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For the Bay Boomer and Beyond... *by the Bay*

Holiday 2009

Ten Ways to
**Welcome
in 2010**

**Holiday
Traditions**

Can Make the Season Bright

Deck the Halls

With Eco-Friendly Green

**Svaroopaa
Yoga**

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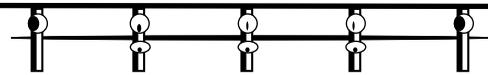


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For the Bay Boomer and Beyond...

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BAY VIEW - Words From the Desk

Way back in 1621, Edward Winslow, one of the early governors of Plymouth Colony, wrote, "Our harvest being gotten in, our governor sent four men on fowling so we might, after a special manner rejoice together after we had gathered the fruit of our labors." Winslow thus kicked off one of the world's greatest harvest celebrations. Centuries later, something still compels us to gather together and celebrate, not only with family and close friends, but often with others we've met along the way who we think could use some holiday cheer or a day to share in our bounty.

When we look at this annual practice more closely, it may make us wonder exactly what calls us to put so much effort into this celebration. For one thing, while most of us grew up in a family environment with some type of festivity, often with bittersweet memories, there's still a warm fuzzy feeling that we connect to the holidays. Few people remember *Leave It to Beaver* childhoods and most of us experienced upheavals and complicated upbringings on our way to adulthood. No matter what the difficulties, our families persisted in gathering to toast the good times as they did their best to create a holiday atmosphere filled with meaning and gratitude.

If we examine it realistically, we may find ourselves rethinking our motivation for spending so much effort on our holiday preparations. The Pilgrims worked for a week to prepare their feast of Thanksgiving for themselves and their neighbors. Today's hosts can easily chalk up that much time and more attempting to create the perfect party, what with shopping, preparation, storing, cleaning, making room, etc.

Just try to imagine that first harvest celebration in the New World -- with apologies to Jamestown, St. Augustine and even Phippsburg, Maine, all of which would like to claim that distinction. History favors the Pilgrims when we talk about the first Thanksgiving so we'll go with that. Imagine if you will the 53 surviving settlers, and of those, only four were women who were busy managing households. Those four intrepid Pilgrim mothers pulled together a harvest celebration of thanks that's admired and copied to this day. There were no microwaves, dishwashers, hired help or engraved invitations. And to add to the drama it sounds like it was a bit impromptu. Those 53 remaining souls, who had numbered over 100 just a few



Tecla Emerson Murphy
Publisher and Editor-in-Chief

short months before, invited their 90 Wampanoag neighbors in to celebrate and to share in their gratitude for an almost bountiful harvest. Of course, their celebration took place earlier in the fall, or so say most of the researchers who have studied the early Colonial period. One would think that President Lincoln, coming from Illinois, would know that the last Thursday in November that he set aside to commemorate one of history's most memorable observances, was not appropriately timed. The harvest had been gotten in weeks before and any true New Englander knows that you don't throw outdoor parties at the end of November.

However, to this day, we try to copy that original feast with turkey, corn and pumpkins. This may not be what the Pilgrim housewife served but legend chose to go with it. Research suggests it was probably more like venison, lobster, partridge, seal, swan, plums, acorns, chestnuts, crane berries and parsnips, much of it thanks to Massasoit and his people. Putting together a meal of this magnitude must have been mind-boggling, but they did it and we're still at it today.

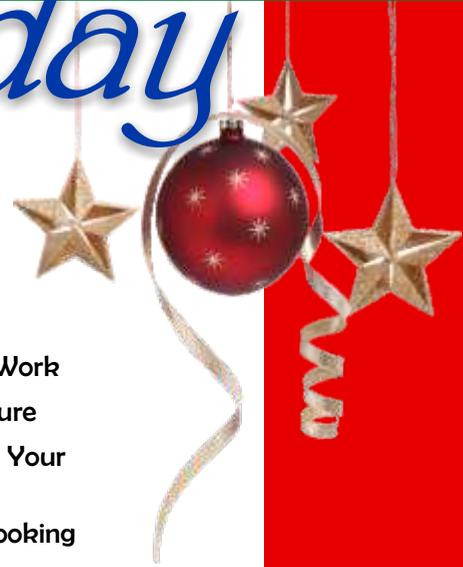
Think of the life challenges they faced in 1621 and then try to compare that to the difficulties we face today. Perhaps it puts it all in perspective. Through all the upheavals, uncertainties, disappointments and turbulence, those 53 hardy souls were still grateful. And here we are nearly 400 years later and we still have challenges, disappointments and uncertainties. Perhaps not on the level of our forefathers, yet we still make the effort to come together for a day of celebration and thanks.

So why, indeed, do we keep up an almost four-century old tradition even in the toughest of times? Winslow may have said it best as he related it in his own eye-witness account: "*And although it be not always so plentiful as it was this time with us, yet by the goodness of God, we are so far from want that we often wish you partakers of our plenty.*"

So, as we prepare for our holiday celebrations, it's good to remember those who came before us and give thanks for all of their sacrifices, while at the same time we count our blessings in the midst of today's challenges.

Tecla Murphy

Holiday 2009



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On the Cover: A 2009 rendition of Norman Rockwell's "Freedom From Want."

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Letters to the Editor:

Please address your letters to: editor@OutLookbytheBay.com

Reading More

I picked up a copy of *Outlook* yesterday and read your *Weigh Less, Live More* article by Ellen Kittredge. Unfortunately, I missed the previous four articles in the series on metabolism. I am very interested in reading them.

Is there any chance to receive the previous articles via e-mail?

~Thanks, E. Henn

Ed Note: Please go to our Web site at www.OutLookbytheBay.com to access all previous editions of *OutLook* and read all of Ellen's previous articles.

Proust and Pureed Pumpkin

I like this edition of *Outlook* more than the others. I'm not sure why, but I particularly liked the article on Proust -- makes me want to read it. The article on the Neo also made me want to go out to buy it. The pumpkin recipes were interesting. I would love to eat the food, but I wouldn't take the time to make it. I was told that in the "old days" pumpkin was boiled, then hung up in cheesecloth to get all the moisture out. Have you heard of that? Here's an amazing recipe that I found long ago that I use for pumpkin.

Pureed pumpkin: Cut the pumpkin into large chunks (do not peel, only take the seeds out) and place in a steamer tray. (Boiling makes it too watery.) Check after 30 minutes of vigorous steaming, as it will take anywhere from 30 to 45 minutes. When the interior is soft remove and scrape the pulp away from the skin. Whip with a hand or electric beater or puree in a food processor.

I make batches until I have finished a large pumpkin, put it in plastic bags -- three cups for two pies - and freeze. Any odd amount left over? Heat it and serve as a veggie for dinner.

If you try this method, you'll never use the canned pumpkin again!

~ Penny K., Delaware Water Gap, PA



Hospice a Winner on Water

Thank you for carrying Vern Penner's article *Driving for the Silver*, related to his efforts to compete in the Hospice Cup charity regatta in the Chesapeake Bay off Annapolis on Sept. 26. You will be pleased to know that the regatta raised almost \$200,000 to directly

benefit the hospice cause. Moreover, Vern's sailboat Graciella was joined by eight other Sabre sailboats (and 40 other sailors from the Chesapeake Bay Sabre Association), making Sabre the largest single type of boat in the Hospice Class. Some 77 sailboats competed in all. What wonderful participation for a cause championed by a member of my own Rotary Club of Parole (Annapolis), Erwin Abrams, the retiring president of Hospice of the Chesapeake. To celebrate his coming retirement, Erwin was this year's Hospice Cup honorary chairman.

Vern and the Graciella fund-raising campaign netted over \$1,200 for Hospice. The Rotary Club of Parole also paid homage to Erwin in recognition of the honor bestowed upon him by making a \$1,000 grant to the Hospice of the Chesapeake.

Oh, and did you ask how Graciella finished? She took top honors, narrowly beating several larger and newer sailboats, including the one with the all-woman crew sponsored by the Back Creek Yacht Club which came in fifth. Some folks attribute Graciella's success to a favorable handicap; Vern says he has a great crew and a sprightly sailboat. A photo of Graciella's winning crew is attached.

~ Yours in Rotary,
Rotary Club of Parole (Annapolis)
Eric Ward, president, eward7190@yahoo.com



Reading the Small Print

I am 67 years old, live in Arnold, Md., and enjoy reading *Outlook by the Bay*. My problem, however, is that I have trouble reading the small print, even with my reading glasses. I feel that a publication that targets seniors should try to make it as easy as possible to read. To enable seniors to enjoy your magazine more, I'd suggest that you make the print larger.

~ Thanks,
Don from Arnold

Ed Note: We try to keep the print as large as possible, but space constraints dictate how large we are able to make the type.

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Don't Give Up On Your 401K

By Robert L. Gorman

In these terribly stressed economic times, fear is running rampant. Don't let economic fear destroy what you've worked for and what you want from your retirement funds.

There was a joke told a while ago in which a husband came home and told his wife that he was losing money in his 104k at work. She quickly corrected him to point out that it was a 401k. He replied, "Not anymore."

Many of you who have a 401k, 403b or other employer-sponsored plan probably feel the same way. Depending on how your money is invested, you may have seen as much as a 35 percent drop in your account's value.

Despite this unhappy fact, don't let it discourage you from continuing to put as much as you can into your 401k or 403b plan. There are several reasons to keep contributing.

First, the money that you contribute is pre-tax money. That means that it is money that you have earned and is normally taxable as income. If you redirect that money to a 401k or 403b, it is not taxable until you withdraw it. Let's assume that you contribute \$10,000 through salary reduction. That means that you are being paid \$10,000 before taxes and won't be taxed on that amount until you withdraw it. That means two good things for you: You just got \$10,000 tax-deferred and if it grows in your account, the growth isn't taxed until you withdraw it either.

Some are now saying that the economy is so bad that the money that they contribute isn't growing, so why should they keep throwing good money after bad? First, you are getting the tax deferral, which is worth it. Second, most of these plans have a very conservative or fixed growth account. If you are losing your nerve, realign your contribution to the more conservative accounts within your 401k or 403b until you are more comfortable with the growth potential of the markets.



If you are really scared and want to preserve what you have already invested, you may also want to move some or all of your current account balances to these more conservative or fixed accounts. Some of this depends on what's allowed under your particular plan.

Another reason not to stop contributing is that many employers build some kind of match into their 401k or 403b plans. By not contributing you are foregoing this free money that your employer is willing to give you – why would you do that? This all assumes that you are still employed. If you are, and you can live on your wages or salary and currently contribute to your 401k or 403b, don't stop or reduce your contribution unless something has changed and you really can no longer afford to contribute. If you are

just scared, look at your investment choices and perhaps you need to reallocate your contributions to better meet your risk tolerance, but don't throw away the chance to have Uncle Sam and your employer help you to save.

You also may want to seek advice from a good financial adviser. 

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Better Photos — No Cost Part 2

By Larry Cohan

Now that the holidays are drawing near, you will probably take more pictures in the next few months than you would during the rest of the year. In the last issue (Fall 2009), we talked about what you should do before you squeeze the shutter button, mainly in terms of composition. Let's now discuss what you do afterward.

Post-processing

Software options. In the old film days, most of us took our roll of film to the drugstore and had them print one or two copies of all of the photos on the roll. Many of them could have been improved with simple cropping, but that option was available only through expensive custom services.

One of the many advantages of digital photography is that you, the photographer, can be in charge of most or all of the process. With a modest investment of time, you can greatly improve the quality of your photos. To do so requires some computer software. Here are some of your options:

The free software that came with your camera. Most of the “bundled” software that I have experienced has been of low quality. Not only is it hard to use, but there is little or no support available to help you. I recommend uninstalling it. Leaving it on your computer may interfere with better software such as that described below.

The professional version of Photoshop. Most of you have heard of the magic of Adobe Photoshop. Some of you might even have money to burn and want the best software available. Well, be advised that Photoshop CS4 is more than \$600. And you might even have to pay that much or more to take an extensive course on how to use it. The capabilities are magnificent, but the learning curve is very steep.

Photoshop Elements. There is a “lite” version of Photoshop called Adobe Photoshop Elements 7. It is over \$90. It does 98 percent of what photographers want to do to photographs. But while the price is greatly reduced from the pro version, the learning process is still quite difficult.



Eventually, you might want to graduate to this software, but don't start there.

Picasa. I highly recommend the free Picasa 3 software from Google. Find out more at picasa.google.com. It is relatively easy to learn. What it does, it does quite well. A great deal of support is available online not only from Google, but from other users. Many of my friends and family use it quite well.

What the software does. Image software does file management, image editing and input/output management.

File management. This includes importing, viewing, deleting, moving, copying, tagging, exporting and renaming your photo files. Be sure to use it to delete your below-par photos. Only saving your high-quality photos will enhance your status as a photographer to your friends and family. In addition, it will save you time and money.

Image editing. Usually, the most needed improvement is cropping the photo to get rid of distracting background. Probably 90 percent of my photos have been re-cropped.

The next item to examine is the level of lighting. Picasa has “fill lighting,” as well as shadow and highlight adjustments. You can also correct color tints to some extent, as well as the color saturation (intensity). “Red eye” removal is also easy.

Finally, image editing software gives you the opportunity to try some special effects.



The one I frequently use is to convert the color photo to black and white. Black-and-white photos often have more drama and impact than their color equivalents.

Be wary of overdoing the sharpening tool. It does not fix a blurred photograph. Done well, it can give certain photos more “pop.” But never sharpen photos of people – it can make faces look very artificial.

The nice thing about Picasa is that any or all of the changes you make can be undone easily. In fact, Picasa does not really change the original image file. It merely overlays the changes each time you view the photo. If you use software other than Picasa, ensure that you first create a separate folder for the originals and only play with copies.

Input/Output management. Picasa will make it easy for you to bring your photos into your computer either from

hooking up the camera to a USB port or by plugging the flash card into a suitable built-in or external reader. After file management and editing tasks are complete, then the software will assist you greatly in outputting your photos.

How to share your photos with friends and family. The wonderful digital world has opened up great new possibilities in this area, while retaining the traditional ones.

Hard copy on your home printer. This option is very expensive, labor-intensive and usually inferior to most of the other options. Use it only for the occasional "quickie" print.

Hard copy printed by your drugstore. While less expensive than your own printer, it is not cheap. However, it is easy and the quality is good (but not excellent).

Hard copy printed by online services and mailed to you. This is the hard copy option I recommend if you can wait about four days. No driving is required and it is the least expensive of the hard copy options, as low as 9 cents for a 4x6 print. It is fairly easy if you can operate a Web browser. Such services often use a \$400,000 printer and get excellent results. Two examples: photos.walmart.com and snapfish.com

Attachments to e-mail. While commonly used, I do not recommend this option. It is often a burden on the recipient to properly view the attachments without having to scroll vertically and horizontally. In addition, the e-mail might not be received because the total size of the attachments exceeds the total e-mail size limit imposed by Internet service providers.

Electronic Web albums. This is my favorite way to show friends my photos. Examples are flickr.com and picasaweb.google.com (which can be used in conjunction with the Picasa software.) In this option, you create an account (one time) and then upload your photos to a specific Web site and a specific album, e.g., Thanksgiving '09. Then, all you have to do is to send your friends and family an e-mail containing the URL or link to that Web site. It's easy. The quality is the best possible and it's free.

How to keep your photos for posterity. In the old film days, our idea of archiving photos was either to dump the envelopes from the drugstore into a shoe box or else to take the time to put them in artificial leather albums. In either case, the photos deteriorated badly over the years. They faded. They stuck together. The albums fell apart. Right? In the digital world, we have better, but not

perfect options.

Flash cards and USB jump drives. While these small devices are wonderful in many respects, they are definitely not suitable for archiving image files. They are notoriously unreliable in the long run.

Hard copy prints. While there are special archival-quality inks for inkjet printers and acid-free photo printing papers available, I do not recommend this option. It is very expensive. Plus, it may not achieve the permanence that is promised by the marketing departments.

Hard drive storage on your computer. Whirling hard drives are amazingly long-lived, given their moving parts, but they do fail. Plus viruses, glitches, hiccups and other bad things can corrupt your files. However, your worst enemy is you. You and I often take file management actions that wind up unintentionally deleting files. Unless you have a second hard drive in your computer with a daily backup system in place, don't use this option for archiving.

Storing your photos on a Web site. As time goes on, this option becomes more and more common and viable. Many Web sites offer a lot of storage at no cost, e.g., flickr.com picasaweb and google.com Others offer unlimited storage at a very low price (carbonite.com for instance.) However, no one knows how long any such service will be in business.

DVDs. At the present time, I believe the best option for archiving your digital photos is to burn DVDs and distribute copies to family members living outside your home. That way, even if your house burns down,



your photos will survive. DVDs have the longest life expectancy of any of the options above. They are inexpensive, as low as 15 cents apiece, and can be done from your own computer. Over long periods of time, the DVDs will have to be converted to the media of that current time era because eventually DVD drives will go the way of the floppy drives of yesteryear.

Finally. If you get stuck, hit the F1 key in the upper left hand corner of your keyboard. If you're still confused, send me an e-mail and I'll try to help.



Larry Cohan is a part-time instructor at the Chesapeake Sailing School (www.sailingclasses.com) in Annapolis. He is a serious amateur photographer and a retired senior government executive. He enjoys being reached at crabtrap38-obtb@yahoo.com



Festive Greens:

The most nutritious foods you can add to your diet this season

By Ellen Kittredge

With the chill in the air, the shortening days and, of course, the turning of the calendar pages, it is undeniably fall. Fall is one of my favorite seasons, mostly because I enjoy cradling a big steaming bowl of soup in my hands, smelling the variety of scents that rise from the bowl, be it lentil, beef barley, butternut squash or some other delicious soup packed with the wonderful vegetables that ripen during this time of the year. While I love all of the fall foods, my favorites include sweet potatoes, pumpkins, winter squash (especially butternut!), apples and of course, greens.

Each fall I'm always reminded of how naturally sweet all of these foods are, even the greens. Some of the heartier greens, like kale, collards and cabbage, find their full expression of taste as the weather gets colder. After the first frost kale becomes really sweet. If kale isn't something you regularly eat, I'd suggest giving it a try right now. You'll be amazed at the how flavorful and deliciously sweet it is.

Greens: Why should we eat them?

Despite the widely divergent dietary theories you may have come across in your own research and reading, one area that every nutritionist, registered dietician and other health professional can agree upon is that we should eat more vegetables. I agree. While vegetables contain essential sources of some of the key nutrients our bodies need to function and stay healthy, all veggies are not created equal. Green vegetables, specifically dark leafy greens, like the above-mentioned kale and collards, as well as spinach, bok choy, Swiss chard, cabbage, escarole, beet greens and many others, are the type most missing in the standard American diet while at the same time the most nutritious.

Nutritionally, greens are very high in a variety of vitamins and minerals, including calcium, magnesium, iron, potassium, phosphorous and zinc, as well as vitamins A, C, E and K. They also contain high

amounts of fiber, folic acid, chlorophyll and many other micronutrients and phytochemicals.

Some of the specific benefits that dark leafy greens offer include blood purification, cancer prevention (especially the greens that belong to the brassica or cruciferous family like broccoli, cabbage, kale, collards and mustard greens), strengthened immune system, promotion of healthy intestinal flora and cleansing of some of the main organs of elimination, like the kidneys and liver. Greens also help to improve circulation and to clear congestion in the lungs.

I find that my clients who commit to eating at least a cup of dark leafy greens per day for two weeks find that their cravings for salt go away, and I believe this is because the minerals in the greens are helping to satisfy the mineral needs that their body has. Salt cravings can actually be an indication of inadequate mineral levels in the body.

Adding greens into the diet is also helpful with sweet cravings because they give the body such great energy by increasing the amount of vitamins and minerals that are nourishing the cells so that the body no longer craves sugar for energy. Simply feeding the body with the right foods, those foods that contain high amounts of nutrients, does wonders for cravings and for energy. And greens are perhaps one of the best sources of highly nutritious foods that we can add to our diet each day.

If dark leafy greens are new to you, and you are not sure where to start, I'll make three recommendations:

1. Make sure to purchase your greens at your local farmers' market or at a health food store that has a relatively quick turnaround in the produce section. You want to get fresh greens, not any with wilted or browning leaves.

2. Experiment with different ways to cook the greens. If you normally steam your veggies, I might recommend instead boiling them directly in the water. Steamed greens

"Some of the heartier greens, like kale, collards and cabbage, find their full expression of taste as the weather gets colder."





may taste bitter, while those boiled in water are much sweeter. Simply put a pot of water with about an inch or inch and a half of water on to boil. When it comes to a boil, add the shredded or chopped leaves of whatever greens you are cooking, let it boil for three to five minutes, and then you will have a delicious and nutritious source of minerals, fiber and vitamins that is ready to eat. I usually season with sea salt and pepper, drizzling a little olive oil on top. A squeeze of lemon adds a great flavor as well, and you can always throw in some sautéed garlic for some additional health and taste benefits.

3. Greens can be added to soups about five minutes before you pull the pot off the stove. I think any soup benefits from adding some chopped kale, but experiment with spinach, collards, escarole and mustard greens too. Adding greens to soups is a great way to get these wonderful foods into your body without any real extra effort.

I hope you enjoy experimenting with greens this season and see your health improve because of it. And enjoy the recipes below that offer many health-giving properties. 

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

Salads

A great simple salad that can be made two different ways. Start with mixed salad greens (lettuce, arugula, radicchio, mizuna, or whatever is in the salad green mix at your local farmers market or health food store). Add some fresh goat cheese, dried cranberries and toasted pine nuts. Dress with a simple balsamic vinaigrette. In the second version try using walnuts instead of pine nuts. Both are delicious!

Kale and Shiitake Sautee

Prep. Time: 2 minutes

Cooking Time: 10 minutes

Ingredients:

1/2 pound shiitake mushrooms
1 Tbs. olive oil
1-2 cloves crushed garlic
1 bunch kale, chopped
pinch of salt

Warm oil in pan on medium heat with minced garlic until aromas of garlic are released, about 2-3 minutes. Add chopped shiitake mushrooms, stir-fry for five minutes. Add chopped kale, stir-fry for a couple of minutes. Add a splash of water and pinch of salt to pan, cover and let steam for four minutes.

Recipe Source: Institute for Integrative Nutrition



Discovering Our Personal History

By Pat Jurgens

Ever notice how interesting history becomes as we grow older? Growing up, we may not have cared about our great-grandparents, but as we move toward later years, they are pause for thought. Who were they? Where did they come from? What were their lives like? We all have a heritage from other countries and cultures. Like the Native Americans who were here first, all of our ancestors immigrated to America. We represent a rich fabric of cultures from around the world.

Our Family

The urge to find out who came before us draws many into genealogy and a quest for an extensive family tree of ancestors. But it's not necessary to be committed to genealogy in order to find excitement and satisfaction in your family heritage. It may begin by talking to an aunt about her childhood, or discovering the photo of a relative you never knew. You may be reading an historical novel and realize it was set in the same time and place where one of your forebearers lived. The funeral of an elder family member can be an opportunity for sharing memories, and may instill the desire to know more about your heritage.

Here are a few ideas to get you started:

- Talk with family members. Listen to their stories of the old days, the memories of their parents and those of aunts and uncles.
- Dig through family archives. Photos, letters, and scrapbooks will leave you bursting with questions, as well as answers.
- Research artifacts handed down through the generations – silverware, jewelry, quilts and clothing.
- Read about the place, time period and country of your family origin. Fiction (as

well as nonfiction) is a great way to find a connection.

- Research on the Internet to look up family and place names on Google or the search engine offered on the homepage of your Internet provider.
- Travel to the old home place, whether it is a farm in Ohio, a flat in Ireland or a small town in Germany. It is a thrill to find the dwelling of a family who preceded us.

We come from diverse origins. Follow your own interest and pick one family line to learn more about them. After you have gathered some information about your ancestors, let it sink into your imagination. Put your thoughts in a journal or take a stab at writing some of their stories in memoir style (first-person, reflective point of view.) Pay attention to your dreams. Like me, you may find that the grandmothers help you intuit things you have no real way of knowing. If you are open to this, it can be a magical experience.

Our Community

On a broader scale but still close to home, another aspect of history deserves our attention. It is the history of our community, the place we call home. This year Baltimore County is celebrating 350 years in the making. Second only to Ellis Island, Baltimore was a leading port of entry for immigration during the late 19th and early 20th centuries. Irish and Germans came, then Italians, Eastern Europeans and African Americans in later decades. Some farmed the rural areas; others settled in the city itself, which became an industrial port, shipbuilding center and railway link to the West. Both Baltimore City and the County of Baltimore have been created and strengthened by diverse nationalities.

Check the following Web sites for local and family history information in the Baltimore area:

www.bc350.org -- Discover local events commemorating Baltimore's 350th anniversary, access "Link to History" to locate local museums and historical societies, learn about local books on the history of Baltimore, write your story and submit it online.

www.bcplonline.org/info/history -- Browse this site for historic photos on Legacy Web, listings of historic events and sites, historic properties, history of neighborhoods and a bibliography of Baltimore County history. You can ask a librarian a question by e-mail and receive an answer in 48 to 72 hours.

Although many resources can now be explored online, the most accurate information is usually local, so go directly to the source:

- Visit your public library and explore the local history collection. This is usually made up of artifacts, maps and photos, some of which are now digitized and available online. Don't hesitate to ask librarians questions; they are there to help you.
- Explore museums and historical societies. Learn about what kind of clothing people wore, what kind of livelihood they engaged in, what they ate and how they lived in earlier days.
- Volunteer as a tour guide at a museum or a historic house in your town. It's informative and lots of fun to learn about people and places from a different century.
- Join the local historical society and participate in events and activities. By sharing your interests, you will gain new insights.

Wherever your ancestors lived when they came to the New World, there are resources similar to those mentioned above. It's exciting and somehow affirming to learn more about your family and community. You may not find all the answers you seek, but you're bound to gain a certain inner joy and a greater understanding of the lives of those who came before you. 

Pat Jurgens is a writer and librarian who is working on a historical novel and cataloging historic photos at her local museum. Contact her at 4louises@comcast.net

It's up to you to decide if it's all good or all bad.



10 Ways to Welcome in 2010

By Leah Lancione

If watching the ball drop in Times Square on the tube has become stale, or you feel like capping the first decade of the 21st century with some renewed vigor, try celebrating the New Year doing something you've never done before. Here are 10 ideas:

1 Invite friends to a potluck dinner party. Ask each person to bring a dish from another country. To spice things up even more, ask attendees to do research on the cuisine so they can provide a little insight on its origins, ingredients and any local folklore associated with the culinary treat. Just make sure you designate whether the guest should bring an appetizer, main dish or a dessert. Imagine nibbling on Spanish tapas like tortilla de patatas (a potato omelet), **La Karma chicken kebabs from Morocco**, Japanese Onigiri (rice and seaweed balls), a Cotechino (Italian pork sausage) and a traditional French mousse au chocolat, all in one evening. That's starting the New Year off with a taste of multiculturalism!

2 Gather your family together for a "the years in review" party. Dust off all the old baby albums and school yearbooks so that each family member has something to flip through. Try having each person pick out their favorite photo and explain why the picture recalls a cherished memory. If time permits, pop in old family videos to complete the jaunt down memory lane.

3 Have a fondue night. Fire up a fondue maker for hours of delicious, "dipping" fun. You can purchase one online at www.fonduepots.com with prices ranging from \$25 to \$90, or you can call a local party rental business www.alistpartyrentals.com to rent one. For the cheese fondue, cut up bite-size morsels of bread, chicken, sausage or other meats, as well as veggies. Then for dessert, switch to a chocolate or caramel fondue and serve bite-size brownies, fruit (strawberries and bananas are always popular), large nuts and pretzels—or anything else that would taste great bathed in chocolate! By the time everyone's belly is full of fondue it will be time to say "Happy New Year!"

4 If you or your mate is a romantic at heart, take an opportunity this New Year's Eve to write each other love letters. Let your partner know how much you are in love, what you're looking forward to in the coming year and 10 ways you plan to show how much your partner means to you. Seal the letters but try to uphold the promises written in the letter. Then, at midnight next New Year's Eve exchange the letters and you'll be reminded of how many ways throughout the year your soul mate expressed devotion to you.

5 Make it a movie night. Ask friends and family members to come over to watch one or two of everyone's favorite movies with classic New Year's Eve scenes. Think, "When Harry Met Sally," "Sleepless in Seattle," "While You Were Sleeping," "Bridget Jones Diary" or "Holiday Inn" with Fred Astaire and Bing Crosby. Pop some popcorn, fill a few bowls with movie theater-type candy like Milk Duds, Twizzlers, Swedish Fish or M&Ms. (You can pre-order customized M&Ms in any color with special "Happy New Year" messages online at www.mymms.com)

6 New Year's Day 2010 falls on a Friday. So if you have the means, plan a "staycation." Book a weekend trip to somewhere close enough that you can return to work on Monday, but far enough to be an adventure. Why do you have to wait until summer for a mini-vacation? Envision you and your mate spending a few days at a quaint bed and breakfast like the Jacob Rohrbach Inn in Antietam, the Chesapeake Wood Duck Inn on the Eastern Shore or even at a rustic lodge in Dutch Country near Lancaster, Pa.

7 Follow the recipe for fortune cookies at www.allrecipes.com and bake enough of the crunchy treats for your family.

Write a special blessing or prayer for the New Year on pieces of paper and slip one inside each cookie. Your family members will be touched by such a sincere, personal gesture.

8 Capture all the dynamism and spirit you see on "Dancing with the Stars" right in your living room. Turn your usually quiet New Year's celebration into your own "rockin' eve" by inviting a few couples over to dance with you and your loved one. Set the scene with a disco ball (www.epartyunlimited.com), a stereo or boom box to play some classic disco or dance tunes and some bubbly. Feel free to ditch those dancing heels after midnight or all together ... that's the beauty of dancing at home!

9 In Spain, folks eat 12 grapes at each stroke of midnight to beget 12 good months in the New Year. Put a twist into this tradition by ditching the champagne and instead sip some good Spanish vino (wine) at midnight. (Visit www.thewinedoctor.com for suggestions.) Add those grapes, a baguette and some soft cheeses to complete this European-flavored celebration.

10 Have a game night with your family and friends. Dust off the Scrabble, checkers and Yahtze or try a newer game like "Loaded Questions." This game will engage the whole family and may help you learn something new about your friend or loved one in the process. Charades and Pictionary are also great options for getting the entire family involved. Order in Chinese or something from your favorite restaurant to entice everyone to stay in for the night!

11 Here's an extra one: Take the lyrics "Should auld acquaintance be forgot, And never brought to mind?" from Auld Lang Syne and call a friend or loved one you haven't been in contact with for years. If you're really techno-savvy, set up a Facebook or Twitter account to communicate better in the years to come.

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Your LEGAL TEAM

Ronald H. Jarashow, Esq., Robert R. Smith, Esq. and Gilda O. Karpouzian, Esq., are practicing lawyers in Maryland with over 30 years of experience. Their answers below are based on assumptions that Maryland law applies. Mr. Jarashow and 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:

*I've lived with my "special friend" for 10 years. We would like to leave everything to each other with just a few sentimental pieces left to our children from former marriages. I recall common law arrangements, but don't know what the laws are for Maryland. We lived in New York for five of the 10 years and we're now living together in Maryland. I have a difficult time discussing important issues with him and wonder: Do I inherit his estate if he should die if there are no written arrangements?
~Common-Law Wife*

Dear Common-Law Wife:

Common-law marriage in Maryland is a complex subject. Maryland has a legal rule that says that no common-law marriage can be actually created in Maryland. But Maryland also has a legal rule that says that if a common-law marriage was created outside of Maryland, then Maryland will, in fact, recognize and honor that common law marriage as being valid and enforceable just like any other marriage in Maryland. This issue came up recently when Maryland did honor a common-law marriage created in the District of Columbia. The court said in that case "although adamantly insisting upon the ceremonial niceties for contract in marriage in Maryland, our law will, when the occasion demands, bend over backwards to find a way around the ceremonial breach." An example of applying this rule occurred in a 1991 case in which a man and woman lived together for 38 years in Maryland, held themselves out as husband and wife and had six children, all of whom believed that their parents were married. All other friends, relatives, and acquaintances thought the couple was married, the couple celebrated a "wedding anniversary" each year, the "wife" stayed at home to raise the children and to keep the house while the man worked, the woman was known to everyone as Mrs. Morris, the couple filed joint tax returns and

the woman was listed as his wife on life insurance policies and other documents. Evidence showed that they had spent two days in Pennsylvania where common-law marriage is recognized and their conduct in Pennsylvania satisfied the Pennsylvania criteria for creating a valid common-law marriage. The Maryland court did consider them to be husband and wife.

You mentioned that you spent many years living in New York. Based on some quick research, which is by no means exhaustive, it appears that New York has also abolished the concept of creating a common-law marriage, but New York will recognize a common-law marriage validly created in another state (much like the Maryland rule).

You more specifically inquire about whether you would inherit your special friend's estate if he dies and there are no written arrangements to distribute his property, such as a will or a trust. If you are not his "wife," then you would have no testamentary interest in his estate. If you can argue that you are his "common-law wife," then under Maryland's inheritance laws, a spouse of the deceased can always elect to take a "statutory share" of the estate. You could petition for that distribution. The amount of the statutory share varies, depending upon a number of factors such as whether there are natural children still alive. The statutory share could be one-third of the estate or it could be one-half of the estate, depending upon circumstances. The laws are always subject to change. The best way, however, to deal with planning for what to do with a person's assets after death is to create either a will or a trust or some other device such as a gift during lifetime. You and your special friend should be willing to discuss what happens to your assets if either or both of you die. He should be motivated to clarify what happens in the event that you die first and your relatives make claims against him for distribution of your property interests which he thinks he should retain.

I have not addressed subjects such as what happens to your jointly titled assets, if there are any. Nor have I addressed whether you would have a claim against his estate for contributions that you made to his assets during his lifetime. You might have rights to sue. But these would have to be evaluated based on the specific facts that apply.

Dear Legal Team:

*My son is divorced and has lost custody of his children for reasons I won't go into. We adore our three grandkids and were very much a part of their lives while their parents were married. It's been over a year since we last saw them and their mother is making it extremely difficult for us to get together with them by cancelling plans, leaving on trips on our scheduled day to visit, etc. The holidays are coming up, do we have any rights?
~ Grandparent Missing Kids*

Dear Grandparent Missing Kids:

Grandparent visitation is authorized under a part of the Maryland code. The statute says that a grandparent can petition a court for an award of reasonable visitation if the court finds that it is in the "best interest of the child" to grant visitation rights. Unfortunately, that is not the only criteria, according to court decisions. In late 2007, the highest Maryland court decided that this statute was unconstitutional *unless* there was also evidence and a court finding that the parents were unfit in some way or that some exceptional circumstances exist. This proof is required to overcome the presumption in favor of the natural rights of custodial parents to decide who gets to visit with their children. It is not enough that there is benefit to grandchildren visiting with their grandparents. In June 2009, the court discussed what factors get considered in deciding the best interests of the child:

The nature and stability of the child's relationships with its parents, the nature and substantiality of the relationship between the child and the grandparent, taking into account frequency of contact, regularity of contact and amount of time spent together, the potential benefits and detriments to the child and granting the visitation order, the effect, if any, grandparental visitation would have on the child's attachment to its nuclear family, the physical and emotional health of the adults involved and the stability of the child's living and schooling arrangements.

Why not just live for today and let tomorrow take care of itself?

There are many other factors that the court is permitted to consider when determining the “best interest of the child.” A judge has great latitude in what to consider. Fitness or unfitness has been discussed by the courts in the context of child custody. Here is summary of some of the considerations that address fitness:

Questions of parental fitness generally fall within the following categories: moral fitness; psychological or emotional fitness; prior conduct affecting the child’s physical, psychological and financial needs; and love and affection for the child including willingness and ability to care for the child. Although historically courts took a moralistic view in examining parental conduct, today such conduct seems to be considered only in light of its effect on the child. If a

parent’s conduct is not found to adversely affect the child or diminish the quality of care a child receives, then a parent will, most likely, avoid being declared unfit. 26 U. Balt. L.E. 3, 5 (1995).

The courts have said that they will not predefine “exceptional circumstances.” Instead, “exceptional circumstances” will be decided on a case-by-case basis, after analyzing all the factors before the court in the particular case. Examples of “exceptional circumstances” have been discussed in other custody cases:

The factors which emerge from our prior decisions which may be of probative value in determining the existence of exceptional circumstances include the length of time the child has been away from the biological parent, the age of the

child when care was assumed by the third party, the possible emotional effect on the child of a change of custody, the period of time which elapsed before the parent sought to reclaim the child, the nature and strength of the ties between the child and the third-party custodian, the intensity and genuineness of the parent’s desire to have the child, the stability and certainty as to the child’s future in the custody of the parent.

From Ross v. Hoffman.

In conclusion, unless the state legislature changes the law, you would have to show either that the parents are unfit or that there are exceptional circumstances that exist. If shown, then the court can evaluate what is in the best interests of the children. 

We are providing information about the law. Legal information, however, is not the same as legal advice about your specific circumstances. We try to be accurate and useful. We strongly recommend that you consult a lawyer to find out what is appropriate in your particular situation. We are not giving specific legal advice to you. These answers do not create an attorney-client relationship.

Ask the Undertaker

By Ryan Helfenbein

A few weeks ago I was meeting with some job applicants who were interviewing for an administrative position at one of our funeral home locations. During the interview, I couldn’t help but notice their confused reactions when I began to talk about our industry. Then it clicked. It wasn’t what I was saying, it was the words I used. I have tried here to create a funeral director glossary to help the general public better understand some of the words undertakers are using today.

The language of undertaking has evolved quite a bit over the years. This industry has gone from offering mostly traditional burial services to now more than 50 percent offering alternative services. Today there are more methods of disposition available (we’ll save that one for another issue) than ever seen before. With these changes in language, undertaking has changed as well. I am going to touch on five very common terms used today in the funeral industry: First-call, at-need and pre-need, embalming, cremains and inurnment.

First-call: I don’t think I need to spend too much time on this one, especially for those of you who are involved in an “on call” service industry. First call is when a family contacts a funeral home to tell them they’d like to use their services because someone has passed away in

their family. It is the first “call to action” the funeral home receives.

Embalming: Historically the most recited term in our industry. Embalming is a process done by morticians or licensed embalmers that slows down the natural process upon death. It does not involve removal of organs or other things you might imagine. It is a very contained means of introducing a formaldehyde-based solution into the body so that the deceased is in a safe and presentable state.

At-Need and Pre-Need: I’d like to call this the work of the funeral industry as a whole. These two words are classifications of what the consumers’ needs are. At-need is the “need” of funeral home services immediately, or at the time of death. Pre-need is the “need” before the time of death. At-need is something that is heavily regulated by the Federal Trade Commission and the State Board of Morticians and is truly the bread and butter of the funeral industry. It is truly why funeral homes exist. As for pre-need, let’s just say that aspect of the industry flies at a different altitude for most undertakers and is a bit more advanced for some of my associates. Services provided “pre-need” have evolved into something much larger than ever imagined and are becoming an extremely popular means of planning one’s end-of-life ceremony, especially with the baby boomer

generation. Those firms that do offer a pre-need or pre-planning program are usually the more progressive firms; while at – need is historically what the funeral industry has always provided.

Cremains: This one always gets Microsoft Word upset. This is a new word in the language of undertaking due to the increased popularity of cremation. Cremains are what remain after the cremation procedure is complete. It is a combination of two terms - cremation and human remains. We use this term, rather than ashes, because it is more respectful, defines exactly what it is and it’s one of those words that is truly derived from undertakers! Like most undertakers, nothing upsets me more than to hear the media describe the cremains of someone’s loved one as ashes.

Inurnment: Like cremains, this word is also becoming popular because of cremation. Inurnment is the process of putting an urn into a burial space or columbarium -- an above-ground structure used for placement of urns. This word is also derived from two words: Internment (placement of remains in a grave) and urn (a container used to hold the remains). So the next time you run across one of us dark-suited undertakers, you can now ask with confidence, “Have you received any first calls on a pre-need that requests you do an inurnment of their cremains with embalming prior to their services?” Shoot me an e-mail if you do, I’d love to hear the response or at least know what the look was on the undertaker’s face.

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



New York City: All Wrapped Up with a Red Bow

By Kathryn Marchi

In our travels, we grandparents like nothing better than to look for the perfect gifts for our grandchildren. Birthdays, Christmas, Easter and Halloween give us even more opportunities to buy these items. We dutifully wrap them and bask in the smiles and, hopefully, a “thank-you” from the recipients. But, what happens to these gifts after that? Do we ever see them again?

Sometimes I feel that all of the gifts I have given my grandchildren have fallen into a huge abyss, never to be seen again! It's not that they aren't appreciated; our grandchildren have so many toys and clothes and they grow out of everything very quickly. But with the economy being what it is, I am starting to doubt the wisdom of giving them more “things” to add to their existing collection. What else can I do to give them a meaningful gift? Personally, I'd really like to see how it's used or enjoyed, and even participate in it!

After a great deal of thought, I came up with one idea that really took hold. I decided to give my grandchildren the gift of an “experience.” Since Christmas is the next big holiday, I focused in on a place that has lots of Christmas decorations and activities that can mostly be enjoyed indoors out of the December cold. (Of course, the children usually don't complain about cold weather when they are actively involved in appropriate entertainment, but we adults don't always do well with that.) The destination I thought of was New York City.

Depending upon your time in the city, you have many and varied choices for your grandchildren's Christmas gift before you “wrap it up!” You might want to present some of these ideas to them so that they can choose the activities they prefer:

- **Radio City Music Hall** features the Radio City Christmas Spectacular with the Rockettes and a “Living” Nativity display. There is also a backstage tour where you'll meet a Rockette and learn how the stage mechanisms work.
- **New York Fire Department** (Fire Zone) is right next to Radio City Music Hall and where children can meet actual firefighters, climb on fire trucks, check out tools and try on equipment. No charge.
- **FAO Swartz** is the fantastic toy store in Midtown which features three floors full of every toy a kid could want, live performances and a shop where kids can make their own dolls or cars.
- **American Girl Place** is an interesting store where girls can bring their dolls to a lunch, brunch, tea party, dinner or attend a “doll musical.” Reservations are needed: 877- 247- 5223.
- **Rockefeller Plaza** is the world-famous site known for its 65-foot Christmas Tree, ice skating rink and a dining concourse below for “fun food.” Families can go to the observatory on the 68th floor at the “Top of the Rock” building. There are closed observation decks for a great panoramic view of the city in cold weather. Around the corner from Rockefeller Plaza are many stores with Christmas decorations in the windows, a must for anyone visiting at this time of year.
- **Toys “R” Us** is another toy store that is packed with toys. Two floors alone feature “Barbies” and there are large Lego displays throughout. The most amazing feature, however, is the 60-foot Ferris wheel set up in the center of the building.
- **Hershey's “Great American Chocolate Company” Store** in the theater district near Times Square features 16 floors of candy. An M&M candy store across the street is also fun to visit.
- **The New Victory Theater** features shows from all over the world, everything from theater, dance, puppets, music and circus acts at its 42nd Street location.
- **Museum of Modern Art** features the art of Van Gogh and Monet, among other masters. There is also a display of Andy Warhol's “Campbell's Soup Cans” as well as a Bell helicopter inside the building.
- **Mars 2112** is a science fiction-themed restaurant on 51st St. and Broadway where patrons enter through a space ship.
- **Madam Tussaud's Wax Museum** and **Ripley's Believe It or Not** are other attractions that children might like to visit.
- **Empire State Building** might be too cold on its observatory area, but it does provide a magnificent panoramic view of the entire city. Tickets and reservations are required.
- **Broadway plays and musicals** are always a good choice to attend and many are suitable for children. Tickets and reservations can be made online.

During the holiday season, there are many ways to get to New York City. Some community recreation centers, churches, senior centers, travel agencies and the like have bus tours that can take passengers right into Broadway and Rockefeller Center for the day. It's a fixed price and sometimes includes tickets to a play or the Christmas show at Radio City Music Hall. Once there, it's easy to find your way to places designed for children.

Amtrak can take you right into New York's Penn Station. It's about a three-hour trip and you can find a bus or taxi in front of the station that will take you to these attractions, most of which are nearby. BWI is a good station to board for New York City.

Assuming that you'll stay overnight, you can take your own car and drive into the city. When you research available hotels near your primary destination, make certain that you have access to either your hotel parking lot or a reasonable lot nearby. Parking can be very expensive in the city. Hotels can also help you with finding suitable activities for your grandchildren if you have not already planned that out.

No matter the ages of your grandchildren, it seems that you can find something appropriate for them to experience in New York City. Taking them there on a tour at Christmas can be a gift that they will remember for a lifetime and it definitely won't be “outgrown,” broken or misplaced.

www.travelforkids.com (take the link for the United States and then New York City) | www.ticketmaster.com | www.telecharge.com
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www.Pennstation.com | www.newyorkcity.com | www.AmericanGirlStore.com | www.FAOSwartz.com

Broadway on the Chesapeake

By Phil Ferrara

In the words of William Shakespeare, "All the world's a stage..." The spirit and excitement of Broadway has fully embraced the central Chesapeake Bay region, and countless opportunities exist to enjoy theater locally on both sides of the Bay. Among the many performing arts organizations are Colonial Players of Annapolis, Church Hill Theatre in Church Hill, The Bay Theatre Company of Annapolis, Tred Avon Players of Oxford and Annapolis Summer Garden Theatre.

Carol Youmans, president of the board of directors at Colonial Players, recalled Shakespeare and passionately described the value of theater to me recently as "holding a mirror to society so that we learn about ourselves." Theater reflects our lives and teaches us lessons in our quest for enjoyment and meaning in life. She noted that because theater is 'alive and real,' it brings out feelings like no other medium. Carol further emphasized that for those who enjoy acting and working in theater, it allows them to tap into their creativity and gives them great fun and excitement.



Many of us often wonder what makes a great stage play. Steven Arnold, executive producing director of Church Hill Theatre, explained that "a performing arts theater must push the envelope of things we creatively present. It is not good enough to keep doing the same thing." Some in the audience may be seeking entertainment, perhaps in a comedy or musical. Or one that exhilarates and energizes a person or that elicits laughter such as a riotous comedy like the recent rendition of *Wonder of the World*. Two young actresses, CeCe McGee and Laura Gayvert, thrilled their audience at the Colonial Players theater as they both floated in a barrel over Niagara Falls. Others may prefer a serious drama provoking deep thoughts or sadness. Such plays evoke real-life sentiments, whether they are the triumph of good over evil or tragedies that reach our very core.

An important key to success in theater is the actor. But where do actors come from? Lucinda Merry-Browne, artistic director of The Bay Theatre Company, explained that the Chesapeake Bay region is "blessed with an exceptionally high quality of community performing arts," supporting both professional and amateur theaters. She noted that amateur community theaters audition volunteer actors who are attracted by their "love of art." The Bay Theatre Company, a professional theater, selects its actors from the Actors' Equity Association, the union representing American actors and stage managers. These actors not only possess the love of art, but the stage is also their primary employment. Carol Youmans of Colonial Players further added that "if we do interesting plays, the actors will come" for the auditions.

Theater patrons often wonder, "How do the actors remember all their lines?" Steven Arnold of Church Hill Theatre explained that sheer repetition and individual rehearsal is the key to success. He added that physical location on the stage often prompts the word and line memory for the actor.

Do you have the thespian interest to act or work behind the curtains? Youmans encourages us to just show up and volunteer at local theaters. Watch for ads or check Web sites for audition calls. To learn even more about the theater as well as its opportunities, Lucinda Merry-Browne recommends attending the post-show discussions with the actors and directors that are offered occasionally at theaters during their season.

And, finally, before the curtain can even rise, it is essential for all who value performing arts to know that financial support is essential to the success of local stage theaters. Ticket sales represent only 20 to 50 percent of revenue. Fundraising, grants and advertising are the vital primary sources of funding. Consequently, one important mission of each theater is community outreach through educational workshops to develop the acting talent of the future and to encourage funding support. Steven Arnold noted that "community enrichment is a key to Church Hill Theatre's future." Lucinda Merry-Browne was confident that presenting superb quality productions at Bay Theatre will help attract the essential funding for the future.

The lights are dimming, the curtain is about to rise. Take your seat. It's showtime!



The author, Phil Ferrara, can be reached at pferrara65@comcast.net for added information. Gratitude is extended to Carol Youmans, Lucinda Merry-Browne and Steven Arnold for their time and for their passion and excitement for the theater.

Is boredom part of your life? Then do something - anything. There aren't that many tomorrows.

Medicare Part D: Still with Us Drug Plan Decisions Should Be Made Yearly

By Robert Neaderthal, MD, MBA



"Fortunately Medicare provided a Web site that allowed anyone the ability to select the best plan for them."

In 2006 when Congress legislated a new program to help pay for medicines for those on Medicare, the decision processes could best be described as pandemonium. Medicare recipients were required to select a single drug plan from choices that in some states numbered nearly 100. Each plan differed in copayments, premium costs and deductibles. Each plan offered varying drug formularies. Some plans carried the costly and dreaded "donut hole." That first year of the Part D plan brought a bewildering choice of plans and much confusion as to which plan was the best for an individual patient.

Fortunately Medicare provided a Web site that allowed anyone the ability to select the best plan for them. Using an interactive online program that allows the user to enter each drug taken, the dose and number of pills taken each month, the program then calculates which one of the myriad plans is the lowest in cost. The program even tells the user how to enroll in that plan, (by phone or on the Internet) and tells which drug stores participate with which plans. The program even breaks down the costs for a given plan into monthly outlays. Knowing which plan is the best one is utterly impossible without this Internet

program, especially in Maryland, which has more than 44 different drug plans.

Unfortunately, not many Medicare recipients took advantage of the customized drug finder plan. Decisions were made based on advertising, fast-talking telephone marketers and drug plans that neighbors and friends may have suggested. Many Medicare patients ended up paying thousands of dollars more than they should have because they picked a plan that seemed nice but in fact was much more costly than other plans.

Unfortunately, drug plans often change their rules, regulations and even the drug formularies each year. Last year, I helped many individuals by performing Medicare's online plan analysis. More than one-half of them discovered that the lowest-cost plan is not the plan they used the prior year. Since no two people take the exact same medicines it is even common that spouses might enroll in different plans. It is impossible to know which of the 44 or more plans is the best without using the Internet drug finder at the Medicare Web site. Often the difference between the least expensive plan and the most expensive one is \$2,000 to \$3,000!

Each year Medicare recipients are allowed to change drug plans from Nov. 15 until Dec. 31. Even if your medicines have not changed, it is still important to perform the Medicare Part D drug plan analysis each year. Before following the instructions, you must have with you all of your medicines and your zip code.

If you are participating in a Medicare advantage plan, you may be restricted to the one or two Part D plans offered by your Medicare advantage plan. Here are the step-by-step instructions to discover which plan is the best for you:

1. First go to the Internet and enter the address www.medicare.gov

2. Then click on the first topic: [Medicare Prescription Drug Plans - 2009 Plan Data](#)

3. You will be taken to a page called "Find and Compare Plans that Cover Drugs." Click on "Find & Compare Plans."

4. On the next page, click on "Begin General Search"

5. The next page is called "Find and Compare Plans." Enter your zip code and answer the five questions. If you are not sure of the answer to the last three questions, click on "no." Then click "Continue." Note: if you check the last question "yes" you may be eligible for additional assistance. Last question: "Did you get a letter from Medicare or the Social Security Administration (SSA) that said you are either eligible for or qualified for extra help paying for your Medicare Prescription drug plan costs?"

6. At the next page click "continue" and then enter "Enter my Drugs" on the next page.

7. On the next page carefully write the name of each one of your medicines in the box one at a time. If there are more than one preparation of the drug you entered, the program will ask you to clarify which preparation you take. Highlight the correct preparation and then click on "Add Selected Drug to your List." Keep entering drugs into the "Enter Drug Name" until you have listed all of your medicines. Then press "continue." If you are taking any over-the-counter drugs or vitamins, they may not be listed because the Medicare drug plan covers only prescription drugs.

8. The next field shows the drugs you listed, but some of them are in drop-down menus. These menus allow you to select the exact dosage of the drug you take. Make sure all of the drugs are listed in the correct dose. Under "Quantity/Days Supply" you need to enter the number of tablets per month that you take. For example, if you take one pill a day, that number would be 30. Two pills a day, the number would be 60. If you take only one per week, the number would be four per month. If you forgot any drugs you can add more by clicking on "Add More Drugs." If you are finished click on "Continue."

9. Passwords: After putting all these drugs into the program, you are then asked if you want to save the search so you can come back to it and look at it later. If you want to do this, enter a month, day and year that you can remember (like your birthday). Then press "Continue." If you do not want to save the search, click on "skip this section."

10. Pharmacy search: The program then asks, "Do you want to select a specific pharmacy or pharmacies from which you prefer to purchase your drugs?" If you click on no, the program will take you to the calculation of drug plans. If you click on yes, you can enter a pharmacy in your zip code.

11. The next view is entitled "Find and Compare Plans." Below are two tabs: "View Health Benefits and Quality" and "View Drug Benefits and Quality." The default describes the Medicare advantage choices. Click on the second tab if you are not in a Medicare advantage plan. (Note: if you are enrolled in a Medicare advantage plan,

contact that plan to see what choices you have in Part D programs. If you enroll in some plans you may be ejected from the Medicare advantage plan)

12. Your Personalized Plan List: You should have now arrived at a listing of the five most economical drug plans. If you are signing up for a plan (or considering changing plans from your current plan) you have until Dec. 31, 2009 to join a plan. If your current plan is not on the list of five plans, you can find out how much more expensive it will be next year compared to these five plans, by scrolling down to just below the five plans, and where it says "Show" click on "All One Page." Then scroll down toward the bottom and find your current plan.

13. How to Interpret the Personalized Plan List: The table displays the five least costly plans in order of their cost. The least expensive is the first listed. On the table you will find the name of the plan (first column) and the estimated annual cost. This is the amount you should be paying for your drugs in 2010. The sixth column will show a number that gives the pharmacies that participate with this drug plan in your zip code. If you click on that number, you will see the names of all the drugstores. See if yours is on that listing. If not, you may want to select another plan or you may want to change drugstores. If you click on the name of the drug plan (first column) you will get a breakdown of the cost for each of your medicines. This includes the monthly premium and the annual deductible. At the bottom of the page you will find a bar graph that shows estimated costs per month in 2010.

The Medicare Part D Program is a plan to ease the financial burden of the cost of drugs for seniors. It is not designed to be a plan for free drugs, and in many cases it gives some relief but drugs may still be costly. It does not take the place of other cost-saving measures such as using generic drugs. The program tells you if choosing a mail order option is less costly. Many Medicare recipients who take costly drugs may during the year enter a "donut hole" in which the recipient may be responsible for the entire cost of the drugs taken. The drug analysis makes it easier to avoid this by including that in the plan analysis. Less costly plans are those in which you will be less likely to encounter the "donut hole." 

Robert L. Neaderthal, MD, MBA, is a semi-retired internist and enjoys sailing in Annapolis on his boat "Doc Holiday." He can be reached at bobneaderthal@comcast.net



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Put on Those Party Shoes and Write

By Victoria Duncan

Grab your pens and paper or your laptop and while you're at it, call your grandchildren and friends. Let's party! Consider this your official invitation to the World's Biggest Party for Writers, also known as "I Love to Write Day."

Created in 2002 by Delaware author John Riddle, the annual event will be celebrated for the eighth consecutive year on Nov. 15, 2009. Designed to foster our use and appreciation of the written word, *I Love to Write Day* is celebrated in schools, bookstores, libraries and community centers across the United States. In fact, last year, more than 20,000 schools planned special writing events and activities for the celebration. Additionally, governors from nine states -- Delaware, Maryland, Kentucky, Louisiana, New Jersey, Pennsylvania, Florida, Michigan and Texas -- have officially embraced this event.

The goal of *I Love to Write Day* is to encourage writing as an expressive art that can be practiced by people of all ages, backgrounds and educational levels. Writing is an activity, both challenging and fun, that serves to connect us with each other and aids in understanding through communication. It stimulates our brains, helps us get in touch with our inner thoughts and feelings, fosters creativity and can be an avenue that provides meaning and structure to our lives.

So, what's up with this party thing anyhow? Well, anyone can become involved and it costs nothing. Nobody needs any special talent or skills, just a willing heart and the simplest of tools. For those able to do so, participants are asked to complete a simple registration at the Web site www.ilovetowriteday.org in order to help organizers keep track of the numbers of people involved.

Next, plan your activities around the theme of writing. This may be as simple as writing an overdue letter to an absent friend or as ambitious as finishing that poem, story or novel that has been languishing in a drawer. In past years, each member of one group agreed to send a letter of gratitude to someone important in their life. In another example, students at a South Carolina school visited residents of a nursing home for the purpose of helping some of them to begin writing their life stories. The sky's the limit at this bash!

It's up to you, so just use your imagination and have some fun with this. Spread the word, invite others to join the party and commit to any written activity that feels meaningful to you. Then, simply set some time aside and put your thoughts onto paper. You may be surprised at what happens.

OutLook's Bits & Bytes

Have you found pills that aren't recognizable or you can't remember what they were for? Go to www.webmd.com/pill-identification It has pictures of all the major pills for easy identification.

Get Those Grandkids Writing

Invite your grandchildren to the *I Love to Write Day* and boost their self-esteem and academic skills at the same time. Who knows? You may be encouraging a future best-selling novelist. Here are some ideas to get you started:

1. **Be a pen pal:** Even if you live close by, all kids love to get mail. Teach them that they can receive more mail when they write letters too! Put together a pen pal basket with stationary, pens, stickers and stamps for your special little one to reply to your letters.
2. **List it:** Have your grandkids make out your grocery list, your to-do list, their to-do list, their favorite things list, their unfavorable things list, the best things about winter list, their favorite foods, etc.
3. **Add some captions:** Make a photo album of some of your favorite photos of them and ask your grandchildren to add captions explaining what was happening or what they were feeling that day.
4. **Write down a recipe:** Ask your grandchild to create a recipe for their favorite dish and illustrate it with a drawing.
5. **Give a journal:** Suggest it be used for travels, for holidays or just because.
6. **Be an example:** Children learn by imitating their elders. Let them see you writing or journaling and encourage them to join you.
7. **Read together:** The best way to ensure your grandchildren will love to read and write is to read to them often.

Vicki is currently serving as the president of the Annapolis Chapter of the Maryland Writer's group and can be reached at Victoria2write@aol.com

Difficulties are part of everyone's life. The only real difference is how you're going to handle them.

Svaroopaa Yoga: Let the Pose Do the Work

By Mac Millhone

Svaroopaa yoga is an easier form of hatha yoga. The concept that “support equals release” is constant as you move from one relaxing pose to the next. Total muscle release is possible because you are well supported in your own personal cozy little nest of blankets and blocks. You can really focus on your own yoga because you are not distracted by the movement of others. Rheumatologists, doctors who specialize in arthritis, fibromyalgia, lupus and chronic pain, highly recommend Svaroopaa yoga to patients.

This form of yoga truly is for everyone. Old or young, beginner or longtime yogi, all can receive benefits. Breathing and body awareness are a large part of the experience as you move from one comfortable asana (pose) to the next. These poses are interesting and relaxing versions of some poses you may have been doing for years. Find all new openings, space and release as you experience a familiar pose in an all new way. Because you are supported in the asana, you have the opportunity to examine your own body in much more detail to find places you are holding stress and tension. Once you have found it you can let it go. Poses are carefully designed to allow deep muscle release starting at the tailbone and working up the spine. As release takes place you will be creating space and experience opening of the body. Energy is then free to flow into this space. As a result, you can feel taller and find new lightness in your breathing, step and throughout the whole body.

Svaroopaa is great as a compliment to other yoga practices as well. It is slow, easygoing and safe. You will be guided hands-on by well trained Svaroopaa instructors. As you settle into each pose you will enjoy an adjustment carefully designed to help you find even more comfort and release. These adjustments alone are worth coming to class. The poses you will learn are ones you can take with you too.

Using just a few normal household items like a chair, some blankets and a few pillows you can get all the benefits of Svaroopaa at home or while traveling.

Relax, release and find new space with your own practice of Svaroopaa yoga.

Lynn Gardner and Mac Millhone are instructors for Svaroopaa yoga and can be reached at Ridgely Retreat in West Annapolis or at 443-433-0462 or www.ridgelyretreat.com



OutLook's *Bits & Bytes*

Here's an easy to navigate site that lists discounters, cheap eats, outlet malls, travel bargains and more.

Go to www.consumerworld.org/pages/bargains.htm





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Batik, a Post-Retirement Business Venture

By Vikka Mollrem and Ann Ziegler

Lots of newly retired people dream about starting their own business based on some activity they love. We came up with producing and selling our own hand-waxed and dyed batik clothing. We enjoy working together and felt we had mastered the art sufficiently to produce an attractive product. Though a craft business may be less of a capital producer and time commitment than other dream jobs, the issues you need to work through are similar. This article delineates those issues and details how we addressed them.

First, you need to have clear goals and a clear timetable. Is your primary aim to supplement your income, give you a chance to meet new people, use skills you're proud of or simply to fill up some spare time? Obviously, regardless of your primary goal, your business needs to be financially solvent. But what you envision as your primary goal answers many other questions:

- How much capital and time will you need to invest and how will that affect other aspects of your life?
- How long can you go without earning a profit?
- What legal and tax implications will you face?
- What will be the consequences for you, financially and otherwise, if you can't make a go of it?
- How much commitment and determination will you need and for how long?

In our case, the business came as a natural extension of a favorite hobby. The seed was planted when people admired batik clothing we made for ourselves. When we decided to begin producing batik for sale in late 2007, our goal was to challenge ourselves. Could we produce and market attractive, artistic batik clothing that was affordable and could be produced in quantity? If we found that we could achieve that goal within a couple of years, we would determine whether to expand our operation. We agreed we could commit up to 15 hours a week and a few thousand dollars to buy supplies and create an inventory. We decided that if we were either losing money or were no longer having fun with the project after a year, we would quit.

Second, determine whether this is something you will do on your own, or with family or friends. Any number of people suggested to us that embarking on a business venture together was the best way to destroy a good friendship. But we each brought different strengths to batik design and production, and could fill in for each other when other obligations got in the way, so for us, a partnership was the only way to go. We have avoided conflict by agreeing to our roles in the process, keeping each other informed about everything we do related to the business, and having strong trust and confidence in each other. The key is good, open communications, both where we agree and where we disagree, and a willingness to compromise.

Third, develop a business plan. For a small operation like ours that doesn't require outside capital, this doesn't have to be a formal, written plan, but it is still important as a way of making sure all the important issues have been considered – financial, technical, legal and operational. We discovered over time that many of the assumptions we made when we did our initial business planning were not quite correct, and we missed some cost factors. (For example, we neglected to factor in the cost of wastage in our pricing assumptions.) As we made these discoveries, we revised our technical and financial assumptions. But because we carefully went through the process at the start, we have had no big surprises.

For business planning, we drew from the *Small Business Advisor*, published by *The Entrepreneur* magazine, an excellent primer on starting and managing a business. That gave us the basic outline of issues that needed to be addressed, such as:

- purpose and scope of the business, including where we would do the work and what we would produce;
- developing a marketing strategy;
- pricing and resource requirements including our own labor;
- accounting and legal considerations.

Fourth, do the research. You can't really complete a business plan without first having a clear understanding of your costs of production and your potential market. For our business, we focused on four main areas:

- What was the primary consumer group we were targeting?
- What prices could we reasonably charge?
- How could we reduce labor intensity?
- How could we receive an adequate return, but keep prices competitive?

We did come up with some innovative methods to speed up the production process, but determining the target group and pricing was a much greater challenge. Our batik clothing is unique. There are only a handful of places in the US that produce hand-batiked clothing, and none of these sell in the Annapolis area. Therefore, there wasn't a good basis to determine where to market and what prices the market would bear. We looked for similar items in local department stores and boutiques to see what styles of casual clothing were selling and for how much, and we did some informal market surveys. Although this approach did provide some guidelines, when we began we still felt we were feeling our way in the dark.

Fifth, take care of the legal requirements. Both the US Small Business Administration and the state of Maryland have instructive, user-friendly Web sites (in Maryland, especially see the checklist for new businesses at: www.dat.state.md.us/sdatweb/checklist.html). Counties in Maryland have different requirements for vendors' licenses, so those need to be looked into as well. As a home-based business with no employees, we had only a few legal issues to address:

- forming a partnership;
- registering our business name;
- obtaining a tax and use license for each state in which we planned to sell retail;
- confirming that our business had no personal property tax obligation.

We have an obligation to submit any sales taxes we collect quarterly, as well as an obligation to file our partnership's income tax annually. Other legal requirements depend on the nature of the business. For example, we had to check requirements for labeling (can we replace the original manufacturer's label and if so, what information needs to be retained), and for use of fire retardants on children's clothing. The Internet is an excellent source in clarifying the current regulations.

Sixth, set up procedures for accounting and inventory control. Because we started very small, we didn't put much effort into this. That was a mistake. Even with relatively small inventory and sales, it becomes difficult to keep the books unless you have a good system. We got confused about what inventory we had on hand, how much we had sold and how much we had collected in sales taxes. This year we developed an inventory numbering system and invested in QuickBooks, but this is an area we still need to work on, particularly if we expand operations.

Finally, decide where and how you'll market your goods, and start doing it. This has been our biggest challenge. We decided to start with high quality craft shows, to give us an indication of whether our batiks were saleable and at what price. We learned happily that people do find our clothes attractive, that some are willing to buy and that our prices are considered reasonable. There are downsides to craft shows, however. You need to produce quite a lot of inventory without really knowing which styles will sell. The cost of setting up a booth at a craft show can be high, so you have to sell a lot to make any money. In outdoor shows, bad weather can be a real killer. And then there's the requirement to staff the booth for all the long hours of the show. These expenses meant it appeared that our return on our labor was nearly zero.



"...our ability to work together has proven to be one of the most important and enjoyable aspects of running our business."

Nonetheless, craft shows bring network opportunities with other vendors and with potential customers that can have a long-term payoff.

Last December at one craft show, a store owner asked to purchase outright our children's clothes. As she selected what she wanted, we realized that she had a good feeling for what her customers would like, one of the issues with which we struggled. We decided to approach other merchants. Since we sell wearable art, we selected upscale boutiques in areas that receive a lot of tourist traffic. We usually provide clothes on a consignment basis, and the typical markup by a retail outlet is 40 to 50 percent. To make our clothes affordable, we had to drop our prices substantially from our craft show prices. But this has been more than compensated by other factors. The store owners know their clientele, so they can order items that they know will attract their customers and will fit in well with their other stock. Since we're providing clothing in the styles and colors they want, sales are much better and we no longer need to maintain a large inventory. Though our success rate hasn't been 100 percent, currently three shops are selling our wares in

Rehoboth, Easton and St. Michael's. And based on these successes, we'll seek more outlets next year.

Our business is still a work in progress. Over the next year we'll look for other good retail outlets, participate in a few more shows, and work on getting an up-to-date, user-friendly Web site. We have also joined a local artists' association, which give us new opportunities to display our art and to get ideas from the work and experiences of others. We are far from earning a living wage, but our bank account is healthy. Looking back on the experience, our ability to work together has proven to be one of the most important and enjoyable aspects of running our business. Flexibility, respect for one another's opinions and a sense of humor are vital to a successful collaboration.

When not busy batiking, Ann Ziegler, formerly a primary school director, enjoys life in Chester. Vikka Mollidreem, recently retired from a career position with Aid for International Development, can often be found kayaking along the Rhode River. They can be reached at simplybatik@srin.org

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Deck the Halls With Eco-Friendly Green

By Peggy Markham

“Oh Christmas tree, oh Christmas tree, of all the trees most lovely...”

One of the biggest decisions to be made for the holiday season centers on the Christmas tree, that ubiquitous symbol of joy and celebration. This year, go green! Make an eco-friendly choice. Choose a live tree; the planet will thank you.

Natural is better, according to many environmentalists. Real trees are a renewable, recyclable resource and biodegradable. For each tree cut, at least three seedlings will be planted in its place. An average of 56 million trees a year. It takes between five to 16 years to grow a Christmas tree and as the tree grows, it absorbs carbon dioxide and other gases while giving off oxygen. Tree farming is vital to the environment for stabilizing the soil, providing refuge for wildlife, creating scenic views, maintaining passive green spaces and protecting water supplies.

A fun outdoor adventure for all ages is a trip to a tree farm to select and cut down your own tree. Make an effort to locate a local organic tree farm and try to avoid farms where harmful pesticides and chemicals are used. Some states sell permits for cutting Christmas trees in the national forests, so check with your local U.S. Forest Service office. Selecting a tree from a local farm means the product didn't spend hours drying out while being hauled by truck over hundreds of miles.

Basic Things to Consider Before Going to the Tree Farm

1. Measure the height and width of the space where you intend to place the tree and plan how you will get it into the house. Remember, trees look smaller outside in the open. Think how you will transport the tree home -- on the top of your car, in a truck or hanging out the back of the car's deck.
2. Consider the foliage of the tree. Do you like stiff needles or soft ones? (Consider children playing around the tree.) Educate yourself on the varieties of types available: Colorado blue spruce, Concord fir (white fir), balsam fir, Fraser fir, noble fir, Scotch pine, to name a few).
3. Pets and small children. You might decide to get a small tree that sits out of reach on a table.

What to Expect at the Farm

1. Make this a fun winter adventure. Pack a picnic, wear warm clothes and boots, leash the dog. You'll need gloves to handle that prickly tree. Bring a camera.
2. Tools: The farm operator usually provides these, such as the saw or chain saw, but call ahead and find out if you need to bring your own equipment.
3. Pricing: Some farmers price by the foot, others measure and price each tree individually.
4. Check for a straight trunk and be sure it will fit into your tree stand. Do you have a good solid tree stand? Now is the time to get one.
5. Shake out the needles. (In the fall, all conifers shed their oldest needles, this is normal).
6. Ask for help when cutting the tree as there are certain methods for a good cut. A back cut is made first then the final cut coming from the opposite side.
7. A fresh-cut tree won't absorb as much water initially as one bought from a tree lot. Store your tree in a bucket filled with water in the shade, but not in freezing temperatures, until you are ready to bring it into the house. Always keep the water level in the tree stand full.

Buying a Tree from a Tree Lot

1. As before, measure the space where you intend to put the tree. Plan how you will get it to the house and what entrances you will use to bring the tree indoors.
2. Buy a solid tree stand that will accommodate your tree size.
3. Be extra careful to check for freshness. Fresh needles bend rather than break under gentle pressure. Ask the lot operator where the trees came from and how long they have been on the lot. The lot should be in shade as a sunny lot will dry out the trees.
4. Shake the tree gently; only old needles should shed. There should be some sap on the base of the trunk.
5. When the tree is home, trim 1/2 inch off the base of the trunk to make it easier for the tree to take in water. Fill the stand with water and check the level each day.





The Ball and Burlapped Container Live Tree

1. Choosing a live container tree is the best choice for the environment, but you need to do some preparation first and remember, it is a tree that will grow!
2. Prepare the area where the tree will eventually be placed. Fill the hole with mulch to keep the ground from freezing.

The potted tree can survive seven to 10 days indoors and the root ball should be kept moist but not flooded with water. Wrap the root ball with plastic or place it in a tub while it sits in the house.

3. When you are ready to move the tree outdoors, put it in a protected area so that it can adapt to the colder temperatures for several days. Don't forget, this potted tree is heavy. Some garden nurseries will assist you with the planting.
4. Do not remove the burlap because this keeps the root ball solid and secure. Mulch heavily over the top of the planted root ball to prevent freezing. Water only as needed. Stake the tree.

Recycling the Live Tree Post-Holidays

This is the beauty of the live tree. It can be renewed, reused and it has "natural ingredients."

1. Recycle the tree into compost or mulch. A chipped tree can be spread over hiking paths or in parks.
2. Sink the tree into a pond but only if it has not been treated with chemicals, pesticides or other harmful products like fake snow.
3. Call your city/county agriculture extension agency to find out about its recycle services. Many private trash collectors will pick up the discarded tree and recycle it.
4. Return the tree as you found it to its natural condition.

The Other Choice: the Artificial Tree

There are valid arguments for an artificial tree. If convenience is necessary for your lifestyle, then you must take that into account but consider the not-so-obvious negatives.

1. Most fake trees (85 percent) that come into the US are manufactured and imported from China. These trees are made in squalid factories where workers are paid low wages. Nearly as great a percentage of Christmas lights, wreaths, ornaments and gifts that go under the tree are made and imported from China as well.
2. The cost on the environment for transporting these goods across thousands of miles is staggering.
3. What are these trees made of? Most artificial trees are made of non-biodegradable plastics and possible metal toxins such as lead. The plastic material, typically PVC (polyvinyl chloride), is a petroleum byproduct and PVC is a dangerous chemical. Manufacture of PVC creates and disperses dioxins, the most toxic man-made chemical known.

4. Artificial trees are not recyclable or biodegradable and end up in landfills. The average family uses an artificial tree for only six to nine years before throwing it away.
5. If an artificial tree catches fire (even "flame retardant" trees will burn), the heat from the blaze releases toxic smoke.

This Year Have an Eco-Friendly Green Holiday

1. Buy LED lights. They last longer and are safer as they barely warm up. Invest in timers that automatically turn the lights on and off.
2. Bring along your own fabric shopping bags. Avoid plastic bags.
3. Recycle wraps and gift bags that you have received. Be creative with materials you have around the house, decorate grocery paper bags, use recycled paper and make bows with cotton ribbons. Wrap a gift in a beautiful scarf or a bandana.
4. For the tree, string popcorn and cranberries, make old-fashioned paper chains, bake and decorate cookies and gingerbread men as ornaments, but hang them out of reach from small children and pets. Use fresh evergreens and seasonal flowers.
5. Consider going paperless, using online sites for photos, slide shows and greeting cards. Use recycled paper for cards if you must send real mail.
6. Bring out your best china, glasses and flatware. Use cotton napkins and tablecloths. Don't use plastic or Styrofoam. Enjoy eggnog in a real glass and hot chocolate in a ceramic mug.

Sources:

www.christmastree.org
(National Christmas Tree Association)
www.americanforests.com (American Forests)
www.printthis.clickability.com
(*Smithsonian Magazine*)
www.newsweek.com (*Newsweek*, Karen Springen)
"America's Celebration is China's Windfall,"
By Peter S. Goodman, *Washington Post Foreign Service*,
Sunday, Nov. 9, 2003)
www.treehugger.com (TreeHugger)
www.recycleyourchristmastree.com
(Colorado Recycles)



Location of Christmas tree farms:

www.christmas-tree.com/real/md/ or
www.mda.state.md.us/md_products/md_christmas_tree_assn.php

For ideas on recycling or disposing of tree go to:

www.pickyourownchristmastree.org/MDxmastrees.php



Want to Make a Batch of Old-Fashioned Cookies?

By Lesley Younes



When masses of immigrants starting coming to the US in the 19th century, whether they were seeking sheer survival or escaping religious or political persecution, all the possessions they had were memories and perhaps a few artifacts from their homeland. Food was a comfort to them and a simple sweet delight was relatively easy to achieve in harsh conditions of their new country. And they also brought with them recipes that had been handed down from generation to generation. Around the holiday season, that meant that there were cookies coming out of the oven.

There were many Norwegians who settled in Minnesota, with the French arriving in Newfoundland via the St. Lawrence River and also settling in Quebec and Montreal. Some of them even found their way to Louisiana. The Brits stayed in the eastern part, hence *New England*, and they spread up through the northern states as far as Maine. The Dutch, however, built a settlement called New Amsterdam, but the Brits came in and renamed it New York - as York was, and still is, the grand capital of Yorkshire in northern England.

Contrary to popular belief, it was the Germans who settled in Pennsylvania, not the Dutch as in Pennsylvania Dutch. German immigrants sailed to the US from Dutch ports, which caused some of

this confusion. They also made their way to Milwaukee and due to the large number of intellectuals who decided to settle there, it became known as *The German Athens of the West*. There is also a large population of German descendants in the Texas Hill Country where they have a flourishing wine-growing region.

The Spanish were smart: they decided Florida would be a good place to settle -- sun, beach, ocean, what's not to like! Wouldn't you have thought the Italians would have settled in a similar place? They seemed to have dotted themselves across the country as every large city seems to have a Little Italy. These communities got that tag because the Italians would usually settle next to the Irish and terrible problems would arise, especially on the subject of religion, so there were wild clashes between the two ethnic groups and because the Italians stuck together like sticky rice, the name Little Italy stuck with them.

In any case at this time of year, you will find the descendants of these ethnic enclaves celebrating Christmas with batches of cookies from their ancestral past. Here are a few simple but delicious recipes to try. Most of the dough can be rolled and frozen as in ice box cookies.

Pebber Nodder from Denmark

- 1 cup butter
- 1 cup sugar
- 2 eggs
- 1 1/2 cups all-purpose flour
- 1 tsp. ground cardamom
- 1 tsp. ground cinnamon, or to taste
- pinch of salt

Preheat oven to 350.

In a large bowl, mix together butter and sugar until very smooth. Beat in the eggs one at a time, stirring until fluffy. Combine the flour and spices with the salt, stir into the sugar mixture, just until blended. This can be frozen at this stage. Separate into six balls and roll each ball into a rope as big around as your finger. On a lightly floured board, cut them into 1/2" pieces and place them on an ungreased baking sheet. Bake for 10 minutes or until lightly browned. Don't overbake. Cool and enjoy fresh with coffee.



Pepparkakor from Sweden

- 2 sticks butter
- 1 1/2 cup sugar
- 1 egg
- 1 Tbs. light corn syrup or light treacle (molasses)
- 1/4 cup fresh orange juice
- 2 tsp. orange zest
- 3 1/2 cups all-purpose flour
- 2 tsp. baking soda
- 2 tsp. ground cinnamon
- 2 tsp. ground ginger
- 2 tsp. ground cloves
- pinch of salt

Preheat oven to 400. Cream butter and sugar, stir in egg, add corn syrup or treacle, orange juice and zest. In a separate bowl, sift together the flour, soda, cinnamon, ginger and cloves. Then stir into the creamed butter mixture until combined. Dough can be frozen at this stage. Roll dough out to 1/8" and cut into shapes with cookie cutters. Bake for 8-to-10 minutes and cool on a wire rack until crisp.



Pfeffernusse from Germany

- 2 sticks butter
- 1 cup sugar
- 2 2/3 cup all-purpose flour
- 1 cup walnuts ground in a nut grinder or food processor (be careful not to make a paste)
- 1/2 cup candied orange peel
- grated rind of one lemon, plus the juice
- 2 tsp. cinnamon
- 1/2 tsp. cloves
- 1 tsp. freshly ground pepper
- 1 tsp. cardamom

Preheat oven to 300. Mix all ingredients together. Roll into 3/4" balls or drop by teaspoons onto a silpat sheet. Bake for about 15 minutes, then roll in powdered sugar while still warm. Store at room temperature in cookie tins. Better not to freeze this dough. They keep well and gather flavor as they age after about one week.



Do you remember how hard you worked to get to this point? Why not enjoy it.



All I Want For Christmas

By Maureen Smith

Soon Christmas carols will fill every store, luring us to buy, buy, buy. And all this before the witches of Halloween have flown away on their brooms. The consumerism of this season overwhelms and depresses me every year. So every year I make the same vow to try a little harder to find a more meaningful spirit of Christmas.

I've always had a problem with Christmas, a feeling that I blamed on being an only child. You know, where there were more, it was merrier. I would read about large families gathering together at grandmother's house, the table laden with all the traditional fare. The Christmas tree banked with beautifully wrapped boxes of all sizes and colors. The children would put on plays for the adults and then they would gather around the piano to sing carols. Even after I had my own family, it was hard to create this festive scene. The Norman Rockwell image always escaped me.

But one Christmas I feel that my family captured the spirit. My three children were home from college and they had visions of waking up at noon every day during their family vacation. But I had other plans. So on Christmas morning we got up bright and early and piled in the family station wagon and headed for a soup kitchen at Catholic University in Washington, DC. They were in total disbelief that I would inflict this punishment on them. I also informed them that they were now too old for stuffed stockings no matter how carefully they were hung.

At the kitchen some of us served the traditional fare of turkey and trimmings to feed the people lined up to receive their hot meal of the day. Some of us delivered these meals to the homebound. It was an eye-opener for the entire family, myself included. And, it made our Christmas. When we returned to our home, the stockings miraculously appeared filled with some special things they weren't expecting.

Other Christmases we have taken names from the many wish trees around town and filled a box with clothes, toys, games and even things like a toothbrush. Whatever your choice, giving to those less fortunate seems to be a good solution for the Christmas blahs. If this appeals to you, some organizations are listed here that could use your help during the holiday season.

Volunteer Center for Anne Arundel County, Inc.
410-897-9207 (Ask for this year's Holiday Volunteer Guide.)
Our Daily Bread Hot Meal Program in Baltimore
443-986-9031 (Ask for Aaron Kennedy.)

www.homelessdrive.com
Holiday Sharing
www.dhr.state.md.us/county/ann/pdf/holiday.pdf

Maureen can be reached at RSmith0636@verizon.net

Parkin from Northern England

(The British don't really eat cookies (biscuits) at this time of year. They bake special cakes or slices. Here are two favorites.

Parkin

- 2 cups all-purpose flour
- 1 Tbs. mixed spice
- 1 Tbs. ground ginger
- 1 tsp. baking soda
- 2 1/2 cup oatmeal (not instant)
- 8 Tbs. black treacle
- 1 cup unsalted butter
- 6 Tbs. brown sugar
- 1 cup milk
- 2 eggs

Mix together the flour, spices and baking soda. Add the oatmeal. Put the treacle, butter, sugar and milk into a small pan and heat gently until all have melted and mix together. Allow this to cool then stir in the flour mixture. Add eggs, beating until smooth. Turn out into a well greased baking tin, about 11 X 9 X 2, and bake at 325 for about 50 minutes. The cake should be firm to the touch. Remove and cool, before cutting into small squares.

Keep in a tin in a cool dark place and this will seem to stay fresh for a very long time.

In the north of England there is a saying for someone who never seems to age: "He's just like parkin!"



Here are a few translations for cookie from various countries.

- biscoito (Portugal),
- cookie (US),
- biscuit (UK),
- keks (Germany),
- kex (Sweden),
- biscotto (Italy),
- galleta (Spain),
- kaakje (Holland),
- bun (Scotland)

Grandmum's Christmas Cake

Traditionally served for Christmas Tea

- 1/2 cup currants
- 2 cups raisins
- 1 1/2 cup sultanas (white raisins)
- 1/2 cup almonds
- 3/4 cup mixed peel
- 1/2 cup glazed cherries
- 1/2 lemon, grated rind only
- 1 lemon, juice only
- 1 1/2 cups unsalted butter
- 1 3/4 cups moist brown sugar
- 6 eggs
- 3 cups all-purpose flour
- 1/2 tsp. cinnamon
- 1/2 tsp. nutmeg
- 1 tsp. mixed spice
- 1 Tbs. black treacle
- 2 Tbs. brandy or rum and more to 'feed' the cake when baked

Pre-heat the oven to 325.

Grease a 9" by 10" cake tin with a removable base, lined with grease-proof paper three inches above the rim to allow the cake to rise above the tin's rim. This is important as it allows the cake to crack in the center.

Cream the butter, sugar and lemon rind until light and fluffy. Beat in eggs, one at a time, and then add the dry ingredients. Add treacle, combine thoroughly. Mix in your choice of alcohol and lemon juice and add a little extra alcohol if the mixture seems too stiff. Form a dropping consistency. Turn out into the lined cake tin and to make sure there are no pockets of air, bang it on the counter top a couple of times, and rotate it once. Make sure the surface is smooth. Bake for two hours in the pre-heated oven and then reduce it to 300 for a further 90 minutes to two hours or until a cake tester comes out clean. Once removed from the oven, the cake should be allowed to cool completely in the tin. When completely cold, remove the paper and turn the cake upside down. Make holes in it with a steel knitting needle or similar object. Pour extra alcohol of your choice, brandy or dark rum, into the holes and leave the cake upside down until the spirit has been absorbed. Wrap the cake in fresh grease-proof paper and leave for 48 hours before icing it. This cake can be stored for at least two months in an airtight container. You can 'feed' the cake with more alcohol if you wish, until you are ready to put on almond paste and royal icing.

This type of cake is usually prepared in October and is eaten in December.





Grandparents Always Know Best Gift Ideas for Grandkids

By Leah Lancione

Most children have a soft spot in their hearts for their grandparents. It's inevitable. Grandparents provide unconditional love, spoil their grandchildren with attention and often provide them with special indulgences. So, when it's time to make shopping lists for the upcoming holidays, grandparents often feel the pressure to obtain the perfect gift for their beloved grandchild.

The first thing to consider when making the list and checking it twice is to make sure gifts are age-appropriate. A teenager will not be intrigued by a "Tickle Me Elmo" and a two-year-old will have no use for an iTunes gift card. The second thing to consider is product safety. Check out [Consumer Reports.org](http://ConsumerReports.org) for a list of safe toy options, as well as ratings. For example, some adults may think it's charming to see their toddler sporting a flashy gold bracelet, but such a gift is a definite choking hazard.

The U.S. Consumer Product Safety Commission www.cpsc.gov/cpscpub/prerel/category/toy.html also lists toys and products that have been recalled. Make sure your gift is not on the list.

The Youngest Recipients

The Web site BabyCenter.com is a good resource for learning about safe and age-appropriate gifts for newborns and toddlers. Classic choices include soft books with bright colored patterns and shapes, a CD player to play

soothing lullabies and tunes like Baby Einstein: Bach and Beethoven, or a CD from the Hushabye Series that presents lullaby renditions of songs by artists like George Strait, Johnny Cash and Carrie Underwood. These compilations can be found online, at most music and book shops, as well as in major toy stores like Toys R Us.

Since toddlers are inquisitive about the world around them and want to prove to their parents and grandparents just how independent they are, more engaging gifts are recommended. If your toddling grandchild wants to be challenged, why not inspire a little Van Gogh by giving nontoxic and washable art supplies? Misterart.com has a wide variety of arts and crafts at discount prices that can be ordered online or by calling toll-free.

Youngsters at this age cultivate their imagination and learn valuable social and cognitive skills by taking part in pretend play. So, encourage the next Martha Stewart, Wolfgang Puck or Julia Child by giving play dishes, pots, pans and utensils. You'll get a kick out of watching them whip up make-believe cakes and cookies. This role-playing will not only allow your grandchildren to stimulate their brains but also can be an opportunity for you to get involved in the action. What's more fun than a tea party with grandma and grandpa?

If your grandchild already shows an inclination toward sports, help him or her develop their hand-eye coordination and large motor skills with a new T-ball set, soft (Nerf) footballs and soccer balls, or a miniature hoops set so they can dazzle you with their skills. Most toy stores carry these items, as well as the online retailer LearningExpress.com that has an array of sporting equipment designated by age.

For the Really Cool Kids

As kids get older, trends tend to dictate what's "cool" for the moment. Some young girls still like to play with Barbies or Bratz dolls and some young boys will still play with Legos or action figures. Some youngsters, however, are considered "tweens" because they are in between middle childhood and adolescence. They may desire more sophisticated gifts that are a little pricier. A Nintendo DS, in a stylish color, which retails for around \$130, would be a hit with any "tween." Although you don't want to encourage idle behavior, this video game system, when monitored by parents, can provide quiet time for educational and fun games like *The Hardy Boys*, *Smart Girls: Playhouse*, the *Littlest Pet Shop* series that promotes taking care of pets, and *Hannah Montana Music Jam*, which is an age-appropriate pop culture choice. Instructive applications like *Big Brain Academy*, *Fossil Fighters* and the *Brain Age* series can provide mind-stimulating activities.

If you're a techno-savvy grandparent, then you already know the Internet provides a host of retailers ready to sell you the hippest gifts. A few popular sites include:

www.potterybarnkids.com, www.landofnod.com, www.toysrus.com, www.personalcreations.com, store.discovery.com, www.amazon.com, www.sephora.com, www.pbteen.com, www.actionvillage.com, www.delias.com, www.urbanoutfitters.com

Beyond the Tweens

If a video gaming system is out of your price range and you don't want to buy yet another video game, prompt your grandson or granddaughter to begin reading -- for fun. Choose an exciting adventure series like the *Spiderwick Chronicles*, or purchase a subscription to *Sports Illustrated Kids*, *Highlights* or another kid-friendly magazine. Also, many "tween" boys are interested in comic books. Just make sure you review the content before taking it home.

If you want to go all out, the Nintendo Wii system offers a world of good, clean fun that can get your grandkid off the couch and strumming the air guitar with "Guitar Hero" or jamming to "Rock Band." They can work up a sweat with one of the many Wii sports packages that has bowling, tennis, skiing and more. And, this is a gaming system that can entertain the whole family for hours!

Once your grandchild hits the pre-teen and teenage years the gift purchasing difficulty reaches an all-time high. What's in vogue one day can be out of style the next. You can't lose, however, by purchasing an iPod Nano, Shuffle or some other MP3 player. If they already have one, get them an iTunes gift card so they can download songs by their favorite artists. These gift cards can be found at any grocery, department or music store.

Another hot gift idea for a pre-teen or teen is a gift certificate to the local cinema. Depending on the amount you purchase, you can either provide your grandchild with a free flick or a whole year of movie-viewing pleasure!

If your teen grandson or granddaughter is the active, outdoor-type, a new bike (Kona is a popular brand), skateboard or even a snowboard continues to be all the rage in the teenage crowd.

Lastly, for a creative or artsy teen, try giving a gift with staying power by wrapping up a brand new digital camera. A small digital camera can range anywhere from \$89 to \$150 in department stores. Throw in a scrapbook or photo album so they can properly document their high school days. To further promote cherishing memories, a good journal or a personalized set of stationary can help your granddaughter put her thoughts down on paper or stay in touch with friends.

It's hard to lose with any of the aforementioned gifts. However, don't hesitate to try something completely unique that will suit talents or predilections. If they like art, purchase a framed print by their favorite artist or give them a makeup palette from Sephora. If your grandchild is a sports fanatic, a pair of tickets to see a Ravens or Redskins game would be a "sick" (teenage slang for awesome) gift. 

Amaryllis for a Spectacular Holiday Display

By Neil Moran

There are many ways to make your home more inviting for the holidays, including the usual Christmas lights, trees, wreaths and ornaments. If you gardeners want to really dazzle your guests this year, show them a display of bold and beautiful amaryllis blooms.

Amaryllis is a plant that grows naturally in the tropical regions of Africa and South America. But you won't have to tromp through the jungle to acquire bulbs for the occasion. Simply start watching for them now in department stores and garden centers. Local stores usually start stocking the bulbs in the fall. Pick them up right away and get planting, because they take six to seven weeks to push out their fabulous blooms.

The large blooms, which can reach eight inches wide, sit atop a tall leafless stem. The blooms will last throughout the holidays and may even re-bloom in years to come. They are available in a variety of colors including white, pink, a robust red and a combination thereof. You can plant a single amaryllis in a pot, but they will make a much bigger splash if planted in several pots and grouped on a table or stand.

Amaryllis is one of the easier bulbs to force into blooming. The bulbs arrive in the stores "pre-chilled," which means they've received the cold period required to initiate stem growth. Most of these bulbs come in their own pot, ready to plant. If not, simply follow these steps:

1. Place the bulb in a flower pot (with good drainage) that is one and one-half times larger than the bulb. Amaryllis like to be pot-bound, so don't worry if it looks crowded. Pack potting mix around and up the sides of the bulb to within a couple of inches of the neck of the bulb.

2. Water the bulb well initially, then let it dry out slightly. Water sparingly until you see stems appear. As the buds and leaves appear, increase your watering. After it starts to bloom, keep the medium relatively moist.

3. Place the pot(s) in direct sunlight in a warm room and wait for them to bloom.

Like the proverbial tea pot, if you watch it, it will never boil, or in this case, bloom. Over the next few weeks your amaryllis will send up long, pointed leaves, but then you'll wonder if it will ever flower. It will, just be patient and keep watering as suggested above. When it does bloom, it will do so with a bang, producing a large, beautiful bloom (or two or three) just in time for the holidays.

The nice thing about amaryllis is you can get a repeat bloom from them the following year. Unlike poinsettias, which quite frankly, can be kind of a pain to force the following year, amaryllis are fairly simple to get to re-bloom. After you've enjoyed your blooms and they've started to fade, usually shortly after the New Year, follow these steps to get it to re-bloom the next year:

1. When you see the leaves start to sag and yellow, clip off the flower, flower stems and the long leaves, leaving about two inches of foliage above the neck of the bulb.

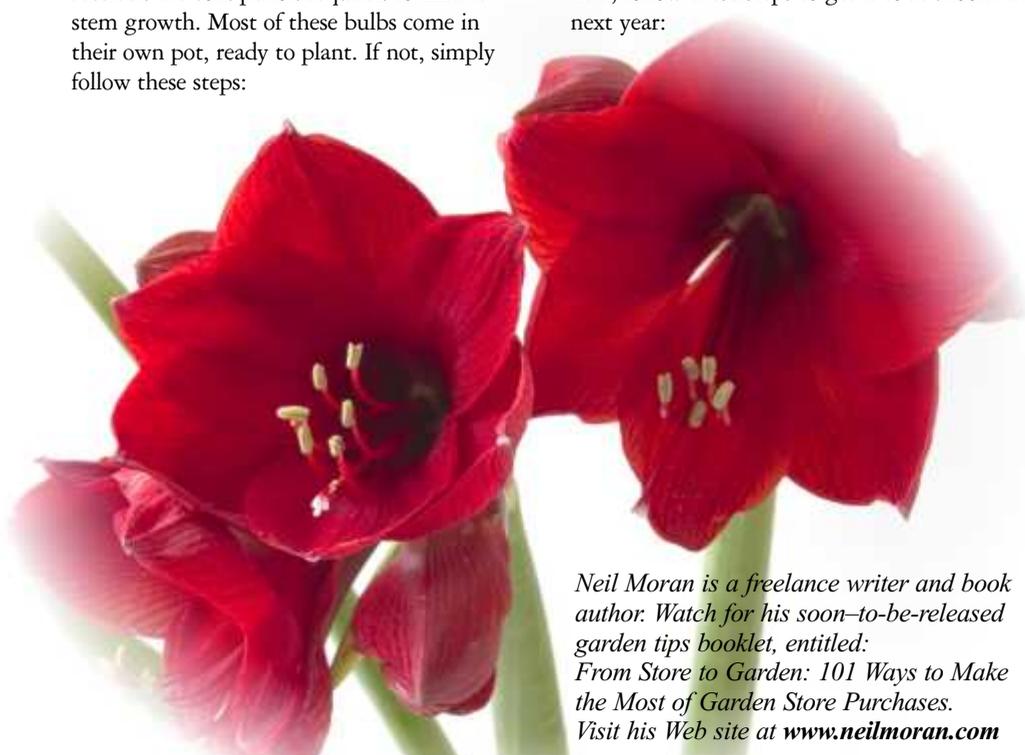
2. Water and fertilize throughout the summer. The leaves will grow back, which in turn feeds the bulb. This can be done inside or outside. If planting outdoors, you can leave the bulb in the pot, which will discourage insects and critters. However, don't place them out in the spring before the last frost date and make sure to get them inside before the first frost in the fall.

3. By early fall the leaves will start to yellow. At this time, trim the leaves off the bulb, clean up the bulb and place it in the crisper of your refrigerator or a cool cellar. The bulb will have an extensive root system at this time. Leave in the fridge for at least six weeks. Don't water during this time.

4. When ready, replant the bulb following the instructions above and you should get another show for your guests. Having spelled out the methods above to get them to re-bloom, I should add that some years they may fail. As long as the bulb is still firm, don't give up on it. You may need to repeat steps 1-3 above. If the bulb gets mushy and you see the tiny fungus gnats hovering around it, it is time to toss it into the compost pile.

Amaryllis was originally discovered in South Africa and South America. The correct genus name is *hippeastrum*. They can grow for 75 years in the wild. The type we purchase in the stores are hybrids. Amaryllis have been around since ancient times. Reference to amaryllis is found in the writings of ancient Greeks alongside such heroic figures as Apollo and Hercules.

Look for this spectacular flower in your local stores (for about \$8 a piece) or you can order them off the Internet at www.ParkSeed.com/Amaryllis and www.whiteflowerfarm.com



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

OutLook's Bits & Bytes

The perfect gift for the pet lover on your list: a pet monitor. Set up this \$100 pet cam and Fluffy or Fido can be monitored on a cell phone, PDA or computer. Go to www.panasonic.com (type in pet cam) or call 800-405-0652 to order or to get further information.

Saving Money on Your Health Care: Getting Your Insurance Plan to Pay

By Peggy Owens

“**T**o be or not to be, that is the question.” Shakespeare was not talking about health care or health insurance reform. But he might have been. As I am writing this in early fall, we have no idea where the government is headed. The topic has understandably dominated the news media for months. There was a lot to cover.

But as someone with a chronic illness who spends what seems like 20 percent of my waking hours on health care (office visits, laboratory tests, telephoning billing offices and my own health insurance customer service), it occurred to me that there are things we can do on an individual basis to minimize our health care costs. Regardless of the final outcome of our national quandary, we are our own best advocates.

Choosing a health care plan is a big decision for you and your family and it is important to educate yourself on the options available to you. If your health insurance is provided by an employer or union (or a former employer, if you are retired), you are lucky. If the employer contributes to your premium cost, even better. But even if the employer does not, you are probably benefiting from being in a group where costs are spread over the members of the group so that the insurance company is able

to reduce the premium costs to all of the members. This is the basic meaning of insurance, after all.

On the other hand, if your employer does not assist in the payment of the premium, a better option may be to shop for an individual or nongroup plan. There may be fewer benefits and there may be higher out-of-pocket costs (like deductibles, coinsurance and co-pays), but if you are ready to take on that part of the risk yourself, it may be possible to save money in monthly premiums and have insurance only for more catastrophic events like hospital stays and serious or long-term illnesses. Your decision will be based on the financial situation of your family and your willingness to assume a larger part of the risk.

Other things to consider when choosing a plan

What exactly is covered? For example, if I or one of my dependents is of child-bearing age, is pregnancy covered? Are one of us likely to need treatment for mental illness or substance abuse and is that covered? Are so-called wellness visits covered? Can I have a physical periodically at the expense of the plan or must I pay for that? If my family likes to travel, what is covered when I am away from home? Note that some benefits are mandated by state law, but often at only

a minimum level. So it is important to know how extensive the coverage is.

Maybe an even better question is what is not covered? Dr. Will Nicholson is a doctor who decided to move from a group plan to a nongroup plan in order to understand what his patients were complaining about. Recently on CNN he advised, “Know what the *holes* are in your coverage.” This may be difficult to figure out. And then, how much freedom or restriction can you live with? In every plan that I know about, even the most expensive and least restrictive ones, you will always fare better if you use a provider who participates with your plan. Do your favorite providers participate with the plan you are considering? It is best to check with the providers as they can cancel their participation when their contract comes due without you knowing this.

Now that you have made your decision about what plan is best for you and your family, what else can you do to minimize your costs?

- **Know and follow the rules for your type of plan.** For example, in a “gatekeeper” plan (such as an HMO), you must select a primary care physician whose responsibility it is to refer you to specialists who are also in the network. However, it does not hurt for you to ask when you call the specialist’s office to make your first appointment if he or she participates in your plan.

- **If you are in a plan that requires written referrals, keep a copy.** If you don’t have access to a copier, ask for a copy at the specialist’s office as you turn it in to them. I can’t tell you how many times my plan calculated a claim at a higher out-of-pocket cost to me than it should have been because they swore that they had not received a referral form with the claim from the doctor. It saved a lot of time and aggravation for me to be able to fax it to them, using my copy. Be sure to get a name and direct fax number from the customer service representative with whom you have been speaking with at the plan.

- **Don’t automatically pay a bill from a provider because you have received one.** My sister-in-law, who was in failing health, received a bill for \$2,300 from a physician and promptly sat down and wrote a check to cover it because she did not want to be in

“Choosing a health care plan is a big decision for you and your family and it is important to educate yourself on the options available to you.”



debt or risk ruining her credit rating. The bill had been mailed out by the physician's computerized system before the insurance company had an opportunity to respond to the claim. If you (or your elderly parents) receive a bill, be sure that you understand why there is a balance due. It should be equal to the out-of-pocket costs you are expecting, based on the plan you are in: deductible, coinsurance or co-pay *plus* any balance for which you are responsible if the provider does not participate in your plan. Most providers are honest and will return or credit your account with any overpayments occurring once your plan has paid on the claim, but it may require a lot of followup from you and why should they have your money in the meantime?

- **On the other hand, don't ignore bills from a provider indefinitely.** If enough time has passed since you saw the provider that the insurance company should have paid the claim (say, six to eight weeks) and you are receiving a second or third bill from the provider, begin following up. Start with the insurance plan to find out why it isn't paying and take it from there. Maybe you owe it or maybe you don't. But again, be sure you understand the charges and whether or not they are not covered.

- **Look at any explanation of benefits (EOBs) you receive from your health plan.** Sometimes you can detect something that is going to need your attention before you receive a bill from the provider. The EOB will likely indicate the provider's charge, the amount the plan allows for the specific service you received, the amount of your deductible still outstanding (once you have paid for services equal to your deductible in a given plan year, this should be zero), the amount the plan actually paid to the provider and the amount which you owe. If you receive a bill from a physician and you did not receive an EOB, call your plan's customer service department and ask for an explanation of their payment. If their calculation of the balance you owe is different from the bill received from the physician, call the physician's billing office. More physicians are relying on outside services to do their billing and, frankly, I find this is a plus. Unlike the tired medical office clerk or receptionist who has too many responsibilities and can't quite grasp what you are talking about, the outside billing services deal all day with billing problems and insurance plans. They are more likely to understand your questions and be able to explain what you owe and why. Have your EOB handy when you call. Last week I had an otherwise knowledgeable billing specialist tell me that the doctor's office overcharged on my

husband's co-pay because the insurance plan "determined the amount of the co-pay." I was able to point out to her that I had the EOB right in front of me and the co-pay was supposed to be less. (Not to mention that it is written right on his membership card!) She had to leave the phone for a few minutes to check her files, but came back apologizing because I had been right. I generally save EOBs for a year, longer if something on them has been appealed and is still pending.

- **Another reason for checking your EOB?** You can check for fraud. My health plan has a special hotline for fraud. I used it once even though I felt the provider may have made an honest mistake. I called the provider's billing representative who agreed to check on the information I was giving her and return the mistakenly received money to the insurance plan. But calling the fraud hotline was one way of assuring that if the refund was not received, it could be deducted by the insurance plan from its next payment to that provider.

Be firm but be nice. Remember that old adage, you can catch more flies with honey than with vinegar. I know it is a frustrating system to deal with and that is not likely to change no matter what reforms may be adopted. But the clerks you will be talking to are likely overworked, underpaid, tired and may actually have less knowledge than you do. Expect that they will need time to unravel what you have brought to their attention and be patient. In this way, you may not only be saving on your own costs for health care but hopefully all of us together can have an impact on the system as a whole. 

Peggy Owens retired as a health benefits administrator with the state of Maryland. While there have been changes in health insurance since her retirement, most of the information in this article she learned from personal experience. She may be reached at bpowens@atlanticbb.net

OutLook's *Bits & Bytes*

Log onto USA.Gov/shopping/shopping.SHTML for some interesting deals and unique items available to purchase from real estate to jewelry to cars.

Things to Consider When Choosing a Health Insurance Plan

1. Premium Cost
2. Out-of-Pocket Costs (deductibles, co-insurance, co-pays)
3. What is Covered? What is Not Covered?
4. Restrictions versus Total Freedom of Choice
5. Provider Network
6. Amount of Risk You Are Willing To Assume



Today is a gift. Don't waste it.

ArtView

By Tricia Herban

Just an hour away an art lover can find paradise. Washington, DC, is home to a myriad of art museums and Baltimore offers several outstanding institutions as well. Find refuge from the holiday tumult during November and December at these attractions:

The National Gallery of Art

(www.nga.gov/) between 3rd and 7th streets on Constitution Ave., NW (Metro: Judiciary Square station on the Red Line; Archives on the Yellow/Green Lines; Smithsonian on the Blue/Orange Lines.) Admission: free. Offers a seated dining room and a food court. There are two outstanding museum shops. Hours are 10 a.m. to 5 p.m. and 11 a.m. to 6 p.m. on Sundays. Two current exhibitions are especially noteworthy. Running until Jan. 18, The Darker Side of Light: The Arts of Privacy, 1850-1900 provides a unique glimpse into the private side of life in the latter 19th century. Featuring prints, drawings, illustrated books and small sculpture, the show explores the ways people collected art and what they were drawn to in Paris, London and Berlin. While this may sound like a very narrow exhibit, it offers a unique opportunity to understand the "art" of collecting within the context of social, economic and political life as translated into the drawing room of the privileged and educated.

Before you leave the National Gallery, stop to see Designing the Lincoln Memorial: Daniel Chester French and Henry Bacon. In honor of the 200th anniversary of Lincoln's birthday, it is possible to view the six-foot high plaster model from which the final, 19-foot high marble statue in the memorial was created. Adjoining this massive work is the wooden model, submitted by Henry Bacon in the design competition for the memorial. His winning entry was a scale model of the structure on the mall, built of white marble between 1914 and 1922. On view through Feb. 12, 2010.

The Corcoran Gallery of Art

(www.corcoran.org/) 500 17th St., NW (Metro: Farragut West on the Orange Line; Farragut North on the Red.) Admission: seniors \$8, adults \$10. It has a lovely informal dining area with a food cart featuring quality items and a small gift shop. Hours are 10 a.m. to 5 p.m. Wednesday, Friday, Saturday and Sunday, 10 a.m. to 9 p.m. on Thursdays and closed Monday and Tuesday. Sargent and the Sea presents more than 80 paintings, watercolors and drawings from the early period of John Singer Sargent, 1874-1879. Although this illustrious American expatriate artist was famous for his society portraits, his

early seascapes have not been previously explored as a significant body of work. This exhibit provides a close examination of the relation of Sargent's marine drawings to his marine paintings from Brittany, Normandy, Capri and two transatlantic voyages. Herein lay an area of passionate interest for the young artist, demonstrating his heritage from a New England shipping family. On view through Jan. 3.

The Phillips Collection

(www.phillipscollection.org/) 1600 21st St., NW, near 21st and Q Sts. (Metro: Dupont Circle station on the Red Line.) Admission weekdays to the permanent collection is by donation; on weekends the fee is \$10 unless there is a special exhibition, in which case that fee is charged during the week. Informal cafeteria and gift shop highlighting books and cards. Hours: 10 a.m. to 5 p.m. Tuesday through Saturday, except 10 a.m. to 8:30 p.m. on Thursdays and 11 a.m. to 6 p.m. on Sunday. Closed Monday. Man Ray, African Art and the Modernist Lens is a fascinating exhibition of some 60 photographs by Man Ray as well as an additional 40 works of contemporaries Cecil Beaton, Walker Evans and Alfred Stieglitz. Highlighting the exhibit is a collection of 20 African objects displayed next to the works in which they are depicted! These works popularized African cult objects, leading to a new perception of them as artistic objects—a major breakthrough in art appreciation during the first half of the twentieth century. On view through Jan. 10.

The Textile Museum

(www.textilemuseum.org/) 2320 S St. NW (Metro: Dupont Circle station on the Red Line.) Admission: Free, \$5 suggested donation. No food on site. Excellent gift shop featuring textile-related books and cards, as well as clothing and jewelry. Hours: 10 a.m. to 5 p.m. Tuesday through Saturday, 1 p.m. to 5 p.m. on Sunday and closed Monday. Contemporary Japanese Fashion: The Mary Baskett Collection presents dresses by Japanese fashion designers, Issey Miyake, Rei Kawakubo and Yohji Yamamoto. These garments were influenced by traditional fashion of the obi and the kimono as well as the paper art of origami. These design elements were reinterpreted in new ways featuring asymmetry, raw edges and irregular silhouettes. The 40 items in the exhibition date from the 1960s to the present. On view through April 11.

Also at the Textile Museum: Fabrics of Feathers and Steel: the Innovation of Nuno. Nuno makes fabric from thinly knit wire, feathers and bamboo. His fabrics drape and fold, reflect and shimmer. These high-tech inventions offer a new dimension for clothing, furniture and home décor. The 18 examples on display represent designs from 1984 to the present. On view through April 11.

The Baltimore Museum of Art

(www.artbma.org/) 10 Art Museum Drive near North Charles and 31st streets, Baltimore, with parking at nearby meters and garages (Maryland Transit Buses 3 & 11). Admission: free except special exhibitions. Gertrude's Restaurant offers fine Chesapeake-style dining for lunch and dinner Tuesday through Sunday. Brunch service begins at 10:30 a.m. on Saturday and Sunday. The gift shop features books for adults and many for children. Hours 10 a.m. to 5 p.m. Wednesday through Friday and 11 a.m. to 6 p.m. Saturday and Sunday. Closed Monday. Edgar Allen Poe: an American Icon. Paul Gauguin, Odilon Redon and Henry Matisse are among some of the many artists and writers of the late 19th and early 20th centuries profoundly influenced by the writings of Baltimore native Edgar Allen Poe. The impact of works such as *The Raven*, *The Black Cat*, *The Pit and the Pendulum* and *the Tell-Tale Heart* can be seen throughout this exhibition of prints, drawings and illustrated books. The themes of "love and loss, fear and terror, and madness and obsession" are reflected by the French artists presented here. On view through Jan. 17.

The Walters Museum of Art

(thewalters.org/) 600 North Charles Street, Baltimore, with on-street metered parking and nearby street lots. Admission: free, including special exhibitions. The cafeteria provides a sandwich and dessert menu. The gift shop is extensive. Hours: 10 a.m. to 5 p.m. Wednesday through Sunday. Closed Monday and Tuesday. Heroes: Mortals and Myths in Ancient Greece. This international loan exhibition is organized by The Walters and features more than 100 objects that illustrate aspects of heroic dress, belief and behavior. Statues, reliefs, vases, bronzes and jewelry present an intimate view of the public and private lives of the well-born and prominent, as well as the gods and goddesses they worshipped. An exhibition catalogue is available. On view through Jan. 3.

The Baltimore Historical Society

(www.historicbaltimore.org/) 201 West Monument St., Baltimore, near the Walters. Free parking on premises, enter from West Monument Street. Hours: 10 a.m. to 5 p.m. Wednesday through Sunday. Closed Monday and Tuesday. Admission: senior, \$3, adults, \$4, free the first Thursday of the month. Call for holiday hours.

Maryland Veterans of World War II, Our Arsenal of Democracy presents uniforms, small arms and "equipment" of the men who fought a world war on two fronts simultaneously. These objects were frequently personalized by their owners, leading them to become intimate records of their experiences. This is a one-time opportunity to see material from the collection of Col. George S. Rich. On view through Dec. 31.



Perfect Turkey Tips

By Melissa Conroy

Nothing says “Thanksgiving” like the sight of a succulent golden turkey roasted to perfection. Although anyone can stick a turkey in the oven and end up with a decent meal, making a really excellent bird for your family's annual spread takes a little more work. Luckily, there are a variety of ways to prepare and cook turkey and many steps you can take to ensure that your Thanksgiving gobbler is gobbled up.

The first item of business is selecting a turkey. Virtually all supermarkets have frozen turkeys available, and it is easy to find a Butterball or Hormel turkey to take home. However, your grocery store is not the only option. Organic and/or free range turkeys are also quite popular choices, and people often choose these types of turkeys for both ethical and gustatory reasons: An organic/free range turkey is said to be raised more humanely and taste better. A quick search on the Internet reveals that there are many farms around the U.S. that offer organic/free range turkeys. However, do be aware that “free range” simply means that the turkey has some access to outdoors: It is very possible that your “free range” turkey spent very little time outside and lived in similar conditions to a factory farm turkey. By contrast, “pasture-raised” turkeys spent their lives primarily outdoors and forage for most of their food. People who are concerned with eating only animals that were raised humanely are best off looking for a pasture-raised turkey. You can find turkey farms on the Internet that will mail you a pasture-raised turkey, or it is possible there is one within driving distance of your home such as Whole Foods in Annapolis. You will, of course, pay a premium for making this choice.

Turkeys come either fresh or frozen. The benefit of a frozen turkey is that it will last quite awhile: The USDA's Web site states that frozen meat is safe indefinitely. However, a turkey that has been lurking in the freezer for eight months may not taste as good as a fresher turkey. Also, frozen turkeys need to be thawed out, and this usually takes a few days: A 25-pound turkey can take up to four to five days to defrost in the refrigerator. It can also be immersed in water, which speeds up the process. Fresh turkeys are ready to cook. However, you need to cook them within a few days of purchase.

Once the bird is purchased and thawed, there are a number of ways you can prep it for cooking. While most turkeys from the store are flavor-injected to enhance their taste, there are other tricks that cooks use to bring out the full flavor of the bird. Here are some options for you:

Rubs: A rub is a mix of spices that you rub into meat. Rubs are either dry or moist. Specialty food stores carry many rubs specifically for turkey, and there are dozens of recipes for turkey rubs on the Internet. Also, you can experiment with the spices you find in your cupboard to see what works. In general, savory spices such as pepper, garlic, cayenne pepper and rosemary are great for turkey.

Marinades: Like rubs, marinades can be purchased or made. Make sure to set the turkey in several inches of marinade, rotate it regularly, and marinate several hours or overnight.

Flavor injections: While this technique looks a little scary because it involves a gigantic syringe, flavor injection is a terrific way to add more pizzazz to your Thanksgiving bird. Buy an injector kit from any kitchen store and some flavors and inject several ounces of flavor into your turkey.

Brine: Soaking your turkey in a saltwater solution is a great way to increase its tenderness. You will need a cup of salt per gallon of water. Make up enough salt water to completely immerse the turkey and soak it in the fridge for an hour per pound. Rinse off the turkey thoroughly before cooking. But don't brine self-basting turkeys because they will end up being too salty.

Now the turkey is prepped, it's time to start cooking! Although you can simply put it in a pan and slide it in the oven, there are many other options.

Bag it: Most grocery stores carry plastic oven bags; you simply toss a little flour in the bag, put the turkey in, seal it, cut a few slits in it, and bake it. The turkey will be unbelievably moist and tender.

Fry it: Fried turkey is pure, artery-clogging heaven. You have to purchase a special turkey fryer to get the job done, but these can be purchased for \$50 or so, plus you can also use it to boil corn or oysters and make French fries.

Boil it: If you have a big enough pot, boiling a turkey can produce a tender, moist bird. Plan on about two hours to boil it.

Wrap it up: Cooking the turkey in aluminum foil steams it in its own juices. First, rub the turkey with oil or butter. Take a roll of 18-inch-wide heavy duty aluminum foil and tear off a piece that is three times the length of the turkey. Place the turkey breast-side up in the middle of the pan and bring up the ends of the foil, overlapping at the top, but don't seal it. Bake at 450. To brown the turkey, uncover it for the last 30 minutes of baking.



Baste it: If cooking Tom turkey in the conventional way, it will only improve the flavor and add to the tenderness if the bird is basted for the last couple of hours. Basting juices from the pan can be used or add a bit of cranberry juice or apple juice to the drippings for some extra flavor.

Once the turkey is done and devoured, you will be left with the carcass and maybe some meat for later meals. But don't throw away the bones just yet. A turkey carcass makes excellent broth. Put all the bones in a pan and cover generously with water. Bring to a boil, then simmer for 30 minutes. Strain the broth and presto! You have a large amount of turkey broth which can be substituted for chicken broth and makes excellent soup. Freeze the broth (cottage cheese containers work particularly well for this) and you can enjoy homemade turkey broth in the upcoming months.

While Thanksgiving wouldn't be Thanksgiving without a juicy, shiny turkey decorating the table, there is no need to make it the exact same way you have always made it. Why not try something a little different this year to add a new twist to an old tradition? 

**“Nothing says ‘Thanksgiving’ like the sight of a succulent golden turkey roasted to perfection...
...why not try something a little different this year to add a new twist to an old tradition?”**



Pursuing Your Passion

The Love of Cooking

By Kathryn Marchi

Traditionally, a wife's job was to cook for her husband. When the children arrived, she cooked for them as well. Some women considered this their "job" and they did it out of love and obligation. Not so with Gayle Fargo. Preparing meals was not a job, it was a joy and she did it above and beyond just cooking for her family. She became an accomplished chef.

One summer when she was 16 years old, Gayle's mother went to work and Gayle became the family cook. Up to then, her culinary experience included baking brownies, cookies and boiling hot dogs! Now she had the responsibility of fixing meals for her mom, dad and brother, so there had to be a little more variety. She found five basic dishes and started with them. One of them was a tuna and noodles casserole (how many of us remember that!). Her dad was the first one to comment as he took a second helping, saying, "It's really good, but is it supposed to be crunchy?" Gayle had forgotten to cook the noodles first! That was one of her first culinary disasters and most of us have had the same experience.

Fast-forward five years and Gayle met and married Jim Fargo, a young Army lieutenant. In those days, Army wives were usually "stay at home" wives and mothers and they were tasked with entertaining - dinner parties, teas, coffees and other military functions that involved the preparation of food. At each military post at home and abroad, Gayle hosted small,

elegant parties set up in her home or entertained large numbers of people at gatherings in other venues.. This was just what Gayle loved to do and she did it with expertise and style. Her dinner parties were legendary and sometimes she even designed and made her own table cloths, napkins and centerpieces. Her creativity knew no bounds as her husband completed 23 years of service in the U.S. Army. Cooking was clearly Gayle's passion.

When her children grew up and left home, Gayle began to look for ways to "pursue her passion," so she educated herself further with good cookbooks and some cooking classes. She decided to put her culinary expertise to good use and created a catering business for herself. With \$2,000 she borrowed from her husband, Gayle went out and rented one-half of a kitchen in a Catholic School and started "Touch of Class" catering service. Gayle admits that she was "clueless" when it came to this undertaking, but she had learned to say, "Sure, I can do that," and then figure it all out! She persevered and became quite successful over the next five years. She also discovered that catering is hard and exhausting work even when you love it. Not only did she prepare all of the food, she had to carry it to and from the venues. Physically, it took its toll. After countless cancelled vacations with her family due to a huge catering event, working weekends or not having the time or energy to enjoy her family, Gayle decided to sell her company and take a break.

This "break" did not last long because Gayle was asked to cater church suppers and other parties as a kind of "freelance" chef. Cooking was still her passion and she loved doing this, but found it difficult to find rental equipment and supplies. During one such search, she ended up at another catering company. It turned out that this was a family-owned business and they needed someone who could plan, execute and supervise weddings, corporate events, house parties and work on menus with the chef. Gayle was not looking for a job, but she was compelled to take this one. The adage, "One door closes and another one opens," turned out to be true in Gayle's case.

She spent the next seven years planning and supervising hundreds of events with this company and she was one happy lady! Again, Gayle could "pursue her passion," this time, without the headaches of owning her own business.

When her husband decided to retire from his second career, Gayle had to rethink her job with the catering business. She and her husband, Jim, decided to sell their farm in northern Virginia and downsize to another home more than 50 miles away. Gayle continued to work with this caterer until the personal wear and tear from driving long distances plus the price of gasoline helped her make the decision to retire. It looked as if Gayle's cooking and catering career was indeed over.

Life does sometimes give us lemons and we have to decide what to do with them! Gayle decided to "make lemonade," but not in the way one would think. In her new community, Gayle created a cooking class and began teaching and demonstrating food preparation in her home for groups of 12 or more. This became quite successful and the word got around about her cooking skills. Now when she is in town, she also caters small wedding receptions and house parties. In addition, Gayle has begun to write a cooking column for the local community newspaper.

It can be said that Gayle now has the "best of both worlds" in her life. She has continued pursuing her passion while still pursuing travel and other activities.

If you truly love what your heart leads you to do, you will always find a way to continue, even in another setting or format. Being willing to change with the natural progression of circumstances in life, you can still "pursue your passion" in a fulfilling way, just as Gayle Fargo did.



Do you have a goal? If not, why not?

Holiday Chili

By Emily Baran

Holidays are an interesting concept. For some, holidays mean the big Thanksgiving, the Hanukkah or Christmas evening and morning feasts. For others, holidays mean getting family together whenever the time presents itself. Due to the fact that my family celebrates both Hanukkah and Christmas, in my book holidays mean spending time with family and eating a meal “family style” regardless of the holiday. Families have certain dishes that are served at specific holidays, traditionally speaking. Who said that family gatherings cannot have certain traditional dishes? My family gatherings consist of a hot bowl of chili topped with a variety of the following: sour cream, shredded cheddar cheese, small diced red onion, scallions and served with a couple of pieces of jalapeno corn bread.



Homemade Chili

- 1 onion, medium diced
- 3 garlic cloves, minced
- 1 pound ground beef
- 3 jalapenos, minced
- 1 6-oz can of tomato paste
- 1 bottle of beer (lager works best)
- 1 green pepper, medium diced
- 2 24-oz cans of Del Monte Diced Tomatoes (I prefer the zesty option)
- 1 8-oz can of corn
- 1 24-oz can kidney beans (dark or light)
- 1 24-oz can black beans

Sweat onions and garlic in oil. Add ground beef and cover to cook. Once ground beef is cooked, add jalapenos and cook for approximately three minutes. Add tomato paste and stir in. Allow flavors to cook together. Pour beer into pot and cook off alcohol. Add green pepper and diced tomatoes and cook covered for about 45 minutes. Open and strain corn, kidney beans and black beans, and add to the pot. Cover and cook for approximately 30 minutes longer. Season as you go with salt, pepper, tabasco and any other spices you enjoy.

Jalapeno Corn Bread

- 4 ozs sugar
- 2/3 cup milk powder
- 1 tsp. salt
- 6 ozs bread flour
- 1 1/2 oz cornmeal
- 1/2 oz baking powder
- 2 eggs
- 5 ozs water
- 1/4 tsp. vanilla
- 3 ozs corn oil
- 1 ear of corn
- 4 small jalapenos
- paprika
- Parmesan cheese

Cut the corn kernels, toast and puree in a blender. Combine all dry ingredients. Add the eggs, corn oil, vanilla, water and pureed corn kernels and mix together. Bring cast iron skillet coated with corn oil to temperature. Pour batter into skillet and place in 325-degree oven. Remove when the top begins to turn brown. Sprinkle paprika and parmesan cheese over the top and return to the oven. Remove when the cheese melts.

An afterthought of family gatherings is the family brunch using leftovers from the chili family gathering. Have some friends and family over to celebrate the day after Thanksgiving or the second or third day of Hanukkah and make the following: **Cowboy Eggs**. Estimate two eggs per guest and combine all the eggs in a bowl and mix. Add any desired herbs: basil, oregano, parsley or sorrel. Season with salt and pepper. Bring a pan to temperature with an oiled base. When pan is hot, pour in eggs. Let them sit for a couple of minutes to form a base and then gently shift the eggs with a wooden spoon or spatula. Once the eggs are cooked through, arrange them in a circle on a serving platter leaving a well in the middle. Pour the chili in the middle of the eggs and enjoy. 

Emily Baran is training to become a chef at L'Academie de Cuisine in Gaithersburg, MD and is currently working at a restaurant in McLean, VA. She can be contacted at: emilyehorton@yahoo.com



OutLook's Bits & Bytes

Maryland Department of Natural Resources offers a Golden Age Passport to all citizens over 62. The pass provides free, lifetime access for the pass holder to Maryland State Parks and many of their services. Call 410-260-8186 or download the application at www.dnr.state.md.us/publiclands/goldenage.html



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Schoolhouse Rock, Take Two

By Melissa Conroy

When you graduated from high school, it's likely that the only students at college were in their teens or early twenties. College was essentially the haunt of the young and foolish, providing newly minted adults a place to obtain an education, consume controlled substances and occasionally run around campus with live frogs stuffed down their pants.

College has changed dramatically. Yes, young college students still drink too much, wear lampshades on their heads and engage in other foolish activity. (Only difference: Today they are hairbrained enough to post photographic evidence on Facebook for the world to see.) However, on today's college campus, you cannot assume that every person with gray hair is either a faculty member or a parent. Many middle-aged people and senior citizens are dusting off their mortarboards, having sticker shock over current textbook and tuition prices, and heading back to college years or decades after leaving the classroom. In 2007, the 95-year-old Nola Ochs proudly marched across stage to claim not only her undergraduate diploma but the title of the World's Oldest College Graduate. If she can do it, why not you?

If you have ever thought about completing your college degree, trying out some new classes for fun or even (gulp) going for an entirely new degree to make a gigantic career change, this is the perfect time to do so. The U.S. college system today is not just for young people. Colleges have an enormous amount to offer to people of all ages and walks of life.

But it takes some work and planning before you return to the lecture hall. College has changed dramatically in other ways during the past several decades, for good and for bad. Let's start with the bad.

Cost: It is no secret that college is ridiculously expensive. The Web site collegeboard.com says the average annual tuition charged by a four-year public university is \$6,585 and rising. Private schools or out-of-state tuition at public schools is even higher. Textbooks are another enormous expense. It is not uncommon for one textbook to cost anywhere from \$100 to \$200 dollars. College students also have many other fees they need to shell out for: parking passes, activity fees, lab fees, student fees and other charges that can add up. All told, going to college is usually an expensive endeavor.

Technology: Gone are the days of tiny, cramped student desks, overhead projectors and dusty blackboards. Many college classrooms today are extremely high-tech, and a number of classes utilize technology to a high degree. If you are well behind the technological learning curve, you may have trouble working with the new gadgets needed to complete a course.

Now for the good news.

More for you: Colleges (particularly community colleges) have quite diverse student bodies. As a result, most colleges have excellent resources for students in need and offer many services such as tutoring, technology instruction, activities and other programs to help students succeed.

Benefits: A college student ID card is a great way to get discounts at many places such as movies and restaurants. Plus, most colleges offer different concerts, seminars, sessions, workshops and many other activities that you can attend free or at low cost.

Opportunities: Education opens the doors to numerous opportunities. You'll learn about service projects, overseas studies and jobs. You'll make connections with professors and experts, all of whom can suggest new ideas and activities. Even if you do not actually complete a degree, simply taking a few classes and immersing yourself in college life is a wonderful way to discover new paths and endeavors.

Once you have decided to jump back into the academic world, you'll need to choose what type of college you will attend: private, public or community. Private colleges can be excellent but also very expensive. Public colleges tend to be quite massive and may offer opportunities that private colleges do not. In the past, community colleges had a rather poor reputation, but these institutions have increased in quality and respectability. Community colleges tend to be the least expensive, but many do not offer four-year degrees. Many students choose to take their general elective courses at a community college where it is least expensive, then transfer to a four-year college when their electives are done.

When you have selected a college, make an appointment with an academic adviser or counselor. You'll need to turn over any existing college records so your counselor can determine what classes count toward your major and what will transfer. Don't be surprised if you need to retake some classes you took a long time ago. Some colleges are fussy about letting you transfer credits, and programs and majors change over time, rendering old classes moot.

Although your adviser can be a terrific asset, you also need to talk to a professor or instructor in your department. A teacher will be better able to advise you about what courses you need to take and what plans you need to firm up. Success in college depends largely on your



own initiative, so strike up a relationship with someone in your department that you admire so that you can seek their advice.

Going to class the first day might be a little intimidating, but I'll let you in on a secret: College professors love older learners. They are typically much more mature, focused and hard-working than the 18-year-olds that usually fill a college classroom. On the flip side, these young ones are also a blast to have in the classroom. College students are wonderful despite the occasional questionable decisions or needless drama they make a part of their lives. At this stage of life, they are bursting with creativity, curiosity and energy; their boundless optimism and enthusiasm is infectious. However, if you want to see this energy in full display, don't sign up for any classes before 10 a.m.

As you are settling back into the rhythm of college, be sure to spend time simply wandering around on campus. Go into buildings that you have not visited before, look for student art galleries, investigate all the floors of the library, hunt for out-of-the-way computer labs. Most colleges have hidden nooks and crannies that are worth exploring. Much of being a college student is simply hanging around college with no particular agenda. A college campus is always full of interesting events, and there is a regular ebb and flow to a semester that is comfortably predictable.

With today's colleges more accommodating to older learners, it's a more comfortable option for you. Even if you don't end up earning a degree, college offers a multitude of benefits for those who choose to try their luck at higher education.

Melissa Conroy is a Nebraska-based freelance writer who teaches writing and literature at two local colleges. In her free time, she enjoys gardening, practicing martial arts and talking to her basset hound, Erasmus. She can be reached at o4amuseoffire@yahoo.com

Digital Picture Frames: The Hot Gift for Christmas

By Cindy Rott

As the holidays approach and lists are put together for the perfect gift, this high-tech gizmo should be up there at the top. Prices have been dropping, while quality has been on the rise. A digital picture frame is the coolest high-tech way to display your pictures. From the outside it very much resembles a traditional frame with the same choice of colors, sizes and finishes that you get with a traditional frame, but inside there is oh so much more.

It is truly a phenomenal way to display your pictures. The resolution and clarity is amazing, and pictures really "pop" off the screen. As we downsize, it is an impressive way to display all your favorites without a lot of clutter. Why look at the same picture day in and day out? With a digital frame you can switch your favorite pictures so easily, or even have a slide show. The picture changes seamlessly every couple of seconds, or once a day, or not at all. The images have such great resolution, that people won't be able to resist staring at them. Plus if you are going to shoot your pictures in digital, doesn't it make sense to display them in that same format?

Loading the picture onto the frame can be cumbersome, but it is getting easier. The easiest -- *and most expensive way* -- to load onto the frame is to use your wireless network to download pictures. Each of the different frames loads differently. Some hook to a computer, or connect to a memory chip (from your camera), or download from a photo Web site, etc. Make sure when purchasing a frame that you know how that particular frame loads and that you're comfortable with that system. They all work for those of us without advanced degrees in computer science, but it will require some effort and following directions. Also, if you are giving a frame as a gift, load it with the recipient's favorite pictures, so it won't just sit in the box. Some of the frames are so advanced that you can even download additional pictures remotely. How fun would it be to update the pictures from Maryland for a relative in Florida?

After loading your pictures onto the device, the frame will sit on your shelf, displaying your favorite pictures one at a time, and with no additional effort, will change pictures ever couple of seconds. Keep in mind the frame needs to be displayed by an outlet. The frame can play a perpetual slide show, vibrantly displaying your favorite shots. Some of the frames will even play your favorite music to accompany the pictures. Remote controls, wireless access, alarm clocks and weather displays are among the features offered in these frames. Digital frames are all over the place in the terms of price, running from the low end, low resolution at \$40 up to more than \$300. Most of the big box retailers have digital frames displayed in their electronics section so you can see the differences in photo quality and the difference size makes.

Many of the expensive frames are very similar to a touch screen computer, also allowing some Web-surfing capabilities. Some retailers are even using them as electronic billboards, advertising their specials and showing pictures of their inventory and services. Offices are using them too in their reception areas to help welcome people. Check the digital frames out—the possibilities are endless.

Cindy is busy loading up a digital frame scheduled to be sent to her Florida relatives for the holidays. She can be reached at CmRott@aol.com

OutLook's Bits & Bytes

If your driving habits have changed because you're driving fewer miles either due to retirement or just because you're cutting back because of gas prices, call your insurance company and let them know. There's a possibility that they'll lower the rates because of less mileage, which is partially what your rate is based on.



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Get over your mistakes and regrets. You're probably the only one who remembers them anyway.

Turmeric: A Natural Remedy for What Ails You

By Ellen Kittredge



Turmeric is an ancient Indian spice that has long been known for its healing properties, used as both a medicine and a culinary spice in the Indian subcontinent.

Turmeric's entree into the western world, however, is much more recent. Although turmeric has been found on the shelves of health food stores across this country for a few years now, an article published this summer in *Time.com* by Dr. Scott Haig, an orthopedic surgeon practicing in New York, points to this humble herb's growing acceptance in the wider medical community. Dr. Haig cites one patient's remarkable success with managing his arthritic pain with just the use of turmeric. He tells an honest story of his awakening to the herbs' potential as he follows this patient over many years and through two surgeries, ultimately deciding to try using the herb himself due to the remarkable healing response he observed in his patient.

Turmeric has been used to treat such various conditions as arthritis, eczema and endometriosis, and seems to have wide-ranging benefits throughout the entire body, including boosting the immune system, improving heart health, helping with liver and gall bladder function, and cleansing the blood. It is currently being studied as a possible cancer preventative as well. It is an antioxidant, and is known to have anti-inflammatory, antibacterial and antifungal properties.

Turmeric has caught my eye because I have been searching far and wide for natural ways to treat arthritis ever since a family member was diagnosed with what seems to be a mixture of rheumatoid and osteoarthritis. My research so far seems to indicate that turmeric does have real potential for treating arthritic pain, likely due to its anti-inflammatory action in the body. In combination with a variety of other anti-inflammatory foods and supplements like fish oil, walnuts, flax seed and ginger, along with eating healthy fare full of fruits and veggies and low in fried foods, I do believe it is quite possible to minimize the symptoms of arthritis. In fact my family member is already having significantly less pain with just the incorporation of much of the above-mentioned diet.

Caution: While generally one to two grams of turmeric per day can be taken safely, turmeric is not recommended for people who take a blood thinner, or have gallstones, ulcers or a sensitive stomach. As always, it is important to check with your doctor before adding a brand new supplement like turmeric. (To get more information about the potential salutary effects of turmeric, Google the words nccam, turmeric and arthritis to see a National Institutes of Health article.)

If you'd prefer to take a gentler route to incorporating turmeric into your health regimen, simply work toward increasing this herb in your daily diet. Start exploring its use as a spice in your food, just as the Indians do. If you are unfamiliar with how to use turmeric, you can start with this recipe given to me by an Indian colleague.

OutLook's Bits & Bytes

County libraries offer an on-line reserve service. Go to google to find your library's web site. From that site it's easy to search for whatever title you're looking for. If the local library doesn't have it they can request it from another library. They can even go to the Library of Congress to get a copy for you.

Indian Spiced Raw Cabbage Salad with Turmeric

By Sri Narayan

Prep. Time: 10 to 15 minutes, not including the salting time for the cabbage

Ingredients:

One-half of a large green cabbage, shredded in a food processor, or cut into strips by hand

1 tsp. extra virgin coconut oil

1 tsp. black mustard seeds

3/4 tsp. turmeric powder

2 Tbs. raw sesame oil

1 tsp. unrefined sea salt

Combine the shredded cabbage and the salt in a salad bowl and let it sit for an hour. This will pull the water out the cabbage. After an hour, squeeze and drain the water from the cabbage and use a paper towel to blot the excess water. At this point the cabbage should be soft and dry, but crunchy.

Heat the coconut oil and add the mustard seeds to the oil and wait until the seeds pop. The popping starts when the oil is hot. Cool down the mustard mixture (just the mustard, separated from the oil) and add it to the cabbage, along with the turmeric and sesame oil. Toss well.

The mustard seeds add a pungency along with great health benefits, plus they make the salad look pretty. This salad should last at least up to three days when stored in the refrigerator.

Note: Coconut oil solidifies in cooler weather, and hence sesame oil is a better option to dress the salad. Both have their own unique health benefits.

Sri teaches cooking classes in the metropolitan DC area, and writes for the Examiner as a Healthy Living contributor. Read more about him at <http://www.nourishandthrive.com/>

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



Surfing for Love

By Melissa Conroy

The times are a-changin', and this is definitely true when it comes to romantic relationships. Today, people connect through a wide variety of settings and mediums, and the Internet has fast become one of the most popular ways people find love. In the past, Internet dating was seen as somewhat shady and desperate, and many people were reluctant to admit they were surfing for love on the World Wide Web. Today, there are a number of reputable dating services online, and Internet dating is upheld as an excellent way to meet new people and find that special someone to share a cozy night by the fire.

Internet dating offers a host of benefits that traditional dating or socializing does not offer. For one, Internet dating connects you with people who are looking for someone: In marketing terms, you have highly motivated buyers. This is different than spending night after night at social events where many people are married or not particularly on the hunt for love. Plus, online dating offers a vast selection pool. Popular sites like Match.com have millions of users. Many sites offer detailed search engines that steer you directly to the type of people you want to meet in order to streamline the dating process. Finally, many sites are multinational and allow you to connect with people that you would never run across in your normal life. In this globalized world today, your dream mate just might be in Florida, Canada or Bangladesh!

Online dating sites are prolific on the Internet, and there are differences between sites. One important factor is cost. There are many free dating sites such as plentyoffish.com or silverfishing.com that offer their services gratis. While free is always nice, heed the old expression, "You get what you pay for." Sadly, there is a dismayingly large number of married or otherwise committed people who are cruising the Net for some illicit time, and these types of people tend to gravitate toward free sites. Along with those with cheating on their minds, free sites also tend to attract those with addictions, antisocial quirks and other less desirable tendencies. By contrast, those who are willing to pony up the cost of a subscription generally are decent, functioning human beings. In perspective, paying for a subscription to a reputable dating site is worth it. An online subscription can cost anywhere from \$15-\$60 a month, but most sites have package deals so that the more months you purchase, the cheaper each month will be. Also, most sites that charge a subscription fee will allow you to create a

profile and search for people without paying. You only have to pay if you want to contact other members.

The general format of the site is another thing to consider. Some sites such as Match.com or lavalife.com put the power of searching into your hands. You customize a search by considering factors such as age or location, and the site gives you a list of people who fit your search. This number can be in the hundreds, depending on your criteria. Some sites will even calculate a percentage of how well each person fits your search requirements. Other sites such as eharmony.com and perfectmatch.com act more like a matchmaker; these sites usually have you take a detailed personality test, then they match you up with other people based on these traits. While it can be nice to have matches hand-picked for you, this does also limit your search as these sites may only give you a handful of matches.

Finally, online dating sites can be specific or general. There are sites for senior citizens, exercise enthusiasts, dog lovers, even http://trekpassions.com/ for Star Trek fans. These niche sites can be a great way to meet zany, creative people like you, but they usually are free sites and don't have a lot of members. The big name sites such as perfectmatch.com are usually general sites and often have millions of members in their ranks.

Whatever site you choose, there are some do's and don'ts to follow in order that your search will be successful and your actions "netiquette-appropriate."

Do write well

The Internet is home to the most atrocious grammar and punctuation that the world has ever seen. Make sure that both your profile and the e-mails you send back to people contain correct, carefully written sentences. Most sites offer spell check. Use it.

Men, write more; Women, write less

Inevitable, women's profiles are far too long and contain enough information for a magazine article. Men's profiles tend to consist

of a few generic sentences. Both genders should aim for about three full paragraphs of specific detail about who you are, what you like to do and what attracts you. Men, do not write "If you want to know more, just e-mail me." Trust me, she won't bother.

Take it in stride

The first day you create a profile, you may be inundated with e-mails from attractive strangers around the globe. It can be easy to be both overwhelmed and exhilarated. Look at all these perfect strangers just begging to talk to you! But after the first flush of success, the reaction may die down to a trickle. Internet dating is just like any other human interaction: it takes a lot of work. Since there are so many matches to choose from, people often quickly flip through dozens of potentials and are always on the hunt for someone new. It takes work to attract and keep people's attention, so be persistent.

Heed the 24-hour rule

Because of the vast opportunity available in online dating, it is a good rule of thumb to return e-mails within a 24 hour period. In general, if a person does not respond within 24 hours, he or she is really not that interested.

Take it to real life soon

Internet chemistry does not always translate into real-life chemistry, so don't spend weeks trading e-mails back and forth. If things are going well, talk on the phone or meet in person in a public area to assess if you really do want to pursue things.

Be careful

Just this week, I had someone track my e-mail address down from an old profile I had on a site. He noticed that I mentioned my dog's unusual name, Googled it, found an article I had written, and somehow discovered my e-mail address. While I was flattered at the work he put into sleuthing, I was also unsettled. With the advent of the Internet, privacy is hard to maintain. Be careful about sharing personal information with your online matches. Be sure that your first meeting is in a public place and don't trust the person too readily.

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The Art of Racing in the Rain

By Garth Stein

Harper Paperbacks, New York, NY (2009)

When a friend loaned me *The Art of Racing in the Rain*, I was not thrilled by the idea of reading a book about a talking dog. But about one-fourth of the way through this fascinating book, I actually began to believe that this dog could talk and think like a human.

Enzo is a retriever-terrier mix who is at the end of his life and is taking stock of what has transpired in his many years living with race car driver Denny Swift, his wife Eve and their daughter Zoe. He knows he is part retriever because he contends they are the problem solvers. He also laments the fact he cannot use his paws as hands because he has no thumbs, and he cannot speak the things he is thinking because his tongue is long and flat and loose. Enzo spends many hours watching television, mainly the National Geographic channel, and learned that it is possible for a dog to be reincarnated as a man, if he is ready. He believes he is ready.

Okay, so far the story sounds a bit odd, but stay with me. The dog's many observations about life are very insightful and thought-provoking. Through his master Denny, his racing career and his fascination with television, Enzo develops an amazing insight into the humans in his life and makes a big difference in their lives. He sees that life, like racing, is not just about going fast.

This is no Pollyanna story. It includes tragedy, sadness and vindictiveness, but most of all, it is funny, heart-wrenching and uplifting. Much is learned about love and loyalty, as well as hope.

Denny and Enzo suffer through the death of Denny's wife and the three-year battle over custody of Denny's daughter Zoe with her maternal grandparents, who use many questionable tactics to try to wrest custody of their granddaughter from her father. Enzo is a big help in eventually returning Zoe to her father's care, where she is at his side as he excels in his racing career.

Without giving away the remarkable ending, let it be said that *The Art of Racing in the Rain* will probably be the topic of many lively discussions among book clubs, couples, families and friends.

~Peggy Kiefer

Women, Writing, and Soul-Making: Creativity and the Sacred Feminine

By Peggy Tabor Millin

Story Water Press, a division of Clarity Press, Asheville, NC (2009)

As the weather turns colder, many of us feel a desire to stay close to home and hearth, as well as perhaps a drawing in toward the home that resides within each of us. There is something about winter — the bare trees, the brittle crisp of chilled air on our cheeks — that invites us to sink softly into what brings us solace and comfort and to settle more deeply into that rich storehouse in which we hold our stories and rich histories. Perhaps it is coded in our DNA to do so. When the nights grew long and cold, our ancestors gathered around the campfires, not only for the heat, but also for the warmth that came from sharing their own truths.

Each of us, no matter how commonplace we claim our lives to have been, possesses the key to our own storehouse of truths and will be surprised by the treasure that rests there. After all, we haven't gotten to this point without amassing years of stories, memories and connections. This cache of raw, but valuable, material is waiting to come to light in order to help us leave a legacy, to entertain or touch others, to challenge us and keep our brains sharp, or to simply provide form and understanding of our life experiences.

So, cozy up with a hot cup of tea and allow Peggy Tabor Millin's thoughtful book, *Women, Writing, and Soul-Making* to gently coax you on a journey of self-exploration and creativity. This is a book to be savored by those of us who identify ourselves as writers, as well as by those who've only picked up a pen to jot a thank-you note or a grocery list.

In fact, I rather wish the author had flipped the words around in the title to "Women, Soul-Making, and Writing" because this beautifully-crafted book serves, first, as a voice of wisdom guiding us to come home to ourselves spiritually using the tool of writing. You don't need to be a published or gifted writer to benefit from this nurturing process.

At the same time, the accomplished writer will not be disappointed. Ms. Millin is a patient and experienced teacher who nudges us to push aside obstacles, to polish our craft and to more fully develop our individual voice.

Whatever writing experience we bring, it is clear that we will emerge from this journey more acquainted with our private landscape and more adept at communicating our inner truths in a creative and clear manner.

A not-to-be-missed book for the sensitive, thoughtful and soul-seeking (including men, for that matter), *Women, Writing, and Soul-Making* is available from www.amazon.com and from the author's Web site: www.clarityworksonline.com and clicking on "Story Water Press."

~ Victoria Duncan

Cane River

By Lalita Tademy

Warner Books (2001)

Have you ever found a photograph of an ancestor and wondered what stories she could tell? Lalita Tademy, author of *Cane River*, became intrigued with the untapped mystery of her beautiful great-grandmother Emily Fredieu, a light-skinned slave born in 1861. Living in central Louisiana, Emily's beauty won her the affection of a white Frenchman for more than 30 years.

Tademy's quest to learn more about her great-grandmother resulted in years of research, genealogy and reading of family letters. She also visited Louisiana's Cajun country, far from Silicon Valley where she was a vice president of a Fortune 500 company. Eventually she quit her career to complete her book, which was featured on Oprah's Book Club and became a *New York Times* Bestseller.

With more than 500 pages, the book can appear intimidating until you begin to read. Immediately you are drawn back in time to the secluded backcountry of Louisiana to witness the lives of several generations of Tademy's ancestors. Like her bloodline, the story weaves together the intriguing worlds of the slaves, the French, the indigenous whites and free people of color. The result is a stunning mix of factual history, family story and fascinating culture.

The characters in this book became my companions this summer as my husband and I sailed to Maine. If you are in search of a good read this winter, I invite you to travel to the land of *Cane River*.

~ Leslie Payne



Do you have a dream or special want? What's keeping you from getting started?



Ten Resolutions to Adopt This New Year

By Leah Lancione

Every Jan. 1, people set foot on the road to bettering themselves by making New Year's resolutions. Whether these goals are grandiose or simple in nature, they're often ignored in just a few weeks. Studies show that almost half of the people who make resolutions fail to fulfill them. Experts claim many people set goals that are unrealistic or too lofty to accomplish. So this year try to set reasonable goals, and only resolve to make the changes you *want* to carry out. Otherwise you'll be setting yourself up for failure from the start. The following is a list of resolutions you may want to consider adopting this year:

1 Resolve to start 2010 living "green." Throw out all your old light bulbs and replace them with eco-friendly, energy-efficient CFLs (compact fluorescent light bulbs), start unplugging appliances (like lamps, coffeemakers or your laptop) when they are not in use to save power, plan to carpool when possible, make an effort to recycle or compost, or one of the many other conservation efforts. Commemorate your new pledge to being more eco-conscious by cooking up a "green" New Year's Day breakfast using organic and local produce.

2 Everybody resolves to get in shape, but try approaching this one with a different angle this year. Make a resolution to engage in physical activity for at least 30 minutes every day, whether it's going on a walk, jumping rope in the garage, dancing in the basement or joining a round-robin tennis league. Be adventurous by taking up jazzercise, Pilates, or buy a Nintendo Wii with the interactive Wii Fit which combines fitness and fun. With this you can do yoga, strength training and more.

3 Quit smoking for good. Anne Arundel County has already banned smoking inside bars and restaurants, so that should make it one step easier. Visit <http://smokefree.gov/> for an online guide to quitting, information about helpful medicine, as well as advice from experts. Whether you decide to go "cold turkey" or gradually wean yourself off the cancer sticks, set a goal and stick to it. Write down your objective and the reward you'll receive if you reach it. Stopping a major habit is a huge feat, so make the prize special. Splurge a little. Think a new outfit, a manicure and pedicure, or dinner at one of Annapolis' upscale restaurants like Treaty of Paris, Chart House or any of the new upscale restaurants on the Eastern Shore.

4 Buy a journal and resolve to write a page in it every day. In a year you'll be able to reflect on all you've learned and accomplished in the last 365 days. Not only will you learn about yourself, you'll experience just how cathartic it is to jot down your fears, hurts and joyful moments when life seems like a roller coaster.

5 Resolve to learn a new language. If you can afford to purchase the Rosetta Stone (www.rosettastone.com), manufacturers claim it's the fastest and most effective way to learn a language. If time is a factor, buy one of the language learning systems you pop into your car CD player and study while driving. Visit speakalanguage.com for information about these car audio sets. By next year you could be ringing in the New Year hailing, "Bonne Année" or "Feliz Ano Nuevo."

6 Resolve to make more time for volunteering or community service. The Volunteer Center for Anne Arundel County helps individuals find opportunities to use their talents and skills in a positive way. You can mentor a youngster, visit patients in a hospital or volunteer at a soup kitchen -- the possibilities are endless.

According to a recently released study, "70 percent of Maryland nonprofit organizations still report a need for volunteers to fulfill their missions." Plus, recent studies have indicated that volunteers enjoy longer, more satisfying and healthier lives with less depression.

7 If donating your time and energy to community service isn't an option, resolve to donate money to a good cause or pledge to sponsor a child in a Third World country like Haiti, Kenya, Ethiopia, Ecuador or India. Research sites like www.worldvision.org or www.compassion.com to select a child for sponsorship or discover programs you can support financially.

8 Make 2010 a year to tackle your debt and not let the downsized economy sink you financially. Find a financial planner to discuss matters like debt consolidation, borrowing from your 401k and more. If you have no debt, but want to set up a savings plan for retirement or a college savings account for your child or grandchild, a financial counselor can help you with these matters as well.

9 Resolve to de-clutter and organize your home and life. Make a game plan to sort out items that need to be trashed, filed away or put in storage, and those that truly need an appropriate space in your home or office. If the task is too daunting for you, consult a professional organizer at Vision Space Partners <http://visionspacepartners.com> or katerleatherman@gmail.com

10 The last, but certainly not the least important resolution to adopt is: Spend more time with loved ones. Make a pact with your family to set aside time each day, week or month to get together. Maybe Sunday brunches with the entire family should be reinstated each week. And how about resurrecting those Friday Night Date Nights? Your relationships with family and close friends should be at the top of your priority list.

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Holiday Traditions Can Make the Season Bright



By Leah Lancione

Of all the holidays, Thanksgiving probably shares the most similarities in American homes, with a family meal involving turkey and all the trimmings. What families do before and after the repast is where divergent traditions come into play.

Some folks start the morning off watching the Macy's Thanksgiving Day Parade, while others huddle together for some football, either on the tube or in the backyard.

In addition to a prayer before the meal, a tradition that many families follow is the act of having each dinner guest express what they're most thankful for in the past year or in their lives. Families with young children will get a kick out of the detailed, and often bizarre declarations that come out of youngsters' mouths. Don't be surprised to hear a kid convey just how thankful they are for their pet hamster or Nintendo!

Here's an idea for a tradition you can start with your grandchild that will begin on Thanksgiving and end on Christmas Day. Purchase a little drawstring pouch or gift bag that would hold only a small gift. Each year alternate who gets the pouch to fill or to receive the memento. The pouch should be brought out on Thanksgiving and given to the person whose turn it is to begin shopping for something unique, but tiny and inexpensive. Year after year, the exchange will become a special event shared between grandma and her granddaughter or grandson. (Gift hints: a necklace charm or pendant, a keychain, personalized magnets, or small snow globes or collectible figurines.) Check out www.smallworldgifts.com



Light up the season

One of the most popular Christmas traditions in the U.S. is decorating the exterior of homes and storefronts with white or multicolored lights. The Indian corn swags for Thanksgiving are taken down and replaced with a wreath and more extravagant Christmas decorations. This tradition is assuredly fulfilled across the globe, with each country providing its own flair. Some towns even hold contests for the most elaborate and dazzling displays.

One family, in Urbana, Maryland, has presented their community with "The Yaglenski Family Dancing Holiday Light Spectacular" every December since 2002. The family's synchronized light shows run every 20 minutes from 6 to 11 p.m., seven days a week for everyone to enjoy. Now that's called spreading the holiday spirit!

Whether your neighbor exhibits the tackiest displays or the most elegant spectacle, kids, parents, grandparents, and, yes, even teenagers, can have a splendid time huddling together in the car, singing carols and rating all the lighting decor with suitable "oohs and aahs." Pack a thermos of hot cocoa, a bag of mini marshmallows and a set of Dixie cups to make the occasion even more cozy and festive!

If your community review of lights gives you a hankering for even more impressive feats of illuminated artistry, the Eastport Yacht Club Parade of Lights puts a spin on the tradition in mid-December when nearly 100 lighted power and sailboats show off their decorations in the Annapolis Harbor. Just a few miles away at Sandy Point State Park, the annual "Lights on the Bay" attracts families from Annapolis and beyond to drive through a scenic exhibition of themed displays. There is a fee, but the proceeds do go to the Anne Arundel Medical Center, which sponsors the event. This year the display runs from Nov. 21 through Jan. 3. For more information, call 443-481-3161.

For those who celebrate Hanukkah, there are just as many sacred and special holiday traditions. A few include: lighting a menorah, saying blessings as a family, singing songs and playing games with a Dreidel, munching on Gelt (gold covered chocolate coins) and making and eating Sufganiyot (jelly-filled donuts) and latkes (potato pancakes). With all the lights and ornate decorations of Christmas all around in December, many Jewish families have adopted the tradition of decorating shrubs with blue and white/silver lights. For Hanukkah gift or decorating ideas, visit www.traditionsjewishgifts.com

Cookies, cookies and more cookies

Another favorite holiday tradition is baking and decorating Christmas cookies (See page 24.) Some families combine this activity with trimming the Christmas tree, while others start earlier—even the last weekend in November so they can fill large canisters to give to friends and family to nibble on throughout the holiday season. For great holiday cookie recipes to jazz up your trays and canisters, visit www.marthastewart.com You'll find a host of delightful cookie creations with names like: Angelettis, Linzer Sandwiches, Chocolate Espresso Snowcaps or Cranberry Noels.

Whether the task of baking and decorating cookies is done as a treat for others or just for your family to enjoy, it should involve Christmas tunes. Either flip on a radio station (WGTS 91.9 and 101.9 Lite FM play classic and contemporary carols throughout the holidays) or pop in a classic Christmas compilation like: Bing Crosby's "White Christmas," Nat King Cole's "Merry Christmas," The Carpenters' "Christmas Collection" or "Christmas with the Rat Pack." If you want something more contemporary or upbeat, try Mariah Carey's



“Merry Christmas” or “Christmas with the Beach Boys.”

Your children or grandchildren may want to substitute something from their collection like Sarah McLachlan's “Wintersong” or even “Christmas from The Heart” by American Idol's David Archuleta. Just sing along no matter the artist, and pretty soon you will see how much quicker the sugar cookie dough is stirred and rolled out! Once the preparation is over, it's easier to get youngsters to take part in cutting out and decorating the cookies. Let them get creative with their color choices, even if it means having a purple Christmas tree cookie or one of Santa Claus with a blue sprinkled suit! The idea is getting everyone together in the kitchen to celebrate “the most wonderful time of the year.”

If you want to add a spiritual element to the holiday hustle and bustle, in addition to attending Christmas services at church, try getting the family together to act out or read the Nativity story. Young children will fancy playing the inn keeper, the angel or one of the wise men! If role playing or reading aloud is not your thing, rent the recently released movie “The Nativity Story” starring Keisha Castle-Hughes.

No matter the holiday tradition, the idea is the same—spending time with family and friends and making memories that will last a lifetime. Remember the famous song lyric: “Here we are as in olden days, happy golden days of yore. Faithful friends who are dear to us, gather near to us once more.”

OutLook's Bits & Bytes

Veterans who have been honorably discharged can possibly get their prescription drugs for just \$8 a month. Log on to www.va.gov for information. Or contact U.S. Department of Veteran's Affairs Health Care System.

Prep Your House for Winter

By Melissa Conroy

Your house is a fortress against just about anything winter can throw at you. Sub-zero temperatures, 50 mph winds, sleet or driving snow, your house bravely faces the caprices of Mother Nature while keeping you cozy, snug and happy. In return, show your house a little love. Like any fortress, your house needs maintenance and stockpiling to ensure that it can hold out through the siege of winter. There are many simple, easy steps you can take to prepare your house inside and out for winter's chill, and these steps can help prevent costly repair bills.

Outside the House

Mind the Pipes: Disconnect all hoses and store them. Make sure you know where the shut-off valve for your water is so that you can turn off the water if a pipe breaks in the freezing weather.

Check the Roof: Take a pair of binoculars and find a spot where you can get a good look at your roof. Look for missing tiles, check that the gutters are securely attached, keep an eye out for stained or warped areas and see if all the flashings are intact. Also, clean the gutters out while you're at it or better yet, hire someone to do it.

Walk the Walls: Go around your walls to look for cracks, especially around pipes and vents.

Consider the Garage: An uninsulated garage can create enormous heat loss for your house. It is well worth the cost to install weather-stripping around the garage door, insulate the door itself and also insulate exposed walls in the garage. This is also a good time to clean and oil all lawn and garden equipment.

Inspect the Chimney: If you have a fireplace, it is a good idea to have it professionally inspected every year before using it to make sure that an errant Frisbee or overly thick layer of grime is not gumming it up. Additionally, buy a chimney cap which keeps out foreign objects, rodents, birds and rain. (Water and ash mixed together can corrode your fireplace's walls).

Remember the Doors: Check all your doors for drafts and use weather-stripping or draft shields to keep out the cold.

Be Prepared: When a heavy storm hits, stores quickly sell out of ice melt, rock salt and sand. Stock up on these items beforehand and make sure your snow shovels or snow blowers are in working order.



Inside the House

Prep the Furnace: It is a good idea to have your furnace professionally serviced each fall. Make sure that you are replacing the filter on a regular basis to keep it functioning. Also, if you have a humidifier, replace the filter annually. Finally, consider buying a programmable thermostat so that you can lower the temperature during times you won't be in the house -- a great way to save on heating bills.

Don't Duct This: Clogged or disconnected air ducts can create enormous heat losses for your house. While ducts can be hard to get to, do your best to check that there are no gaps or pinches in the ducts. Additionally, having them vacuumed out professionally every few years keeps them free of obstructions and helps reduce allergy problems you may have.

Watch the Windows: Older houses often have drafty windows. Replacing them is expensive but will save you a great deal in heating costs down the road. Don't have a couple thousand dollars lying around? You can improve drafty windows by buying a window insulator kit, which is basically a sheet of shrink-wrap that is stuck to the window and affixed with a hairdryer. While it is not visually appealing, it is cheap and works well.

Don't be Alarmed: Heating a house carries the risk of carbon monoxide poisoning. Make certain to install a carbon monoxide detector near the furnace and check that all fire alarms work.

Prepare for Emergencies: Make sure to have an emergency kit on hand with a flashlight, candles, canned food (and a can opener), blankets, a battery-powered radio, medical kit, matches and a few gallons of water. Also, if you don't have a wood-burning stove or fireplace, it is a good idea to invest in a kerosene heater in case you are suddenly left without power.

With a little extra attention, your house will be ready to keep you safe through another winter. When the temperature drops below zero and the wind howls, you'll be glad that you took the extra steps to avoid that frozen pipe.

Dear Vicki

Caught betwixt and between

This is kind of a reverse mother-in-law question since mother-in-laws are always getting a bad rap for interfering and being critical of their daughter's husband. In our case, the opposite is true. My daughter is unhappy in her marriage and it is driving me crazy. I love my son-in-law and we get along super well. "Steven" is a loving, loyal and caring husband and father and he's got a killer sense of humor to boot. What he doesn't have, according to my daughter, is enough ambition. In my opinion, she has a major case of the wants, as in I want this and I want that. Steven has a decent job, but I agree that he probably won't set the world on fire financially. It doesn't seem important to him to have the latest toys. My daughter complains to me and then gets angry when I defend him. I am worried sick about their marriage, hate to see them both unhappy, and just wish they'd find some other friends in their own income bracket. All of her friends married well and have money to burn. What should I say to her to make her come to her senses and count her blessings?

It sounds to me as if she isn't open to hearing many of Steven's positives and, as difficult as it is to accept, it's not your job to make her do anything. As parents of grown children, we think that we know what is best for them, wish to impart the benefit of our own wisdom and experiences, and spare them the pain of sometimes learning things the hard way. If you think back on it and be honest, there were many things that we had to learn just that way ourselves. Let's not rob our children of the opportunity to build strength and character through trying times and hard work.

That you get along well with your son-in-law is a gigantic plus. I congratulate you on successfully navigating this often difficult "appendage relationship," explained in *Stop the Screaming* (Palgrave Macmillan, 2009) by psychologist and author, Carl Pickhardt, as a situation in which two people who don't necessarily love each other are thrown together to form a new affiliation. In-law relationships are perfect examples of these appendage relationships and often can be troublesome. Your closeness to your son-in-law speaks well of you both.

However, remember that your daughter has a completely different relationship with Steven than you do. Her expectations are greater, the stakes are higher and the inside landscape of their marriage may be far different than what you view as a concerned outsider. You, and perhaps even she, may be unaware of another factor contributing to the discord.

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



Seek to listen to, but not solve, and never to take sides in, your daughter's complaints. A calm, concerned, supportive voice can plant some seeds for growth with subtlety which is often more accepted and helpful than a heavy-handed, take-charge commando who swoops in to save the day. Make some gentle observations and pose any suggestions as just that--- suggestions.

The best gift that any of us can give to our grown and married offspring is steady encouragement of their husband-and-wife relationships. It's not our job to approve or disapprove, but rather to trust that they will figure it out. If the situation continues to deteriorate, urge them to seek counseling with a qualified marriage counselor or pastor.

Stay positive, stay grounded and stay connected to both of them. That's the best way to help your daughter---and to keep your peace of mind too.

Heartbroken at diagnosis

My heart is broken for my granddaughter. At age 14, she's been diagnosed as bipolar. I didn't even know that it was possible for a child so young to have bipolar disorder and I question if that is the right diagnosis. She's always been difficult for her parents, but she was a sweet and loveable child. In the past two years, her behavior changed and she sometimes doesn't even seem like the same kid. Now, they have her on all kinds of drugs and she just seems flat and hopeless to me. Can this be the right treatment for her? I think the drugs are making her worse.

You raise some difficult questions. Formerly known as manic-depression, bipolar disorder has been identified in every age group, including preschoolers. It can be challenging to diagnose, partly because it affects each child differently. The symptoms may emerge suddenly or have a more gradual onset and include periods of extreme swings in mood, energy, thought and behavior.

Because of the wide variety of symptoms, bipolar disorder is sometimes confused with other psychiatric illnesses, including depression, attention deficit disorder (ADD or ADHD) and drug or alcohol dependence. To confuse matters more, within the broad category of bipolar disorder, there are subcategories with

varying prognoses and treatment protocols. This disorder is also often accompanied (or comorbid) with other psychiatric problems such as those mentioned above. Altogether, it is a confusing and complex issue to confront.

Whenever a child or teen displays significantly disturbed behavior, obtaining an accurate diagnosis is crucial. If her parents have not already done so, I recommend consulting a psychiatrist familiar with pediatric bipolar disorder. Her primary care physician should be able to make a referral to an appropriate and well-trained professional. We are fortunate to live in an area with access to excellent medical care. This is the time to take advantage of that.

How can a grandparent help? First, begin compiling a brief family history, noting any family members who have suffered with a psychiatric disorder or had a history of suicide attempts, reckless behavior, multiple and unstable relationships or drug and alcohol abuse. This will be helpful in making an accurate diagnosis. Also, encourage your granddaughter's parents to maintain excellent records of medications and responses, your granddaughter's moods and behaviors and professional consultations.

Become informed and educated. Research the Web site www.bpkids.org for some excellent suggestions. Your granddaughter and her family are going to need lots of support and love. If she has siblings, pick up the slack and spend some time with them also. They, too, will need attention. As for your granddaughter, continue to love her as she is. However, child-proof your home by removing or locking up any medications, alcohol and firearms. This is non-negotiable.

Bipolar disorder is a serious illness and, if it is an accurate diagnosis, there will be considerable challenges ahead. At present, there is no cure. However, research continues and treatment improves. It is certainly not a hopeless situation but early intervention is important. Medication is necessary and an accurate diagnosis and competent follow-up will ensure that it is the correct approach. Be strong and supportive and assist your granddaughter to achieve the highest level of wellness possible, knowing that there will be gifts, as well as difficulties, in the journey.

The Power of Intention

By Kater Leatherman

What if the circumstances in our lives are less about luck and more about intention?

In order to attract something to our lives, we have to ask for it. Beyond asking for what we want from others (most people aren't mind readers), we can also "place our order" with God or the universe or whatever you choose to call this power greater than yourself. Think of it as raising your spiritual "antenna" so that "it" will know how to support you.

If this idea warrants some getting used to, try this: Ask yourself what it is that you want to attract more of in your life. It might be peace, humor, grace, joy, living in the moment, ease, compassion for others, patience, etc. Now, once you have selected your intention, match the feeling to the word. This will help to anchor it in your body.

Here's how it works. Let's say you choose patience as your intention. You proceed to go about your day and, before you know it, find yourself in a challenging situation with a difficult person. Or, you may end up standing in a long line or having to shift through a barrage of prompts to get to a real person on the phone. If you remember your intention, it will help shift your perspective and bring you back into alignment with your center.

You may decide to select your intention first thing in the morning. It can be for the day, for the week, or for the next hour if needed. Of course, you can change your intention at any time. There are no rules.

Remember, words are powerful in how they shape our thoughts and see the world around us. So, have fun. Living with intention just might change your life. *Kater Leatherman teaches yoga and is a home stager, professional organizer and space solutions expert. Her book, "MOVING ON: One Woman's Quest to Create S P A C E for Change, is available for purchase at www.katerleatherman.com*



Solution to "Go Green" Fall 09

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Dave Fisher (© Dave Fisher)

ACROSS

- Brand of bug killer
- Safe opener?
- Latin 101 word
- "____, Brute?"
- Put in jail
- Letters on a pricetag, maybe
- "____ my wit's end!"
- "____ mia!"
- Apple offering
- Event for December 31st, perhaps
- Part of a Christmas song chorus
- Online reading, maybe
- Pied-_____
- Start of a Caesar quote
- _____ mail
- Scott _____ (1993 N.L. rookie of the year)
- I _____ Pony (Beatles title)
- Part of a Gabor name
- Something to do on January 1st
- Detroit-to-Philadelphia dir.
- Decorates a cake
- Something to dunk
- ALF's relatives
- Inquires
- Some ticket writers
- Leer at
- Ring _____

- It descends on December 31st
- Common Web Abbreviation
- Electric, gas and water agencies
- Buck ender
- _____ 'Orleans (Louisiana district)
- Segment
- Burst of wind
- Camera types
- Attention getter
- NCOs

DOWN

- Horse controller
- You lookin' _____?
- "I tawt _____!" (Tweety Bird quote)
- Airport shop, often
- Gender
- Soprano Lucine
- Rivals of 19 across
- Poor, as excuses go
- Girlfriend in Grenada
- Women's publication launched in December, 1971
- Sea in Kazakhstan
- Animal welfare group
- Gaylord _____ ("Show Boat" character)
- _____ living (bring home the bacon)
- Big music publishers
- Napoléon led one
- Raise a glass to
- Sexy star of the sixties
- Workbench items
- They're sometimes inflated
- "God _____ refuge...": Psalm 46
- Angry outbursts
- Opening word in 23 across
- Acts like bread dough
- City near Venice
- Carry alls
- Sharpton and Capp
- Reinforced undergarment
- Neuters a stallion
- Certain powders
- Not that
- "_____ have to do"
- Certain swab
- 180s, slangily
- Cut _____ (dance)
- Popular American TV show
- Units for realtors



Seven Swans-a-Swimming

Perhaps it started with seven swans-a-swimming or escapees from the local zoos or parks, but their numbers quickly grew to more than 4,000 gobblers of the subaquatic vegetation in the Chesapeake Bay. The mute swan, as beautiful a sight as there is, was introduced to America from Asia and European countries. They have now proven to be a nuisance with their unchecked growth. Having escaped captivity, the birds are no longer considered a vision of tranquility in a pastoral setting. With a diet almost exclusively of the Bay's bottom grasses, and a habit of tearing out those grasses -- roots, tubers and all -- these swans effectively end any further chance for the individual plants to regrow. With their voracious habit of consuming four to eight pounds a day of bottom grasses, these nonmigratory birds are now considered *persona non gratae*. Not only do they rip up the subaquatic vegetation, but they can become dangerously aggressive when bothered during their nesting period. Not to be confused with the whistling swan, more commonly known as the tundra swan, this 25-pound bird makes the Chesapeake its year-round home, where it has become a distinct nuisance. These swans are also responsible for scaring off various other species of birds, such as terns, by trampling nests and decimating the food sources for the smaller birds and due to the dramatic decline of subaquatic vegetation, both swans and geese can now be seen in the fallow fields in the winter months foraging for scraps that the farmer has left behind.

The tundra swan, welcomed for centuries to the Bay area, is migratory and heads out to the treeless plains of northwest Canada and Alaska in early spring as the warm days of summer begin to spread their heat through our area. Laying up to five or six eggs in a clutch, the paired-for-life parents keep their young ones close until a more mature plumage emerges and they're ready for their up to 4,000-mile flight to the Chesapeake and coastal North Carolina

regions. Departing from inside the Arctic Circle in the early fall, they can be observed arriving in the Bay area from late October to mid-November. The Bay waters remain cool enough and most often ice-free, creating a hospitable home for this less voracious connoisseur. With eating habits more genteel than the mute swan, the tundra swan tends toward young grasses, mollusks such as clams and mussels and newly hatched crabs. Mute swans, distinguished from their cousins by the orange band found just below the eyes and the S-shaped neck, are far more destructive than their tundra swan cousins. Rarely targeted by hunters in the 20th century, the tundra is one of two species native to America. The Pilgrims' Thanksgiving table probably displayed at least a few of the native swans, as it was considered a fairly good meal by the early settlers.

And as heart-rending as the myth goes that a mute swan sings out an achingly beautiful song only as it dies, there is no basis for the tale other than what's found in overly romantic poetry. Further, the mute swan is in truth not so mute. They communicate among themselves with hisses and barks and even a purring sound.

As it has in the past, the Maryland Department of Natural Resources is currently taking steps to thin the population through various humane control methods. One such method consists of adding the eggs. The humane methods that have been in place have reduced the current population to approximately 500 year-round residents, thus reducing the numbers to a more manageable size.

Mute swans that were allowed to escape into the wild have taught us a valuable lesson: We need to be more vigilant in our casual attitude towards feral or exotic species that are in the Bay area and that threaten to interrupt the ecological balance of the Bay. With the rapid multiplication of the introduced mute swan, many species of birds and vegetation are now threatened by their destructive nature.



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