoned, would be healthier and live longer than a pure-bred. Hybrid vigor and all that. In 1995 Sue drove through a blizzard to claim Milou, a shoe-sized, tan-and-white bundle of puppy fur. Milou was our rescue dog number two, a product of an illicit liaison between her corgi mother and a rogue father of indeterminate origin. We adored Milou. When she died of cancer 13 years later, we didn't think we could replace

her. For more than a year we didn't try.

Any long-time pet owner knows the aching void left when a beloved animal dies. One also finds out that the only way to fill the void is to bring home another pet. Last fall we began to look in earnest. Sue made it her mission to find the right replacement for Milou. She scoured the newspapers, spent hours on line, checked with SPCA and animal shelters throughout the Northeast and contacted rescue organizations nationwide. All establishments were responsive and helpful. Sue had to first fill out an adoption application form, a multipage document specifically tailored to each individual organization. The completed form would allow the organization to determine whether we would provide an appropriate environment and caring home. Because demand for rescue dogs is now “in,” desirable pooches are snapped up quickly so it is important to have an application on file.

Early on we decided to focus on West Highland terriers. Some friends, a veterinarian and his wife, had one. We loved their dog's disposition, spirit and appearance. And she was a rescue dog herself. So we registered with Maryland Westie Rescue, Inc. (As the web site says: “Within the heart of every Westie lies the simple desire to be loved.”) Sue filled out another application. And then we waited. A month later we got a call from a Westie breeder near Richmond, Va. “Sallie,” a five-year-old retired champion show dog, was available for adoption. An older couple from North Carolina had previously taken her in. Their contract had included a clause: If the dog was not well cared for, the breeder could reclaim it. Several months later the breeder paid a visit to the new owners. Sallie had become grossly overweight and out of shape owing to a steady diet of human food with a

special emphasis on waffles smothered in Dinty Moore beef stew. The breeder reclaimed Sallie, weaned her off people food, and got her back into shape. Now Sallie was ready for another new owner.

We fell in love with Sallie. She met or surpassed all of Milou's wonderful qualities and our defined criteria. We signed the adoption contract, including the take-back clause, brought Sallie home and made a voluntary \$300 donation to Maryland Westie Rescue. It would be hard to imagine a happier relationship between owners and pet.

If you are in the market for a new dog, a rescue pet may be the way to go. But before proceeding with an adoption, we do have a few suggestions:

As closely as possible, know what you are looking for and what fits best for you, your home environment and your lifestyle. All puppies are adorable. Not all will grow into a canine companion that is suitable for you.

Do your homework. There are hundreds of shelters and rescue organizations out there and hundreds of thousands of available pets.

Share your quest with friends and acquaintances. Word of mouth might lead you to the perfect pet. But guard against letting yourself be sold on a breed that may be a favorite of others but would be a poor fit for you.

Be patient. Sooner or later you will find the dog that is just right.

Trust your instincts. If a prospective rescue doesn't feel right, it's probably not the dog for you. 

Henry S. (“Hank”) Parker has been a U.S. Navy officer, deep sea diver, seaweed farmer, marine biologist, university professor and research director for the U.S. Department of Agriculture. Now focusing on teaching and writing, he lives in Annapolis with his wife, Sue, and their West Highland terrier, Sallie, and can be contacted at hspbp@gmail.com

Want to Know More?

Here are a few websites to get you started:

www.akc.org/breeds/rescue.cfm

(American Kennel Club rescue dog website)

www.canismajor.com/dog/scresc.html

(Dog Owner's Guide magazine article: pure bred rescues)

www.adoptapet.com/dog-shelters

(extensive directory of dog shelters and rescue organizations)

www.westieclubamerica.com/rescue/

(website of the National Westie Rescue Committee of the West Highland White Terrier Club of America)

www.marylandwestierescue.com/

(Maryland Westie Rescue website)

Why not think of how it can be done instead of how it can't be done?



For a Perfect Fall Day, Connect with the Mountain Club of Maryland

By Edree Downing

Can there be anything more pleasant on a fall day than walking in the woods enjoying the spectacular autumn foliage and fresh air? And could it get any better than to share the day with like-minded people? If this is your idea of a way to spend a pleasant few hours once or twice a week, there's a group out there that's right for you. The Mountain Club of Maryland (MCM), founded in 1934, is the oldest hiking club in Maryland and boasts more than 900 members.

The focus of the club is to have fun while enjoying exercise in friendly and supportive surroundings. MCM offers more activities than any one person could ever do. Typically there are three different hikes offered on Wednesdays, with a couple on weekends. There's even a spinoff group that meets on Mondays with a focus on lunch with other friendly hikers. Choices of hikes range from easy to difficult, featuring walks or hikes for people of varying abilities. Three times a year, a list is published with dates and meeting places, letting hikers pick and choose just what would work for them. A good example of choices for a typical Wednesday would be an easy five-mile hike in Savage Park, or a seven-mile hike on one of the Patuxent Trails, or for the more ambitious, a nine-mile hike is offered at Liberty Reservoir. Saturday hikes tend to go a bit farther. For example there was a 13-mile hike on the Conestoga Trail recently in Pennsylvania. Occasional canoe and kayak trips are also scheduled, such as the one set for a weekend this fall in the Pine Barrens, New Jersey. For those more attuned to paved trails, a walk is planned in Baltimore in October.

“ The Mountain Club of Maryland (MCM), founded in 1934, is the oldest hiking club in Maryland and boasts more than 900 members. ”

Hikes are rated in the bulletin with designations such as easy, moderate, hard or strenuous, with a guideline of the expected distance of the hike, expected miles per hour and if there will be stream crossings or elevations.

Other than offering good friends and great exercise, the MCM, an all volunteer group, is active in the maintenance and upkeep of trails in the area. Active year round, it partners with such groups as the Appalachian Trail Conference assisting in a continuing effort to maintain and renew trails such as sections of the 2,000-plus miles of the Appalachian Trail.

Dues run between \$10 and \$25, depending on membership classification such as single, family or senior. Guests are always welcome and are asked to contribute \$2.

For an abbreviated list of upcoming hikes and for membership information, log on to www.mcomd.org



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Write What You Know: Start Your Memoir

By Leah Lancione

Writers often advise other writers or want-to-be authors to “write what you know,” so shouldn't writing a memoir of your own life be effortless and uncomplicated? Well, to be honest, the process may not be as easy as just taking a pen to paper or setting your fingers to computer keys because our lives are not always neat little packages. However, it's often the case that the more convoluted your life has been, the more interesting the story could be. The reader wants to be taken on a journey, to learn about your life and the mistakes you made and lessons you learned along the way.

Convoluted or not, there does have to be some structure to your life's story. Though memoirs tend to serve a diary-like function—highlighting one heartbreak, disappointment or joyful moment at a time—there must be a theme that intertwines moments and events together. The tricky part is deciding which events or memories to emphasize and which to tuck away in the depths of your heart. For example, would you highlight the birth of your child after years of infertility or your first job? Well, the first situation would certainly offer more opportunities to strike an emotional chord with the reader, but if your first real job was manning a Navy torpedo boat during World War II alongside future President John F. Kennedy, that would make for some interesting subject matter. Choose to focus on the most riveting, thought-provoking or symbolic events—whether happy or tragic—to capture your readers' attention. *Note:* Do not chronologically relay every happening in your life as you would in your journal. You'll lose your readers along the way. Again, select the events that provided you with a life lesson that can be tied into your theme, whether it's finding yourself, learning your inner strength, or growing up, etc.

While you are relaying the most poignant memories of your past, be sure

to describe the people and places that serve as secondary “characters” and backdrops for your chapters. Allow these supporting elements to shed more light on the essence of who you are, your hopes, fears and inner struggles. For example, a recounting of a cross-country drive in a beat-up Ford with fellow beatniks could provide a vehicle for illustrating your slightly tortured-artist sentiments or a troubled past. Hey, if you scaled Mt. Ranier, your description of reaching the summit and the overwhelming panoramic vistas witnessed could elucidate an aspect of your outlook on life, sense of self or continual pursuit of self-discovery.

Poet and writer of the renowned memoir *I know Why the Caged Bird Sings*, Maya Angelou, described such situations as living in a junkyard and traveling in Mexico to show her journey to becoming a strong, self-assured African American woman. You can use your experiences to illustrate your life as well.

Angelou is a phenomenal and accomplished writer, but that doesn't mean you don't have the capacity to paint spell-binding pictures for your readers.

Elizabeth Gilbert, who wrote *Eat, Pray, Love*, told of her travels through Italy, India and Indonesia and the lessons she learned after leaving her career, marriage and comfortable life to find out what she really wanted out of life. Obviously the memoir and her recollections resonated with readers because it was recently made into a feature film.

Similarly, Gen. Colin Powell's memoir *My American Journey* allows readers to peek into the inner-workings of his mind, exposing his hopes, aspirations and observations of his country. Readers enjoy getting an uncommon glance into the private world of such a prominent public figure. It's as if the reader gets to see a whole new perspective of someone.



“Though memoirs tend to serve a diary-like function — highlighting one heartbreak, disappointment or joyful moment at a time — there must be a theme that intertwines moments and events together.”

In Lucille Ball's memoir *Love, Lucy*, which graced the *New York Times* Best Seller list, the “Queen of Comedy” expressed how the death of her father and abandonment by her mother helped turn her into an intense and spirited young girl who constantly sought attention. So, again, write what you know—the life lessons learned will come out naturally. Just start writing. You can edit later.

Also, don't be afraid to enlist the insight of siblings, parents or friends who may be able to offer you an alternative perspective to something you experienced or assessed in a particular way. Ask for descriptions of your behavior that you may not have recognized or things you may not remember saying or doing.

Good advice will always come from published writers. Visit your local library or bookstore to scour the pages of writing how-to books by prolific writers like Stephen King, who wrote *On Writing: A Memoir of the Craft*. Another good book to check out is Anne Lamott's work, *Bird by Bird: Some Instructions on Writing and Life*. It's not only chock-full of clever tips, but it is entertaining.

Instead of numerically listing steps and writing exercises, the best advice is to start writing. Try to write at least a page a day and before you know it you'll have something to work with. There is no real magic formula to get this done. You just have to relinquish your creative and nostalgic juices and let it flow. 

Ask the Undertaker

“...celebrating a life lived is truly the increasingly popular way of remembering a loved one... undertakers are able to create unique ceremonies to assist in putting together personalized service packages to offer families just that.”

By Ryan Helfenbein

My brothers, father and I are big fisherman. Whenever the opportunity arises, and our calendar accommodates it, we go out on the ocean or Chesapeake for a day of fishing. Recently I had the opportunity to fish offshore of Ocean City, where I was reminded of a gentlemen I had met several years back who requested our services. He wanted to plan for his final farewell, being sure that explicit instructions were left for his son. He and his son operated a charter boat business, running fishing parties. The two had obviously fished together for years and enjoyed that aspect of their lives together. Due to this gentleman's love of these experiences, he requested that his son scatter his cremated remains in the ocean at the exact time when they caught their first tuna of that particular season.

Today, more and more people are moving away from the quiet, mellow, services offered by the funeral industry. Rather, families want to celebrate the decedent's life in a unique and personalized way, creating a positive memory of how their loved one affected others. For example, I had the opportunity to meet a family last December that had just lost their mother. During the arrangement conference, the daughter leaned over to me and said they wanted to have a New Orleans-style gathering at the funeral home. Immediately I started thinking of what

route we'd need to take in order to lead a band down the main streets of Easton. However, it wasn't the band aspect she was referring to, it was the culinary facet that she wanted to emphasize in remembrance of her mom. And boy did we! At the family's request, we had a gathering at our funeral home with remarkable appetizers, cold and warm beverages and outstanding desserts. They had an intimate gathering, which the deceased was known for hosting and attending with her friends. It was a celebration that brought the positive memories of the life she lived and created a lasting memory for all who visited.

What are some of the options people can choose today to celebrate a life? The answer is very simple, anything. I often tell the newer funeral directors that if a family wants to have elephants out front of the funeral home during the services, we'll find a way to make it happen. Funeral homes offer custom stationery products and video collages, but we are seeing even more being done today, especially in the area of services. We are slowly seeing more funeral homes embrace this trend and offer everything from a crab feast to a weekend getaway. For example, a funeral home in Maryland is offering packages with a local bed and breakfast for family members who may come from out of town. This package not only includes an elegant place to stay while they are in the area, breakfast each morning and even transportation to and from the airport, but a celebration of life ceremony and intimate gathering in remembrance of the recently departed. Another example, one of which is now being offered right here in our backyards, is eternal reefs. Some of you may have heard about this being done in Florida, but it is now being offered in Maryland. Eternal reefs offer families the opportunity of having their loved ones cremated remains formed into artificial reefs that are then placed up and down the East Coast, including the Chesapeake Bay right off Annapolis. (It is in a designated area approved by the U.S. Coast Guard). This service offers a unique ceremony with family present when the loved one's cremated remains are placed in the sea. Within a very short time these reefs form

a natural habitat. GPS coordinates are provided to the family member and a remembrance keepsake is offered as well.

With all of this said, celebrating a life lived is truly the increasingly popular way of remembering a loved one. We all must remember the importance of saying goodbye. Family members today need to have that opportunity to say their farewells and fortunately, undertakers are able to create unique ceremonies to assist in putting together personalized service packages to offer families just that.



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



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Every Breath You Take

By Melissa Conroy

Roughly 20,000 times a day, you perform the same fundamental function: breathing. However, unless you are meditating, sick with a head cold or swimming, you may pay scant notice to the way your lungs continually pull life-giving oxygen into your body. Breathing is so fundamental to what we are as living beings, we often give it scarcely a thought. However, this innate process deserves more attention.

The act of breathing is one requiring several steps. First, your diaphragm, an internal muscle that lines the bottom of your rib cage, contracts and pulls it downward. This causes the ribs to expand and increases the lungs' volume. This actually creates a partial vacuum inside your lungs which pulls air into them. To breathe out, your diaphragm and ribs relax, which reduces the volume of your lungs and forces air out of your body. Usually there is about a two-second pause, then the process starts over again, thousands of times a day.

With all the breaths that we take every day, you would think that humans would have proper breathing down correctly, right? As a matter of fact, poor breathing is a very common problem and many of us are starving our bodies of the oxygen they need to function well. Poor breathing comes in a variety of forms. People who are striving for a flat belly often suck in their stomachs or try to keep them taut which usually results in shallow breathing. Sitting for long periods often creates breathing problems because flexed hips and hunched-over shoulders do not allow the abdomen to expand and the lungs to fully pull air into the body. Finally, even though breathing is largely a subconscious act like walking or eating, it is something that we have control over and can improve or impair by our actions.



Breathing is virtually the only way you can give your body the life-sustaining oxygen it needs, but sadly many people starve their bodies by not taking in oxygen as they should. Oxygen-starved bodies react in a variety of ways. Failing to breathe properly can create all sorts of problems such as poor sleeping patterns, irritableness and mood swings. Failing to breathe correctly can aggravate health issues like blood pressure, headaches and mental foginess. Any number of health complaints can be traced back to not breathing right.

On the plus side, proper breathing offers many benefits. Yoga and meditation practitioners have known for thousands of years that focusing on good breathing can help people calm their anxiety, deal with stress and energize themselves. Good breathing also leads to many health benefits such as increasing the circulation of blood (great news for diabetics), giving their minds a boost and improving the immune system. People who suffer from chronic pain can use breathing to find comfort and help alleviate the pain. Pregnant women use Lamaze breathing to ease the trauma of birth and help making the birthing process calmer for them and their babies. You have nothing to lose from proper breathing and everything to gain.

Luckily, learning how to breathe right is not that difficult and there are many exercises you can do in order to help you improve your breathing. Simply being aware of your breathing and devoting some attention to it can create good results.

One of the important things to know is that many people breathe from their chest, not their abdomen. Chest breathing typically leads to shallower breaths, so it is preferable to breathe from your abdomen. If you are not sure how you breathe, put one hand on your chest and the other on your stomach and watch which hand moves when you breathe. If the hand on your chest moves up and down, you are not breathing properly. Your abdomen should contract and expand and your chest should remain relatively stationary.

To help you train yourself to breathe from your abdomen, try this exercise. Take a book and go to a wall. Put the book so that one end of it is resting against your stomach and the other end is on the wall. Keeping your back straight, lean slightly into the wall but not touching it: The book should be propped between you and the wall. Breathe outward. If you are breathing properly, your stomach should

“Wander through the woods, take the dog for a walk or stroll along the beach while practicing good breathing techniques.”

inflate and push you away from the wall as you inhale and deflate as you exhale. If you remain stationary and are not moving back and forth as you breathe, this means you are breathing from your chest.

An alternative to this technique is to lie on the floor and place a lightweight object like a firm pillow or small book on your abdomen. Resting comfortably, breathe in and out and keep your eye on the object. It should rise and fall with your breathing.

Another breathing exercise that is helpful: Either sit or stand in a comfortable position. Take a deep breath for the count of “one” and let it out for the count of “one.” Then take another breath for the count of “one, two,” then let it out for the count of “one, two.” Gradually work your way up to the count of 10 so that you are slowly inhaling in 10 counts and exhaling in 10 counts. This is a terrific exercise to help you gain control over your breath because the higher the numbers go, the more you have to regulate your breathing, gradually letting air in and out. This particular exercise may take some time to master, but it is a very good one to use.

As you are practicing your breathing, be aware that nose-breathing is generally more beneficial than mouth-breathing for several reasons. The nasal passages warm, moisturize, filter, dehumidify and smell the air that passes through them, something the mouth cannot do. You exhale through your nose more slowly than you do through your mouth, and this slow exhalation gives the lungs more time to extract oxygen from the air and make sure that there is a proper oxygen/carbon dioxide exchange rate. If you tend to breathe through your nose during the day, that will carry over into the night. People who breathe through their noses during sleep tend to snore less and be less prone to sleep apnea than mouth breathers.

Finally, the quality of air you breathe is important too. Modern building designs are made to be energy-efficient which is great from an environmental perspective, but bad from a health perspective since the same efforts which reduce energy consumption (sealing windows, patching drafts, installing weather-stripping) also work to prevent fresh air from getting inside. According to the Environmental Protection Agency website, during the early and mid 1900s, building standards required that there be approximately 15 cubic feet of outside air flowing into the building every minute per person. However, in 1973, this was changed to 5 cubic feet. This was one of the many reasons that the term “sick building

syndrome” was coined. It is used to describe a situation in which people’s illnesses appear to be linked to time spent in a particular building or area of the building. Modern houses, offices and buildings often contain poor quality air full of diseases, molds and other allergens. This is why it is vital to periodically open your windows to air out your house, make certain to get your heating ducts cleaned out and keep an eye out for mold and other irritants that may be present.

Getting outside and breathing fresh air is important too. However, a stroll along a busy street will put you in contact with automobile exhaust and other pollutants, so for better breathing, head for country paths that lead to clean air. Wander through the woods, take the dog for a walk or stroll along the beach while practicing good breathing techniques.

In the time it took you to read this article, you probably breathed at least 50 times, a tiny fraction of the number of inhalations you will take today and the millions you will draw over your lifetime. Do your lungs, circulatory system and brain a favor today and take a deep breath. Expand your abdomen, draw air deeply into your lungs, then let it out slowly. It’s just that easy! 🐾

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www.RefDesk.com



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Rotarians Park Cars



“ Without some strict organization, there would be chaos, hot tempers and inefficient use of the parking spaces ... the Naval Academy has for the last 20 years turned to the Rotary Club of Parole ... ”

By Buzz Stillinger

Naval Academy home football games attract thousands of cars to the stadium on Rowe Boulevard for each home game in Annapolis. Many fans come early and set up tailgate parties. Without some strict organization, there would be chaos, hot tempers and inefficient use of the parking spaces. To achieve that organization, the Naval Academy has for the last 20 years turned to the Rotary Club of Parole in Annapolis to coordinate parking at each home game.

The benefit to the local community doesn't end with efficient, organized parking. The Naval Academy Athletic Association (NAAA) shares some of the parking fees with the Rotary Club for providing this service. This money is combined with other funds raised by the club and is given back to the community in the form of grants to worthy and needy local organizations.

Previous recipients of Parole Rotary Club grants include Anne Arundel County Court Appointed Special Advocates, Inc. (CASA), the Arundel Lodge, The Boy Scouts of America Baltimore Area Council, the Heritage Harbour Chorus, Woods Community Center, the Organization of Hispanics/Latin Americans, Anne Arundel Medical Center, Chrysalis House, Annapolis High School and Anne Arundel Community College.

In the early years, the club's primary role was to collect the \$4 parking fee at each gate for the NAAA. Many fans thought that the Rotary volunteers were minimum wage workers instead of the professional people they really are. Dillard alumni were used to certain privileges, and among them was parking anywhere they chose. Dr. Hank Canton, for example, a former Parole Rotary member and a practicing heart surgeon, once asked an irate patron to move his car from a fire lane. A creature of habit from previous



years of uncontrolled parking, the patron refused to budge. Yelling expletives, the patron exploded with, "Do you know who I am? Well do you?" Dr. Canton's immediate response was, "I sure do. I operated on you just three weeks ago!" Nothing more was said and the car was moved.

At first, the NAAA limited the club's role in directing parking. Its role was to collect parking fees and to get fans to limit the space for their tailgate parties. Recently, NAAA changed that requirement by having all fans prepay for parking and it asked the club to take a larger role in directing the parking, using its manpower to check for prepayment at the gate and to redeploy the majority of the staff to the field. The objectives were to maximize the use of the parking capacity, to assist fans and to improve safety by limiting the traffic driving through the parking lot. This change has afforded tailgate parties to expand into the driving lanes without impeding traffic as they had in the past.

But this change did not come without its pains. One female fan labeled the Rotary

parkers as "Parking Nazi's" after her son and others were playing football in a traffic lane and were asked to move to a safer location. "She thought it was cruel of us to push her kid around, even for his safety," said one parker, and she returned to the next game with "Parking Nazi's" signs that she placed on other parked cars.

Then there are some who don't think they need to pay at all. One Rotary volunteer related this story: "A retired admiral drove up to my gate after it was closed and got out of his car with a beer bottle in one hand and pointing his finger at me with the other. He stated he didn't have a parking pass but was a retired admiral and I had to let him in. I told him the lot was full and I couldn't let him in. "I will have your job if you don't let me in," the admiral said, and I answered, "Great! I am a volunteer and you can take my spot at the next game." With that he raised his bottle and started to come at me. Then I said, "Stay there for one minute, I think I can help you." I yelled for a nearby police officer to come over

As the flower fades, the seeds take root.

and I told him that the admiral drove up in the car drinking a beer which is still in his hand and I think he is intoxicated. Then I told the admiral to have a nice day, and left him with the police officer. Needless to say, the admiral was still yelling at me when I walked away.”

Real problems ensue when Rotary volunteers encounter the naval equivalent of the Hatfields and the McCoys. Two alumni classes who graduated more than three decades apart were assigned tent spaces next to each other. One class had live, loud music, huge audiences and generators grinding away while the other (older) class had people wanting a quiet drink and a chat with their fellow class members and families. Friction ensued. Rotary tried to move one away from the other, but neither would move because they both wanted to be near the exit. One rumor had it that water was poured into the loud generator's fuel tank so it would not start. Nothing was proven, however.

It should be noted that there is the brighter side to parking duties that outshines the dark side. Fans and club members interact and get to know each other over time, and it is not unusual for the parking volunteers to be offered a plethora of tantalizing tasty treats along the way that have included eggs, bacon, sausages and freshly brewed coffee. Volunteers even get offered breakfast burritos and an especially good Mai Tai before 9 a.m. One fan shows up with his family at every game and always invites the volunteers at his gate to try out his latest vintage wine.

Finally, when the first half of the game is over and the gates no longer need to be staffed, Rotarians gather outside Gate 7 under their own tents to (first of all) sit, then drink, eat and relate parking stories at a well-deserved party of their own, knowing they have done another good deed for Navy fans and generated more income for community causes.

You may visit www.parole-rotary.org for grant applications and additional information on the Parole Rotary Club. 

Buzz Stillinger can be reached at bjstillinger@verizon.net



“ The objectives were to maximize the use of the parking capacity, to assist fans and to improve safety by limiting the traffic driving through the parking lot. This change has afforded tailgate parties to expand into the driving lanes without impeding traffic as they had in the past. ”



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Volunteering: Mary and George Drake

By Kathryn Marchi

While raising three children, George and Mary Drake always made time to volunteer for various causes. In retirement, that passion for community service has not waned.

George and Mary were born and raised in Trenton, N.J. Both were encouraged early on to get involved. Mary's mother volunteered her for jobs and activities. Mary grew up believing that "one of the reasons we're put on this earth is to help others." George belonged to his church youth group and at 18, he became the youngest deacon in his church.

In 1958, George and Mary met on a train platform in Trenton. At the time Mary was an X-ray technician and George was attending Temple University, where he later earned an associate degree in electronics. Married in 1960, they moved to Baltimore in '61. Even with a growing family, both decided to go back to school. Mary earning a bachelor's degree and a masters while working for the Baltimore public schools.

George then earned a bachelor's in marketing and journalism and was employed by Martin Marietta as a technical trainer for the Gemini Space Program. Later he became a freelance writer creating articles for magazines such as *Popular Science*, *Women's Week* and *Popular Mechanics*. He also wrote technical manuals for Black and Decker and Bendix products. After securing a master's degree in publications design in 1993, he used his writing and new graphics skills working at the Johns Hopkins applied physics lab, where he wrote, edited and developed technical articles. He also developed websites and taught others how to build them. This knowledge would serve him well during his retirement where he would teach these skills as a volunteer.

George and Mary took turns completing their educations, making sure one parent was always available for the kids and their activities such as church groups, Girl Scouts, Indian Guides, YMCA, etc. This deepened their passion for volunteerism. As they explained, "When kids are involved, parents are also. One thing leads to another."

The Drakes also found time for their own activities, becoming ardent square dancers. They shared the presidency of one



dancing club and were adult advisers to a teen club. They also joined a tandem bicycling club in Baltimore and eventually coordinated schedules, developed routes and led rides. After one event to raise funds for the cure of Multiple Sclerosis, George started two other teams of riders to raise funds. Later they joined with a senior cycling group and led more rides.

Seeing a need in his community, George used his expertise to set up an employment ministry with his church for the unemployed. He developed a website listing jobs and added information about writing resumes and the interview process. George was able to connect with a new Wegmans supermarket in his neighborhood and secured jobs for many through the website.

Retiring to Maryland's Eastern Shore in 2004, the Drakes' passion for helping others took on a new course. Both volunteered for the American Red Cross and took disaster action training. They were one of two teams for Queen Anne's County and a back-up team for nearby Kent County. Over two years they responded to nine fires and were responsible for finding emergency lodging and food and

clothing for displaced families. Volunteering and training for the CERT (Community Emergency Response Team) program, they were certified in CPR (cardiopulmonary resuscitation) and in use of the AED (automated external defibrillator). As usual, George and Mary organized a CERT training program in their community, resulting in the training of 29 people. During the blizzards of 2010, their group of volunteers helped shovel snow for emergency vehicles.

In keeping with George's passion for aiding emergency services, he utilized his ham radio skills to work with the Radio Amateur Civil Emergency Services. He recently provided emergency communications in Kent and Queen Anne's counties for large events such as the Chestertown Tea Party Festival and Multiple Sclerosis walk and bike fundraising events.

Finding a church in their new neighborhood, George and Mary again became youth counselors. They participated in mission trips to such places as Pass Christian, Miss., to help rebuild homes after Hurricane Katrina. They took a group to inner city Chicago to help develop understanding between cultures in an interactive group retreat. The list goes on.

In the immediate community, George began teaching computer classes to seniors, as well as volunteering with Mary at homeless shelters and soup kitchens. They mentored a middle school student in life sciences for nearly two years. George and Mary have again started a local cycling group. George still tries to bike 20-plus miles a day, three days a week.

Everyone has skills that can be shared to benefit others. If you don't have the skills, you can learn them. As Mary says of her husband, he's an "I can do that" kind of guy. If you feel that community service is something that you might like to try, take a page out of the Drakes' book. Get started and the rest will fall into place. 

American Red Cross:
www.redcross.org

National Multiple Sclerosis Society:
www.nationalmssociety.org

Community Emergency Response Team:
www.citizencorps.gov/cert

Radio Amateur Civil Emergency Service:
www.usraces.org

If you're not going to listen - stop asking.



Go the Distance: Online Colleges and You

By Melissa Conroy

College has changed dramatically in the past several decades, and there have never been as many opportunities for all sorts of people to gain a college education as there are today. Retired people, single parents, international students and disabled people are some of the many different types of college students present in larger numbers. The physical setup of college has also changed significantly: Chalkboards and overhead projectors have given way to PowerPoint presentations, Smart Boards, satellite campuses and e-books. In today's world, signing up for a college class or two, or starting a new degree program doesn't necessarily mean that you will have to drag yourself to campus every day. Thanks to the Internet and an ever-changing variety of technology, many people are progressing through their college studies by sitting in front of their computers, as opposed to sitting in front of a professor.

When it comes to online education, colleges can fall into one of two categories: colleges that offer both traditional and online courses and degree programs and colleges that exist entirely online. A large number of universities, private colleges and community and technical colleges around the U.S. fall into the first category: Their main focus is on offering traditional classes to students on campus, but they also have courses and degree programs online to help better serve their students. However, for some colleges such as Kaplan University and the University of Phoenix, their online programs are more popular and well-known than their on-site classes and campuses. Finally, there are colleges such as Liberty University and Capella University that only exist online; they have no physical campus.

For the prospective student, online courses have a number of benefits and drawbacks. For the benefits, one of the biggest bonuses of online education is flexibility; you can write your paper or take your quizzes at 2 a.m. in your pajamas if you feel so inclined. While you usually have deadlines for projects or tests, you do not have to be in class at certain times, so it is easy to schedule your schooling around your other duties and obligations. Many students find that they participate more readily and feel more comfortable interacting with others in an online class; a shy student who doesn't say a word in a traditional classroom may be quite chatty in an online group discussion. Students often feel less hesitant about contacting their instructor through e-mail in order to ask questions than they do walking up to the teacher in class. When taking a class online, you typically have access to lecture notes, PowerPoint presentations and other instructional material that you can reread later to help solidify points. People with disabilities or health problems often find that online classes are more convenient for them.

However, one big con of online education is that sadly there are numerous online degrees and programs that are not accredited. Horror stories abound of unqualified individuals practicing medicine, law and research after essentially buying a degree from a poor quality online college. These so-called "diploma mills" do exist! It is not uncommon for a student to complete an online degree, thinking that he or she has obtained a quality education only to be told by another college or a business that the degree is worthless. Anyone thinking of pursuing online education must be certain to select an accredited college. Accreditation means that a college or program has been formally recognized as meeting standards for a quality education, but do be aware that not all accreditation agencies are valid. The U.S. Department of Education and the Council for Higher Education Accreditation recognize six college accreditation agencies. Know them:

- Middle States Commission on Higher Education
- New England Association of Schools and Colleges
- North Central Association Commission on Accreditation and School Improvement
- Northwest Commission on Colleges and Universities
- Southern Association of Colleges and Schools
- Western Association of Schools and Colleges

In addition, the U.S. Department of Education and the Council for Higher Education Accreditation recognize some other accreditation agencies, particularly the Distance Education and Training Council which deals primarily with online learning programs. If you are thinking of trying some online classes or starting on an online degree, make certain that your college or program is accredited.

There are also some other drawbacks to online learning. While online learning allows you to interact with your classmates and teachers via chat rooms or discussion boards, it is a different type of interaction than a regular classroom. Typing sentences into a chat box can be much less stimulating than sitting in a class full of your fellow classmates as you all enthusiastically discuss the lesson or work on a group project. Online learning can be a little lonely, and social people may not like that aspect. There is a dynamic element to a traditional classroom that cannot be replicated online. Another problem students may face with online classes is procrastination; since you are not attending classes on a regular basis, it can be extremely easy to let homework slide. People who are not naturally self-motivated or organized do not usually make the best long-distance learners. Finally, technology can be finicky; a software virus or a crashed computer can make it impossible to do your work for the class.

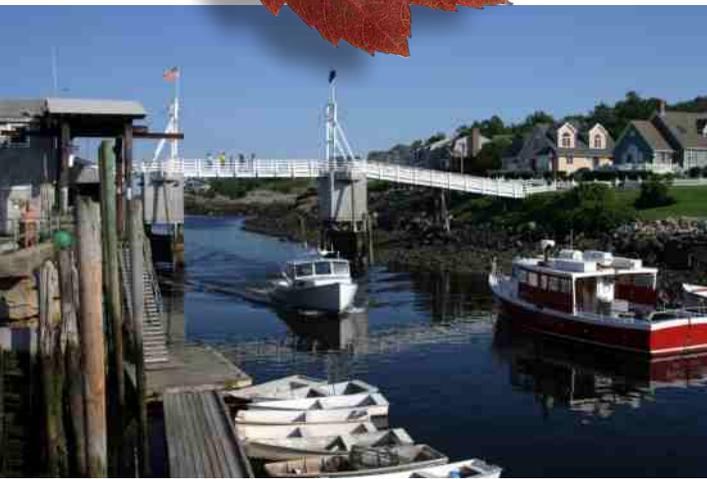
One thing is certain: Online education is here to stay. As college students have become more diverse, colleges have scrambled to meet the growing needs of older learners, parents juggling work and family, disabled people and students who are not fluent in English. Online education offers unique opportunities and benefits and allows more and more students to reach their educational and professional goals. 

Melissa is a writing instructor at two colleges and can be reached at roninwriting@yahoo.com

Lobsters, Foliage and the Three Yorks



By Katie Moose



If you haven't made up your mind where to go this fall, York, Maine, can entice you almost any time of the year, but particularly at the height of foliage season. This charming village just over the New Hampshire border is steeped in history, architectural treasures and the fresh sea air of the Atlantic Ocean. Sailboats and workboats compete for space in the picturesque coves, while early morning or late afternoon fishing is a favorite pastime from wooden or narrow bridges. The town was originally called Georgeana, Massachusetts, in 1642 and became the first incorporated city in America. The town was returned to Maine, when the latter became a state in 1820. It is made up of the three Yorks – York Harbor, York Village and York Beach. For well over a century this summer resort has maintained a low-key profile, unlike nearby Kennebunkport with the George H.W. Bush home.

Residents and visitors can meander along Route 103 bordering the Atlantic, or take the more commercial Route 1. Just as you come into York from Route 95 you'll find one of the best jam, mustard and gourmet kitchen shops anywhere in this country. Stonewall Kitchen products are found in most gourmet shops, but seeing the processing facility (take a tour) and visiting the store is worth an extra hour in York. The café serves lunch daily. It is easy to find a local cookbook author serving up local delicacies and signing cookbooks. Sampling Stonewall products is part of the fun in shopping. You can't go away empty-handed after you taste the new blueberry, raspberry or strawberry jams, made only with local berries. Across the lane from Stonewall Kitchen is a great Saturday farmer's market.

If you wander into the village, there are antique and gift shops and several restaurants, all overlooking the water. Otherwise you can always head to the beaches or take in the views of the Cape Neddick Lighthouse, or Nubble (rocky island) Light. Unfortunately you can't visit the lighthouse because of the dangerous cliffs. Nine miles off the coast, and not easily accessible, is Boon Island. The island was named in 1682 by the four survivors of a coastal trading vessel, the *Increase*, that shipwrecked on the island. The men were rescued about a month later and decided that their survival was a boon granted by God – hence the name. Nearby lovely beaches are Sea Point in Kittery and Short Sands in York Beach.

You can take a trip from Portsmouth over to the Isle of Shoals. Wear good hiking clothes. The island has tidal pools, the White Island Lighthouse, Cornell's Island Shoals Marine Laboratory and plenty of places to picnic. If you have children along, spend some time at York's Wild Kingdom, which has worked hard to protect and show the animals.

One of the resorts located here, the Stage Neck Inn, is open year round and offers dazzling views of the Atlantic Ocean from its own cove. This is not a fish house on the water. This is Maine in the grand style.



“York is only an hour north of Boston and close to Portland and Manchester airports. The town is lovely anytime of the year, but head there when the beach crowds and summer visitors are headed home.”



For more than 20 years the inn has catered to visitors from all over the globe. Fifty-eight rooms provide unparalleled views of scenic coastal Maine. Both a formal and a casual dining room are offered. For those who need a little pampering, in-room spa services include massage, Reiki energy treatments, facials and a variety of services. Indoor and outdoor pools, a fitness room, golf at two nearby courses or just lounging by the ocean can invigorate your soul and mind. The resort caters to couples, families, conferences and in the spring and fall, to a host of weddings. Who wouldn't want to be married by the sea! Of course, there are many other bed and breakfasts, inns and restaurants nearby, but for something special, romantic and charming try the Stage Neck Inn.

Another nearby and charming inn is the York Harbor Inn. Founded over 100 years ago, the inn is filled with antiques and a 300-year-old common room. With 47 guest rooms, a dining room and pub, this also overlooks the harbor and is within easy traveling distance to York historic sites, good shopping, beaches and golfing.

Got a yearning for Maine lobster, swordfish, mussels or clams? Foster's has its own restaurant, but caters for parties and other events, including the Bush clan in nearby Kennebunkport.

York is only an hour north of Boston and close to the Portland and Manchester airports. The town is lovely anytime of the year, but head there when the beach crowds and summer visitors are headed home. It's not too late to plan now for an early fall vacation. The waves will still be crashing on the shore, the gardens in full bloom and the traffic easy to handle. So why not try something new? By then the water might still be warm enough to swim in.

Oh, by the way, before leaving town don't forget to get one of the local fisheries to pack some lobsters on ice. York lobsters are the best.



Lobster Bisque

Serves 4-6

1/2 stick butter
1 small leek or 4 green onions, chopped
1 stalk celery, chopped
2 tbs. tomato paste
1/4 cup flour
2 cups half and half
2 cups heavy cream
1/4 cup sherry
1 lb. lobster meat
paprika
basil leaves



In a sauce pan, melt the butter. Add leeks, celery and tomato paste. Stir in flour. Slowly add the half and half, then the cream, until thickened. Puree in a food processor.

Add sherry and lobster.

Serve in bowls garnished with paprika and basil.

If you do not wish to puree the soup, this can be served as lobster Newburg sauce over rice, pasta or in puff pastry.

Katie is the author of five cookbooks, three guidebooks and two children's books. She can be reached at kamoose@goeaston.net

For information on York and its attractions:

www.yorkmaine.org or www.yorkcountymt.me.gov

Stage Neck Inn, Route 1A, York Harbor www.stageneck.com 800 340-1130

Stonewall Kitchen, Stonewall Lane, York www.stonewallkitchen.com 207 351-2712

York's Wild Kingdom, Route 1, York Beach www.yorkzoo.com 207 363-4911

Boon Island, www.lighthouse.cc/boon

York Harbor Inn, Rte. 1A, York Harbor www.yorkharborinn.com 800 343-3869

Short Sands Beach, Rte. 1A, York Harbor www.visitmaine.net/beaches

Sea Point Beach, Rte. 103, Kittery www.seacoastnh.com

Foster's, 1 Axholme Road, York www.fostersclambake.com 207 363-3255

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An Apple a Day

By Neil Moran

Ah, the apple! There is nothing quite as revered as the apple. Just saying the word "apple" out loud with the soft "a" sound conjures up the crisp snap I hear when I bite into a firm Macintosh or red delicious.

The word apple comes from the Old English word "æppel." There are more than 10,000 varieties of apples throughout the world, 7,000 grown right here in the U.S. Apples are a member of the rose family, having similar blossoms. Come along as we explore the history and lore of the apple.

Apples are native to Kazakhstan where they started out as the lowly crab apple. The small, sour crab apple is the predecessor to the modern day varieties, such as Granny Smith and Fuji. There are 25 different native varieties of crab apples that grow in the wild, seven different types in the U.S. The varieties we so cherish for baking and eating took many years to evolve and involved a lot of grafting and cross-breeding. Writings from China, Babylon and Egypt over 20 centuries ago indicate that man was knowledgeable about grafting, which is a necessary technique to join hardy root stocks with tasty apples for eating.

The early colonists found only crab apples when they arrived in the New World. Eventually, orchards were planted, but they produced few apples because bees were not there. Bees are not native to America either, so bees had to be shipped in. With their arrival, apple orchards began to flourish. The first commercial apple orchard in America was established by Robert Prince in 1737 in Flushing, N.Y., which was called the William Prince Nursery.

There are many stories surrounding apples that have given us expressions such as "apple of my eye," "Adams apple" and the "Big Apple." It speaks for the popularity of this fruit. One of the more enduring stories, albeit misconstrued, is that of Johnny Appleseed. Born John Chapman, (1774-1845) Johnny was an eccentric man who traveled the Midwest planting apple seeds and acquiring land by obtaining squatter's rights. He was a smart businessman and deeply religious. He traveled barefoot, befriending many people during his travels, including Native Americans.

The history books, like the ones we read in grade school, would have us believe that Johnny Appleseed grew big red, juicy apples for the early settlers by simply tossing apple seed hither and yon. However, that view has been challenged recently by Michael Pollan, author of a book titled: *Botany of Desire*. Pollan argues that since big juicy apples are only grown from grafted root stock, not from seed, it is likely that Johnny Appleseed was actually transplanting nursery stock as he traveled ahead of the pioneers. The evolution of apples to the giant red ones we see in the produce section of the grocery store had not yet occurred. Therefore, he was probably growing crab apples. Since crab apples are too bitter for eating, they could only be made into cider, which can be easily turned into alcohol. It is likely, according to Pollan, that Johnny Appleseed was supplying the early settlers with what they desired, the means to make alcohol.

As you will read the apple trivia, the states surrounding the Chesapeake Bay aren't on the list of the largest apple producers. However, they will grow well in the region, so you can either see your local university extension agent www.agnr.umd.edu/Extension/agriculture/ for advice on how to grow your own or visit one of the "pick your own" orchards. 

Partial list of "pick your own" orchards:

Shaw Orchards White Hall 410 692-2429

Weber's Cider Mill Farm Parkville 410 668-4488

Baughner's Orchard Westminster 410 857-0111

Lohr's Orchard Churchville 410 836-2783

First Fruits Berry Farm & Orchard Denton
410 479-8454

Lockbriar Farm - Chestertown 410 778-9112

White Marsh Acres - Centreville 410 758-4349



Apple Trivia

Think you know your apples?
Did you know...?

- In an average year, U.S. farmers grow about 250 million bushels of apples.
- About 60 percent of the U.S. apple crop is consumed fresh.
- Red delicious is the apple variety with the greatest production in the U.S.
- After that, the top U.S. apple varieties are golden delicious, gala, granny Smith, Fuji and McIntosh.
- The average American consumes about 19 pounds of fresh apples each year.
- The average American eats just over four pounds of canned apples and about 1.7 gallons of apple juice annually.
- Around the world, apple growers produce more than one billion bushels of apples.
- Largest apple producers are China, United States, Italy, France, Poland and Germany.
- Washington state is the largest U.S. grower of apples, Michigan is second and New York is third.

Your Legal Team

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



Dear Legal Team:

While living in Pennsylvania, we made out our wills. We now reside in Maryland and don't want to go to the expense of hiring another lawyer to redo them. My question is twofold: Are out-of-state wills legally binding in the state of Maryland and second, if I decide to make out a new will and download the form from the Internet, and fill in the blanks, and have it notarized, will that be considered a legally binding document?

-Perplexed from Pennsylvania

Dear Perplexed from Pennsylvania:

It is important to note that each state in our union may have different laws that affect estate matters. For example, not all states have the same rules when it comes to the number of witnesses required to sign a will. It would be unfortunate for your heirs to find out that a will you created in another state is not enforceable in Maryland. This could adversely affect all your best laid plans for distribution of your estate. Additionally, some wills might contain language referring to the laws of the state where the will was created. Once you change your residence from one state to another, it is recommended that you create a new last will and testament, and most importantly that you consult an attorney to make sure your will is valid in your present state. We recommend that everyone periodically consult an attorney about their estate to see if changes should be made. Things do change over time. Given how important estate matters can be to you and your family we warn against relying on something found on the Internet. It may not be right. This is due to the fact that if the will is not valid or not properly drafted, it will not effectively address your estate distribution. Your heirs will be upset and unfortunately you won't be around to do anything about it. We cannot emphasize enough how important it is to have an attorney look over your will or even better have an experienced attorney prepare a will for you and give you competent advice about an estate plan. Lack of foresight can result in a permanent mistake.

Dear Legal Team:

Would you recommend putting our adult child's name as a co-owner on the deed to our home? Our intention would be that if something happens to us, he would inherit directly without having to go through probate and it would become his automatically. He's more than trustworthy and we're trying to keep his inheritance as simple and uncomplicated as possible.

-Happy Homeowner

Dear Happy Homeowner:

See previous letter. We first recommend that you get assistance from an attorney in creating an estate plan so that everything fits together -- your insurance, your assets, your will, etc.

There may be unanticipated problems that you will need to consider if you add your adult child's name to the deed to avoid the child's having to go through probate. Thus, if the property is mortgaged, the lender may need to be informed and possibly agree. Otherwise, you may run into problems with the lender if and when the lender becomes aware that you have added a new person on the deed. Since you didn't say how many other people besides your child will be on the deed as owners, you may want to explore how the title is to be held. How property is titled may allow creditors to reach the person's interest in the property. Furthermore, if title is held as tenancy in

common, upon the co-owner's death the interest held by the decedent will be inherited by his/her heirs and not the co-owners. If held as joint tenancy with right of survivorship, upon the death of the co-owner, the interest held by the decedent will revert to the co-owner, thus providing the co-owner with full ownership upon the last co-owner's death. Some estate plans involve giving the parents a life estate with the remainder to the children on their death. Again, making these decisions should be done only in conjunction with a comprehensive and clear estate plan set up by an attorney. 

OutLook's Bits & Bytes

Do you find yourself searching for new and better crossword puzzles? Log onto www.crosswordsite.com and be pleasantly surprised.

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What's done is done. If it can't be undone why spend time worrying about it.

Learning a New Language Is Easier Than You Think

By Louise Whiteside

“Today’s language-learning techniques are easier, more natural and more fun than those you suffered through in 10th grade.”



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Have you ever doubted you could master a foreign language? Do you have painful memories of arduous drills and verb conjugations in high school French or Spanish classes? Well, there's good news: Today's language-learning techniques are easier, more natural and more fun than those you suffered through in 10th grade. Better yet, they're more effective.

Why Learn a foreign language?

Here are just a few reasons:

- **Travel** You may have dreams of exploring the globe, or simply spending 10 days in Mexico or French-speaking Canada. You will be more at ease and have more fun ordering a meal, reserving a room or finding your way to local points of interest when you're able to converse in the local language.
- **Enrichment** You're not planning to leave the country any time soon. But you've already taken all of the great books and basket weaving courses your adult learning center offers. Stretch a little: Learn to speak Japanese!
- **Work or Volunteer Service** You'd like to work or volunteer at a local community service organization, but 70 percent of the clients are Spanish-speaking. Imagine the smile on the interviewer's face when you boast that you're fluent (or even have some facility) in Spanish.
- **Social Situations** How nice to be able to converse with that new immigrant family in your community, perhaps helping them with their English skills while learning their native tongue.

How fluent do you need to be? That depends very much on how you're planning to use the language. If you're planning a short trip abroad (say a week or two), you may need only a guidebook with essential vocabulary, phrases and proper pronunciation, to help you navigate through the country or countries you're visiting. Such books are also helpful in giving you intercultural tips. For example, you should know that in Spain, restaurants do not start serving dinner until 9 p.m. and that stores close between 2 and 5 p.m. for lunch and *siesta*.

On the other hand, if you plan to use your new language for employment or volunteer work, you may need to learn more conversational skills, grammar and the particular jargon of the work environment.

If you're planning to live or stay at length in a foreign country, your skill requirements will be more intense. A total immersion program, such as those offered to government and corporate officials working overseas may be helpful.

Here are some tools you may find useful in learning your new language:

1. Bilingual dictionaries, making sure they are up to date.
2. Internet, which offers free access to texts, chat lines and tutorials.
3. Books, magazines and newspapers that are available at your local library or via the Internet. Many mainstream American magazines publish in foreign languages.
4. Cassettes, CDs and DVDs available at most bookstores sell "teach yourself" tapes and video courses for foreign languages. Check your library as well.
5. Watch foreign films, making sure they are subtitled and not dubbed into English.
6. Speak the language as much as possible at restaurants, churches and charitable organizations where the language is spoken.
7. Write in the language to "e-pals" in the language of your choice via the Internet. There are folks out there who will be happy to chat with you online in any language.
8. Take adult education classes at your local community college. Tuition is usually reasonable, and most classes are offered during the day or evening.
9. Listen to a radio station in your language of choice. Some stations may be available via the Internet.
10. Invite an exchange student into your home. Contact the International Rotary Club at www.rotary.com or the American Field Service at www.afs.org which help place foreign students with host families.

Finally, you may wish to explore Rosetta Stone (www.rosettastone.com), an interactive language-learning software. Rosetta Stone advertises that it teaches foreign languages by immersion, rather than by translation and memorization drills. The software is available in more than 30 languages. 

Louise has taught Spanish at the high school level, and English as a second language to adults and elementary students. She has traveled in Spain and Mexico. She can be reached at louise@outlookbythebay.com

The Future Is Now ... Are You Ready?

Free Fall Workshops Provide Guidance

By Mary P. Felter

‘**W**hat's really in the health reform law and how will it affect me?’ “Does my executor really know what my wishes are?” “Do I need in advanced directive or living will?”

These are but a few of the questions you can get answered at the free Fall 2010 Workshops, “The Future is Now! Are You Ready?” to be presented by the Anne Arundel County Department of Aging and Disabilities.

“The topics are selected based on what people ask us about and want more information,” says Mary Chaput, co-coordinator of the series. “We've had excellent turnout in the past for the workshops, and we encourage more people to attend the fall series.”

“We want to grab that population of people who need this information before a crisis develops in their lives,” says Sandy Berkeley, the other co-coordinator. “We especially are trying to reach the baby boomers, who, armed with this information, can prepare themselves and help their parents.”

Two workshops will be presented on Wednesdays from 6:30 to 8:30 p.m. at the Arnold Senior Activity Center, 44 Church Road, in Arnold.

• **On Sept. 15**, Victoria Gillespie, vice president for investment management and fiduciary services for Sandy Spring Bank, will talk about “Executor Responsibilities.” Is your executor, financial power of attorney or trustee ready for this role? You can join this interactive discussion on ways to ensure that your future goals and objectives are met.

• **On Sept. 29**, learn about “Advanced Care Planning: Legal and Medical Perspectives.” Wanda Nason-Raleigh of the Department of Aging and Disabilities, and Mary Fridley, founder of Gero-Resources LLC, will help you to understand your options when completing an advance directive and assist you in understanding your medical options.

The last two fall sessions will be held from 6:30 to 8:30 p.m. Wednesdays at the Pascal Senior Activity Center, 125 Dorsey Road, Glen Burnie.

• **On Nov. 3**, Kristen Fleckenstein, of the county's State's Attorney's Office, will talk about, “Just Because You're a Target, You Don't Have to be a Victim!” In this session you can obtain the tools to empower yourself against identity theft, fraud, scams and exploitation. You'll receive the *Power Against Fraud* handbook that provides valuable resources to protect you against ID thieves and scam artists.

• **On Nov. 17** you can “Right-Size Your Life!” with Susan von Suhrke, a certified relocation and transition specialist with Timely Transitions LLC. Make your life suitable for the way you live right now, and for where you want your life to go. During the discussion, you can take stock of where you are. Do you own things or do they own you? And don't forget to get organized!

Heartlands at Severna Park is sponsoring the series, and Sandy Spring Bank is providing “Vital Records” folders in which participants can keep valuable documents. You can register online at www.aacounty.org/aging or call 410 222-4464, Ext. 3094.

Just remember – “The Future is Now! Are You Ready?” 

Mary P. Felter is public information officer for the Anne Arundel County Department of Aging and Disabilities and can be reached at AGFELT00@aacounty.org

OutLook's *Bits & Bytes*

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“A rain garden is really a simple solution when you think about it. Not only does it help improve local water quality by allowing rain water and melting snow from house gutters and street runoff to seep naturally into the ground, it provides lovely plants and flowers for the birds, butterflies and bees. Its visual effects also make any yard a more beautiful place for the homeowner to enjoy.”

Saving the Bay: One River at a Time

By Kathryn Marchi

Have you ever watched water gushing out of your roof gutters or streaming down your street during a rainstorm? These familiar scenes are played out in developed areas everywhere. In a time when conservation matters, one wonders how that water could be “contained” and used for better purposes.

Centreville, a town on Maryland's Eastern Shore, is the focus of a conservation group called the “Corsica River Conservancy.” One of its solutions for containing and filtering water runoff was to establish “rain gardens” in the various communities of the town. Since Centreville sits in a strategic area in the watershed of the Corsica River, anything that could be done to improve the condition of this river would ultimately aide the nearby Chesapeake Bay.

A watershed is an area of land near a body of water that absorbs rain and snow and subsequently drains into marshes, streams, rivers, lakes and ponds. Watersheds can contain farms, ranches, large cities, small towns, forests and more, so much of the water runoff going into the



What remains to be done? What's keeping you from doing it.

watershed is polluted, as you can imagine. Besides pollutants, some of this runoff, especially from developed areas, can cause flooding. It is important then that water and pollutants be contained or filtered before they cause erosion and enter the various waters nearby.

Since 2007, the Corsica River Conservancy began sponsoring the planting of "rain gardens" in Centreville wherever water was causing erosion or carrying pollutants to other bodies of water, large or small. One such garden was planted behind the Centreville Library and soon homeowners in the various communities became interested in planting these rain gardens on their own property. Indeed, this idea is now being utilized by many watershed communities all over Maryland and the United States.

A rain garden is really a simple solution when you think about it. Not only does it help improve local water quality by allowing rain water and melting snow from house gutters and street runoff to seep naturally into the ground, it provides lovely plants and flowers for the birds, butterflies and bees. Its visual effects also make any yard a more beautiful place for the homeowner to enjoy.

So what makes a rain garden different from any other garden? For the most part, it's the location and plant selection. Rain gardens are planted anywhere there is flowing water runoff that causes erosion, or where it simply "stands" on the ground. These locations can be at the end of a roof gutter, sloping sidewalk, driveway or yard. Basically one of these areas is cleared and designed with a dip at the center to collect the water runoff. Native plants, shrubs, grasses and perennials that are hardy and that thrive without fertilizer or pesticides are planted. These plants will hold the soil and beautify the area. Rain gardens can be any size and there are many ways to design them so that they look "well kept." Homeowners have come up with all sorts of edging and garden accents such as bird feeders and baths to make their gardens even more attractive.

During the first two years, while the plants get established, there is some weeding and watering. In later years, you may have to thin out some of the mature plants. But it's not all about easy maintenance. Mosquitoes are not a problem because rain gardens don't hold water for more than a few hours. They are not expensive. The main cost is buying



plants, but using native plants and perennials from other flower beds will help minimize the expense. Rain gardens also provide habitat for helpful insects such as dragonflies that eat mosquitoes!

If gardening is not your preference, there is another way you can help with water runoff on your property. A popular solution is to place rain barrels at the end of your roof guttering. There are several styles to choose from: some have "overflow" valves, just in case, and others have flower containers on the top for a pretty display of your favorite plants. The water you collect can then be used on your lawn, potted plants and bird baths or even to wash your car! In any case, you'll be helping to improve the quality of your watershed environment.

Rain gardens have really caught on in thousands of watershed communities. Homeowners have taken a personal interest in contributing to cleaner water. Any rain garden, no matter what the size, has a positive impact on water quality and

besides, they can be very attractive. According to Steve Sharkey, a member of the Corsica River Conservancy, there are some 273 rain gardens in the Centreville area alone.

The next time you see water gushing out of a roof gutter, think about the plants and shrubs you could plant there to soak up that deluge. This autumn, plant a rain garden that not only will improve water quality in your community, but will also provide a beautiful spot in the yard for your enjoyment.

For more information, Google "Rain Gardens in Maryland" or go to www.corsicariverconservancy.com



Kathryn Marchi lives in Centreville and is enjoying her rain garden that was planted last autumn. The garden was designed to complement the existing landscape in her back yard. She can be reached at Marchi-wre@mrisc.com

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May the Q Be with U

By Maureen Smith

As we get older we need all the teasers we can come up with to keep those brain cells generating. My husband and I actually race to see who will start the day's crossword puzzle. One starts it and the other adds to it -- and so it goes through the day. On good days we actually complete the challenge.

However, the biggest and most enjoyable challenge for me is computer Scrabble. I have now been playing for years with a dear friend in Florida. There are many Scrabble sites available that can be found by Googling, but the one I know and love is Pixie Pit.

The Pixie Pit website was created in May 1998 and requires a \$12 annual subscription fee. Many Scrabble sites can be accessed free, but I really like the Pixie Pit format. It can be played in 13 languages and you can check your words in seven dictionaries with a single click. I guarantee your vocabulary will increase and you will discover words you don't know, such as Q words that don't require the "u" like qat, qanat and qwerty. You can even find the pronunciation, definition and origin of these words with another click. Other words like jo, nu, noh, mewl, zed come in handy. I won't profess that these words have become part of my daily conversations, but they *are* in the dictionary. In fact my partner and I have agreed to use only words that are in all the dictionaries. After a while I start hoping something is a word so I can use my tiles. Now why couldn't "chud" be a word? It would make a perfectly good word. How did Webster miss this? There is even a word finder, but my friend and I choose not to use this aid.

There are two-player, three-player and four-player games as well as a super Scrabble game that uses a larger board with the corners being quad instead of triple squares. When you start your game, you choose one of 150 rooms to play in with names like "Oddballs Corner," "Up all Night," "Scrabbled Brains" and my favorite, "Your Word Against Mine." As I wrote this, 13,246 games were in progress.

Besides the advantage of taxing one's brain, Scrabble can bring people together and is a wonderful way to keep in touch with loved ones, friends and family wherever they may be living in the world. Pixie Pit will even find a willing player for you if you can't entice a friend or family member to join you in a game.

When a game is set up, each player can have a name of choice. Since my friend and I are also tennis lovers, we enjoy using names like Chris, Martina, Monica and Steffi. We have come up with many fun names in the six-plus years we have been Scrabbling.

Once you are hooked, you might like to explore the world of extreme Scrabble, I suggest watching the movie documentary, *Word Wars*. This takes the game of Scrabble to a whole other unimaginable level.

So, if you are looking for an exciting way to keep up with friends and family in faraway places or challenge those right in your home, while at the same time keeping your mind sharp, I highly recommend computer Scrabble. Begin by Googling Pixie Pit Scrabble and trying one of the practice games. Be careful. It's addictive.



When Maureen isn't playing Scrabble she can be found at the Assistance League of the Chesapeake where she volunteers. She can be reached at RSmith0636@verizon.net

“I guarantee your vocabulary will increase and you will discover words you don't know, such as Q words that don't require the 'u' like qat, qanat and qwerty. You can even find the pronunciation, definition and origin of these words...”



You can't be defeated unless you accept defeat.

Robert N. Butler, an Appreciation

Wisdom and Words From a Gerontologist

By Mick Rood

Gerontologist Dr. Robert N. Butler died this summer. He should be remembered. Better yet, his attitude should be emulated. Butler coined the term “ageism” more than 40 years ago to describe how older people were discriminated against in the United States. He had a special perspective, having grown up with his grandparents. His grandfather died when he was 7, leaving his grandmother to raise him during the Depression.

Butler was not a whiner. He buttressed his case for better treatment of the elderly with statistic after cold statistic, with one irrefutable observation after another. Describing a literature review released by his organization, the International Longevity Center-USA, in a 2006 interview with the *New York Times*, Butler noted:

“According to the government, 1.5 million older Americans live in nursing homes, 90 percent of which have inadequate staffing. Older people also experience health care discrimination. Physicians are often less aggressive in treating their illnesses than they are with younger patients. Medical schools don't teach much, if anything, about elder care. You almost never see a medical student in a nursing home. And you don't see them taught much about death or dying, either. Moreover, Medicare doesn't cover what a lot of older people need – long-term care. The hospice coverage offered is minimal. Medications? Forty percent of all prescriptions are written for older people, but many weren't tested on older patients in clinical trials – this despite the fact that some drugs act differently in older bodies.”

Butler's wife, Myrna I. Lewis, died in 2005. But as with his work, Butler did not let this tragedy drag him down.

“One of the many ways Myrna's death affects me is that we can't reminisce together,” he told the *Times*. “But it's worse than that; there is just this terrific loneliness. You keep going. Being left alone is one of the facts of aging. There's data that suggests that people can actually die of a broken heart, become sick because of it.”

“Since her death, I've been very protective of myself, quite purposely. I go to bed earlier. I've been more thoughtful about my diet and activity levels. I pace myself. On weekends, I have this walking club. A whole group of us walk six miles through the (New York) city. I feel like I have to take care of myself. I still have work to do. And it's important work!”

Butler has left us a lengthy reading list to draw from. He wrote about poor nursing home conditions, ways to live a longer life, sex after 60 and in his latest book, *The Longevity Revolution*, he described the transformation of America. In the last century, Butler explained that the average American had gained 30 more years of life. But medicine, on many fronts, has not kept pace with the needs of those growing numbers of older persons, he said. An earlier book, *Why Survive? Being Old in America*, won the Pulitzer Prize for nonfiction in 1976.

The International Longevity Center, www.ilcusa.org which Butler founded in 1990, can be found on the Web. The center's site features research results, news on older Americans, ways to support related causes and places to volunteer.

Dr. Butler died of leukemia at the age of 83, about eight years longer than the average American man now has to live. He told *The Saturday Evening Post* two years ago that he had changed his mind about life, in that he feared death less than when he was say, 35.



Top 10 Reasons to Fund your Funeral in Advance

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The plan may be considered an excluded asset in order to qualify for Medicaid & Supplemental Security Income (SSI)

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By transferring funds from an investment such as a CD or money market account, you don't have to worry about taxation on growth or 1099 forms.

5. Peace of Mind

Take comfort in knowing that your funeral expenses are taken care of.

6. A Program for Everyone

We have plans to fit your needs in terms of payment options & health conditions.

7. Consumer Friendly

Any funds left over after paying your funeral costs will be returned to the beneficiaries or your estate.

8. Protect Your Loved Ones

By funding your funeral in advance you avoid placing a financial burden on your family.

9. 30-day Free Look

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Is Acai Berry Good for You or is This *Fad Fruit* a Fraud?

By Leah Lancione

The acai (pronounced ah-sigh-EE) berry is a small purplish red fruit that comes from the Central and South American acai palm tree. Like its relative, the blueberry, this fruit contains a high level of antioxidants—even more than blueberries, cranberries or strawberries—which are often touted for their disease prevention qualities. Also like blueberries, acai is packed with flavanoids which help protect cells in the body from harmful free radicals. According to the National Cancer Institute, a free radical is a highly reactive chemical that often contains oxygen and is produced when molecules are split to give products that have unpaired electrons (a process called oxidation). Free radicals can damage important cellular molecules such as DNA or lipids or other parts of the cell.

The acai berry, which is usually sold in juice form, has been praised by many for its health and potential weight loss and metabolism-boosting benefits. However, the research on the acai berry is not 100 percent conclusive. According to WebMD studies do reveal that the pulp from acai berries contain more antioxidants than cranberries, raspberries, blackberries, strawberries and blueberries. And, it is

well known that “eating a diet rich in antioxidants may interfere with aging and the disease process by neutralizing free radicals.” However, there are no definitive studies that place the acai berry above these other fruits in a category of its own, and the weight loss claims promoted by commercial acai supplements, juices, or acai-based diet plans, have not been substantiated by scientific evidence.

In fact, the American Dietary Association announced that though the acai berry has been promoted as a cure for conditions like diabetes and chronic illness, “science doesn't support these claims.” It even goes further to say that though studies in Texas and the University of Florida reveal that people absorb acai berry antioxidants, no human studies have yet found special health benefits from consuming it.

Another study conducted by Texas AgriLife Research scientists and published in the *Journal of Agricultural and Food Chemistry*, also confirms the significance of the human body absorbing the acai berry's numerous antioxidants. Lead Investigator Dr. Susanne Talcott noted, “Acai is naturally low in sugar, and the flavor is described as a mixture of red wine and

chocolate, so what more would you want from a fruit?”

So, is it a super food or just a super fraud? Based on the research, a diet that includes fruits that are high in antioxidants supports weight loss and disease prevention. Just don't go to the extreme and stock your cabinets with acai formulas, capsules, supplements or cleansers thinking you've discovered the secret elixir to defying age, boosting energy and losing weight. Some irresponsible fad diet regimes actually claim you can lose 30 pounds in 30 days all because of the secret ingredient—the acai berry. This potential super food has even received publicity from Oprah Winfrey. Oprah's website even lists the acai berry as renowned clinical and research dermatologist Dr. Perricone's “#1 Super Food.” So, should you make a huge investment in this fruit? No. But it *is* surely a food that you'd be smart to add to your already diverse diet of assorted berries, leafy green vegetables and heart-healthy nuts.

For more information about the acai berry, check these websites, which were consulted in writing this article:

www.cancer.gov

www.webmd.com

www.medicalnewstoday.com



Guilt and worry are a waste of your valuable time - give it up!

Londontowne Symphony Orchestra

A Rare Treat

By Buzz Stillinger

Anne Arundel County residents have many cultural events from which to choose. One not to be missed is the highly regarded Londontowne Symphony Orchestra, or LSO, in Annapolis. Many professionals and top performing amateurs have been added, increasing the size of the orchestra. The high quality of the orchestra, however, is primarily the result of its leadership and conductor, Dr. Anna Binneweg. Ms. Binneweg is one of the cover conductors for the National Symphony Orchestra in Washington, DC, who also directs the Anne Arundel Community College Symphony, where she also serves as assistant professor of music. Ms. Binneweg challenges the musicians and brings a level of professionalism to the LSO performances that is immediately evident.

The LSO was founded in 2002 by Katherine Solano, who had a vision of a regional classical symphony orchestra that would have wide appeal to the residents of Anne Arundel County. The orchestra is composed of music teachers, college professors, student musicians, professional military musicians and highly qualified members of the community such as concertmaster Ms. Dana Goode. A native of Dallas, she has a degree in violin performance from the Peabody Conservatory as well as a master of arts degree from St. John's College in Annapolis. Ms. Goode is presently on the faculty at Notre Dame and Loyola College and performs regularly with the Greenspring Valley Symphony, the Castaglia String Quartet and the Baltimore Opera Orchestra. Dave Hough is one of the more tenured members of the orchestra. He plays bass trombone and retired from the US Army Field Band five years ago. He now lives here and continues his love for music by contributing his talents and abilities to the orchestra.

The LSO has a special emphasis on giving young people opportunities to learn. The orchestra has formed partnerships with the Anne Arundel Community College and Anne Arundel County High School music programs. Through these partnerships the orchestra encourages exceptional young music students to play with them as an educational experience and as an incentive for success.

Since its inception, the orchestra has provided audiences with an array of quality symphonic music in traditional settings, but also provides recitals and occasional light classical/pops concerts as well. This season's opening concert will be at the South River High School on Sept. 12. It will be a "Septemberfest" featuring Beethoven and Brahms, concluding with Respighi's *Pines of Rome*.

Providing residents and guests with superb orchestral music, the LSO is able to continue with reasonable prices as South River High School, with its large auditorium and fine acoustics, has donated its facilities to the orchestra so that concert halls do not need to be rented.



Buzz Stillinger, a member of the LSO, can be reached at bjstillinger@verizon.net

OutLook's

Bits & Bytes

Would you like more information on a medical issue such as alternative treatments available and where the top specialists can be found? Although costs are involved, it's worth a look at www.thehealthresource.com

2010 - 2011 Season Schedule

Septemberfest - Sunday, Sept. 12, at 3 p.m. at South River High School:
Beethoven's *Coriolan Overture*, Brahms' *Violin Concerto* featuring solo violinist
Emil Chudnovsky and Respighi's *Pines of Rome*.

Vivre La France! - Sunday, Jan. 30, 2011 at 3 p.m. at South River High School.
Works by Poulenc and Mozart, and Ibert's *Flute Concerto* featuring
a local soloist, **Melinda Wade English**.

A German Requiem - by Brahms, in collaboration with the Queen Anne's Chorale
Saturday, Apr. 9, 2011 at 7:30 p.m. at Chesapeake College, Wye Mills
Sunday, Apr. 10, 2011 at 3 p.m. at Annapolis High School

Prevailing Pioneers - Sunday, June 12, 2011 at 3 p.m. at South River High School:
Saint-Saens' *Piano Concerto No. 2* featuring **William Bloomquist**, Glinka's
Overture to Russian & Ludmilla and Shostakiev's *Fifth Symphony*

Washington, D.C.



Smithsonian American History Museum, Smithsonian Libraries Exhibition Gallery, first floor west

Current Offering: *Paper Engineering: Fold, Pull, Pop and Turn*

Pop-up books originated in the 16th century as tools for education and to record information such as a calendar, the movements of the moon or the inner motion of the human heart. The broad scope of this exhibit includes “paper engineering” of books with moving parts, among them, peep shows, accordion books, the pop-up books familiar today and volvelles, which are circular slide charts with rotating parts. More than 50 works are displayed, demonstrating the wide variety of ways that have been used to transform flat, static images of basic paper constructions into forms that are dynamic and multidimensional. All pop-up books were made by hand with skill and detailed accuracy. For example, several layers of engraved images of body parts and organs are seen in Descartes' *Renatus Des Cartes de Homme* (1662), whereas *Moderne Technik* (1912) presents the inner mechanism of a steam locomotive. It was not until the 18th century that these techniques were applied to making toys such as flap books with pull tabs and dissolving images that reveal answers to riddles. The exhibition includes works by many contemporary designers as well as renowned historical pop-up engineers including Meggendorfer, Nister, Girard, Lentz, Tuck and Kubasta.

On View: June 14, 2010 to Sept. 1, 2011

Location: 14th Street and Constitution Avenue, NW, on the National Mall

Getting there: Metro Blue and Orange lines at Federal Triangle and Smithsonian

Admission: free

Hours: Sept. 1-5, 10 a.m. to 7:30 p.m.; after Sept. 6, 10 a.m. to 5:30 p.m.

Food service: Stars and Stripes Cafe open 11 a.m. to 3 p.m.; Constitution Cafe serving light fare, open 10 a.m. to 5:30 p.m.

Of note: Three museum shops. The Main Museum Shop on the first floor

covers 6,000 square feet.

Contact information:
www.americanhistory.si.edu
or 202 633-1000



National Portrait Gallery

Current Offering: *From FDR to Obama: Presidents on Time*

Since its inception in 1923, *Time* magazine has presented United States presidents on its covers. Some representations were photographs, others were paintings; the styles vary from cubism to absolute realism. The artists and photographers were commissioned by the magazine and their works range widely in mood and intensity. Some presidents appear more than once, portrayed by different artists. In the process of viewing the 30 works, you can trace the presidency from Franklin Delano Roosevelt to Barack Obama, reviewing the nation's history both chronologically and stylistically. Not to be missed is a pop art bust of Richard Nixon, sculpted with strips of newspaper headlines.

On View: through Sept. 26, 2010

Location: 8th and F Streets, NW

Getting there: Metro Red, Yellow and Green lines at Gallery Place

Admission: free

Hours: 11:30 a.m. -7 p.m. daily

Food Service: Courtyard Cafe serves light fare in conjunction with the National Portrait Gallery.

Of note: Gift shop in conjunction with the National Portrait Gallery.

Contact Information: www.npg.si.edu or 202 633-1000



National Postal Museum

Current offering: *Alphabetilately*

The title of this exhibit comes from two words: alphabet and philately. The show presents the alphabet of stamp collecting. Thus the stamps, ephemera and artifacts on

display represent “the American experience from historical subjects of popular culture, from actual events to important ideas.” *Alphabetilately* is designed to intrigue and educate, providing an outstanding showcase for American postal and philatelic history.

On view: through Oct. 29, 2010

Location: 2 Massachusetts Avenue, NE

Getting there: Metro Red line at Union Station

Admission: free

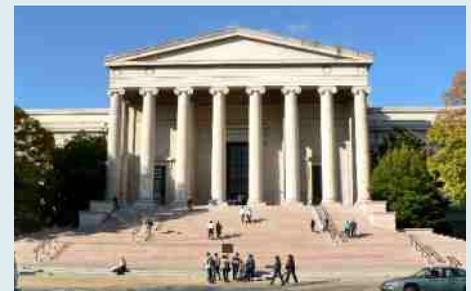
Hours: 10 a.m.-5:30 p.m. daily

Food service: none

Contact information:

www.postalmuseum.si.edu or 202 633-5555

Of note: Gift Shop



National Gallery of Art

Current offering: *In the Tower: Mark Rothko*

Rothko's black-on-black paintings were done in 1964 as he was working on a chapel for the Menil Collection in Houston, Texas. These works are accompanied by music Morton Feldman composed specifically for that space. In addition, the National Gallery has produced a 10-minute film that examines Rothko's career and his unique style that imbues “abstract painting with emotional significance.”

On view: Feb. 21, 2010 to Jan. 2, 2011

Location: between 3rd and 7th streets at Constitution Avenue, NW

Getting there: Metro Red Line at Judiciary Square, Yellow or Green lines at Archives and Blue or Orange lines at Smithsonian

Admission: free

Hours: Monday to Saturday 10 a.m. to 5 p.m. and Sunday 11 a.m. to 6 p.m.

Food service: Seated dining room and a food court.

Of note: Two outstanding museum shops. Open daily during museum hours.

Contact information: www.nga.gov or 202 737-4215



National Geographic

Current Offering: *Rare Photographs* by Joel Sartore

These original photographs from the new *National Geographic* book, *Rare*, present Joel Sartore's three-year study of North American endangered species.

This work caps a 20-year career as a *National Geographic* photographer. The animal portraits are dramatically displayed on plain backgrounds, each a monument to its subject. "By photographing the most endangered of our plants and animals, I can make the most dramatic plea to get folks to stop and take a look at the pieces and parts that we're throwing away," Sartore says.

On view: through Oct. 11

Also offered: *Da Vinci—The Genius*

On display in this show are full-scale machine inventions, reproductions of DaVinci's paintings, and detailed anatomical sketches, all of which reflect Leonardo's innovation as an inventor, artist, anatomist, sculptor, engineer, musician and architect. This show includes the following: glider, parachute, precursor to the helicopter, forerunner of the military tank, automobile and submarine as well as interactive ball bearing and gear systems, all fabricated using techniques and materials available in the 15th century. In a section on the *Mona Lisa*, the work of Pascal Coffe presents 25 secrets recently revealed through 240 megapixel multispectral imaging.

On view: through Sept. 12, 2010

Location: 11th and M Streets, NW (museum entrance on M Street NW, just east of 17th Street)

Getting there: Metro Orange and Blue lines at Farragut West, Red line at Farragut North

Admission: free

Hours: Monday to Saturday 9 a.m. to 5 p.m. and Sunday 10 a.m. to 5 p.m.

Food service: none

Contact information:

www.nationalgeographic.com/museum or 202 857-7588

Of note: Gift shop focuses on nature-related materials.

Baltimore



The Baltimore Museum of Art

Current Offering: *Advancing Abstraction in Modern Sculpture*

The Baltimore Museum of Art augments its extensive holdings of David Smith's sculptures with examples from estate and private collections to present 40 works that include *Head with Gogs for Eyes*, which the museum received last year by bequest. This piece is of singular importance as it is one of the earliest examples of the welding technique that characterizes Smith's black, iron sculptures. The exhibition includes works by Smith's contemporary abstract sculptors: Hans Arp, Naum Gabo, Julio Gonzales, Henry Moore and Louise Nevelson, among others.

On View: July 21, 2010 to Feb. 20, 2011

Location: 10 Art Museum Drive near North Charles and 31st streets with parking at nearby meters and garages

Getting there: Maryland Transit buses 3 and 11

Admission: free

Hours: Wednesday to Friday 10 a.m. to 5 p.m. and Saturday and Sunday, 11 a.m. to 6 p.m. Closed Monday and Tuesday.

Food service: Gertrude's Restaurant offers fine Chesapeake style dining for lunch and dinner Tuesday through Sunday. Closed Monday. Brunch service begins at 10:30 a.m. Saturday and Sunday.

Contact information: www.artbma.org or 443 573-1700

Of note: The gift shop features books for adults and children as well as art-related novelties.



The Walters Museum of Art

Current Offering: *Checkmate! Medieval People at Play*

To the discerning eye, manuscripts from the medieval period are not only objects of devotion, but also troves of cultural record. "Medieval people found time for amusement in the margins of their lives and their manuscripts." This exhibit presents peasant boys at play and monkeys dancing. *A Flemish Book of Hours* shows monks playing blind man's bluff. Whimsy and fun imbue these small illustrations with a significance and delight that belies their size.

On view: July 17 to Oct. 10

Also offered: *Great Illustrations: Drawings and Book from the Walter's Collection*

Taken from the museum's extensive permanent collection this focus show highlights drawings for Gustave Dore's Bible and Paul Gavarni's views of the London underworld. Thus, we see a variety of approaches used by 19th century artists who were illustrators of works such as Shakespeare, Dickens and Jonathan Swift.

On view: July 31 to Oct. 20

Location: 600 North Charles Street, Baltimore with on-street metered parking and nearby street lots.

Getting there: Bus stop 307 of the Purple Route of the Charm City Circulator (free loop transport); MTA bus lines: 3, 11, 31, 61 and 64; Centre Street Light Rail

Admission: Free including special exhibitions.

Hours: Wednesday-Sunday 10 a.m. to 5 p.m. Closed Monday and Tuesday.

Food Service: The cafeteria provides a sandwich and dessert menu.

Of note: The gift shop is extensive.

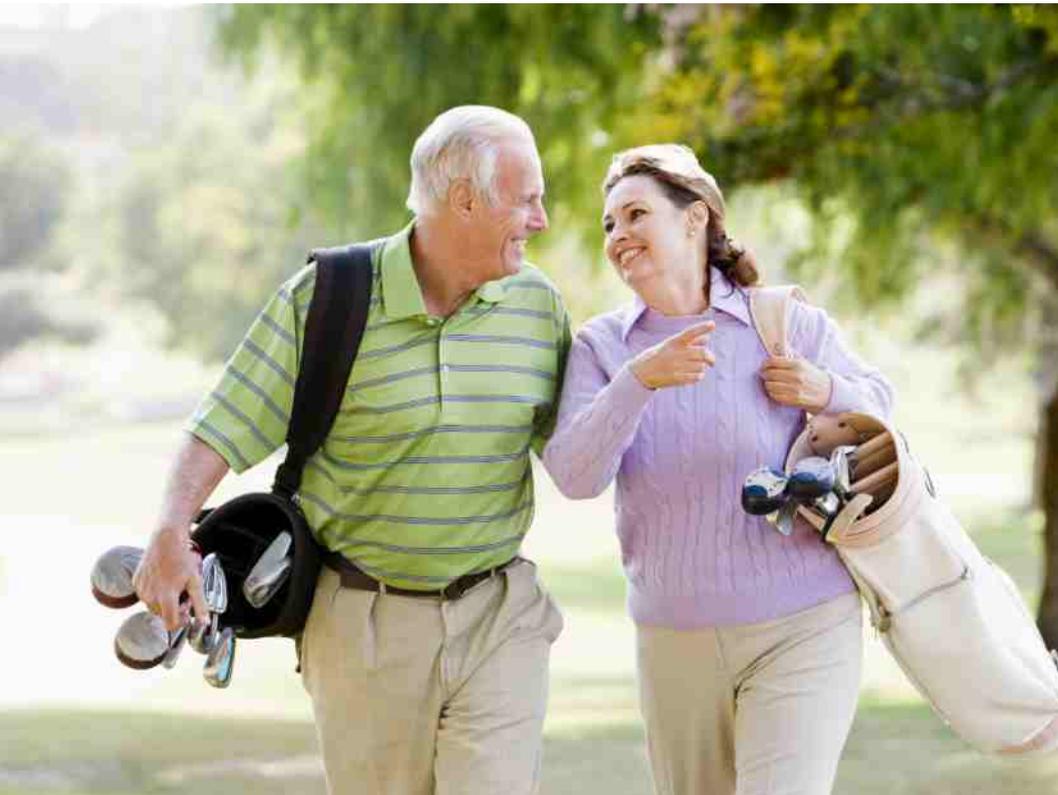
Contact information: www.thewalters.org or 410 547-9000



Tricia, an avid patron of the arts, can be reached at triciah@erols.com

Time 'Fore' Taking Up Golf

By Leah Lancione



“Keep in mind, this is a sport people end up playing into their 60s, 70s and 80s. So don't get discouraged early on about finding the right set of clubs or looking awkward.”

To some, golf is nothing more than an expensive, time-consuming activity that prompts some players to wear downright silly attire. To others, golf is a dearly-loved hobby that requires all the skills and dexterity of other major sports—balance, hand-eye coordination, form, precision and plenty of mental fortitude no matter what you're wearing. If you have tinkered with the idea of joining the latter group, start by visiting sites like www.beginnersgolftips.com and www.learnaboutgolf.com or take a lesson from a club pro. There are plenty of venues to learn this game in the Bay area, but first things first – namely golf clubs. According to learnaboutgolf.com many beginners make the same initial mistake: going out to purchase new clubs. Since new clubs are expensive and vary depending on your style, size and ability, you should hold off on this decision, unless you can find a cheap set at a local yard sale. Other options are to either borrow a set from a friend or rent

from the clubhouse until you've done your research or have been advised by a professional on what clubs will fit your game and your budget.

Keep in mind, this is a sport people end up playing into their 60s, 70s and 80s. So don't get discouraged early on about finding the right set of clubs or looking awkward. The more you play, the more you'll figure out which set best suits you and your game. And did we mention the health benefits? Aside from the occasional back problems the golf swing can cause or exacerbate, the game is great exercise. You're focused on the next shot, not on the boredom of walking. And you're going to know when it's time to use golf carts that save you much of the walking, because tired legs hurt a good golf swing. There's no disgrace in carting it.

Though most complete sets contain about 14 clubs, with woods, hybrids, irons, wedges and a putter, initially you may be able to get away with a half set, six or seven essential clubs, to help you get acclimated. This also means less to lug around the course. Another good tip for beginners: It's better to equip your bag with two or three hybrid clubs rather than going with the more difficult-to-hit 1, 2 or 3 irons.

According to www.choosegolfclubs.net the most important thing to do when browsing through the different brands is to base your decision on your ability level and to try several models before making a purchase. Salespeople at pro shops will be more than happy to watch you practice your swing motion or test out the different grips, weights, lengths, etc. Just remember: Try before you buy.

Once you have clubs, you should start by taking a few lessons or at least practicing for a few weeks at a driving range.

When it's time to head out to a course in the Annapolis area, there are public courses like the Eisenhower Golf Course in Crownsville and Bay Hills Golf Club in Arnold. At Eisenhower – www.eisenhower.com – there is a

practice facility with nine hitting stations on the driving range, as well as a practice green for chipping and putting. If you want to take an individual lesson or a group lesson or clinic, there is a teaching staff for that. And note that Monday through Wednesday, Eisenhower offers a \$30 greens fee for seniors that includes the cart. Bay Hills – www.bayhillsgolf.com -- has a Senior Club with special events and tournaments, in addition to different tee time specials.

But these are regulation, 18-hole layouts you might want to savor for another day. Shorter, par 3 courses should probably be your destination in the beginning. The Severna Park Golf Center and Night Hawk Golf Center in Crofton each have a par 3 course, a driving range and a pro shop.

Night Hawk Golf Center in Crofton is open from 9 a.m. to 10 p.m. and offers individual, small group and clinic instructions. The facility contains a putting and chipping green, grass tees, covered tees, indoor net and a bunker. Open from 8 a.m. to 9 p.m., Severna Park Golf Center also offers lessons and clinics for newbie golfers.

Both venues also have a mini-golf course if you want to practice your putting swing casually with family and friends.

Also, try practicing your swing in front of a mirror or video tape it to determine whether you're balancing properly and swinging the club with the correct range of motion. Once you think you've got that down and have your private or group lesson scheduled, sit down with a good book on the rules of golf—particularly one sanctioned by the PGA—so you're well informed of all the common rules.

After you've got a few rounds under your belt, the self-tutoring begins. One of the best ways is to subscribe to *Golf Magazine*. Skip the monthly articles about golf resort vacations and features about the game's greatest players and go straight to the instruction tips featured in the front and back of the book. At golf.com and other websites specified in these instructional articles, you can see helpful audio lessons and videos of swing corrections you can make. Another good

OutLook's
Bits & Bytes

If you're looking to identify both fauna, flora and crawly things that you are finding on your walks through the autumn foliage, go to www.discoverlife.org for a dazzling array of pictures and descriptions of thousands of living things.

thing: *Golf Magazine*, like many niche pubs, is making subscription offers at great prices in an attempt to build readership.

Finally, get out there and practice. Just don't forget the legendary golfer Arnold Palmer's warning, "Golf is deceptively simple and endlessly complicated; it satisfies the soul and frustrates the intellect. It is at the same time rewarding and maddening—and it is without a doubt the greatest game mankind has ever invented." 

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Did you know when one door closes another opens?

Going Digital with Age

By Neil Moran



Many retirees are opting out of the rocking chair for a more active and productive lifestyle. One area they are getting into is photography. Taking pictures with a compact digital camera is relatively easy. However, if you want to take professional-looking pictures, ones you could possibly sell, you'll need to learn from the experts.

Learning new skills at an older age can be a daunting task, especially if it involves technology. Perhaps that's why you haven't taken the leap into the more tech-laden DSLR cameras. Or, heaven forbid, you're still using a film camera, which really isn't all bad.

If you're looking to take your photography to the next level, but feel a little overwhelmed with all the bells and whistles of a digital SLR camera, you're not alone. I've been there. Fortunately, there are some good books and online courses that will relieve your "technophobia" and help you to take better pictures in no time.

When I first looked at the manual for my Canon XS, I might as well have been looking at the blueprints for a microwave. While I was able to figure out a few neat features, like the self-timer and custom settings, I just couldn't put it

all together to take better pictures. And then I discovered a book by Jim Moitke, entitled: *The BetterPhoto Guide to Digital Photography* (see page 44 for book review). It's an excellent teaching tool, but if book learning isn't your forte, or you're looking to specialize in an area, such as portrait or sports photography, there are many online courses out there for the novice and advanced photo bug.

www.Betterphotos.com is one such site. Owned and managed by Moitke, it offers many online courses, from beginning DSLR photography to advanced. The courses are structured so you read, take photos and receive professional feedback. The instructors will take you by *both your hands* and teach you what you need to know so you can truly unleash your creative right brain. These free online courses can be a jumping off point to get you learning more about digital photography. Two how-to freebee sites that offer good information on the subject are www.About.com and www.Suite101.com. Two sites that offer free online courses and rank high on their Internet search engines, include www.Photographycourse.net and a class taught by a beginner at www.fromtherubberroom.com

Once people start raving about your photos, you'll want to have them developed by a professional studio. Studios such as

MPIX, which is used by many professional photographers, will help let your newfound skills really stand out by producing high quality prints. These sites also offer a plethora of options for displaying your photos, such as in albums, greeting cards, etc. A service like this is also beneficial if you get into commercial photography, like I have with wedding and portrait photography, where you will need photo albums, wallet-size prints, etc.

So what do you need to get serious about digital photography? A good digital SLR camera, of course. Choose from the popular brands on the market, such as Canon and Nikon. These are usually sold as kits and come with a wide angle to 50 mm lens. In addition, you should get a good flash unit so your pictures don't get washed out by the pop-up camera flash. A professional quality tripod is a must to avoid the inevitable camera shake. In addition, you'll want to consider a portrait or telephoto zoom lens. Most portrait and wedding photographers also use lighting kits that include umbrellas, strobes and stands. These can be purchased as kits for as low as \$300. Adorama and B & H photography are two trusted sources for camera equipment.

Digital photography can be a fun, rewarding and a profitable venture. So go ahead, give it a try. There are plenty of resources and people out there who will help you get into it. If nothing else, you'll enjoy better photos of family and friends. 

Neil Moran uses his digital photography skills to take pictures for his business. Visit his writing site at www.neilmoran.com

OutLook's *Bits & Bytes*

To learn everything you may not want to know about the prevalence of mercury in our food chain (especially fish), as well as what's safe and what isn't, log onto: www.gotmercury.org



Is It Just “the Blues”?

Some of my family members have told me that I seem depressed. I say that I just have the blues. What's the difference?

Unlike a simple case of “the blues,” which can be looked at as a limited and even normal response to a stressful life situation that passes of its own accord, depression is a serious medical illness. This disorder negatively affects the body as well as the mind and can alter one's functioning on multiple levels. Depression colors your entire world, may endure for years if untreated, and can be life-threatening.

What concerns me about your question is not a matter of words used to define a condition. More importantly, it is the fact that a number of people close to you are giving you feedback reflecting their concern about your mood and deportment. Please pay attention to their observations. Often, we cannot be objective about ourselves, particularly when we get pulled into a negative spiral of thoughts, emotions and behavior.

A qualified professional can help you determine if you are merely experiencing a temporary case of the blues or if you are suffering from clinical depression. Seek out a physician, mental health professional or clergy member. Tell them of your family's concerns and request a “depression screening.” It only takes a short time to complete and will provide you with the answers you need.

Depression is a real medical illness and not a sign of personal weakness or something you can will yourself to overcome. If you are diagnosed with depression, there is no need to suffer. Treatment is effective in most cases and most likely will include counseling and possibly medication. Please do not delay seeking help: Your life and your health may depend upon you taking action.

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 Victoria2Write@aol.com

Dating Etiquette

It's my kid's fault! How good it feels to say that, because parents always get blamed for everything, don't they? I've been a widower for a long time and my daughters finally talked me into signing up for a senior dating service. As a result, I've been in contact with a couple of ladies and it's progressed to the point where we are planning to meet. Now, I'm panicked. It's been decades since I've dated! I don't know whether to thank my daughters or blame them for my predicament. How do I make a good first impression?

By all means, thank your daughters for caring enough to encourage you to expand your social life. Obviously, they love you and think you have much to offer someone special. Their generosity in being open to their father dating is commendable!

The elements that go into making a good first impression are timeless and have not changed since your dating days. When we focus on having fun, staying relaxed and showing interest in others, we're on the mark. Sounds familiar? But let's break it down a bit just to set your mind at ease:

• **What do I wear?** No need to invest in a new wardrobe or overdress, but take care to present yourself in a pleasing manner. For guys, shoot for classic and neat. No baggy T-shirts emblazoned with tacky slogans! Instead, choose well-pressed khakis, nice jeans, or casual slacks. Pair these with tailored shirts and/or sweaters for a stylish and simple look. Ladies, the same advice to stay classic and neutral is a good bet. Avoid too tight or too revealing clothing. Jazz things up with fun accessories to show your style. On a first date, think safe rather than flashy.

• **How do I act?** Put this in perspective. It's only a *date* and not an interview for your future life companion! Relax and breathe. Your goal is to have an enjoyable evening and to get to know this person a bit better. You've already exchanged some information which will help the conversation flow. Focus on your date and what you may have in common. The upside is that when you become interested in the other person, your natural self-consciousness disappears. People love to talk about themselves so listen more and talk less. Ask upbeat questions centered on topics such as hobbies, interests, favorite books or movies. This is not the time to get into family dysfunction and drama.

• **What next?** Since this is a first date, keep your expectations in line with that. Avoid any rush toward physical intimacy which may be an immediate turnoff. Take your cues from your date. Is there a natural connection, a feeling of warmth and camaraderie? Trust your intuition. You will be able to pick up on those subtle cues if you pay attention. Does he or she lean toward you? Touch you casually on your arm? Laugh easily? Is there that spark between you? Again, err on the side of less is more. You can't go wrong with a kiss on the cheek. If you've enjoyed the evening, say so and indicate that you'd like to see her again. If it doesn't feel like a match, simply thank her for the evening. Above all, treat your date with kindness and respect.

The times may have changed but class and good manners never go out of style. Making a good impression is as simple as these few steps. Dating can add a zip to your life and is an adventure. Take the plunge and enjoy! 

You Are Not Alone: Medicare for the Less Than Savvy

By Nellie B. Finale

OK, so I'm going to turn 65 next month. Big deal, I've always been content with my age. Why not? If you can't change something, leave it alone and move on. Much like the weather, death and taxes, some things cannot be avoided or altered.

The only regret I have about turning 65 is that I know nothing about Medicare. I guess Medicare is somewhat like death and taxes. The only difference is that along with Medicare, there are choices that must be made. What choices? I only wish I knew. What is part D? Who pays for it? What is Medicaid, who pays for that? Where does B and C go? I only have a month to figure this out.

There is so much mail on this subject stuffed into my box that I cannot figure out which are advertisements and which are really official. So I did what I thought was the right thing. I brought the information to the Social Security office. They told me that this, this, and that are all advertisements. "But they are so urgent. Answer by this date or you will not get another chance." Another chance to what? The final suggestion from Social Security was that I had to go to the "aging office."

I went there. Stood in line. The woman in front of me was grumbling steadily about her prescription medications "and they just told me today!" I don't understand what she is talking about. The man who just arrived to take the place behind me is happy, but a chain smoker and just had to have one more cigarette before he came in. Yuk! Phew! I can barely breathe. As an ex-smoker I understand, but that doesn't make it any easier.

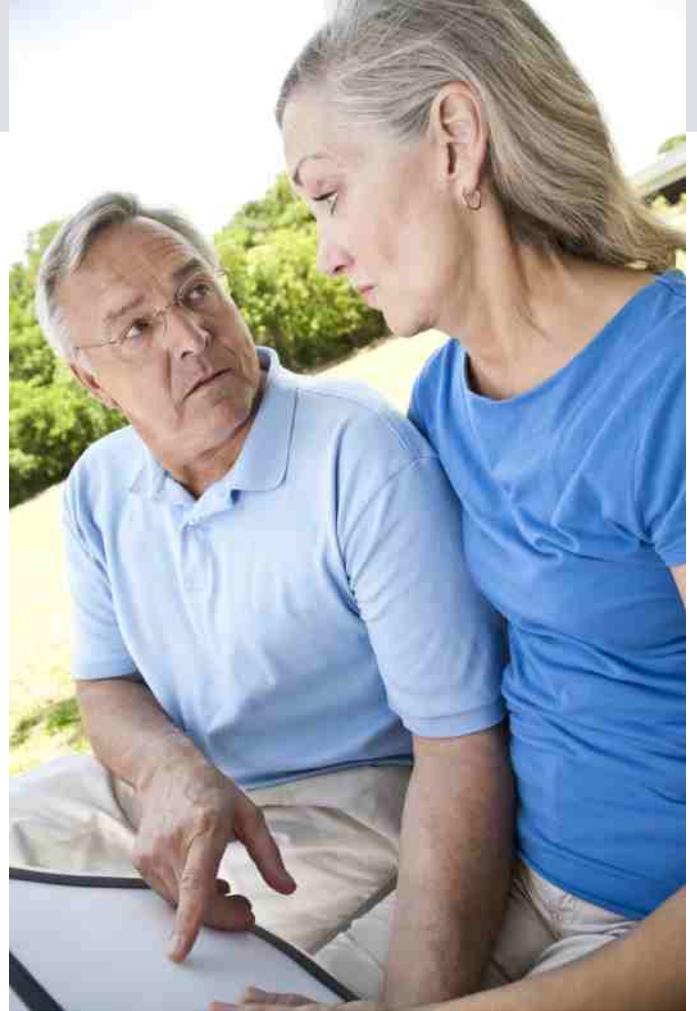
The woman at the desk is simply sitting there in front of her computer, possibly playing solitaire. We don't exist for her. She can only do one thing at a time. Whoever said that women can multitask has never met this woman. She

and all her sisters back there won't even look up and give a friendly nod. By the time it is your turn, you should be awarded a medal for remaining patient and having the ability to still be polite. Do you suppose she is even going to look you in the eye? No, because if she cared about you, she wouldn't be able to get through her day.

OK, we've established that I am standing in a line not being able to breathe, sandwiched between two other people for an inordinate amount of time. My turn finally arrives. "I need someone to explain to me what I am supposed to do with this Medicare information," I say. "I don't even know where to start."
"Well," says she, "what exactly do you want to know?"
"I don't know," I say. "That is why I am here. I don't know what I am supposed to do or where to start."
"You need to go to the Social Security office," she says, turning back to her computer.
"Wait," I say. "They sent me to this office."
"Well, we cannot help you here."
"What am I supposed to do?" I say one more time.

"See a counselor," she suggests. Great, this is what I thought I was standing in line for – to see a counselor. After a brief wait, a counselor comes out and calls my name. I follow her into her den of safety. But I'm terrified. I sound stupid, I was formerly a professional person but that has no bearing on this, I don't even know what to ask.

Putting my paperwork on her desk I say, "I don't know what I am supposed to do with this information. Social Security said I am already in the system, but I am supposed to make some decisions – something about



Part D or B but what about C? What are they? Which of these papers do I need? I think some of them are advertisements. This one says to get back to them by some date, but is this an official letter or an advertisement? It looks official, I think, but I really don't know what to do."

"Well, if this says to answer by a certain date, you better do it," says the counselor. "The Social Security office said some of these are advertisements They actually threw some of them out."
"Oh no! You can't do that!" she pronounces. "And, anyway, we cannot answer your questions; you have to go to the Social Security office."
"But Social Security sent me here!" I say in my best sub-frantic voice.
"Well, why did you wait so long to try to figure this out?" she asks.
"Because I've been busy. I'm in graduate school."

"Aha! Well, if you are smart enough to go to graduate school, you certainly can figure this out."

"But," I protest weakly, "I only turn 65 once!"
"Go home and read the paperwork," she says.

OK, I have another solution. I'll ask anyone I know who is over 65 what they did and what decisions they had to make. My mission begins with a neighbor.

"What do you do with your Medicare? Do you have something for Part D?"

"Sure, we have "Ahhp" (or something like that), we don't have any problem with it. We don't have to deal with it. The doctor's office takes care of everything. My husband says that some of the plan is covered by his retirement. But Ahhp takes care of everything. Ahhp works out well for us."

"May I ask, what is Ahhp?"

"AARP"

OH! I say, remembering that she's from Boston!

Tried another friend in her 90s. "How do you take care of your medical bills?"

Friend: "I don't. Everything is taken care of. I never worry about it."

"What do you mean?" I ask.

"Well, I have a girl who comes in every two weeks and does all of my paperwork. I have no idea. All I know is the money keeps coming in."

"What do you mean you have no idea?"

"Well, I don't have to worry about it. She takes care of everything."

This is scary to me. I have mailed this same friend several things that somehow got lost in the mail. She never received them. Different friends bring in her mail when they arrive to visit or clean or otherwise help out. She trusts them all implicitly. This is not a good idea. She knows that things disappear from her house but cannot bring herself to mistrust anyone.

On to asking another friend, who is somewhat money-savvy: "I don't know, they take care of it at the doctor's office."

And another friend: "I don't know, I just pay the difference and almost never get sick."

My conclusion after far too many investigative interviews is that the entire system is baffling to almost everyone and that we better wake up. Attending a seminar on managing your money, run by an investment adviser who wants you to invest money with his company, is not the answer. We need real classes, run by Social Security -- step-by-step classes for when we are forced into making these decisions. They should provide samples of information that we will have to deal with. Help us, the ignorant soon-to-be 65ers through A,B, C and Ds of it. Don't assume that we know anything about it, but keep in mind that most of us aren't idiots and are still able to grasp some basic concepts.

Oh, no! My mail has arrived. There's something about a gap payment! What does that mean?

*Ms. Finale can be reached at
pkklyce@msn.com*

In Conclusion:

We sympathize with readers who are in or about to enter the Medicare maize, which is depicted in N.B. Finale's sort-of-spoof on the subject. We could fill this month's issue with Medicare advice alone. Short of that, there really are people you can talk to about what Medicare advantage plan(s) you should select to augment basic Medicare coverage at age 65. Pursuing these sources is only slightly less daunting than Finale describes it, but worthwhile nonetheless.

It is especially important to sort through your options this year as health insurance carriers begin trimming Medicare advantage benefits for 2011 as the government cuts their federal subsidies to help pay for the new health care reform law over the next decade.

Examples of benefit losses you may suffer for the modest Medicare advantage premium that is deducted from your Social Security benefit every month: Free health club memberships will become a thing of the past. Eye care and dental benefits will likely be reduced. Copays are likely to rise. Hospital stays won't be covered as well in advantage plans.

We address here only Medicare advantage plans, the most popular on the long list of private Medicare plans available to you. Here are some simple tips:

1. Go through that pile of Medicare mail and pick out several of the insurance companies offering a free coffee and snack at a local restaurant and listen to the pitch from their salespeople. Ask a million questions. Take grad school notes.
2. Do talk to your friends about their experience so far with Medicare advantage plans. Ask what surprised them – good or bad – about the plan they went with.
3. You could go to the Social Security office, where you could get some answers, but it's not really their bailiwick. Better, call 1-800 MEDICARE or check at www.cms.hhs.gov/ and find out what plans are available in your area and get answers to a myriad of other questions.
4. For just getting answers, a good online site is Medicare Interactive, sponsored by the nonprofit Medicare Rights Center. They're going to beg you for money right up front, but hey, they're doing a good thing.
5. Then there is the Senior Advisors Group, which you can Google or call at 610 399-8700. This outfit has partnered with more than 30 insurance companies, which allows them to say they provide objective advice about advantage and other programs because they can't favor one company over another.

While you are sorting through this mountain of information, what are you looking for? Think about your situation and what your needs are. If you are on more than a few medications, be sure to get the companies' formularies of drugs covered under their plans.

Know that drug benefits are capped and that most people end up paying for prescriptions out of pocket before the end of the year. If you are concerned about hospitalization, compare coverages very carefully. As always ask questions.

When you decide on a company, remember that if things don't go well in 2011, you can select a new carrier late next year for 2012.

– Mick Rood 

OutLook's *Bits & Bytes*

A not-to-be missed website for readers is www.bookreporter.com Featured are many undiscovered and little-known titles, as well reviews of the most current books, what's new in paperbacks, titles for book clubs, etc.



The Boy Who Harnessed the Wind: Creating Currents of Electricity and Hope

By William Kamkwamba and Bryan Mealer, HarperCollins (2009)

This fascinating true-life adventure details the life of a young boy who, without more than rudimentary knowledge of English, teaches himself to understand electricity and ultimately builds a windmill from scrap from the town dump. William Kamkwamba begins his story with the moment the townspeople gather to see if the windmill will work. The suspense is gripping as he climbs the structure and connects the wires. Then the wind obeys and the little bulb lights. But this is not the whole story. William proceeds to tell of his early life and the lives of his villagers who were dependent on subsistence crops which flourish only if the rains come. A famine decimates the land and nearly kills them all. As a result, there is no money to pay high school tuition or purchase hard-soled shoes and the prescribed dark pants and white shirts required for him to attend. To fill the time while his friends are in school, William turns to the local library, where he discovers the books that change his life and enable him to bring comfort to his family and, ultimately, to his village. Even as American readers learn about the pains of hunger, they will be filled with the joy of a unique accomplishment by *The Boy Who Harnessed the Wind*.

~ Tricia Herban

The BetterPhoto Guide To Digital Photography

By Jim Miotke

Amphoto Books, New York (2005)

White balance, mysterious icons, strange jargon. These new digital cameras take great pictures. However, it seems you need a PhD in funny sounding tech terms to learn to use them. Actually, you don't if you pick up Jim Miotke's *Betterphoto Guide to Digital Photography*.

I thought I was doing just fine with my Minolta film SLR camera. Having done wedding and portrait photography with my "antique" film camera, I thought I had a pretty good understanding of aperture, shutter speed and ISO settings. So when the digital revolution arrived, I initially resisted the change. As time went on I started to realize not only the convenience of using a digital camera, but how I could take better pictures, if only I could learn how to use the

darn thing!

There just seemed to be too many bells and whistles and a plethora of foreign terminology to wade through for this over-50 person. So my spiffy new Canon xi sat pretty much underused and underappreciated. Sure, I was able to put it on the "auto" setting and take decent snapshots, but I knew I was missing out on taking really good photos, ones I could be proud to frame or display on one of those online sites.

Then one day while browsing the how-to photography rack in our local bookstore, I discovered Moitke's book. I was impressed from the get-go with the easy-to-follow language in the book. It is as if Jim is right there teaching you how to use your new digital camera. So with camera, camera manual and Moitke's book spread out on the kitchen table, I went to work on Chapter One and started to learn how to get the most out of my digital SLR camera.

Moitke starts right from the beginning with let's turn the thing on. He then helps you understand what type of camera you are using. He then takes you by the hand and explains each feature of a digital camera and where you'll likely find the right button or command on your digital camera. At the end of each chapter he suggests an assignment that is usually quick and easy to do. In each chapter he displays before-and-after photos to illustrate what you can do to improve your photos by using the right commands.

Continue on reading to learn the latest technical terms that may make you cringe: like RAW, JPEG and TIFF. Moitke seems to understand how intimidating these terms can be. For instance, one subsection is entitled "EXIF, A Confusing Acronym for a Very Cool Feature." He then goes on to simplify this feature of the DSLR camera. If you follow Moitke's explanation of these features and locate them in the menu of your digital SLR camera, or on the back of the camera, you'll pick it up in no time.

Once you are more comfortable with the settings on your digital camera and have practiced them in a few simple situations, you can go on to learn what Moitke has to teach you about how to utilize these settings to learn about exposure, composition and light. He also covers a number of other topics you may want to know about, like using a macro lens for close-ups, flash photography and using filters.

It's very important, if you are to learn to use the right commands in a crunch -- like when that new born is giving away that

precious smile -- to be able to quickly make the adjustments on your digital camera to take the best photo possible. To become adept at doing this will take practice. So start carrying your camera with you, like Moitke suggests, and start snapping away.
~ Neil Moran

Teacher Man

By Frank McCourt

Simon and Shuster, New York (2005)

For anyone who has read the award-winning novel, *Angela's Ashes* by Frank McCourt, *Teacher Man* will be a 180-degree change in content. While *Angela's Ashes*, was a somber book, *Teacher Man* is a bright testimonial to the tenacity and dedication of a high school teacher and the resilience of his students.

If you have been a teacher, this should be of great interest to you. To all who have been high school students, it might give you moments of laughter, reflection and reminiscence of high school days. In this short, but riveting novel you will experience Mr. McCourt's 30 years of ups and downs teaching high school students five days a week, for five periods a day in New York City. We meet students who are inspired, indifferent, unruly, intelligent and hormonally challenged, rather a normal sampling of high school students.

His career starts at McKee Vocational and Technical High School on Staten Island and progresses, thanks to his innovative teaching techniques, to the prestigious Stuyvesant High School, where students joined a waiting list to enroll in his classes.

Some of his more imaginative teaching ideas included having one class write excuse notes from Adam or Eve to God, putting cooking recipes to music and taking a class of almost 30 rowdy high school girls to a movie in Times Square. Now you can see why so many students wanted to be in his class and why he often was in trouble with his superiors.

His personal life often suffered due to his dedication of his profession, with a failed marriage and often very little chance to socialize. His one-year switch to teaching in a community college was not a success and he returned to the high school classroom.

In the last chapter, as he is retiring from teaching, one of his students calls out to him, "Hey, Mr. McCourt, you should write a book!". His last words are, "I'll Try." I think most readers will be glad he did.
~ Peggy Kiefer

Bay Creatures: Sea Nettle

By Hank S. Parker

Admit it. You won't take a dip in the Chesapeake Bay after mid-June. Not because of rampaging jet skiers, pollution-spawned flesh-eating bacteria or errant sharks. All scary enough, if remote risks. Your real fear is of getting stung by the Bay's most loathsome creature: the sea nettle.

Sea nettles are jellyfish. They show up here in May, hang around until October or so, and are most abundant, especially in the middle Bay, in mid-summer. They look like semi-transparent saucers laced with mahogany-colored stripes and speckled with small white dots. On their undersides, by their mouths, four oral arms hang down. Up to two dozen tentacles, which may be several feet long, dangle from the animal's periphery. The main body of the jellyfish—its bell—is normally about four inches in diameter, but may grow to the size of a large soup bowl.

At 95 percent water, there isn't much substance to a sea nettle. But they make the most of their scanty protoplasm, especially when it comes to reproducing. During the summer, males and females discharge sperm and eggs, some 40,000 a day. Fertilized eggs become larvae that attach to hard surfaces. Larvae develop into tiny knob-like polyps that winter on the Bay bottom. During spring and summer, polyps pinch off miniature floating discs that quickly grow into fertile, adult forms known as medusae. A single polyp can produce 45 fully-grown jellyfish.

A medusa can weakly propel itself through calm waters by rhythmically contracting its bell. But sea nettles, like all jellyfish, are plankton, meaning they drift at the mercy of currents and winds.

Sea nettles prefer brackish water (a mix of fresh and salt) and temperatures of between 78 and 86 degrees Fahrenheit. Because these conditions typify the middle and lower Chesapeake Bay in the summer, sea nettles are more numerous in these waters than anywhere else on earth. When the environment is unfavorable—such as



Source: Mike Kennish, Rutgers University

Sea nettles prefer brackish water (a mix of fresh and salt) and temperatures of between 78 and 86 degrees Fahrenheit.

after a hurricane when copious rainfall greatly lowers the Bay's salt content — polyps can remain dormant, ensheathed in cysts, until conditions improve.

Killer Jellyfish?

If a sea nettle stings you, you won't soon forget it. The sensation, described variously as prickly, burning or paralyzing, is bee sting painful. In rare cases, the venom can cause a dangerous allergic reaction. But sea nettles, unlike their notorious cousins, the box jellyfish, are not lethal. Good thing box jellyfish don't live in the Bay. That Indo-Pacific species has killed more than 5,000 people in the past half century.

Sea nettles aren't even the most annoying jellyfish in Chesapeake Bay. That distinction belongs to the Lion's Mane Jellyfish whose sting is worse than the sea nettle's and whose tentacles, in North Atlantic waters, can grow to more than 100 feet long. But the Lion's Mane prefers cold waters, and inhabits the Bay only in winter. The other common local jellyfish, the Moon Jelly, has a comparatively mild sting.

If You Get Stung

Know your enemy. Good advice, even if the foe is a sea creature. In the case of sea nettles, it helps to understand their weapon systems. Sea nettles, like all jellyfish, corals and sea anemones, are armed with stinging cells. These cells, known as *nematocysts*, are arrayed along the animal's tentacles and oral arms, and are used in feeding or as a defense

against predators. Each capsule-like nematocyst encloses a tightly coiled, barbed thread. When tentacles contact a firm object, like prey or an unwary swimmer, the nematocysts discharge, firing toxin-laden, harpoon-like threads into the victim. You would just feel a sting; a minnow would be paralyzed and quickly consumed.

Short of layering yourself with panty hose or petroleum jelly, there isn't much you can do to avoid getting stung if you swim with sea nettles. So what to do if you're a victim? You could simply live with the pain. It should subside in a

half hour or so. But if it's intolerable, and you just happen to be packing meat tenderizer or baking soda, you can apply this to the affected area. Some grizzled fishermen recommend urinating on the wound, which would be admittedly difficult if the nettle gets you in the back. Would it work? The scientific jury is still out.

But a new antidote has come to the rescue: *Jellyfish Squish*. Endorsed by the American Lifeguard Association and complying with U.S. Food and Drug Administration standards, the product (the formulation is a trade secret) reputedly numbs the pain when sprayed on the sting site.

What Good are Sea Nettles?

Although humans may not like them, sea nettles have long been an integral part of the Bay's ecosystem. They chow down on animal plankton, especially abundant, microscopic copepods. This may help the Bay's water clarity. It has also been suggested that sea nettles aid the Bay's oyster populations by consuming comb jellies, the major predator of oyster larvae. Not much will eat sea nettles. Even if a potential predator could deal with the stinging threat, it wouldn't find much nutrition in the gelatinous blob. But sea turtles are fond of jellyfish and loggerheads also prey on Chesapeake Bay sea nettles. 

Henry S. ("Hank") Parker can be contacted at hpsbp@gmail.com

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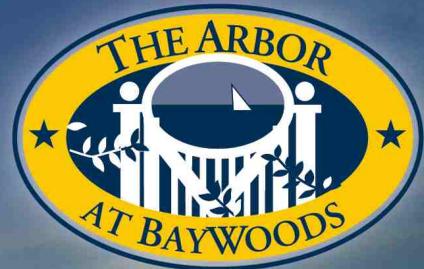
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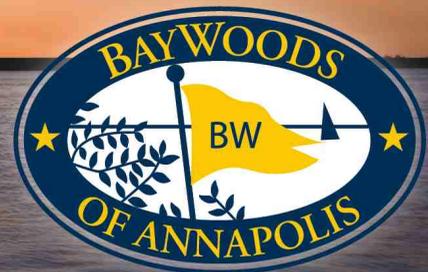
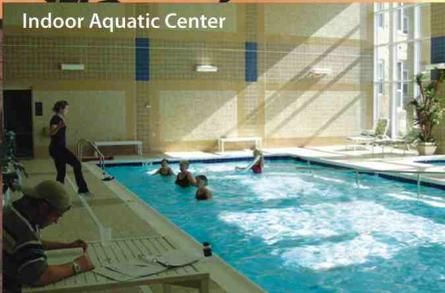
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