

Complimentary

Early Spring 2011

Outlook

For the Bay Boomer and Beyond...

by the Bay

SLEEPLESS NO MORE

Try These Easy Tips

HYDRANGEAS:

Splashes of Long-Lasting Color

ASK THE UNDERTAKER

Benefits Go Unclaimed

Try These Strategies of the

WEALTHY

Healing With

SPICES IN YOUR KITCHEN

WILL YOUR EXECUTOR

Thank You?

fitness, entertainment, gardening, nutrition

Outlook

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



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Creating One Beautiful Smile After Another

Smile Makeovers

by McCarl Dental Group



Photo of McCarl patient by Heather Crowder Photography

Dental implants contribute to a healthy smile.

"Two lower molar implants strengthened my jaw bone, consequently improving my bite and virtually eliminating my TMJ issues," says Carolyn, who had traditional dental implants restored with porcelain crowns. "I also benefited aesthetically with improved facial symmetry." Carolyn - McCarl patient since 2003



"I've been really excited with the results of my smile makeover."

- Anne
McCarl patient
since 1984

After Photo by Heather Crowder Photography

"My teeth were getting darker and worn down and my lower teeth have progressively gotten more crowded and harder to brush. I noticed I was trying to keep my lower teeth covered when I smiled. Now I have a big, beautiful smile of which I'm very proud. With my new magic veneers, gone forever is that old lady smile and the dark teeth. It's like a miracle to me! The entire McCarl Dental staff has been very supportive and helpful and I've found the smile makeover process remarkably easy and comfortable. Thank you for your kind, gentle and compassionate care. Several of my friends have had smile makeovers at McCarl Dental Group and are thrilled with their beautiful smiles too."

Healthy Smiles are Beautiful Smiles!

Your smile is one of the first things others see about you. First impressions are made at a glance and nothing makes a better impression than a beautiful smile. A smile makeover improves the appearance of your smile, and even more important, can restore the health and function of your mouth and teeth. If you are self-conscious about the appearance of your teeth, there may be a quick and convenient solution to restore your confidence when you smile and laugh. The dentists at **McCarl Dental Group** have comprehensive dental and cosmetic dentistry training and offer a wide range of solutions for complex dental problems.

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Here be dragons. Or so it warned in Latin near the eastern coast of Asia on the early 16th century Lenox globe. When there was no clear definition or knowledge of what was out past where explorers and adventurers had gone, those words were believed by many people, if not inscribed on every early map. Much has changed since then, or has it? When charting unknown territory, we often get stopped in our tracks by doubts and possible negative outcomes and the fear of the dragons lying in wait for us. Christopher Columbus armed only with a map with those frightening words scratched in, faced the possibility of dragons when he left the comfort of home and hearth in 1492. Paul Revere took the chance that he was going to be caught by the red-coated dragons when he galloped through the darkened streets of Boston that night in April of 1776. They both stepped out in daring fashion, knowing that dragons could potentially gobble them up. Their bravado held no clear outcome. Both were motivated by a passion: one to explore, the other to save his new country.



It seems that in today's world, however, there are very few daring *boomers* who will jump in with both feet and accept a challenge to learn and discover something new. Two young friends of ours decided to start using their talents and opened a specialized gift shop. The hurdles and roadblocks seemed endless to their endeavor, but they're successful and gain confidence with each new sale. Another young friend in South Carolina took a chance by leaving his law practice behind and creating a family business. It's been a slow start, but he's well on the way to success. These young people stepped out and just did it. They're following their dreams. Here's the perplexing part. I've asked acquaintances to name someone who's stepped out and done something totally daring and out of character. Interestingly, we could all name younger people such as those we just mentioned, but couldn't come up with more than a handful of names in the over-50 crowd. In questioning a couple of friends with, "Why haven't you..." the answer invariably boils down to "there be dragons out there!" Thankfully Columbus and Revere and all the rest of the firebrand founding fathers had no such compunction. They were equipped with swords and had an almost blind courage that they could face down those dragons. That along with a strong belief that almighty providence would protect them, kept them moving forward.

Just imagine, we're now of a certain age and we have all this wonderful time ahead of us, it's something like a gift. Many of us are sadly not doing anything with it. Many of us have never been in a better place in our lives to get out there and do what we've only dreamed of doing. In Kathryn's article on page 32, she introduces us to Peter Abbott who is the perfect example of getting out there and doing something with the wonderful bonus years that many of us still have to enjoy.

Yes, there are dragons out there, maybe more than ever with the threat of financial hard times, unemployment and terrorism, but is that a reason to paralyze our forward momentum? By the way, both Revere and Columbus were 40-somethings and not comfortably situated with a pension plan, 401(k), Social Security or a health plan. In other words, there were no safety nets.

Perhaps this is the year to take the chance and do what you've only dreamed of doing. The question is, are you going to let dragons – literally or figuratively – stop your progress, or are you going to slay them and move forward to your intended dream or life's purpose? Who knows, maybe like Columbus or our Revolutionary ancestors, you'll discover the only obstacles are just life's day-to-day hurdles, many of which you've already been through, that require continued courage and fortitude to overcome. Maybe you too will be pleased with the challenge of discovering what's out there as you explore unfamiliar territory past the uncharted great beyond.

When in doubt, start somewhere

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On the Cover:

Buzz and Joan Stillinger, married 48 years, are kept busy with four children and nine grandchildren. Retired from airline management, Buzz is now the lead cellist with the Londontowne Symphony. Joan, a registered nurse, works for Hospice of the Chesapeake. Now residing in Riva, they travel frequently and stay very engaged with their community activities.

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Living Well

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The Living Well Program was designed for any person over the age of 18 who is living with a chronic health condition.

Program Leaders will teach participants skills to help them manage their symptoms and get the most out of their lives.

Participants meet for 2 1/2 hours once a week for 6 weeks.

This program is FREE to all participants.

Classes will be offered at the following locations:

- ◆ Talbot YMCA, Thursdays, April 7th to May 12th 9:30 am to Noon.
- ◆ Easton Memorial Hospital, Nick Rajacich Health Education Center, Rm A/B, Tuesdays, April 12th to May 17th 1:30 to 4 pm.
- ◆ Grasonville Senior Center, Wednesdays, April 13th to May 18th, 9:30 am to Noon.
- ◆ Kent Island Senior Center, Wednesdays, March 2nd to April 6th, 12:30 to 3 pm.

**For more information, call Anne Slater at:
410-827-5810.**

The Living Well Program is sponsored by:



Upper Shore Aging, Inc.



Your Thoughts Letters to the editor

ALASKA ON MY MIND

You can't possibly imagine how delighted I was when I flipped to page six of the winter edition of *OutLook*. There in all its glory was a picture of "my" ice rink – Mendenhall Glacier and Auke Lake: What memories of my high school days flooded back!

Photos from Auke Lake, including Mendenhall, are among the most scenic and popular photos taken by tourists worldwide. I "grew up" in the island town of Petersburg and the capital of Juneau. Eventually I married a GI from Baltimore during World War II who was stationed at the Army base located about three miles from where the photo was taken. Thanks for the memories.

~A. Gilbert, Annapolis

Ed note: Thank you for your kind note. The article on Alaska can be viewed in its entirety online at www.OutLookbytheBay.com on page 14 of the Early Spring 2010 edition.

OH, THOSE PANCAKES

Oatmeal pancakes, what a great idea. Tried it, liked it, will do again. Thanks for that and all the other yummy comfort food recipes in the winter issue.

~T. Saylor, Annapolis

BOOK REVIEWS

Your book reviews always peak my interest. The Winter issue listed one that I've read and one that I've put on my list. I read *Tenderness of Wolves* last fall and then lent it to my daughter who found it just as interesting and well written as I did. I'm suggesting it at my book club meeting next month.

~Val J., Edgewater



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Living Well Through a Self-Management Program

By Susan Pudderster

Having a chronic disease can make you feel alone; so can being a caregiver. The Living Well program, (a chronic disease self-management program) is making a big difference in the lives of people all over the United States and beyond. As Oregon resident Richard Leal put it in the *Yamhill Valley News Register* last year, "Chronic health conditions tend to bury you in your health, you forget what's going on in the world." Participants in the program attend free classes led by two trained leaders for six weeks. The Living Well program was developed in 1996 following a five-year Stanford University study of individuals with chronic health conditions, such as diabetes, emphysema, arthritis, migraine headaches and heart disease.

Although many people are "coping" with these conditions, their quality of life could be better. Studies have shown that individuals who participated in this program spent fewer days in the hospital, enjoyed improved communication with their health care providers and experienced less fatigue and health stress than those who did not.

This comment, from a husband and wife who took a class at the Kent Island Senior Center last year, is typical of many who attend: "Prior to this program we were of the opinion that living with a chronic problem should just be accepted and there were not any options. This program showed us there are many options for such problems. As a result of this program, we have come away with a completely new outlook."

Each week the participants meet to discuss a new topic. Working with the group leaders, participants set goals, discuss challenges and rely on support and input from other

group members. As participants set goals, they are encouraged by the other group members, and feel empowered by achieving the goals.

Some, but not all, of the topics addressed are: managing symptoms, fitness and exercise, improved breathing, pain, fatigue, nutrition, communication with health care providers, medications and making treatment decisions. Those individuals taking the class may find that the positive results are more than they had expected, leading to spend more quality time with friends and family, perhaps returning to work, getting back into volunteering, or returning to physical activities or hobbies that they had abandoned. The program has been instrumental in showing that there is power in making small changes, one step at a time, and that one does not have to accomplish huge improvements to feel empowered. While participating in the program, participants build bonds with each other, support each other, care about each other and sometimes form friendships that extend beyond the class setting. The program is available to individuals of all ages. If you suffer from, or are a caregiver

Classes for 2011

March 2 - April 6
Kent Island Senior Center

March 10 - April 14
St. Michaels Library

March 17 - April 21
YMCA - Easton

April 12- May 17
Shore Health

April 13 - May 18
Grasonville Senior Center

May - TBA
Kent Island United Methodist Church

for someone with chronic health conditions, this class is for you.

The Living Well Program exists in partnership with the local Agencies on Aging and the Chesapeake Community College. Classes are forming now, and on an ongoing basis.

For more information call Anne Slater at 410 822-5810 or at amslater@chesapeake.edu

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Try Charitable Strategies of the Wealthy

By Wayne B. Zussman

Warren Buffett, along with Bill and Melinda Gates, have challenged the nation's billionaires to give away at least half their net worth. To date, the Gates have given \$14.5 billion to fund vaccines. Along with Warren Buffett, who says he will donate 99 percent of his wealth, at least 40 more billionaires have heeded the call, including New York City Mayor Michael Bloomberg, Oprah Whitney, eBay founder Pierre Omidyar and moviemaker George Lucas. Recently the world's youngest billionaire, Facebook founder Mark Zuckerberg, announced that he was pledging \$100 million to the Newark public school system.

It's definitely inspiring, however, not many of us can part with half our wealth. But if you think and act like a billionaire, you can make a bigger philanthropic impact than you ever thought possible. Right now charities can really use your assistance. Donations to the nation's largest nonprofits plunged 11 percent last year, the biggest falloff in at least two decades, according to the *Chronicle of Philanthropy*. To make more of an impact, try these seven strategies of the ultra-wealthy.

Billionaires are business-like about giving, so they:

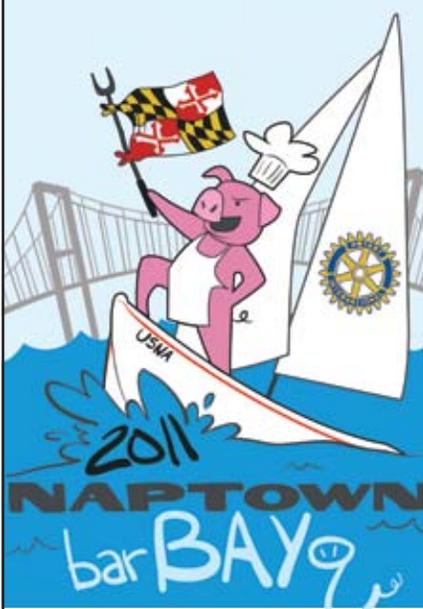
- **Write bigger checks to fewer charities.** Making a bigger gift can make a substantial difference to some nonprofits.
- **Plan your giving for the year and take time to research charities.** At the beginning of the year, settle on how much you want to give and work that into your budget.
- **Round up like-minded friends and pool your charitable resources.** This has become easier, thanks to social networks.
- **Receive by giving.** When you donate into a gift annuity you can take a deduction for a portion of your gift as well as receive income for the nonprofit you donated to.
- **Give away highly appreciated assets.** For example, a stock you bought for \$10,000 two decades ago is worth \$40,000 today. Give it to charity, and not only can you avoid paying a 15 percent tax on your long-term capital gains of \$30,000 (about \$4,500), but you can also deduct the full \$40,000 on your taxes. Real estate and land enjoy similar tax treatment.
- **Give your time to your favorite cause.** Do not underestimate the value of your time and your skills.
- **Open a charitable gift fund to spread your giving over time.** The very wealthy love the prestige of foundations, and the tax benefits do not hurt either. Foundation benefactors receive large upfront tax deductions, plus the ability to keep making charitable gifts for years to come. You can get many of the same benefits with a charitable gift fund.

Wayne, a certified financial planner, can be reached at Triton Wealth Management at 410 210-2110 or visit the website at www.TritonWM.com

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Thin Veneers - A Great Option for a Beautiful Smile

By Drs. Clayton, Jay and David McCarl

A very popular procedure in today's world of cosmetic dentistry is the no-prep veneer. With improved dental technology, dentists can create porcelain veneers that are less than half a millimeter thick. These "thin veneers" can allow smile makeovers with little or no drilling. No-prep veneers are ideal for permanent whitening, minor orthodontic issues and transforming small teeth or teeth with spaces into beautiful and dazzling smiles.

Many people want the cosmetic improvements porcelain veneers provide for a smile, but are hesitant about the preparation of the face of the tooth that is required for

traditional dental veneers. With the new minimal and no-preparation veneers, cosmetic dentistry has become more comfortable, affordable and convenient. Dental veneers can transform a smile in just two visits to the dentist.

Traditional veneers are thicker porcelain and require some reduction on the face of your teeth. These veneers are still the treatment of choice when teeth are too crowded or when protruding teeth need to be brought back into the smile line. Many times a patient's unique situation is best served by a combination of thin and traditional veneers.

Tooth structure may need to be modified only on selected teeth in your smile to get optimal results.

A smile makeover consultation with a dentist who is experienced in cosmetic dental treatment is the first step. It is important for the dentist to listen carefully

to your concerns and goals. There is usually more than one solution to dental problems. Your dentist should present treatment options with a variety of dental procedures and explain how they can improve your smile. A combination of treatments can give a great outcome and often lowers the total price.

It is important for dentists to use a top-quality dental lab for fabrication of porcelain veneers. The highest quality traditional and thin porcelain veneers have the shading and characteristics of natural teeth. With the recent improvements in dental technology, more people are choosing to enhance their smiles with restorative and cosmetic dentistry. Ask a dentist experienced with all types of cosmetic dentistry what would be best for you.

The Drs. McCarl can be reached at 410 987-8800 or www.McCarlDental.com





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Learning is Lifelong

Take a Continuing Education Course

By Leah Lancione

After retirement or once empty nest syndrome has lingered a month too long, many an erudite adult considers taking a continuing education course at a local university or community college. In addition to reviving brain cells through learning, taking a class can re-assimilate a senior into the world of young people who share common interests. The sharing and interchange of ideas between generations in a classroom can be fascinating.

Older students can share their professional or work experience with young students, as well as their wisdom gained through living through historical, political and personal events. Conversely, young people can

inspire older adults with their enthusiasm for learning, energy and unspoiled beliefs.

However, if mingling with younger students doesn't appeal to you, but learning a new subject matter does, think about taking an online course from the comfort of your living room or study. In Maryland, returning adult students have the choice to take courses on campus or online at Anne Arundel Community College, University of Maryland College Park, University of Maryland University College (UMUC) and University of Maryland Baltimore Campus (UMBC).

The Golden ID student program enables Maryland retirees the opportunity

to enroll in courses at the University of Maryland College Park, UMBC and UMUC with certain benefits. The Universities' services and courses are free to state residents, 60 years of age or older and retired – not engaged in gainful employment for more than 20 hours per week. If eligible, such individuals can apply for degree or nondegree seeking graduate admission. Seniors, once admitted, may register for any courses on a space-available basis. The program also allows the use of the library and other facilities while enrolled. There are, however, some mandatory fees that

must be paid by participants. Check out this helpful site: http://www.gradschool.umd.edu/catalog/admissions_policies.htm

Continuing education courses can be geared toward personal enrichment or a type of career training. For example, Anne Arundel Community College personal enrichment courses range from art, boating, computer technology, holistic health and home and garden to photography, music, motorcycle safety, travel and writing. University of Maryland College Park offers a wide range of courses subject matters including art history, landscape architecture, comparative literature, French and Italian languages, philosophy and more.

UMBC <http://www.umbc.edu/cps/> also lists an extensive academic catalogue ranging from program management and IT certification to human resource management.

UMUC offers a vast array of online courses in stimulating subject matters like culinary arts, art and design, information technology and religious studies, etc. Visit <http://www.earnmydegree.com/online-education/online-college/umuc.html> for a full listing of courses.

Whether you choose to attend the local community college, join the masses at the large university campuses or want to take a class online, you won't regret stimulating your brain, learning about a new subject or skill, and keeping your mind young and inquisitive. For more information on senior resources available, visit <http://www.senior-resource.com/senioreducation.htm>

So, sharpen your pencils, clean those reading glasses, purchase some school supplies and enroll in the continuing education course that peaks your interest. As Mortimer Adler said, "The purpose of learning is growth, and our minds, unlike our bodies, can continue growing as we continue to live."



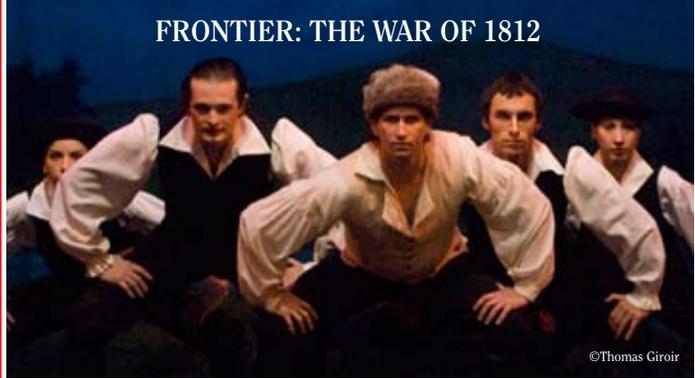
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This is not the time to hibernate - get out there and cultivate new friendships.

A Work in Progress

By Vern Penner

It's that time of year again for sailboat owners. The holidays are over and the decorations are back in their attic boxes. What remains for the first few months of the New Year? The answer is simple. It is the age-old quest to make your sailboat launch-worthy for the coming season. It is well-known that all sailboats are permanent works in progress, since there is always something that needs to be done, rebuilt or repaired. Even owners of new sailboats tell me that this or that thing needs tweaking. What usually delays maintenance for most sailors is the prospect of fair winds and sunny skies which puts everything on hold. Now, however, with the last days of winter on our doorstep, there can be no excuses.

For "Graciella," my 28-foot Sabre sloop, I foresee the usual yearly maintenance plus some special overdue projects, and the most obvious place to start is external if the boat is on jack stands on the hard. For me that means a close check of the hull, keel, rudder, shaft and prop. Any barnacles or growth which survived the power wash when the boat was pulled have to be removed. The bottom of Graciella's keel always requires heavy cleaning where the anti-fouling paint has been worn off, since it's virtually impossible for me to survive a sailing season on the Chesapeake without running aground. Older fiberglass hulls like Graciella's need the blisters sanded out and filled and the shaft and prop need attention and the zincs must be replaced. Then comes a serious decision. Should any of the thru-hull fittings be replaced this year? The usual coat of paint will await warmer temperatures just before launch time.

The interior is next. A complete wipe-down with a bleach or vinegar mix gets

off stains and prevents winter mold. The woodwork gets oiled and polished and the stove disassembled and cleaned. A "must" chore this spring will be the replacement of all tubing connecting the holding tank to the potty and flush out port. Better now when it's not in use and not too odoriferous. Above decks, sails are cleaned and stored while all rigging connections get a good check.

A likely project will be to change the heavy-drawing, old-style lights with LED bulbs. Any fraying lines will be replaced with a watchful eye for special sale pricing over the next few weeks. Last year I upgraded my fixed-mount VHF radio to one which included the latest safety features of digital selective calling, NOAA weather alerts and positive tracking. Finally, I take a close look at myself and ask the question, "If the boat is getting a refit,

what about the skipper?" Establishing a good routine several days a week at the local gym or health club will maintain muscle tone and a yoga class will strengthen balance which is so necessary to senior sailors. This is also a good time to check out the seminars, courses and classes offered by local sailing clubs, schools, Coast Guard and Power Squadron in everything from navigation to marine safety to etiquette at sea.

Obviously, I set my sights too high, but that only perpetuates the view that it's not just sailboats that are works in progress, but the sailors as well.

Vern has postponed much of the boat maintenance because of time spent winter skiing. He is currently busy planning his upcoming April trip where he'll be a guest lecturer for National Geographic/Lindblad Expeditions on its first West African trip www.expeditions.com



So Many Books, *So Little Time*

By Maureen Smith

Where would I be without book clubs? It seems that has been the one constant wherever my travels have taken me. Currently I'm an active member of The Naval Academy Women's Club (NAWC) First Friday Book Group, which has reached an impressive milestone, celebrating its 30th year. It has been such a popular group that the Naval Academy women now have a Second Friday Book Group and they are exploring the possibility of a third.

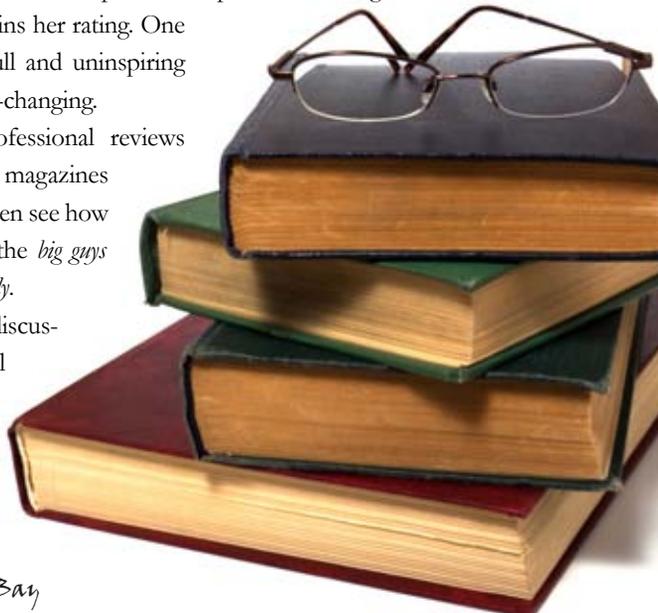
When I moved to Annapolis 23 years ago I joined the NAWC and felt an immediate kinship with these book lovers. Each month (September to May) we have a hostess and a leader. Here is the format we found workable:

1. The leader begins by sharing information about the author. At a recent meeting, our book was *Harry Truman's Excellent Adventure*. The leader contacted the author, Matthew Algeo, to ask him questions and was pleased and surprised at his prompt response.
2. Each member rates the current title (1 - 10) without an explanation.
3. Then each member gives her impression of the book and explains her rating. One may find the book dull and uninspiring and another find it life-changing.
4. The leader reads professional reviews from literary journals, magazines and newspapers. We then see how our reviews jive with the *big guys* such as *Publishers Weekly*.

During these discussions, we learn a great deal about each other. Our personal experiences are often reflected in

our judgments of books and their characters. Some of us have had bouts with serious illness, some are caretakers of husbands or parents, some were raised in a large family and others were an only child -- all these things come into play in our opinions. We all have similarities as well, such as our many travel experiences.

At the beginning we followed a theme in selecting our books such as Pulitzer Prize-winning novels; winning women writers; books I always wanted to read or re-read; biographies; contemporary authors; classics of the 19th and 20th centuries; or all around the U.S.A. This worked for many years, but now we all submit books we would like to see on our list and a committee of two or three members makes the selections. In making our book list we consider the number of copies at our local libraries and the length of the book. We always choose a shorter book to read over the holidays. At one time a long book was selected to read over the summer, but we have since dropped that idea and instead at our September meeting we share the different titles that we have read and our experiences during the time off.



At one point in the 30 years an interesting sub-group spun off to read only Charles Dickens. This group included a few interested men. Our guru was Dr. Tom Carpenter, an English professor at the Naval Academy and later at the Anne Arundel Community College and the Unitarian Church School. Like E. F. Hutton, when he spoke, we listened. Discussion of one book would span several of our sessions. Many in this group had read Dickens from their childhood on. It was impossible not to absorb some of their passion and our meetings were always lively.

Book clubs have become enormously popular. Almost every special interest group or neighborhood seems to have their own book group. New Annapolitans, which has more than 500 members, has five book groups. Now, with the lengthy waiting lists at local libraries, our members are filling their Kindles, iPads, Nooks (and whatever else has been invented while this article was being written) with books from our list. Most of us have every shelf crammed with books, so these gadgets are definitely serving a purpose and finding a place in our lives.

If a book club is on your list of things to try this year, check with your local library branch. Many have active book clubs in place. Another source for book clubs in our area is www.meetup.com. There isn't a better way to make friends than to share a love of books. If you are unable to find a club in your area, start your own by simply getting a few interested friends together. Suggest a title, buy a few cookies, make a pot of coffee and you're off and reading.

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Purpose, Passion and a Paycheck

By Terry D. Portis

People in their 20s are regularly asked what their major is, or what career they plan to go into. Somewhere along the way we stop asking, "What do you want to be when you grow up?" In recent years, though, people in their 50s and 60s, or even older, are starting new careers, new endeavors and looking to make a difference like never before.

We'll call one of these new trends the encore career. The goal of the encore career is to combine purpose, passion and a paycheck. An organization known as Civic Ventures (www.encore.org) is leading this charge. Its philosophy is that the second half of life can be about the freedom to work, not freedom from work.

Encore careers often involve changing careers and going into fields such as health care, education or nonprofit work. One gentleman told me he always wanted to work with children with disabilities in a special education setting. He decided to contact Anne Arundel Community College's TEACH Institute and go back to school to make this a reality. He went from, "I've always wanted..." to, "Very soon I will be..." His age did not matter, his lifelong dream became a reality.

There are many other examples of people in their 50s and 60s who could not, before now, afford to teach or work for a nonprofit, using their freedom and resources to go into those fields. Many smaller nonprofits are held back because of the serious lack of executive experience on their staff and boards. They would welcome even a part-time consultant or board member who understands leadership, marketing and strategy.

As we get older we spend more and more time interacting with health care professionals, either for our own needs or to help care for aging parents. Some people de-

cide that they would like to become one of the caring professionals that have been such a blessing to them and their family. One of the best ways to do this is to work part time or full time in an allied health career. The term allied health is used to identify a cluster of health professions encompassing as many as 200 health careers. One to two years of training or less will get you into many of these careers.

Some may want to return to school for training, but do not know how to get started. Thanks to support from Civic Ventures and the Deerbrook Charitable Trust, Anne Arundel Community College has developed two new short online courses. One goes

through the steps for successfully returning to school as an older adult, the other explains the allied health field.

These new online resources can be found at www.aacc.edu/lifestages and are available without charge. At the end of these courses is a short form to fill out that can connect you to an adviser, or get you more intensive assistance by working with a transition coordinator. There is every reason to pursue your passion, and get a paycheck at the same time!

Dr. Terry Portis is director of the Center on Aging at Anne Arundel Community College. He holds a doctorate in counseling psychology and can be reached at tdportis@aacc.edu

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Hydrangeas: Splashes of Long-Lasting Color

By Neil Moran

While some flowering plants seem to skirt the limelight, hydrangeas are grabbing all the attention these days. This showy plant, which some folks simply dub the “snowball plant” because of the white puffy blooms of some hydrangea types, have been enjoying a rebirth of sorts, thanks to some fancy hybridizing.

Hydrangeas have come a long way since the days of the big white snowball-type hydrangeas, or the ho-hum Nikko Blue that seemed to pop up in every other yard. The new types have delicious-sounding names, like Vanilla Strawberry or fanciful, like the Bella Anna, and downright bold, like Invincible Spirit. And the colors on these

new varieties are anything but ho-hum!

Hydrangeas stand out nicely in the

home landscape and are fairly carefree. One reason they're so popular is that most varieties have a long bloom period. They also make good cut flowers. (I'll explain later how to dry them so they can be used in wedding bouquets and holiday wreaths.)

When gardeners talk about hydrangeas, they're usually talking about these three common types: the big leaf or mopheads, the hardier and widely adaptable Annabelles, and the Pee Gee hydrangea, which is both tall and hardy.

It's the Annabelle hydrangeas that seem to be shaking up convention in the hydrangea world. Bella Anna (*Hydrangea annabelle*), is the newest hydrangea in the Endless Summer series, introduced by Bailey Nurseries of St. Paul, Minn. The blooms on Bella Anna are as large as a typical white Annabelle, except they're a beautiful deep pink.

They bloom from early summer into fall. They can take the cold (to zone 3), but are also labeled to zone 9, so they should be able to take the heat of the hottest period of the summer around the Bay.

Another Annabelle turning heads these days is Invincible Spirit (*Hydrangea annabella*). The dark pink buds on this Proven Winners selection, produce hot pink flowers when the buds pop, and then mature to a soft pink. This is another hydrangea that is adaptable to both cool and hot climates.

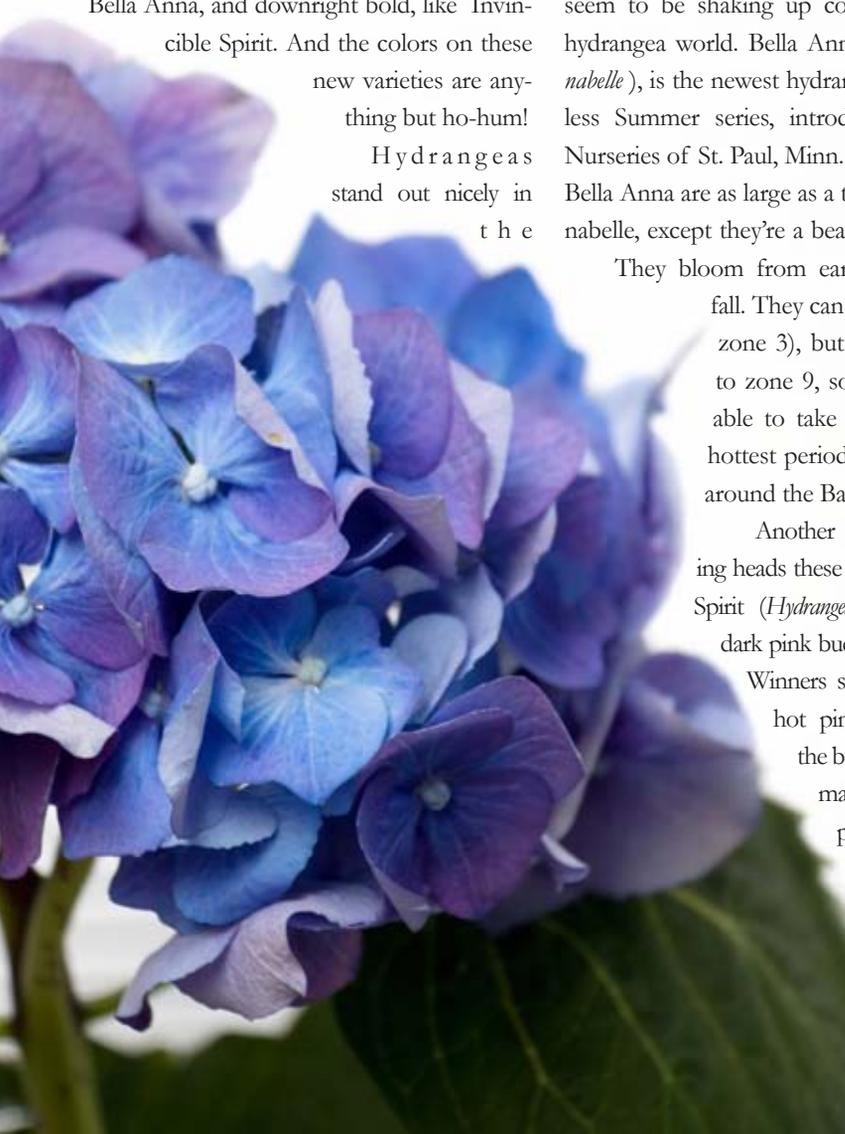
Not to be outdone, the mophead or big leaf hydrangeas (*Hydrangea macrophylla*) are creating quite a splash – splash of color, that is. Cityline Rio, also from Proven Winners, is an early blooming variety with large flowers ranging from strong blue to purple. Another interesting one of this type is Cityline Mars. You have to see it to really appreciate its big pinkish-red and white variegated flowers.

Pee Gee Hydrangea can get quite tall, depending on how it is pruned. Look for some beautiful selections of white, pink and lime green flowers. The cultivar, 'Limelight' features long-lasting blooms of chartreuse flowers that eventually change to pink. 'Little Lime' has lime green flowers that change to white and pink, and 'Pinky Winky' is a prolific producer of white flowers that turn to pink at the base, while white flowers continue to be produced on the tips of the stems.

All hydrangeas should be grown in fairly rich soil, i.e., add plenty of compost or well-rotted manure, with good drainage. Most hydrangeas call for full sun to partial shade. In areas where summers are particularly hot, partial shade is recommended. I like to toss in about a tablespoon of a slow-release organic or inorganic fertilizer when I initially plant my hydrangeas. If they're grown in good soil, that's all the fertilizing that should be needed. It won't hurt if the soil is a little sandy or on the acidic side. Water during dry spells.

As for pruning, there are different requirements for each different type of hydrangea. It's important to keep your hydrangeas pruned, or at least deadheaded to encourage flowering.

Annabelles produce flowers on the current season's growth, so they can be pruned down to within a few inches of the



ground in the late fall, for the tidy effect some folks are looking for. Big leaf hydrangeas produce flowers on the previous season's growth, so prune after flowering to allow new growth to form before winter.

Pee Gee hydrangeas can be pruned like the Annabelles, since they produce flowers on current season's growth. However, they don't have to be pruned back each year.

In fact, if you're training them into a tree form, you'll want to keep the pruners away from the main trunk and only prune out dead wood and just below the flower after it is done blooming.

The large flower heads of hydrangeas can be dried and used in bouquets or to make wreaths. Drying them is a process that simply involves keeping your mitts off them

until they dry on the stems! Now how simple is that? After they're completely dry, they can be hung anywhere it isn't too humid.

So if you thought hydrangeas were getting a little on the dull side, check them out at your local nurseries this spring. You'll find there's plenty to get excited about.

Neil Moran is a garden writer and freelance writer. He can be reached at admin@neilmoran.com

Look What the Easter Bunny Left

All those wonderful colored Easter eggs nestled down in their baskets and hopefully under refrigeration. They're just waiting for you to do something really creative for the luncheon buffet. How about quick and easy deviled eggs? This will keep cleanup down to a minimum.

Shell and rinse hard-boiled eggs. Cut each in half. Pop yolks into large Ziploc bag. For each dozen yolks add one-fourth to one-third of a cup of mayonnaise, 1/2 teaspoon mustard, 1/4 teaspoon salt and two tablespoons of sweet relish. Press air out of bag, seal and moosh it all together until well blended. Cut a corner off the bag and squeeze into the waiting 1/2 egg whites. For an extra touch, sprinkle a bit of Old Bay on top and add a pinch of fresh parsley.

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Getting Comfortable in Your Own Skin

By *Andrea Lichtenstein*

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

Fraxel Laser

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

that there is very little downtime.

With Fraxel Laser treatment you can expect two levels of results, immediate and progressive. Immediately after the initial healing (10 to 14 days), the surface of your skin will feel softer, look brighter and tone will start to become more even. Progressive results occur over the next three to six months as the deeper layers of the skin continue to heal. Fraxel can be used for many different conditions including discoloration or uneven pigmentation, melasma (mask of

pregnancy), age spots, brown spots and sun spots, fine lines and wrinkles, acne, surgical scarring, stretch marks and enlarged pores.

Microdermabrasion

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

Glycolic resurfacing

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

Customized facials

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

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



Will Your EXECUTOR Thank You?

By Barbara Eilertsen

Most people assume that the job of *executor* is an easy one. Only when they hire an attorney do they realize the extent of the responsibilities. Attorneys stress the importance of choosing the right person because the job of executor can be overwhelming. However, what you do in advance can make the job much easier.

One of the most daunting tasks for the executor is locating all of the necessary records to establish the value of the estate. The most common assets found in an estate are: Social Security and other government benefits, pensions, annuity, insurance benefits, real estate, motor vehicles, bank accounts, retirement accounts, stocks, bonds, etc. While liabilities, on the other hand, consist of credit cards, car loans, utilities, mortgages, outstanding health care costs and other debts.

Conducting a thorough search for this vital information can take days even months if the deceased left behind jumbled records or missing documents. Additionally technology has added computers, cell phones and online accounts to the search. There are still the traditional approaches of examining checkbooks, searching the residence, inspecting the safe deposit box and waiting for the mail as a means to inventory the necessary assets and liabilities.

Fortunately, there are steps you can take to smooth the way for your executor. Topping the list is recognizing that not everyone will be able to understand your system of managing documents. What works for you might not be apparent to your executor. Furthermore, with e-statements and online banking, digital documents are quickly replacing physical papers. Because we are the creators of our own systems, we lose perspective

regarding what may be necessary so that an outsider can locate our information. Many of our filing systems become cluttered with unnecessary information which only adds to the confusion.

In my recent survey of 500 individuals, 75 percent of whom were over the age of 50, a bare majority gave themselves a score of 8 or higher on a 10-point scale when asked how organized they feel their important documents are. But when asked if they had communicated where their documents are, 15 percent had not communicated to anyone where this information is kept. As for online banking, a shocking 72 percent responded yes, but only a little more than one-half had passwords available. The most common places to keep information was a filing cabinet, home safe or safe deposit box. However, half the respondents had neither a home safe nor safe deposit box.

These statistics reinforce the belief that many feel it will be easy for the appointed executor to find just what they need. This is rarely the case.

Creating a “guidance system” for your executor is key to the process of preparation. Like a roadmap, a clear inventory list can help guide your executor through your estate. There are different techniques, but an easy one is to simply write down the various accounts that make up your assets and liabilities as well as your essential documents. List their location and who if anyone is responsible for helping with your estate, then store it in a home safe. A second technique is to download an inventory list from the Internet using the key words, “estate planning checklist.” This is very helpful if you feel you may need assistance.

Another option is to check with your estate planning attorney, financial adviser or banker to see if they offer any services or suggestions. Many times they can provide a website, software or service that not only will help make a roadmap, but give you a full-blown GPS system.

We all know that communication is crucial to the success of any plan. If you have spent the time to collect and identify all of your information, it will be much easier for you to communicate with your executor. Remember, you don't have to reveal the secrets of your will, you simply have to have an open dialogue to ensure the executor can carry out your wishes and locate all the necessary documents. Expecting your executor to step into your shoes without a clear direction can result in hours of searching and lost time for your loved ones.

Barbara is the founder of Annapolis-based Document Roadmap, which specializes in organizing and creating roadmaps and executor packages. She can be reached at barb@documentroadmap.com

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Sleepless No More!



By Melissa Conroy

Some people, like my brother Seth, can fall asleep in virtually any position, at any location or near noise you wouldn't believe. Give them a few seconds of repose and they are snoring like a pen of overfed hogs. Other people, like my mother, wage a grim war with the sandman practically every night, tossing and turning, flipping around sheets and blankets, and trying desperately to slip into that elusive, sweet slumber that their bodies crave. More than one-third of the adult population in the U.S. has or does struggle with periodic insomnia, and about 10 percent of the adult

population suffers from chronic insomnia. Insomnia does more than simply make us tired and cranky: Lack of sleep affects our health, makes us more prone to accidents and mistakes and can even shorten our lives. While W.C. Fields once quipped, "The best cure for insomnia is to get a lot of sleep," insomniacs know that achieving a good night's sleep is much more difficult than that.

One of the reasons that insomnia is so widespread is that it can be triggered by a variety of different factors. Major upheavals, such as divorce or unemployment, often

cause insomnia. Stimulants such as caffeine and medications like Prozac and anticonvulsants are common insomnia culprits. Medical conditions like arthritis and Parkinson's often aggravate insomnia. Stress and anxiety are sure to bring on a few sleepless nights. Who among us hasn't stayed awake until the wee hours of the morning fretting over a difficult situation at least once or twice? Finally, bad health habits such as lack of exercise, obesity, smoking and a poor diet are things that can cause or aggravate insomnia.

Even healthy, relatively stress-free people can still struggle with insomnia. If you have ruled out any medical or emotional reason why you are having trouble getting the sleep you need, there are still more causes to consider. One factor of modern life is artificial lighting, something that can have a profound effect on our sleep patterns. Our bodies depend on light in order to regulate the circadian rhythm, the system in our bodies that tells us when to sleep and when to wake up. In a pre-technology era, this was easy: People got up when it was light and went to bed when it was dark. However, artificial light can easily throw this circadian rhythm off. The pituitary gland is key. During daylight hours, it produces serotonin. When light falls, the gland switches over to producing melatonin. The problem is that many of us surround ourselves with bright artificial light right up until we go to bed. If you like to wind down by watching television or surfing the Internet right before you turn in, you could easily be preventing your body from producing the melatonin it needs in order to fall asleep.

Poor sleeping habits are also another reason for insomnia. People struggling with insomnia are well-advised to develop what is called good sleep hygiene. This includes such behaviors as going to bed and getting up at the same time every day and following the common rule, "Use the bedroom just for sleep and sex." Don't set up your office, fold laundry, sort mail or watch TV in your bedroom. A cool, dark, quiet bedroom promotes good sleep, so cover the windows and lower the thermostat. Avoid heavy meals or hard exer-

cising a few hours before bed. If you cannot fall asleep within 20 minutes or so of retiring, get up and read a book or engage in other quiet activity. As noted before, avoid technology for an hour or so before going to bed to allow your body time to wind down.

Finally, insomnia tends to strike older adults more than younger adults. Older people are generally taking more medication than younger people, are typically less active and usually have less exposure to natural lighting, all of which can lead to insomnia. As we age, our circadian rhythms change, affecting our sleep patterns. Finally, older people are more prone to poor sleeping habits such as napping and staying in bed wide awake.

Many times you can stop or control insomnia if you are careful to rule out all medical causes, develop healthy lifestyle practices and practice good sleep hygiene. However, even that may not be enough, leaving you in a desperate search for help. There are other options for treating insomnia, including:

Over-the-counter medication: Any pharmacy or grocery store will carry a handful of sleep aids on its shelves. OTC insomnia medications contain an antihistamine as the main ingredient. Since histamine (a chemical the body produces in response to an allergen) promotes wakefulness, blocking that chemical with an antihistamine causes many people to feel sleepy. In fact, a generic brand of Benadryl may work just as well for less cost than an OTC sleeping pill. Still, these medications are only meant for short-term use, they can make you feel groggy the next day and may not work for everyone. As for any medication, always check with your doctor before trying something new.

Homeopathic remedies: Nature has thoughtfully provided us with many helpful herbs and plants that promote sleep. Chamomile, or St. John's wort, makes a soothing, sleep-promoting tea before bed. Valerian, hops and skullcap are very popular as sleep aids. A visit to your local health store will give

you access to these herbs and others which can help you sleep. However, be sure to check with your doctor because some herbs interfere with medications. Also, just because something is natural does not mean it is harmless. Some herbal insomnia treatments, such as valerian, can cause long-term problems.

Melatonin: Your body needs it to sleep, but it may not be producing it effectively. Luckily there are melatonin supplements, which usually come in a tablet form, that you let dissolve under your tongue an hour before bed. You should check with your doctor before taking melatonin and also know that it is not meant as a long-term treatment. It should not be taken for more than a few months at a time.

Prescription medication: In answer to the cries of millions of sleep-deprived insomniacs, pharmaceutical companies have produced a variety of prescription-strength drugs such as Lunesta and Ambien. Prescription drugs come with the risks of codependency and other side effects. There have been some serious side effects from different sleeping drugs such as Zolpidem: which in Australia carries the warning: "Zolpidem may be associated with potentially dangerous complex sleep-related behaviors which may include sleepwalking, sleep driving and other bizarre behaviors. Zolpidem is not to be taken with alcohol. Caution is needed with other CNS depressant drugs. Limit use to four weeks maximum under close medical supervision." Your doctor will carefully monitor you for problems associated with prescription sleeping pills, but it is wise to be aware that they may cause other significant problems.

In many cases, insomnia is not permanent: Eventually, a personal crisis is resolved, a medical issue addressed and a poor habit righted so that the sleepy patient can sleep better. Like so many other health issues, insomnia is one that can often be remedied with healthy lifestyle choices and practices, along with some knowledge. So resist the urge to sleep in, unplug the computer after 8 p.m., invest in a good mattress, drink a cup of tea before bed, catch some sunlight in the morning and make sure to get some exercise. Do this and the *sandman* is sure to visit you tonight.

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Creating Emotional Space

Clearing Out the Clutter

By Kater Leatherman



Emotional clutter includes unresolved grief and anger, fear, jealousy, anxiety, guilt, shame and resentment. These feelings need to be heard, nurtured and allowed the *space* to unfold. If we don't acknowledge and feel them, they will either get projected onto others or turned inward.

Many of us are familiar with the expression "the feeling gets the healing," which means we must go through, not around, these emotions. Because feelings can be messy, complex and painful, our tendency is to push them down, distract ourselves or go into avoidance and denial. Eventually, this will manifest in some form of disease in the body, mind and spirit. By surrendering, we are letting go of our power over our feelings.

As with everything in life, balance is key; we can't live by our feelings alone. Feelings can be fickle. Sometimes, we get easily overwhelmed by them. And, they are changing all the time. For example, you could feel madly in love with

your partner one day and the next you're not sure what attracted you to him or her in the first place. Feelings are also dependent on our rhythms, mood and circumstances. Getting carried away by your emotions can also impair thinking. For example, if you have worthiness issues, which aren't always rational, neutralize them by asking logical questions.

Also, heart-driven and ego-driven feelings are motivated by different things. Ego-based emotions are triggered by our thoughts, beliefs and the "stories" that we tell ourselves (usually stemming from our projections, fears and insecurities). Heart-driven feelings, which come from our unresolved past, tend to cut a deeper rut and evoke a more authentic, even familiar tone. Ego-driven feelings can usually be shifted by changing your thoughts. Heart-based feelings have to be felt and will reoccur if you don't deal with them, especially since your soul's desire is to be free.

Here are seven ways to balance your feelings and give yourself some emotional *space*.

Pay attention to trigger reactions.

When we react strongly to an instant situation or something that someone did or said, there's a good chance that it can be traced back to an old feeling or memory. While you can't change the circumstances from your past, you can feel the anger and sadness associated with them in the here and now. Releasing your unresolved history reduces emotional clutter.

It's important to share your feelings. Do this with trustworthy people who will listen without trying to fix, judge or shame you. Lack of emotional *space* can show up around people who discount your

emotions, those who want to change or minimize your feelings, probably because they don't want to deal with their pain, or who tell you not to feel a certain way.

Honor your feelings. Be gentle with them. Instead of fearing them, become curious as a way to learn more about yourself.

Underneath most anger is sadness. Once you grieve, your anger will dissipate and the person or situation will no longer have control over you.

Avoid foods that affect emotions. Think food that makes you feel irritable, anxious, heavy or tired.

Emotional compatibility with a partner is key. It can make a relationship. In one study, it was discovered that what drove most couples apart was contempt. Interestingly, the opposite of contempt is respect.

Be honest with yourself. Creating emotional *space* in your life requires feeling your truth. Lying to yourself only serves to slow down your rate of growth and give you an excuse to avoid reality.

Kater Leatherman is a home stager, professional organizer and yoga instructor at Ridgeby Retreat in West Annapolis. She also has a monthly column in The Capital called Kater On The Homefront. She can be reached at katerleatherman@gmail.com

Outlook's Bits & Bytes

If you're planning to put in a garden this year, here's a wonderful site to help with seed selection, gardening supplies and a plethora of suggestions you might find of interest:
www.gardenlist.com

If you have a dream - what are you waiting for.

Planning Beyond the Numbers

By Don Chomas

While it's never a bad time to revisit the fundamentals of investing, it's an especially good time to do so when volatile markets start making investors feel anxious and uncertain. It's during times like these that you'll hear a lot about *asset allocation*.

The whole point of asset allocation – the spreading of funds across different asset categories, such as stocks and bonds – is to achieve your long-term financial goals with less risk. But in order for your asset allocation to be truly effective, your goals must be based on more than just market returns, industry sectors or the interest rate on a bond. Instead, your financial goals should correspond to your lifestyle, family and passions. Only when you've identified what you want to get out of life can you begin to build an appropriate long-term investment plan around that insight.

How do you get started? Get ready to have a number of intimate conversations with your spouse or partner and other integral family members. These discussions should help clarify the lifestyle you wish to maintain when you are no longer in your peak-earning years. In addition to funding your vision of retirement (do you want to live like you do today, more modestly or more extravagantly?), you should consider how you will cover tuition expenses, charitable outlays and anything in between near and dear to you, while still having enough cash readily available to jump on new opportunities.

Let's Talk About Risk

Risk is a notion that gets thrown around a lot, in terms of how much of it can you tolerate for that extra bit of return that may come with it. But when you are thinking about your long-term plan, it's important to consider

risk. Ask yourself these questions:

- How would I fund a large, unexpected expense or face a job loss, illness or other catastrophic event that occurred before the end of my investment time horizon?
- How do I respond to every market swing? Maniacally, or steadily?
- What do I worry about when it comes to dispersing my money among various asset classes?
- What would make me feel more secure about my financial future?

Also ask yourself if you are more of a conservative or aggressive investor – and why. If you consider yourself conservative, for example, is it because you had a bad past experience? Do you understand how issues such as the possibility of living longer than expected factor into a conservative allocation? The more you can articulate who you are and what matters to you, the better equipped you will be to put together a portfolio that aims to help you fulfill your goals and ideals.

Getting Down to Brass Tacks

Now that you've done the hard part – the architectural plans, let's say – you can get started building the foundation, and that begins with a thorough look at all your holdings. This evaluation should include any illiquid holdings (such as real estate or a business) and concentrated positions (say to one stock or one type of asset class) you may have. You might be surprised just how undiversified you could be despite all your "diversification." Also, remember that life events – such as retirement, divorce, the sale of a business, a child's marriage or the death of an elderly

parent – will affect not only your asset allocation but also your entire financial picture, so a regular review of your investment strategy and overall situation is highly recommended.

If all this assessment, planning and monitoring sounds daunting, it doesn't have to be. There are many qualified professionals with a host of resources at their disposal to help you with more than just investment choices. Because as important as a sound asset allocation strategy is, it's only as good as the goals and ideals you've identified. The performance of your investment portfolio has to do more than just look good on paper – it has to also be good enough to allow you to get what you want out of your life.

Don is a financial adviser at Morgan Stanley Smith Barney located in Bethesda and may be reached at 800 455-6622 or www.f.a.smithbarney.com/cbomasrj/kin. Morgan Stanley Smith Barney LLC and its affiliates do not provide tax or legal advice. To the extent that this material or any attachment concerns tax matters, it is not intended to be used and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

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Cosmetics Claims: Truth or Fiction?

“Look 20 years younger in just two weeks!”

“Have mysterious, longer, seductive-looking lashes.”

“Have beautiful, blemish-free skin after just 10 days of using our product!”

“Your lips will look luscious, moist and pouty.”

By Louise Whiteside

In newspapers and magazines, on radio and television, and nearly everywhere we look, we are inundated with beauty claims like the ones above. And, no matter how old or young or worldly-wise we are, or how many times we've spent hard-earned dollars on that “magic” beauty product, still we fall for the latest offer, only to be disappointed once again. Something inside us seems to say that, finally, we have found the miracle potion that will transform us into ravishing goddesses.

Let's face it: the cosmetic companies are in business to make money. Cosmetic lines repeatedly bring out “amazing new” products, without ever telling us what was wrong (or less “revolutionary”) with the earlier product that was touted as spectacular last year.

If you're anything like me, you love to hear that a product can turn back the clock, lift that saggy skin, or eliminate wrinkles, and you'll believe all the hype put out by cosmetic companies, simply because you want to believe it.

With that in mind, here are some buzz words that you should be wary of in cosmetics ads:

“All natural or organic.” This does not assure you that you are getting an accurate picture of safety or effectiveness. Even when this claim is made, a product may contain many “unnatural” ingredients.

“Hypoallergenic or good for sensitive skin.” A company can make this

claim without proof, because there are no standardized guidelines.

“Fragrance-free.” Many products bear this claim, but still use fragrant plant extracts that can cause skin irritations or allergic reactions.

“Dermatologist-tested.” It's possible that one doctor applied this product to his or her own skin, and decided that he or she liked it.

“Miracle ingredient.” Skin care does not rely on a single ingredient to enhance your skin's appearance or to erase wrinkles. Every month new ingredients are being advertised (such as some exotic plant from a distant land) as being the answer for your skin. Yet the majority of these have no definitive research backing up the claims being made.

The sad truth is that cosmetic companies constantly get away with misleading information because getting around cosmetics regulations worldwide has become an art. Often, by the time regulatory boards get around to challenging advertising claims, the ads have been replaced with ads for a new product.

Something else to consider: It's easy to believe that “expensive” means “better” when purchasing cosmetics. The truth is that the amount of money you spend on a cosmetic does not improve your appearance; the products you use affect the condition of your skin.

So how can you be sure of what you're buying? The best way is to become

familiar with the ingredients in your cosmetic products. Read the ingredients on the labels that are now required by the Food and Drug Administration to be listed in the order of concentration. When you are unclear about what an ingredient is or does, or when faced with a claim about some “miraculous” ingredient, you can consult an online cosmetic ingredient dictionary available at www.CosmeticsCop.com or www.Beautipedia.com. (Note that you have to sign up as a member at the Beautipedia site.) You'll find that legitimate research rarely matches what a cosmetics company wants you to believe.

Source for product-by-product reviews:

Begoun, Paula. *Don't Go To The Cosmetics Counter Without Me*. 8th Edition. Renton, Washington, Beginning Press, 2010



For more information...

Cosmetic ingredient dictionary:

www.CosmeticsCop.com

Free reviews and information:

www.Beautipedia.com

Find out which products are safe and those that are hazardous:

www.cosmeticsdatabase.com

www.FDA.com

Caregiver's Conference Can Help Registration underway

By Mary P. Felter

So you are a caregiver. You think you're coping well with all the challenges, but maybe you would like some additional advice and information. Perhaps you are a man who is the caregiver for your spouse or parents. Is anyone else dealing with the same things you are? Is there anyplace you can find them and get some much needed support and information?

A place to start is at the 19th annual Caregiver's Conference on **April 9**, from 9 a.m. to 3 p.m. at the Annapolis Senior Activity Center, 119 S. Villa Ave.

Besides the opening presentation on caregiver issues, the conference will have breakout sessions on topics such as heredity and dementia, caregiver emotions, family conflict mediation, sexuality and aging, veterans' benefits and male caregiver support and issues.

There also will be a program on hospice care called, "Hospice is Not a Place." One interesting feature is the chance to participate in a virtual dementia tour, which allows participants to experience the physical and mental challenges of those dealing with dementia. The conference will end with a speaker whose topic will encompass redesigning long-term care.

"People who have attended the conference in the past tell us how much they learned and appreciated the event," says Mary Chaput, director of the National Family Caregiver Support Program at the Anne Arundel County Department of Aging and Disabilities. "They come away feeling more in control because they are better informed."

Participants will get a breakfast to start the day, and bag lunches will be provided with drinks and cookies. Afternoon snacks also are planned.

Speakers and workshop coordinators include Dr. Ann Morrison; Melissa Honig of the Green House Project; Marjorie Cotterman and Margo Carey, registered nurses; Carol Rodis, mediator; Dr. Susan Milstein; Renee Bland, a professional liaison with Hospice of the Chesapeake; Nicole Kaiser, a social worker; and Mary Fridley, a consultant.

Those who attend the conference also can meet various vendors and gather brochures and other information to take home. Sponsors of the conference are Active Day of Annapolis and Pasadena, the Alzheimer's Association, Somerford Place of Annapolis

and Gero-Resources, LLC, and Anne Arundel Medical Center Lifeline.

Tickets are \$10 for the general public, which includes the food. Three hours of social work continuing education units are available for an additional \$10. Parking is free at the senior center lot.

Registration must be made by April 1 at 410 222-4464, Ext. 3043, online at www.aacounty.org/aging or by mail (registration brochures were mailed in late February).

Mary is the public information officer at Anne Arundel County Department of Aging and Disabilities and can be reached at mfelter@aacounty.org or 410 222-4464.

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Healing with **Spices**



By Susan Singleton

The spices in your kitchen have the potential to facilitate natural healing. In the practice of Ayurveda, the ancient art of Hindu medicine, spices have long been revered as nature's very own healing intelligence.

Spices not only add flare and flavor, they bring life back to your food and are thought to make it easier to digest, allowing you to absorb the food's naturally occurring nutrients more completely. Here are a few of the more common Ayurvedic healing spices:

Cardamom

Used worldwide in desserts, vegetables, curries and rice pilaf dishes, these aromatic seeds contain an oil that is believed to stimulate digestion and control flatulence. Add a bit of cardamom to your next soup, stew, puree or rice dish. For an interesting flavor, it can also be added to ground coffee before brewing.

Cayenne

Ancient societies have consistently used cayenne pepper therapeutically. Cayenne is considered to be a digestive aid, and is used to help stimulate circulation and neutralize acid in the body. Cayenne is used as an anti-inflammatory. Cayenne pepper can spice up a chili dish or liven up mashed butternut squash for a spicy treat rich in potassium and vitamin A.

Cinnamon

Cinnamon is a warming spice often found in traditional sweets, cakes and desserts as well as many savory dishes. This spice is used to increase circulation, reduce inflammation and for blood thinning properties. It may also help in lowering blood sugar levels. Add cinnamon to baked goods, sweet potatoes, winter squash or ground coffee for an added boost of flavor. It can also be used to add some sweetness to steel cut oatmeal.

Cloves

Cloves are the unopened buds of an evergreen tree. Clove oil is well-known as a treatment for toothaches. The oil is used as an anti-inflammatory and can help ease the stiffness and pain of arthritis. It is a warming spice which is believed to help reduce congestion and stimulate digestion. Cloves mix exceptionally well with apples, beets, game, ham, lamb, pumpkin and sausage. They add great flavor to mulled wines and spiced warm ciders.

Coriander

Better known in North American countries as cilantro, it is known as an anti-inflammatory, helping to improve circulation, enhance memory, open respiratory passages and help balance blood sugar. Add fresh, young leaves to salads and use as a garnish for fish and stews. Coriander is essential in a salsa.

Sweet Brown Rice with Winter Spices

This recipe is low on effort and is an incredibly nutritious and warming meal.

(The use here of kombu, a Japanese seaweed, adds minerals and vitamins, in addition to improving digestion.)

3/4 cups dried beans, soaked overnight in 4 cups water and slices of kombu, if available

3/4 cups brown rice

3 cups water

Sea salt

1 Tbs. coconut oil

1 large onion, diced

1/2 tsp. ground cloves

1/2 tsp. ground cinnamon

1/2 tsp. ground cardamom

1/4 tsp. ground turmeric

Drain beans, discard kombu and rinse well. Rinse rice and add beans, water and salt. Bring to a boil, cover, reduce heat and simmer until the water is absorbed after about 45 minutes. Remove from heat and set aside to cool. Don't fluff it. In a medium skillet over medium heat, sauté onions in oil until soft. Reduce heat to low and stir in spices. Sauté briefly and remove from heat. Now fluff the rice and beans. Gently fold in the onion and spice mixture.

in Your Kitchen

Outlook's Bits & Bytes

www.foodily.com is a great site to help you with "what's for dinner." Name the ingredients that you have on hand or fill in the exclude part, where you indicate if you have an allergy to a particular food, and numerous recipes will pop up.

Cumin

Cumin is a member of the carrot family and looks and smells like caraway seed. Often used in curries, chilies, stews and breads, cumin is a source of iron and manganese. It is commonly used to help digestion and reduce bloating. Add cumin to cottage cheese for a wonderfully spiced vegetable dip. Sauté cumin with onion to add flavor to lentils. Excellent as a meat rub and in marinades.

Fennel

Closely related to parsley, carrots, dill and coriander, fennel is a source of vitamin C that can help relieve congestion, stomach cramps and headaches. Fennel reduces inflammation and may help prevent the occurrence of cancer. Adds flavor to soups, salads, stews and sauces.

Ginger

Called "the medicine of the world," ginger is commonly used to flavor cakes, biscuits and desserts. This spice is full of antioxidants and can help protect against disease, calm spasms, reduce flatulence and is considered an excellent treatment for nausea associated with travel, pregnancy and hangovers. Add ginger to vegetable juices in cooler months to give them a warming element. Wonderful in tea and even lemonade.

Nutmeg

Nutmeg is the actual seed of the nutmeg tree. This spice is used in sweet and spicy dishes, pies, custards, cookies, cheese sauces and vegetable dishes. Nutmeg is thought to be useful for treating insomnia, anxiety, calming muscle spasms, increasing circulation and lowering cholesterol. Add to tomato, split pea, chicken and black bean soups. Also works well in warm ciders.

Turmeric

Turmeric is the spice that gives curry powder and mustard their deep yellow hue. It is rich in antioxidants and thought to help in the fight against cancer. Turmeric has been used in helping to alleviate symptoms of Alzheimer's and joint inflammation. Use turmeric to flavor rice dishes and sprinkle on butter and cheese spreads.

Ayurveda offers you the medicinal wisdom of the ages and a lovely cultural tradition so that you can augment your kitchen spice rack to bring you potential health benefits.

Susan, a certified holistic health counselor, is the founder of Healthy Life Consulting. She is a member of the American Association of Drugless Practitioners and can be reached at sgsplus3@yahoo.com



Bird is the Word!

Add Beauty to Your Backyard by Attracting Birds to Visit

By Leah Lanciaone

Birds add beauty and excitement to an outdoor landscape with their distinctive chirps and songs and colorful feathers. During the late winter and early spring these small creatures need help from you when food is scarce. By taking a few simple steps you can increase the chances of having an array of migrating birds visiting your feeders! Marylanders can often see cardinals and robins all year round while white-throated sparrows, which only spend their winters along the East Coast of the U.S., may stop here during their migration. Of course, the Baltimore Oriole is the state bird, but more than 400 different species of birds can be found in Maryland. Go to www.msa.md.gov/msa/mdmanual/01glance/html/birds.html

One source for advice is about.com which advises you to get feeders ready early for migrating or transient birds. Since some birds begin their migratory journey in February it's not too early to get your yard primed as a welcoming environment with

food, water and shelter. It doesn't matter what size of yard you have to start preparing it for bird visits.

Even if there's snow on the ground or the air still has the bite of winter, it's important to stock birdfeeders with different kinds of birdseed to nourish a range of birds, whether they are seasonal or permanent residents. Check www.backyardnature.net/birdmgt.htm for more information.

Make sure you have a mix of birdseed, including sunflower seeds, millet, cracked corn seed or a commercial birdseed, that will appeal to the different birds that appear in your yard this time of year. Suet, peanuts and black oil sunflower seeds are also a good idea for keeping the winter birds frequenting your feeders. Birdseed can be purchased at virtually any outdoor, hardware/home improvement, pet or nursery store as well as retailers like WalMart, Target and Kmart.

Though the temperatures may reach freezing on some late winter or early spring nights, it's a good idea to keep and replenish the water in your birdbaths to attract birds. Some dedicated bird watchers even pay a little extra for a heated bird bath or one that keeps the water moving to keep it from freezing. If you don't want to buy a birdbath, place a bowl of water in a protected spot on the patio or in a corner of the yard. It should do the trick.

Adding a few birdhouses or boxes to your patio area or fence will certainly appeal to birds that have been traveling a long distance. Some birds will look for and take residence in already blooming trees or shrubs,

but you can't go wrong with adding shelter of your own to make their nesting easier.

HardyGardening.com discusses ways to garden to attract birds, and it says "natural, native vegetation" is the best option for feeding birds. The site lists the natural vegetation that can be planted to produce nuts, seeds, fruit or nectar that will draw particular birds. For example, certain perennials produce seeds that are enticing to hungry birds. So if you have a favorite bird you want to invite into "your neck of the woods" check out the website.

Another tip is to keep from doing your yardwork or at least limit your activity in the early morning or evening when the birds do most of their flitting about. And a truly dedicated bird lover will consider leaving tree and shrub clippings, leaves and other useful nesting materials in the yard for their feathered friends to use. Birds will return the favor by helping rid the yard of unwanted pests, according to the *2011 Almanac for Farmers and City Folks*. This publication insists that having birds flourishing in an outdoor landscape is a natural way to cut down on unwanted pests in a garden. The *Almanac* also offers creative ways to feed birds while also decorating the patio. One such idea is a birdseed wreath that can be hung on a fence, tree branch, deck railing or patio door. It's attractive and useful.

Once you have some new birds roaming about, consult www.whatbird.com to learn their characteristic sounds. Before you know it you'll know who's visiting by hearing them before you see them in your bird-watching paradise.

Outlook's Bits & Bytes

It's not too early to check out summer camps for grown-ups. Try www.GrownupCamps.com or www.ShawGuides.com or for more specific interests, try www.ciweb.org or www.Folkschool.org

There's still time to make a difference.

Ask the Undertaker: Benefits Go Unclaimed

By Ryan Helfenbein

www.LastingTributesFuneralCare.com

Today, the services offered by funeral homes have evolved considerably from what was being provided years ago. The image of an undertaker as a buzzard, as Uncle Remus would depict him in his Br'er Rabbit stories, has truly become a thing of the past. Funeral home employees are no longer just driving the hearse or planning the service.

Today funeral homes not only assist with the services of a loved one, they additionally provide things such as catered "after-parties," grief counseling and some are even providing veterans benefit coordinators to help families determine if they qualify for Department of Veterans Affairs benefits *before* as well as *after* death occurs. We're not referring here to burial benefits at the local veterans' cemetery; all funeral homes offer that service. We're talking about ongoing veteran's benefits. The days of providing the same old traditional burial or cremation ceremony are slowly slipping by the wayside.

Undertakers know that through Veterans Affairs, there are financial benefits for individuals who were war-time veterans or spouses of war-time veterans. By partnering with the right benefit coordinators, undertakers can help clients in qualifying for what the VA calls the Improved Pension and the Aid and Attendance benefits. These two benefits are designed to provide supplemental income to disabled (not related to active duty service) or elderly veterans who have low income or high medical expenses.

It is unfortunate how many qualified veterans and spouses are missing out on these two benefits. At one time, a VA analysis found that only one in four veterans and about one in seven widows who were likely

eligible for these benefits are getting them. Veterans and their spouses often miss out because they don't know these benefits are available or they misunderstand why the benefits are granted.

So, how much are we talking about here? It is actually a substantial amount. A veteran and spouse can receive up to \$23,396 per year, a single veteran can get up to \$19,736 per year or a surviving spouse can be entitled to as much as \$12,681 per year. Oh, and get this, it is tax-free!

Eligibility for these benefits is several-fold:

1. Did the veteran or the surviving spouse serve at least 90 days of active military service, with at least one day served during a time of war. Was the veteran honorably discharged?
2. Does the veteran or surviving spouse require the aid of another person in order to perform personal functions? Is the veteran bedridden, cared for in a nursing home or blind?
3. The third qualification is financial. This has typically been the stopping point for most individuals. Fortunately,

funeral homes can refer clients to a network of VA-appointed advisers and financial service professionals who have been trained to assess eligibility – even adjusting monthly income to qualify for the benefits, if necessary.

Applying for any financial benefit can be a daunting task. It typically requires complicated forms to be completed and documented acceptance from legal professionals. This is why the funeral industry is starting to step in and lend a hand. They are beginning to partner themselves with VA attorneys and financial consultants who have the expertise to help. Why you might ask? It is the least a funeral home or anyone can do to assist veterans who served their country.

If the image of the undertaking buzzard has faded, perhaps the slogan of the Digby "Digger" O'Dell character in the 1950s sitcom "The Life of Riley" more truly defines the modern-day funeral professional: "Your friendly undertaker."

To learn more, contact your local funeral home, visit the nearest Veterans Affairs office in your area or Google veteranaid.org

Ryan, owner, supervising mortician and pre-planning counselor at Lasting Tributes on Bestgate Road in Annapolis, offers residents a complementary service in qualifying for veterans benefits and pre-planning. He can be reached at 410 897-4852 or Ryan@LastingTributes-FuneralCare.com



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Stand Corrected:

Adjusting Your Attitude About Chiropractic Care

By *Melissa Conroy*

You are just lifting the last scoop of late winter snow from your driveway when suddenly your back announces quite loudly that it's had enough, sending you staggering away with a hand pressed firmly against your spine. Or maybe a nasty patch of ice caused a tumble or you have a nagging headache that simply won't go away. But don't just reach for the Advil, not when there is a way you can actually treat the problem as opposed to just masking the pain. Back problems, headaches, spine injuries, allergies and a host of other ailments are all conditions that may be improved, if not eliminated, by seeking a chiropractor's care.

Unfortunately, many people dismiss chiropractic treatment as ineffective and, even worse, potentially hazardous. Sadly, these people are missing out on what can be effective care. If you are wary of going to see a "bone cracker" to get your back "popped," think again.

Chiropractic care is the practice of manipulating the spine in order to realign it, and in so doing, relieve a variety of pains, mobility problems and other ailments. The practice is based upon the idea that the body regulates itself through the nervous system, and since the spine can constrict and block nerves, realign-

ing the spine can help relieve many problems. Falling under the category of holistic care providers, chiropractors seek to diagnose patient problems, relieve them through spinal manipulation and improve overall patient health and wellness. (A special note: A good chiropractor will recognize when his or her treatments are not helping and your condition is beyond what can be treated through spinal manipulation. If you are not responding to treatments after several visits, ask your chiropractor if you should be referred to an orthopedist or some other medical professional.)

While the modern chiropractic movement did not start until the end of the 19th century, knowledge about the connection between the spine and overall health has been around for a long time. The physician Hippocrates said, "Get knowledge of the spine, for this is the requisite for many diseases." One of Hippocrates' contemporaries was a physician named Herodotus who used therapeutic exercises to correct spinal misalignments in his patients. However, chiropractics did not become a formal, recognized treatment practice until Daniel David Palmer developed a specific system for precisely realigning the spine at the end of the 19th century. Although Palmer was often criticized as a charlatan and was even briefly imprisoned for practicing medicine without a license, a number of patients found that his healing practices relieved their migraines, backaches, stomach problems, allergies and many more illnesses. When Palmer died, his son continued his work and today there are thousands of chiropractors in the U.S. operating on the same basic principles that Palmer discovered so many years ago.

What makes chiropractic care so popular is that it can often correct and cure



problems as opposed to simply relieving them. For example, if you go to a general medical practitioner complaining of a chronic migraine you probably will walk out with a pain-killer prescription, which may only mask the pain. However, if you visit a chiropractor, you might discover that the pain is due to a misaligned vertebrae. After a few adjustments, the problem can be rectified and pain eliminated.

While chiropractic care is most commonly associated with back problems, chiropractors treat a wide variety of ailments including:

- Ear infections in children
- Allergies
- Joint pain
- Pinched nerves
- Carpal tunnel syndrome
- Trochanteric bursitis
- Numbness or tingling
- Pregnancy complications
- Sciatica

These are just some of the many problems that may be successfully treated

and improved through chiropractic care. However, not every patient who shows up at a chiropractor's office has a specific complaint; chiropractic care is also about improving overall wellness and helping people maximize their lives. Sometimes people have specific issues that need addressing in their spine. However, they may not feel any particular symptoms. Regular chiropractic care can correct small problems before they become larger ones and help patients live their lives to the fullest.

Many chiropractors point out that our spines are under assault from our first day onward. The birthing process exerts a significant amount of stress on the newborn's spine, and modern birthing practices such as the use of forceps or suction cups and cesarean section deliveries can cause spinal trauma. In fact, the term traumatic birth syndrome was coined to describe the stress exerted on newborn's bodies as they exit the birth canal. TBS can cause a host of problems such as chronic ear infections, asthma and sleeping problems, and these issues can

Outlook's Bits & Bytes

Three sites you're going to be glad that you have tucked in your address book: www.lucyphone.com or www.gethuman.com or www.dialahuman.com. Each site will give numbers and directions that will bypass recordings and connect you with a real person at major companies such as Google.com

lie dormant for years before reoccurring. A young adult with a thyroid problem or gall bladder issue may very well be suffering the long-term effects of TBS.

As we age, other problems can affect our spines. Falls, broken bones and age-related degeneration are just a few of the many problems our backs and nerves must cope with as we progress through life. With age, joints become stiffer, pain becomes more frequent and there are more chronic health issues. Luckily, skilled chiropractic care can relieve these ailments and help keep us happier.

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Beautiful One-Bedroom Apartments Now Available!

An Automobile Trip Offers Freedom, Fun and Flexibility

By Louise Whiteside

Air travel? You know the drill: long lines, cumbersome security regulations, excess baggage fees, pat-downs, scans, surcharges for changed reservations. Add to that, little or no flexibility! Sure, you may get there faster, but at what physical, emotional and financial cost? Maybe you haven't considered a road trip recently, but let's consider some of the advantages of a leisurely, relaxing and more spontaneous mode of travel. A trip by automobile offers you:

- Lower cost than an airplane ticket.
- It's a simpler kind of travel with no worries about advance reservations, limited seating, surcharges, making connecting flights or dealing with lost baggage.
- You have greater flexibility because you decide where to sleep, how often to stop, when to eat and what to see. Whether you decide to start your day at 6 a.m. or noon is your choice!
- Togetherness is guaranteed. When was the last time you had hours on end to chat with your partner, play word games, read to your grandchildren, listen to music together or have a roadside picnic with your loved ones?
- There are opportunities to see places and

sights you've never seen before, to stop whenever you wish or to take an alternate route through a picturesque town.

- You can change plans at any time. Take a side trip and see a local attraction or eat and sleep on your own schedule.

Planning Your Road Trip

First, choose a destination. You may have a single destination in mind – a city, a theme park (Disney World), a national park (Grand Canyon), a sports outing (skiing), a relaxing vacation (beach or mountain resort) or a relative's home. You may also have multiple destinations in mind (Yosemite and the redwood forests of California). Or you may wish to relish the drive itself (a trip through New England to enjoy some winter fun). Begin your trip with a specific goal.

Next, choose a route. Decide whether you want to get there fast or take in local sights. Interstate highways are the quickest way to get where you're going, with their high speed limits and limited access ramps. Disadvantages include heavy trucker traffic and be sure to take into account heavy commuter traffic near cities at rush hours.

Local highways and smaller roads are

more interesting and often more scenic than interstates and give you the chance to experience local culture. Disadvantages include traffic lights, fewer lanes, lower speed limits and slower going.

You can try mixing up your routes by taking the more scenic route on the way to your destination and the higher-speed route on your way home.

Once you have a destination and a route planned out, your trip has become a reality.

It's time to pack your bags.



Travel Tips

- Take at least two maps. One large-scale map for travel from one city to another (Baltimore to Philadelphia), and one small-scale, for travel within cities (D. C. Zoo to the U. S. Capitol. Use a highlighter to plot out your route. The Automobile Association of America (AAA) provides Trip Tiks, custom-made maps for your specific trip. Many cars are now equipped with global positioning systems (GPS), which can plan out your route, tell you where you are and advise you of alternate routes.
- You may decide that your own car will be too crowded – or otherwise unsuitable – to use for your road trip. Rental car companies offer vehicles in all sizes, models and levels of luxury at relatively reasonable costs.
- It doesn't hurt to appoint a navigator to read maps, plan alternate routes, etc.
- Stop for rests before you get tired. Take a break every two hours, to stretch your legs, take a short walk, have a snack, use the restroom and switch drivers. If driving alone, limit your driving time to eight hours a day.
- Plan ahead, when possible, for hotel or motel stops.
- Pack a small cooler with sandwich makings for a lunch stop. This is cheaper and healthier than fast food dining.
- If you get into a traffic jam, consider pulling off onto a slower side road. Traffic may move more slowly with stops at traffic lights, but it may be faster than driving on the main road and it will certainly be more relaxing.
- Avoid monotony by using your stops to have a snack or a picnic lunch, to browse in a little shop or to spend time at a beautiful scenic overlook. Make use of your radio, tape deck or CD player. Listen to music or books on tape.
- Try to maintain a healthy diet while traveling. Even fast food chains now offer wholesome meals, such as salads, pita sandwiches and grilled chicken.

For more information...

Hoffman, Wayne. **How to Take a Road Trip.** Fodor's LLC, Random House, Inc., New York (2003)

Mobil Travel Guide: Lodgings for Less. Exxon Mobil Corporation, Chicago (2008)

2010 Exit Now Interstate Exit Directory. Affinity Media, Ventura, California (2010)

eCourtesy

By Penelope Folsom

Did you ever wonder why computers don't come with etiquette instruction books that would remind us of the day-to-day courtesies that our mothers taught us. Well, in the absence of your mother looking over your shoulder, here are a dozen quick and easy rules that will endear you to your e-mail and Facebook friends.

1. Answer your e-mails! How simple is that? In this age of overloaded technology and huge amounts of stuff jamming your in-box, the sender needs to know that you've received the latest transmission. Common courtesy is to respond within 24 hours, just to acknowledge receipt. An in-depth answer can come later.
2. Easy on the abbreviations. It's really not a second language to most people.
3. Reread every single line before you send it. Errors are easy to make and a simple omission or typo can change the meaning of the entire text. Correct misspellings; spell check is there for a reason.
4. Skip the fancy font. A different font is fun and fine to distinguish your style, but be sure that it's large enough and easily readable. In fact, it doesn't hurt to enlarge it from a 10- to a 12- or 14-point type, especially in communicating with older people.
5. Hold the jokes! Way back in the early days of computer wizardry it was great to receive the laugh of the day – no longer. Be sure your recipient shares your views on what you find amusing and is going to enjoy what you send them.
6. Don't boldface, underline and/or capitalize the entire e-mail – it's similar to yelling at someone.
7. If you've got something incriminating or negative or corrective to write to someone, write it and then hold it for 24 hours in *send later*. Then read it again and be very sure it's what you want in writing for all of perpetuity.
8. Don't forget there's no such thing as e-mails that evaporate after you've sent them. See above and act accordingly.
9. In apparent contradiction of the above – the only e-mails that do “disappear” into cyberspace are those that you've carefully put together and labored over and then on hitting the send button, something mysterious happens. If you don't hear back, within a reasonable amount of time, check to see if it was received.
10. Compose your e-mail before you address it. That way, should you hit the “send” button accidentally, it won't go out until it's polished and you're sure it's what you wanted to say.
11. Enough information already. Few of us have the time or temerity to wade through endless drivel. Get to the point.
12. Lastly, although young people today may not agree, an e-mail is not an acceptable way to send a thank-you note, wedding invitation or other life-changing document. You still need to do that the old-fashioned way – ink on paper. But you knew that.

Primetime: Hooked on Fishing

By Kathryn Marchi

Any sailor or fisherman can tell you of the uncertainty of even charted waters. Peter Abbott can attest to this as a Naval officer and amateur fisherman. His “passion” is being on the water, fishing.

Pete was born and raised in Los Angeles. His father, Bill, worked for Twentieth Century Fox as the director of special effects. As a result, Pete’s life centered around people in the movie industry. For the first 18 years of his life, he and his family spent summers on Catalina Island and sailed with the likes of Humphrey Bogart, Lauren Bacall, John Ford and John Wayne.

From the age of eight, Pete became “hooked” on fishing when he fished with his Uncle Tom and caught shark, rock cod, sea bass and sheepshead, to name a few. He would take a long hiatus from fishing, however, during his formal schooling and early career as a United States Navy officer.

Pete graduated from UCLA in 1959 with a BS degree in production management. While there he was captain of the sailing team and was invited to try out for the 1960 Olympic sailing team. That was cut short when his NROTC training at UCLA required him to enter the US Navy. For the next 20 years, Pete would command a minesweeper, a destroyer and serve tours in and around Viet Nam. He was an exchange officer to the British Royal

Navy at HMS Dryad for two years, teaching fleet operations and tactics. In 1973, Pete earned his MBA degree at Harvard.

While in England, Pete met Dorothea and they married in 1971. In 1975, Pete was stationed at the Naval Academy where he became involved with the sailing team and subsequently purchased his own sailboat. He was president of the Bristol Sailing Club and went on to sail and compete on the Chesapeake Bay. Although able to do some fishing, sailing was his focus.

When he retired from the Navy in 1979, Pete settled permanently in Annapolis and entered the business world, founding two successful companies. Busy with three children, time was fleeting for his fishing hobby but he was able to get out on the water for some sailboat races. He broke a shoulder in 1991, which ended his competitive sailing. It was then that Pete returned to his passion for fishing. Changing from “sail” to “power,” he purchased a 1994 Tiara 31 fishing boat and the “reel” fun began!

Outfitting his boat, “Tom Cat,” with every conceivable fishing apparatus, he joined the Maryland Saltwater Sport Fisherman’s Association (MSSA) and began a steady diet of fishing on the Chesapeake Bay.

Always a competitor, Pete now entered as many fishing tournaments as pos-

sible, taking groups of friends out to seek the elusive prize. This way, many home freezers have been stocked with blue fin, yellow fin, rockfish and flounder. Whether in the Bay or 60 miles off the Atlantic Coast, a good time is guaranteed. On board, his coolers are stocked with refreshing drinks and delicious breakfasts and lunches. An added bonus is always a great dinner at a local restaurant after a hard day’s fishing.

Of course, from time to time, the obstacles continue to appear and Pete has had his share of scares on the water. There were the crab pots that somehow made their way into the boat’s propellers; there was the log that appeared out of nowhere about 40 miles off the Atlantic shore and broke two blades on the propeller; the clogged “head;” the very large tuna that “got away” and sometimes the “skunk” flag had to be hoisted! Wives have been known to be waiting for the catch of the day with beer and salad, only to order pizza when the boat arrives. No matter the outcome of the day, Pete is one happy captain when behind the wheel of his boat.

During the cold months, he can be found crafting his own lures. He attends fishing expos to promote fishing tournaments and get ideas for the next season. He is active in MSSA and has recently become president of the MSSA Scholarship Foundation.

Obstacles or not, a real passion continues. We all want to pursue our passion further or find ways to bring life to a dormant dream. If, like Peter Abbott, you enjoy fishing, why not find ways to get out on the water and bring that “big one” in!

For more information...

www.mssa.net Maryland Saltwater Sportfishermen’s Association

www.fishthesurf.net (no boat needed!)

www.interludecharters.com

www.mdangler.net

www.mdfishermansannual.com

A Welcoming Home, Maybe it's Time for a Fresh Look

By Jean Phillips

They say your home tells more about you than words ever could. Maybe that's because our homes allow us the unique freedom to surround ourselves with our favorite colors, textures, objects and memories. When was the last time you decorated your home? Maybe it was five years, 10 years, perhaps 20 years ago? You probably were relieved to have that job completed and thought you could rest on your laurels and move on.

But as time has gone by, your needs and taste might have changed a bit. You might have begun to tire of your color scheme, especially when you have seen in the decorating magazines the exciting new colors available on the market. That old coffee table seemed OK some years ago, but now you realize that a new one would really give the family room a boost. Possibly you've wanted to replace that lamp by the chair for quite a while now. There might be an antique chest in the attic that you would like to incorporate into your room, but could never decide just where to put it.

You might have contemplated a second home, downsizing or even trading up from your current home. Refreshing your present home might give you a lift right now just when you need it most. A few changes and updates can really make a difference, particularly with the new colors and updated fabrics. Something as simple as the addition of new throw pillows on a sofa covered in a new fabric can give a room a fresh and updated look. Here are a few of the latest trends for your home to get you started.

Nine Home Decor Looks For 2011

- **GRAY:** In all its shades from palest to darkest, gray is going to be the new color for 2011. While earthy colors continue to be popular, gray and neutral colors bring

a sense of tranquility to a room, and are a great base upon which to layer more intense color. Gray hues will not only be used in paint and wall colors, but will be popular for furniture and fabrics.

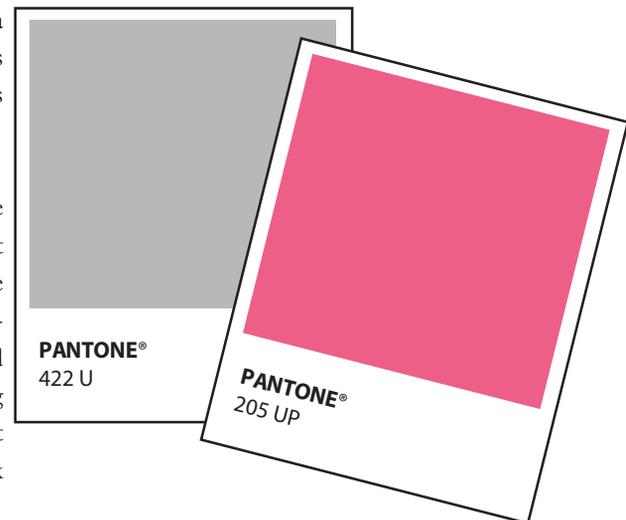
- **HOT PINK:** This color is expected to be all over the place, including clothing and furniture. With names such as "honeysuckle" or "pink flambé," pink will be popular with designers.
- **WALLPAPER:** Wallpaper styles popular in 2011 are bolder than in the past. There are endless choices – embossed, embroidered, paintable wallpaper, metallic and a variety of textures – to bring interest to any room or even embellish part of a wall. And this could spark your interest: manufacturers have even created outdoor wallpaper which can be used on a garden trellis, screening or as a decorative feature to create design impact.
- **NATURAL MATERIALS:** Burlap is big, along with other natural fibers and materials.
- **WORDS:** Home decor with a message, literally. Poems and parts of poems are popular on fabrics and furniture.
- **INDOOR-OUTDOOR:** The trend is to bring the indoors out with deep-seating comfortable furniture in a variety of weather-friendly materials. This should spark your imagination: Hang a chandelier and curtains and put a rug on the floor of your deck

without fear. This is possible with materials now available.

- **GLAMOUR:** Hollywood glamour is still in vogue, especially if it's vintage. Retro chic is still glamorous.
- **ANIMAL PRINTS:** Animal print patterns are still with us in interior design.
- **NEW KITCHEN:** There is less of an emphasis on a total built-in standard cabinetry look. The trend goes more toward a stand-alone furniture look.

If you're looking for a refreshed or new look in your home, these are just a few of the new trends for 2011. Why not make this year the year to create a more attractive, comfortable and efficient home. If it feels daunting, there are professionals out there to help. Not knowing where to begin, many of us never start.

Jean Phillips, along with Tatiana Beckham is an interior designer, home stager and e-decorator. They can be reached at tj@staging-to-sell.net or 443 871-3642 or visit their website at www.staging-to-sell.net



Catch Phrase!

It's Fast, It's Fun,
It Will Have You Tongue-Tied

By Cindy Rott

Catch Phrase! It's one of the most fun and fast-moving games that we've discovered in a long time. It's easily transportable, consisting of a five-inch, battery-operated disk. Turn it on, punch the button, a word pops up that your teammates need to guess.



Once the team guesses the word, the disk is rapidly passed to the other team. The word is guessed through prompts that the player holding the disk creates.

He's allowed to pantomime, rhyme or do anything he'd like except use the word or any derivation of it. A timer clicks off the seconds with a jangling sound that becomes more rapid, causing the players to try to guess the word at a feverish pace. Words as simple as "hot," "rebel," "Captain Kidd" and "flat tire" must be guessed in the time allowed. When the buzzer goes off, the team holding the disk is penalized one point. The team with the most points in the end – loses.

The pace can be frantic, the laughing totally contagious and the fun nonstop. It's a game for four players to however many you can listen to at one time – our max has been 12. It can be played by anyone who can read.

We've found that when a young one hits a term or name that they don't recognize such as *liberal* or *Wyatt Earp*, they can punch the button again until they recognize the word.

We like playing girls versus boys and although girls are supposed to be more gifted verbally, our experience has been that winners are split fairly equally. It can be an icebreaker, an intergenerational contest or just lots of fun for a group of friends. Made by Hasbro, *Catch Phrase* is available in different versions, starting at about \$15 wherever games are sold. This is one game that you want to have on hand to get through the rest of our cold winter nights.

Outlook's Bits & Bytes

You know it's good for you, but if you'd like more information on the specifics of green tea, log onto www.benefitsofgreentea.info. You'll find information on weight loss, possible cancer prevention, burning fat and more information on tea than you thought possible.



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Medicare Made Easier

By Angelica Burgermeister

Many seniors want to know the difference between Medicare Supplement (Medigap) plans and Medicare Advantage plans. Both are offered by private insurance companies, but there are distinct differences in how they work. Here we will address Supplement plans; in a later issue we will address Medicare Advantage plans.

The original Medicare is fee-for-service coverage managed by the federal government. To buy a Supplement plan, you must have both Medicare Part A and B active. There are 10 standard Supplement plans available labeled "A through N." Not all plans are offered in all states and not all insurance companies offer all 10 plans. In general, they cover some or all the expenses that Medicare Part A and B do not cover such as deductibles, co-pays, excess fees and coinsurance. Whether you buy a policy is up to you. There are no geographic limits on where you receive the care covered by your Supplement policy, as long as the care is received within the United States and Medicare approves the claim. Some plans do offer coverage of some emergency care outside the United States, but you should check such details with specific companies.

Premiums in Maryland can vary widely and range between \$30 to over \$200-plus per month, but generally, the more generous the coverage, the higher the premium. In addition, keep in mind that the premium can vary widely from insurer to insurer for exactly the same coverage. It is advisable to shop around and compare costs and past rate increases. Some companies also offer spousal discounts. This can help lower the premiums and make a difference in the overall costs.

There are no enrollment or disenrollment periods associated with Supplement plans. You can buy a policy at any time after you reach age 65 and join Medicare Part B. In Maryland, Medicare beneficiaries under age

65 can also buy a Supplement policy. However, few insurance companies offer these policies and the number of plans offered are limited and premiums are higher.

It is important to understand that Medicare guarantees you the right to buy any Supplement policy available during the first six months after you turn 65 and enroll in Medicare Part B. This is called your Supplement open enrollment period and during this time, an insurer can't consider your medical history or current health in determining the premium. If you miss this period, insurers can refuse coverage or charge a higher premium based on your health and smoking status. (There are a few exceptions in which you have guaranteed issue right after the open enrollment period ends. One example could be someone coming off credible group coverage).

If you are a Medicare beneficiary planning to move to another state after retirement it is a good idea to check beforehand to see if your policy is "portable." Retirees have lost coverage due to a move from one state to another and problems can be avoided by planning ahead. There are guaranteed issue rights and enrollment periods that you need to be aware of.

One of the

big advantages of Supplement policies is the flexibility they offer. You can go to any doctor or hospital nationwide who accepts Medicare assignment and the Supplement policy will coordinate payments with Medicare. There is no "network limit." You also do not need a referral to see specialists. You do not have specific enrollment/disenrollment periods, and can drop the coverage at anytime, and enroll or change your coverage at anytime as long as you pass through the medical underwriting.

Angelika is an independent broker, helping Medicare beneficiaries with their Medicare Supplement coverage. There is no charge for her service and advice. She can be reached at 301 775-2646.

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Art View

By Tricia Herban

BALTIMORE

Walters Museum of Art

Current offering: *Treasures of Heaven: Saints, Relics and Devotion in Medieval Europe*

Imagine 133 exceptional religious works of art which in their time housed a venerated part of a holy person. The reliquaries (containers of remains), or cases for these objects, were exquisitely decorated: "Covered in gold and silver and embellished with gems and semiprecious stones," to honor the saint and to remind the worshippers and pilgrims of the holiness within. Each reliquary has a unique history of manufacture and devotion and each was saved and cherished until the present. One example is a gilded-bronze bust of St. Baudime, lent by its parish church home, Satint-Nectaire at Puy-de-Dome in France. This outstanding exhibition of sculpture, paintings and manuscripts gathers art from collections around the world.

On view: through May 15, 2011

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

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

Admission: Free including special exhibitions

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

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

Of note: The gift shop is extensive.

Contact information: www.theWalters.org or 410/547-9000



Baltimore Museum of Art

Current Offering: *Seeing Now: Photography Since 1960*

Diane Arbus, William Eggleston and Cindy Sherman are among the 60 artists

represented in this exhibition of over 200 photographs in both black and white and color, as well as film and video drawn from the museum's rarely displayed photography archive. Arranged by themes, the pictures portray performance, people and their cultures, environments, ephemera and the medium's representation of light and time.

On view: through May 15, 2011

Location: 10 Art Museum Dr., near North Charles and 31st Sts., parking at nearby meters and garages

Getting there: Maryland Transit Bus 3 and 11

Admission: free

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

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

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

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

WASHINGTON, D.C.

Phillips Gallery

Current offering: *David Smith Invents*

Seven sculptures from the early 1950s through the early 1960s are shown together with Smith's photographs of his sculptures, works on paper and paintings. Work from this period is two- and three-dimensional, illustrating his preoccupation with concave and convex shapes as they take multiple configurations and repetitions and are further enhanced by various surface treatments. The exhibition is the first show of Smith's works in Washington in more than 25 years and highlights a recent gift to the Phillips, Bouquet of Concaves (1959).

On view: through May 15, 2011

Also on view: *Phillip Guston, Roma*

Italian art, culture and landscape were the focus of Guston's period as artist-in-residence at the American Academy from 1970 to 1971. During this, his third and last trip to Italy, Guston created some 40 paintings using "pared-down forms organized into unconventional narrative systems" that led to new directions in his subsequent works. The Phillips Collection is the only U.S. venue for this exhibition.

On view: through May 15, 2011

Location: 1600 21st St. NW near 21st and Q Streets.

Getting there: Metro Red Line to DuPont Circle

Admission: Weekdays to the permanent collection is by donation. The weekend fee is \$10 unless a special exhibition is in effect, in which case a special fee is charged.

Hours: Tuesday through Saturday 10 a.m. to 5 p.m.; Thursday 10 a.m. to 8:30 p.m.; Sunday 11 a.m. to 6 p.m. Closed Monday.

Food service: Informal cafeteria

Of note: Gift shop highlighting books and cards.

Contact information: www.phillipscollection.org or 202 387-2154



National Museum of Natural History

Current Offering: *Cyprus: Crossroads of Civilizations*

The Eastern Mediterranean island of Cyprus has been a crossroads of civilization for more than 11,000 years due to its location, adjacent to Egypt, Syria and Turkey. Its history, the struggle of East meeting West, is documented in a collection of antiquities, many now being exhibited outside the island for the first time. Objects range from primitive pieces from the earliest villages to masterpieces of medieval religious art.

On view: through May 1, 2011

Location: 6th St. and Constitution Ave.

Getting there: Metro Blue or Orange lines at Smithsonian

Admission: free

Hours: Daily 10 a.m. to 5:30 p.m. Closed Dec. 25.

Food service: Atrium Café offers lunch fare at Monday through Friday 11 a.m. to 3 p.m., Saturday 11 a.m. to 5 p.m. and Sunday 11 a.m. to 4 p.m. Fossil Café has lighter fare at 11:30 a.m. to 5 p.m. The ice cream / espresso bar has desserts and coffees 11:30 a.m. to 5 p.m.

Of note: There are six museum shops throughout the building. Special interest shops are: gem and minerals, oceans and mammals.

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



National Museum of American History

Current Offering: *The Kinsey Collection: Shared Treasures of Bernard and Shirley Kinsey – Where Art and History Intersect*

Focusing on the hardships and triumphs of the African American experience, this exhibition presents more than 100 artifacts, documents and artwork covering 400 years of history. Objects include slave shackles (19th century), a Union soldier's letter about the murder of Tennessee slaves (1862) and a first edition of a collection of Phyllis Wheatley's poems (1773), the first book by an African American published in the U.S. This thematic presentation honors famous African Americans such as Frederick Douglass and Martin Luther King Jr., in addition to persons whose names are lost, but whose lives endure through their artifacts.

On view: through May 1, 2011

Location: 10th St. and Constitution Ave. NW

Getting there: Metro: Blue and Orange lines to Smithsonian, Mall exit

Admission: free

Hours: Daily 10 a.m. to 5:30 p.m. except Dec. 25.

Food service: Two cafes and an ice cream/espresso bar. Food is available 10 a.m. to 5 p.m.

Of note: Six gift shops are open during museum hours.

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



National Geographic Museum

Current Offering: *America I AM: The African American Imprint*

This four-year, travelling exhibit covers almost 500 years of American history in order to recognize and commemorate the impact of African Americans on the United States and the world beyond. The 15,000-square-foot exhibition is arranged around four themes – economic, socio-political, cultural and spiritual – and presented in 12 galleries. More than 200 artifacts tell the African American story using objects, texts, religion, music, narration and the media. *America I AM* is presented by Tavis Smiley, a recognized broadcaster, author, philanthropist and advocate of the black experience.

On view: through May 1, 2011

Location: 11th and M Sts., NW, with Museum entrance on M St. NW, just east of 17th

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

Admission: Adults \$12, members, military, student and seniors (over 62) \$10, groups (25-plus) \$8 and children ages 2 to 12 \$6.

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

Food service: none

Contact information: www.nationalgeographic.com/museum or 202 857-7588

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



National Archives

Current Offering: *Discovering the Civil War: Part II – Consequences*

This is “the most extensive display ever assembled from the National Archives’ incomparable Civil War holdings.” Works selected offer unusual perspectives, seldom-seen documents and engaging interactive experiences. In addition, an exhibition catalog, with a foreword by Ken Burns, includes essays focused on document discoveries written by curators, archivists and other authors connected to the National Archives.

On view: through April 17, 2011

Location: Public entrance: Constitution Ave. and 9th St.

Getting there: Metro Yellow Line at Archives/ Navy Memorial/Penn Quarter

Admission: Free, but advance reservations allow one to skip the entrance line: \$1.50. Call 877/444-6777.

Hours: March 15 to Labor Day, 10 a.m. to 7 p.m.

Food service: none

Contact information: www.archives.gov 866/272-6272



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Rotary's Having a barBAYq

It's Both a Festival and a BBQ Contest

Johns Hopkins Kimmel Pediatrics Cancer Center to Benefit

Combine professional and amateur chefs from all over the country, a tooth-and-nail competition, certified judges, ribs, brisket, pork and chicken, great music, games, other activities, and a whole lot of hunger, and you'll get the two-day Naptown barBAYq. It's a competition and festival sponsored by the Parole Rotary Club of Annapolis. This blow-out event will be held in the parking lot of the Naval Academy football stadium on **May 13 and 14** and is sanctioned by the Kansas City Barbeque Society (KCBS).

Fun for the Whole Family

This BBQ contest will pitch chef against chef, contestants who will have traveled miles to Annapolis, hoping to win cash prizes and trophies, but you only need to bring your appetite and family to benefit from this very serious but festive competition.

The Parole Rotary Foundation raises money throughout the year and gives it back to worthy local nonprofit organizations. The foundation receives funds by Rotary members who park cars at each Navy home football game in the fall, and by hosting a golf tournament in the summer. This first annual Naptown barBAYq is being added in the spring to the fundraising effort so that even more can be helped in the community. The major portion of this year's proceeds of the Naptown barBAYq will benefit the Johns Hopkins Kimmel Cancer Center Pediatric Oncology Program.

World Champion Bayhawks Lacrosse

This charity is also supported by one of Naptown barBAYq's major partners,

Certified Barbeque Judge's Oath

I do solemnly swear to objectively and subjectively evaluate each barbeque meat that is presented to my eyes, my nose, my hands and my palate. I accept my duty to be an official KCBS certified judge, so that truth, justice, excellence in barbeque and the American way of life may be strengthened and preserved forever.

The Chesapeake Bayhawks. This professional Lacrosse team is celebrating its third World Championship title and will have its home opening game at the stadium Saturday evening during the barBAYq festivities.

Don Chomas is heading up more than 100 Rotarians and volunteers who are organizing and running the contest and festivities. Chomas, a former chef himself, said, "This is going to be a professionally judged BBQ cooking contest within this two-day party, and we would not have been able to pull it off without the guidance and professional draw of KCBS."

The Kansas City Barbeque Society, formed in 1986, is a nonprofit organization with a mission to celebrate, teach, preserve and promote barbeque as a culinary technique, sport and art form. Their goal is to have barbeque recognized as *America's Cuisine*.

KCBS is the world's largest organization of barbeque and grilling enthusiasts with more than 14,000 members worldwide.

Headquartered in Kansas City, Mo., the group sanctions BBQ competitions by providing professional judging and scoring. KCBS provides at least one representative for each contest and an appropriate number of certified BBQ judges who have been trained in how to judge world-class BBQ, all the while using a blind judging process that prevents judges from having personal knowledge of teams being judged.

Sponsorships

Sponsorships are available for businesses and individuals. Bill Fine, one of the Naptown barBAYq's leading organizers, said, "Sponsors can make a difference for themselves and for the festival. Entering into this win-win partnership will increase their exposure in the community by being mentioned in all of Rotary's promotional material, including print, radio and TV ads."

For more information, contact wfine46@verizon.net

Still Standing in Line at the Post Office?

By Leab Lancione

If you've ever become frustrated standing in line at the local post office take heart, the U.S. Postal Service (USPS) has a solution to the problem. You no longer have to leave your house to buy stamps, track a package, request a package pickup, order postage supplies or plan a shipment.

The USPS has a virtual post office online – www.usps.com – with services that run the full gamut of mailing needs. The website is user-friendly so anyone can perform mailing tasks online from start to finish. You can change your address after a move, put mail on hold while you're on vacation, request re-delivery of missed mail, create and print out shipping labels, confirm a package delivery, or find a zip code – to name a few of the products and services available.

Tabs for a business or a residence designate specialized services to meet those specific requirements. The site's online tools make it easy to find information as well. If you're looking to renew a passport, locate a

local post office, figure out how much a delivery will cost, or calculate shipping rates, they are just a click away. Even more intriguing, the website has tools for creating your own postage stamps with the digital image of your choice and/or creating and printing personalized greeting cards!

In general, the website simplifies shipping tasks and saves time. If you can't find what you need within the tabs or tools, click on the customer service icon to read through site FAQs or contact customer service directly with your question.

The site also makes it easy to find out the specifications between express, priority and first class mail in addition to shipping information related to domestic or international mail or insurance. There really is no need to step into the post office again, unless of course you enjoy waiting in lines or want to say a friendly hello to your local postal clerks.

UPS also offers online services at www.ups.com. This site, with multiple lan-

guage options, offers users the opportunity to create a shipment, calculate time and costs, order supplies, schedule a pickup, as well as supplies business solutions and a tool that includes services to make eBay shipping seamless. A tab entitled "freight" contains services for heavyweight shipments over 150 pounds.

Very similar is the FedEx website at www.fedex.com which offers the same options in addition to the ability to pay bills online or file a claim on a package.

If you want to send something special to someone without involving a postal service all together, think about enlisting the services of a gift basket or gourmet gift company. Online companies like www.MarylandDelivered.com that has a retail location in Westminster, offers a variety of Maryland-made food items, souvenirs, distinctive Maryland-themed gifts and gift baskets, tins and boxes. These gifts are suitable for all occasions, customers and price ranges. Items range from crab mallets, Old Bay products, pens, books, soups, teas and coffee, jams and jellies, candy and more.

JH Custom Designs at <http://jhgiftbaskets.com> also offers signature Maryland snacks and goodies in gift options like the "Maryland Pride," the "Best of Baltimore" or the "Blue Crab" baskets. This company also offers a wide range of basket ideas that incorporate healthy goodies to gourmet treats and hand delivery for events, holidays or any reason at all.

So, the delivery world is at your fingertips, whether you're mailing a letter or parcel or sending a large gift package. It's time to say goodbye to those long waits.

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Citizens of London: The Americans Who Stood with Britain in its Darkest, Finest Hour

By Lynne Olson Random House (2010)

Much has been written about London during the blitz, Winston Churchill, the royal family and the American war effort, but this is the first work to focus on the ever-evolving relationship between the United States and Britain as reflected in the actions and lives of three key Americans, all stationed in England for the duration: CBS News Chief in Europe, Edward R. Murrow, U.S. Ambassador to the Court of St. James, John Gilbert Winant, and Averill Harriman, head of the Lend Lease program in London.

These three men not only developed close working relationships with each other – fraught though they often were with competition – but they also became personal friends of Winston Churchill. They had the freedom to walk into Churchill's office at will and often spent weekends in the country with the Churchill family at Checkers. Churchill recognized that these three men would be pivotal in encouraging the United States to enter the war. And in turn, they pressured President Roosevelt, presenting him with the reality of the impending disaster as England became weaker and weaker.

The book is gripping and revealing. In the midst of all the death and privation in England, Americans lived like royalty. And they loved with abandon. Both Murrow and Harriman had affairs with Pamela Churchill while Winant became involved with her sister, Sarah. Both Churchill daughters were married, but in those days of danger, conventional morality was discarded for self-gratification. So much sacrifice demanded its compensations!

The war years were the finest moments for Churchill and the Americans who were loath to leave the country which had become a home to them. Murrow had risked his life broadcasting live from bombing raids over Germany. Winant had walked the streets of London as bombs were falling. Harriman ultimately returned as Ambassador to the Court of St. James.

This carefully researched book was a delight to read. The tone is more chatty than scholarly and the information is both thought-provoking and intriguing. *Citizens of London* offers a panoramic perspective of the human machinations that channeled the course of world history. ~ Tricia Herban

Greyhound

By Steffan Piper AmazonEncore (2010)

Not too many mothers can imagine putting their 11-year-old son on a Greyhound bus in the middle of the night for a cross-country trip alone. But Charlotte Ranes is not your ordinary mother. She and her boyfriend decide that young Sebastien is a burden to them and their lives and they put him on a Greyhound bus in Stockton, Calif., heading for Altoona, Pa., to live with his grandparents. He is given \$35 to last him across the country.

The book based on a true story, with, as the author states, some changes to protect people and make the story flow.

The characters that Sebastien

meets on his cross-country trip are as varied as the population of our country. We meet the kind bus drivers and the nasty ones as well. Marcos, another cross-country traveler, befriends the young boy and teaches him about the perils and joys of life. There is a brief encounter with a pedophile, from whom Marcos rescues Sebastien. Many other colorful as well as indifferent people show up on Sebastien's trip. Relatives who have promised to meet him along the way don't show up. But Marcos is there to support him all through the long drive.

One of the adventures is a fire on the bus, which was quite a distance from the next stop. This problem means a quick evacuation and waiting in the dark for another bus to rescue them. Also, a mysterious young

girl gets on the bus and sits in front of Sebastien. She comes to an untimely end, but I will leave it to the reader to discover what it is.

What is compelling about *Greyhound* is that many people may not even realize these buses still cross our country, stopping at large cities and small towns along the way. Bus trips are alive and well here, and the author serves up a fascinating study of this slice of life.

The boy's mother before he left, as well as some bus drivers along the way, tell him to sit in the front of the bus where he can be watched, but he chooses to sit on the back seat next to the restroom. His descriptions of the smells escaping from this part of the bus, as well as the characters who duck into it, are humorous, as well as a little sad. It is fortunate that Sebastien sits in this location, as this is where he meets Marcos.

Luckily, there is a happy ending, as Sebastien's grandparents are there to meet him at the bus terminal in Altoona, as well as his sister, who had also been sent to live with them by the very neglectful and selfish mother. Also, Marcos, who goes on to New York to reunite with his family, keeps in touch by letter. This story took place in 1981, by the way, before the age of e-mail and Facebook.

Greyhound is not a book that will win a Pulitzer Prize for literature, but it is a quick read and provides a wonderful insight into the good and bad side of human nature and a nostalgic study of a part of this country that we may never get to experience. It is available on Kindle and other electronic books as well as in print. ~ Peggy Kiefer



A Dog Named Slugger

By Leigh Brill Bell Bridge Books, Memphis (2010)

Try to imagine a life where your body is not under your control, where you cannot pick up a coin dropped on the floor, where you can fall flat on your face without notice, where you are in constant pain. These are some of the obstacles that Leigh Brill faced before a dog named Slugger came into her life. A true story of one woman's climb back to independence, this novel might inspire the reader to investigate more thoroughly the world of service dogs.

From the time she was a young child the author was in constant pain, with a body

that would not respond due to congenital cerebral palsy. When she entered college and a not very understanding doctor told her she should resign herself to life in a wheelchair, Leigh decided it was time to talk to a knowledgeable person about getting some help.

As luck would have it, she met another young woman who was also physically handicapped and who had a service dog at her side. Leigh had heard about service dogs helping the blind, but didn't realize that they were also trained to assist those with other disabilities.

So began the process of interviewing and being interviewed by the folks at Caring Canine Companions. The group trains dogs free of charge for the approved recipient. She perused books of beautiful canines holding doors open, picking pens up from the floor and depositing them in the hand of their "person," as well as holding food in their mouths without eating it. The people in the literature were very diverse: some were standing, some sitting in wheelchairs and they were of all ages. Leigh noticed one other thing: They were all smiling.

After her interview, during which she didn't have to pretend about her disabilities anymore, she filled out an application, asked many questions and then had an agonizing wait to see if she had been accepted into the program. She finally got the good news that they thought they had found the perfect companion for her, a yellow Labrador retriever named Slugger.

With a "coat like sunshine" and a tail that never stopped wagging, Leigh and Slugger began the process of bonding for their lives together.

The rest of this wonderfully moving novel details how Slugger changed Leigh's life and how she took him to many schools, hospitals and groups to educate them about the wonders of service dogs.

At the end of *A Dog Named Slugger*, several references are given to direct anyone interested to different groups that train and provide service dogs for those with various disabilities.

This is a short novel and a quick read, but one that will stick in your memory long after you are finished reading it. ~ Peggy Kiefer



Close to Shore: A True Story of Terror in an Age of Innocence

By Michael Capuzzo Broadway Books, New York (2001)

On July 1, 1916, America's first mid-Atlantic beach resorts were filled with a new leisure class of citizens. Overcoming the modesty of an earlier era and long-entrenched fears of the dark secrets of the seas, the vacationers donned bathing costumes, frolicked in the waves and plunged into a new sport – ocean swimming. At the time it was widely believed that sharks did not attack humans.

Twelve days later three men and a boy were dead, savagely mauled in near-shore waters of New Jersey by a predatory beast. A fifth swimmer barely survived. The attacks were attributed to a rogue great white shark. But three of the attacks occurred in a shallow tidal creek, 16 miles from the sea, well outside the normal range of the great white.

In *Close to Shore*, Michal Capuzzo tells the gripping true tale of a harrowing episode in American history. Interweaving perspectives of the human victims and of the shark itself, Capuzzo enables the reader to follow the predator as it courses northward along the shore, pulled by ocean currents and the prospect of prey. Along the way we learn much about shark biology, oceanography and the culture and history of the period.

Capuzzo has meticulously researched his subject matter. Some readers may find that the extensive background material on period history and marine science is distracting, interrupting the compelling sequence of gruesome attacks. But I found that this background provided important and necessary context for understanding why the shark, its victims and the horrified onlookers behaved as they did in this tableau of terror.

~ Henry S. Parker



Ghosting

By David Poyer St. Martin's Press, New York (2010)

Remember when you passed the outer buoys headed to sea? When you sailed out upon the restless waves, trusting your fate to the ocean deep? When you gazed astern down the long wake, and the dark shoreline

disappeared from view? That's when you were alone...you knew it was just you, the sea, your boat, and your crew!

These sentiments will wash over you as you read David Poyer's *Ghosting*. For two decades Poyer, a novelist from our own Chesapeake Bay region, has been entertaining readers with a score of thrilling maritime and naval action yarns. In this book he emulates the genre of Joseph Conrad as he explores the dark side of human nature, and in this book that nature is very dark.

The story reads like the script of a federal agency "after action" report. Poyer holds back no punches and spares no graphic description of life in a chilling account of high seas piracy. As in earlier seafaring history, the 21st century has routine piracy and drug running in the Straits of Malacca, the shores of Somalia and across the Gulf of Mexico east to the Bermuda Triangle. It is there in the Triangle that *Ghosting* comes to its heart-pounding climax.

The family of Dr. Jack Scales, famed New York neurosurgeon, takes their luxury sloop on a week-long voyage to Bermuda from the Manhasset Yacht Club. The doctor is long on hubris and devoid of offshore experience. His family is dysfunctional, and their interpersonal problems are myriad. Stowaways, crippling storms, destructive lightning and lurking sharks complicate their voyage.

As the story unfolds, you will sense yourself heeling hard to port, feeling the sea closer than the sky. The sounds of sails ripping in the gale and water sloshing ever deeper in the cabin will heighten your senses. Your inner self will scream at the skipper, Dr. Scales, for not knowing his boat, not respecting the sea, not sailing with a committed, trained crew. The evil that transcends human nature in this cast of modern pirate characters will chill you to the bone.

Ghosting is a story as true as the front page of tomorrow's newspaper, a taut yarn that could cause you to keep your mooring lines permanently cleated at their dock. Next time you go to sea, tighten the life jacket and hook to the jackline before leaving the green #1 to starboard outbound. As in *Ghosting*, the sea is master, the ghosts are out there.

~ Phil Ferrara

Dear Vicki

Looking for Friends

My recent retirement was my choice and I am happy with that decision. However, now I realize that all my friends were work-related acquaintances. I've gotten together for lunch a couple of times with the office group, but it isn't the same. They've moved on and I need to do the same. My wife is good company, but I think I'm cramping her style with too much togetherness. How can I branch out?

Making friends later in life is as important as it always has been, maybe even more so. That's because, as you point out, we lose some of those paths for social interaction that we've relied on in the past, like our jobs or the contacts we made through our growing children. Having a social support system is a key factor in maintaining both our physical and mental health as we age.

But for all our life experience, we hold onto the idea that making friends is something that just happens effortlessly. Wrong! No matter what stage of life we are in, making friends takes both *intention* and *effort*. Truly, it's always been that way. Even kids must make an effort to have friends.

Let's start with that intention. Accept that making new friends is both a challenge and an opportunity. It's going to take some work but it will be an adventure too. Decide to make at least one attempt every week and hold yourself accountable by keeping a record of your efforts. It's a great way to see what works for you.

Where do you start? Here are some suggestions:

- **Be a sport:** Find an athletic activity you enjoy or one you would like to learn. Avoid solo activities like jogging alone if your aim is to meet others. Instead, join a hiking group, a senior golf league or

take tennis lessons. If you're stuck for ideas, check out www.meetup.org for local activities and events.

- **Give of yourself:** Volunteer your way to new friendships. As a bonus, this will also help you to develop a sense of purpose (something that many retirees desire). Many communities, such as Anne Arundel County, offer a dedicated volunteer center that helps match your skills and interests to a community need. Contact them at www.volunteernearundel.org or phone 410 897-9207. Choose a group activity where you work alongside others. Answering phones at home isn't the ticket to making friends.

- **School rules:** That's right, go back to school! Stimulate your mind and meet new people. Community colleges offer a wide range of classes for retired folks at a nominal fee. Steer away from lecture classes if you're looking to ramp up your social life. Instead, choose participation classes such as photography or watercolor painting.

- **Keep the faith:** A large sign in our community says: "Rethink Church." Indeed, revisit your faith or find a new one that suits your beliefs. Attending a weekly service may enrich your spiritual life but, by itself, probably won't help you connect with others. Look for small group activity within the church or synagogue. It may involve Bible study, a cleanup crew, a soup kitchen or membership in a choir.

- **Go Clubbing:** You guessed it, join a club. Look in the newspaper for listed book clubs, art clubs, political clubs and more. Check them out. Also, investigate the listings in online newspapers such as

www.Patch.com that provide excellent coverage of local organizations. And don't forget the Rotary and other civic clubs. Once more, the trick is to become involved by volunteering.

Now what? So, you've taken the first steps. You made it your intention to make new friends and you've signed up for a class, joined a club, taken up a sport, and gone back to church. Great! You're busy, but that's not enough. This is the toughest part for many of us. You have to take the next step and reach out to these casual acquaintances.

Take courage! Keep your sense of humor and a relaxed attitude and decide to take the initiative. By now, you'll have met at least a few likely souls who seem worth getting to know on a deeper level. Invite one of them to grab a cup of coffee after the meeting or for a drink after a round of golf. If they say no, that's OK. Maybe next time, they'll be free.

"You must kiss a lot of frogs to find a prince!" So, says a slogan on a pillow that I spotted in a local gift store. This holds true in making friends, as well as in romance. Some of your efforts will just not prove fruitful. Some people are too busy, too lazy or simply not interested in becoming friends. Don't give up! Remember that even natural extroverts strike out sometimes. My rule is to reach out three times to someone that I'd like to get to know better. If at that point, I've hit a brick wall, I move on and pat myself on the back for trying.

There's a whole world of new friends out there and now you have the time to invest in meaningful connections. What are you waiting for?

Hands Free

By *Cindy Rott*

Those of us born back when the only phone in the house was attached to the wall and had a rotary dial now find ourselves searching for a hands-free option for our cell phones. Recently passed legislation in Maryland that requires hands-free operation of cell phones in cars has sent many people scrambling to comply, even though it is only a secondary offense. (You have to be busted for something else, before you can be fined for yakking while driving.)

The choices are simple:

1. Stop talking while in the car,
2. Purchase a new cell phone that comes with a hands-free option.
3. Buy an adaptor that allows the phone to be heard over the radio.
4. Purchase an ear set.

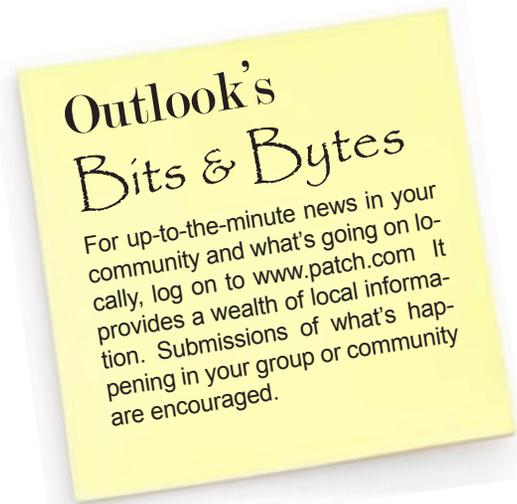
This new law should make our streets a little safer. I can't count the number of times that I have seen distracted drivers doing something dangerous. Whenever I am driving down the highway and have to brake because someone is driving erratically or driving too slowly, I can guarantee you they are on a cell phone. Last year I barely escaped being run over while standing on a

sidewalk waiting for the light to change. After the driver swerved to avoid me, I noticed she was talking on a cell phone, the swerving caused her to flip her car and land in a ditch. Thankfully no one was seriously hurt, but it was a close call for me and an expensive call for that distracted driver.

Go into any cell phone store and they will be happy to sell you any number of products that are in compliance and that are compatible with your particular phone. Or, and this is big, it really is safer not to talk on the phone while driving, even hands-free is distracting. Remember just a few short years ago, cell phones could only be seen in a James Bond movie, now we can't leave the house without them.

A built-in speaker phone certainly is the easiest option if your phone has it, but many complain of poor sound quality, which still might be OK for short phone calls.

Another choice is a hands-free set that clips on your phone and broadcasts the conversation over the radio, or over its built-in speaker. Some models can be permanently installed in your car and some can be carried in your pocket. Make sure to check for compatibility with your particular phone



before purchasing one of these kits. This is a good idea if you don't like things hanging off your ears. The biggest negative is if there are other people in your car, they will be a part of your conversation. Sound quality can vary greatly, so check the reviews of the product you are looking at.

An ear set is a very popular option. Many people can be seen walking down the street with their Bluetooth attached to their ear. The Bluetooth is a wireless, hands-free option, often with a single ear piece. Most newer phones are Bluetooth-enabled. A high-quality one can be purchased for less than \$100. I received one for Christmas and have a difficult time getting it on my ear. It is also heavy and I don't like to leave it on. I am better served with an earbud connected by a wire, which is preferred because it does not need to be charged, but it does literally tie me to my cell phone. (Ensure that if you choose the wired head set that it has the correct plug for your particular phone.) My husband, however, loves his Bluetooth and keeps it on for his entire long commute. The choice is up to you and if you choose to continue using your cell while driving, compliance is going to be the rule.

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It's not too late to be what you might have been

Jaws in the Bay

By Henry S. Parker

It's a steamy, mid-July Chesapeake Bay afternoon. Far up a sluggish, mocha-brown tributary, two boys yelp and splash in the shallows, seeking relief from the heavy summer air. One challenges the other to a race across the creek. Without waiting for a reply, the boy strikes out, knifing through the murky waters with a smooth, practiced crawl.

The boy soon nears the middle of the stream. Suddenly the water explodes and the swimmer disappears below the surface. Then a large sleek form, dark above and white below, erupts from the creek, shaking something in its gaping, serrated teeth. The scream is quickly muffled as a monster shark submerges and the water turns the color of burgundy.

Has anything like this ever happened in Chesapeake Bay? *No.* Could it? *Yes.* In July 1916, in a small tidal creek in northern New Jersey, 16 miles from the sea, a large shark consumed a young boy, killed his would-be rescuer and mauled another man half a mile

away, only days after two fatal shark attacks along the Jersey shore (see book review of *Close to Shore: A True Story of Terror in an Age of Innocence* page 41). The attacks were attributed to a rogue great white shark. But some scientists have concluded that another species was responsible for the attacks in the creek – a species that includes Chesapeake Bay in its wide-ranging roaming grounds.

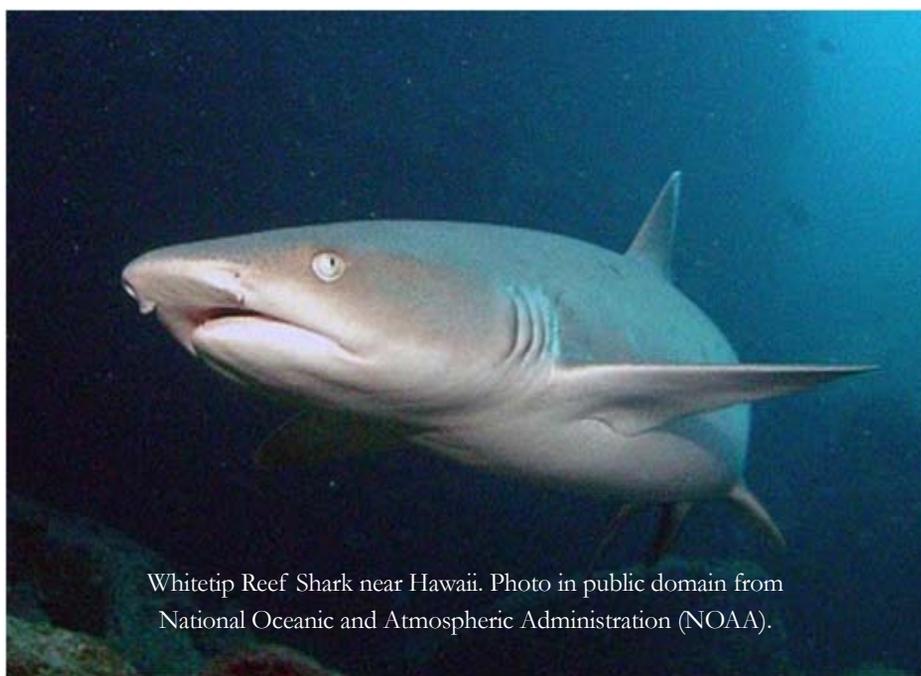
More than a dozen types of sharks have been sighted in the Bay's waters. Some are relatively common, like the bottom-feeding, crustacean-eating sandbar sharks and dogfish sharks who travel in packs like their namesake. These are of little concern to humans. Aggressive species, like the tiger shark, which has been recorded only once in the extreme lower Bay, are in general exceedingly rare. But the bull shark – the likely perpetrator of the 1916 New Jersey creek attacks – may be an exception.

Bull sharks are found in warm

coastal waters throughout the world, including temperate latitudes in summer. Unlike most sharks they readily cruise into brackish and fresh waters, including rivers and lakes connected to the sea. They can grow to 11 feet long and have stout bodies and blunt snouts. They are powerful, stealthy, fast and aggressive. After great whites and tigers, they are considered to be the third most dangerous shark species in the world. In fact, because bulls frequent shallow, near-shore waters favored by humans, they may be our greatest threat. Their prey includes man-sized items – other sharks, for example. They have attacked people – more than 60, worldwide, killing 20 of them, according to the International Shark Attack File. Where bull sharks are sighted, or even suspected, swimmers would be wise to stay out of the water.

Bull sharks periodically show up in Chesapeake Bay. In a little over 24 hours late last summer, fishermen trapped two eight-foot specimens halfway up the Bay, near the mouth of the Potomac River. In past years there have been unconfirmed sightings as far north as the Susquehanna River. In 1987 the *Baltimore Sun* reported that a fisherman reeled in a large bull shark near the Bay Bridge. No shark attacks have ever been reported in Chesapeake Bay. But a bull shark was blamed for fatally mauling a 10-year-old boy near Virginia Beach in 2001.

Still, the chances of humans ending up as bull shark feed in local waters – or anywhere else for that matter – are increasingly remote. As they say, you'd have a much better chance of being struck by lightning. Far better to respect, and even admire, these animals than to fear them.



Whitetip Reef Shark near Hawaii. Photo in public domain from National Oceanic and Atmospheric Administration (NOAA).

And there is much to admire. Sharks are beautiful – OK, eye of the beholder. They are marvelously well-adapted to their wide-ranging environment. They are hardly living fossils, having evolved continuously since their ancestors first appeared nearly 400 million years ago. Bull sharks, uniquely, can tolerate both marine and fresh water by manipulating the level of salts and urea in their bodies – a process known as *osmoregulation*. Sheltered brackish and fresh water environments help protect newborn pups from marauding predators. Baby bulls – up to a dozen at a time – are born alive in the spring, after about 10 months of gestation.

Like all sharks, bulls are efficient eating machines with a keen sense of smell. Sharks' teeth are embedded in the upper and lower jaws, in multiple rows that move like conveyor belts. This allows teeth to be replaced constantly. Bull shark teeth are triangular, broad and serrated, ideally suited for tearing flesh. In the ocean they dine on fish, stingrays, turtles, dolphins, mollusks and

crustaceans. In fresher waters they have been known to consume birds, rats, cows and even horses and hippos. They prowl alone, often head-butting a potential prey item – presumably to determine its suitability – before chomping down.

Even those who don't resonate to a shark's natural appeal can appreciate their value to humans. They are primarily exploited as a source of food, mainly fresh meat and fins (for shark fin soup), and for liver oil. Other commercial uses comprise sharkskin leather, ornamental teeth and jaws, biochemicals and medical products including cartilage for burn victims and substitute corneas for human eyes.

But sharks are ruthlessly hunted by humans and their numbers are dwindling. The worldwide commercial catch is nearly a million tons a year – an unsustainable level. Another half million tons may be lost as discarded "bycatch" in other high seas fisheries. Global conservation efforts are gaining momentum, but with declines of up to 90 percent in some species, shark protectors fight

Outlook's Bits & Bytes

Spring is almost here and the ants will be marching back in shortly. A nonlethal-to-humans possibility is to put out a 1/4 teaspoon of cornmeal. The ants are unable to digest it and will die off in a week or so from their overindulgence. For other natural cures go to www.thefrugallife.com/ants

an uphill battle. At least so far, bull sharks are fortunately not a prime commercial target.

So, take heed, wherever you venture into the water to be aware of your surroundings. When it comes to sharks however, just remember: They have far more to fear of us than we of them.

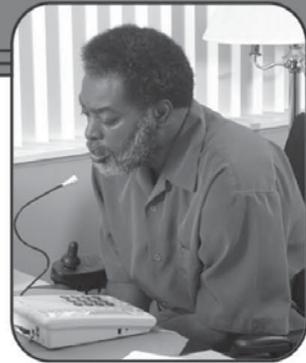
Henry S. ("Hank") Parker can be contacted at hspsbp@gmail.com

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IT'S POSSIBLE

Your Legal Team



Robert R. Smith, Esq., and Gilda O. Karpouzian, Esq., are practicing lawyers in Maryland with more than 30 years of experience. Their answers below are based on assumptions that Maryland law applies. Mr. Smith can be contacted at 410 2685600 or info@fjbslaw.com and Ms. Karpouzian can be contacted at 410 280-8864.

Dear Legal Team:

I know we are supposed to have a will, but I'm married to a man who just flat out refuses to get one together. Perhaps he thinks he's going to live forever. We don't have much, but what are the consequences if he doesn't get one filled out prior to his demise?

Signed: Frustrated Wife

Dear Frustrated Wife:

Your question is a good one. A written will is the way for you to direct how and who should inherit your personal belongings and financial assets. By creating a will you have the opportunity to distribute your assets to those whom you want to receive them. You have a choice. A couple of examples: I am sure you have heard of cases where a will provides that all assets go to the family pet or to a charitable organization. Those were the choice of the deceased. If you die without a will or your spouse dies without a will, the assets are distributed in the order prescribed by state law, not by the deceased's unspoken

choice. State law sets the order of distribution based upon your surviving heirs which will include your spouse. If there are no heirs entitled to inherit, all, assets go to the state (called "escheat").

Estate planning and the creation of a will permits the distribution of your estate to those whom you want to inherit and most importantly, permits tax considerations to be taken into account in setting up a distribution plan. Otherwise your property may wind up where you don't want it and may go to pay unnecessary taxes. Hopefully this thought may energize both of you to seek legal assistance to perform estate planning.

Dear Legal Team:

What fees am I expected to pay if a lawyer wins my negligence lawsuit?

Signed: Winner

Dear Winner:

This all depends on what you and the attorney agreed would be his compensation for representing you in the case when you retained him. The retainer agreement spells out how the attorney is to be paid for his work. Attorneys customarily charge clients for their services either on an hourly basis or a contingency fee basis, and in some cases, by a blend of the two. The attorney must get the client's approval when retained, and the payment basis should be part of the written retainer

agreement you sign. An hourly basis means that the attorney will charge you an hourly rate for the attorney's work on the case. A contingency fee means the attorney's pay is a percentage of the amount recovered (and if there is no recovery the attorney gets no fee) and the blended rate is part hourly and a part contingency. The statutory canons of ethics that regulate attorney conduct in every state require the fees and expenses charged by attorneys to be reasonable. There are a host of factors which go into determining what a reasonable fee is. These factors include such things as the time and labor involved, the degree of difficulty of the case, the fee customarily charged for the type of work, the experience, reputation and ability of the lawyer performing the services and whether the case will preclude the attorney from doing other work. With respect to contingency fee cases, courts have found a fee of one-third to 40 percent of recovery to be reasonable, depending on the nature of the case. The amount of the contingency fee and the hourly fee should be described in writing in the retainer agreement. It should be agreed upon by the attorney and the client.

This site provides 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 to your particular situation. We are not giving specific legal advice to you. These answers do not create an attorney/client relationship.

QUIZ-ACROSTIC 23

This Irving Berlin Classic was introduced in the musical As Thousands Cheer. It is more commonly remembered as the title song from a picture starring Judy Garland and Fred Astaire. What is the name of the song?

AMERICAN SONG: "EASTER PARADE"

M.	Ethics
L.	Great Gatsby
K.	Nellie
J.	Odium
I.	Swimmer
H.	Neighborhood
G.	Announcing
F.	Calm
E.	Issuing
D.	Rides
C.	Ecuador
B.	More or less
A.	Always
N.	Attend
O.	Scratch
P.	Thrive
Q.	Entrance
R.	Rattle
S.	Prudish
T.	Althist
U.	Ratiment
V.	Adjourn
W.	Dimnest
X.	Elish

SPRING QUIZ-ACROSTIC

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

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Directions

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

- A. Without exception
- B. Approximately (3 wds.)
- C. South American country
- D. Harasses
- E. Distributing
- F. Soothes
- G. Reporting
- H. Vicinity
- I. Lenny Krayzelburg, e. g.
- J. Hatred
- K. Annoy
- L. Fitzgerald man (2 wds.)
- M. Principles
- N. Visit
- O. Scrape
- P. Prosper
- Q. Admission
- R. Lottery
- S. Greek sculptor, fifth century B.C.
- T. Eager
- U. Clothing
- V. Suspend
- W. Most indistinct
- X. Mischievous

19	79	24	133	128	144						
161	102	120	62	77	13	18	35	155	168		
167	17	33	109	138	74	71					
131	147	90	158	4							
27	68	101	54	37	159	124					
23	56	132	75	44							
119	28	103	53	43	16	60	154	38	10		
78	149	3	171	52	86	163	121	94	70	107	36
92	150	67	42	76	63	115					
169	32	5	126	85							
57	84	165	93	14	72						
129	88	116	146	96	104	160	29	50	11	80	
89	51	2	111	34	20						
143	98	153	141	137	127						
21	73	106	130	113	46	166					
145	61	140	45	7	87						
100	134	156	81	91	170	112	12				
148	47	105	139	99	41						
110	40	122	135	97	25	59					
136	66	151	8	30	55	1					
64	152	22	108	95	9	118					
49	142	125	31	114	6	123					
58	15	83	69	162	26	39					
82	48	164	65	117	157						

Quiz-Acrostics: *Challenging Acrostic Puzzles with a Trivia Twist*, by Puzzleworm due out later this year (published by Puzzleworm). Sheila can be reached at acrostics@aol.com or visit her web site: www.quiz-acrostics.com

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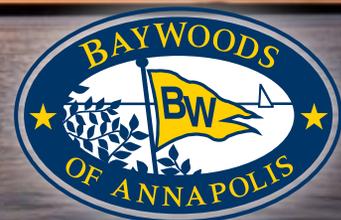
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