

Outlook

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The Magazine for the Savvy Senior

by the Bay

Summer 2008

9 BEST
Beaches,
Picnic Sites
and Water Trails

RVing:
Not Your Usual
Camping

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On the Move
This Summer

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The magazine for the Savvy Senior

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FROM THE EDITOR'S DESK



Tecla Emerson Murphy
Publisher and Editor-in-Chief



The Bay area loves its crabs. We capture them in pictures, make up songs about them and cast them in metal. We portray them in paintings, put their likenesses on beer mugs and canvas sails and never tire of dining on these savory, beautiful swimmers, or translated from the Latin, *callinectes sapidus*. Where did this fascination come from with this rather grotesque looking, crawly, spine-covered crustacean that wants nothing more than to latch on to an unsuspecting finger? Our best research tells us that interest in crabs started with the American Indians. They shared their love of the Bay's favorite treat with the first English settlers back in the early 1600s. In fact, crabs may have been one of the mainstays of the early American diet. Nothing much in the preparation has changed in the past 400-plus years as far as we've been able to determine and we also suspect that capturing them hasn't changed that much either. We probably use the same technique today when we drop a line from the shore or off a pier. My first experience with crabs wasn't so grand. Having come from the world of the boiled Maine lobster, it was quite a surprise to go through all that work for so little reward. It took a couple of years to figure out that it's a social event, not a stuff-yourself-silly party. You drink a few beers, you nosh on some Eastern Shore corn, you try not to cut up your hands too badly, you sop up some drawn butter and lick your fingers 'til every bit of flavor has been consumed. You do laugh a lot and trade a few crazy stories, although breaking the concentration of a true aficionado is not a good thing. In the end everyone is happy and usually satiated. We quickly learned that this Bay tradition is worth all the trouble and now look forward to the occasional mess of crabs on a newspaper-covered table.

There are many other events too, all part of summer fun on the Bay. Sometimes it starts with a little chicken-necking off a pier and who knows where it will all end. The Chesapeake is such a wonderful location for the endless opportunities for water fun like boating and starry nights of outdoor entertainment. Could there be a better place to while away the carefree days of summer? What an opportunity to get out there and partake of all the wonders offered in and around the Bay. Between enjoying a picnic at a concert at the William Paca Gardens, to watching an outdoor movie at Anne Arundel Community College, to spending a Wednesday evening at a Strathmore production, or even St. Michael's Thursday evening concerts in the park, it's hard to imagine that it can get much better except maybe for the Rotary Crab Feast, a not-to-be-missed annual event on Aug. 1. It's all great. Be sure to leave some time during these warm weather months for tubing down the river out in western Virginia or getting in a bit of summer walking, or to just roll up your trousers and wade into the Bay and act like a kid again. Or after one of those great crab feasts try sitting out after dark around a fire — they sell those neat little fire pits now that will contain the flames. Put your feet up and swap old war stories and roast some marshmallows. Acting like a kid is something we should have perfected better than any 10-year-old. Look at the years of training we've had. Try it all and enjoy every moment; it's the best time of our lives and a fabulous time of year.

Tecla Murphy

2008

Summer



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On the cover: When Terry and Jim Sayler are not crabbing, Terry works as a volunteer for the University of Maryland archives and the Maryland State Archives, and is active in the American Association of University Women (AAUW). Experienced as a journalist, political analyst, and scholar, Jim spends half the day writing books and the other half painting landscapes, portraits, and still lifes. Terry and Jim tried retirement and got part of the way there.

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

Article photos by istockphoto.com

Coming Up Next Issue:

Best local hikes
Finding your passion in a busy world
Crisp days for cool walks
Tailgating parties that you can do

LETTERS TO THE EDITOR:

To the editor: Loved the spring edition and how beautifully it was presented. Must tell you that your magazine is looking more and more like one that belongs in the big league, right there on the rack in Barnes & Noble.

~ Peggy K., Arnold

To the editor: You realize that the bird pictured on page 12 of the early spring edition is none other than the house sparrow, an introduced pest. There are so many of them in this country now that they're threatening our other birds. Couldn't you have used a cardinal or a humming bird or anything other than the house sparrow in the picture?

~ Jtevens@aol.com



To the editor: Boomerang kids was so easy to identify with. I don't know anyone who hasn't faced this dilemma and I can count on one hand the parents who I know who have not had bad problems with the returning young! Wish I'd seen this article a couple of years ago.

~ Empty Nest, Davidsonville

To the editor: After reading the article on Chautauqua I went ahead and made reservations. Can't wait. Everyone I've spoken with who has been there gets a dreamy look when they try to explain how much fun it is. I'm looking forward to my week there.

~ Jane S., Annapolis

Please address your letters to:
editor@OutLookbytheBay.com

(Editor's note: Phil Ferrara heard from two readers who complimented him on his article in the spring issue, "Glendening Preserve: A Jewel in the Crown." One was Frank Marzucco, Anne Arundel County director of recreation and parks. A second, who chose to remain anonymous, pointed out that there are plans to construct a boardwalk 150 meters into the tidal wetlands to an observation platform with an excellent view. He also noted that the Plummer House, a recently renovated farmhouse in the northeast corner of the preserve, will serve as an field station and public contact center. It will be open Saturdays during the summer.)



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Stay Cool and on the Move this Summer

By Suzette Langley



“With so many muscles and bones in motion, the benefits of walking abound.”

Did you know that walking uses almost all of the 605 muscles and 203 bones in your body? That's more than any other sport! And did you know that walking is the number one participant sport in the world? That's a lot of people on the move. Are you one of them?

With so many muscles and bones in motion, the benefits of walking abound. Walking promotes weight loss, decreases blood pressure, increases good cholesterol, lowers stress, relieves arthritis and back pain, boosts energy and improves your mood. Walking also reduces the risk of type 2 diabetes, heart disease and stroke. Still sitting on the couch?

You may not know that walking burns as many calories per mile as running. That's right! True, runners cover more miles, thus burning more calories in a shorter period of time. However, on a per-mile basis, walking and running burn about the same number of calories.

If you are still holding back because of the coming summer heat, here are some tips to get you walking and keep you safe on even the hottest of days.

Use the right equipment. Invest in a good pair of walking shoes that fit well. Specialty stores that serve runners and walkers are the best place to be properly fitted. Wear comfortable, light-colored, loose cotton clothing or sports clothing designed to wick away sweat to keep you cool. Use a good dollop of sunscreen, and don't forget to protect lips, ears and the back of the neck. Wear a hat for shade and sunglasses to protect your eyes.

Eat right. Light, nutritious, nonfatty meals provide excellent fuel for walking. Eating foods high in water content, like fruits and vegetables, helps prevent dehydration.

Drink, drink, drink. Drink plenty of water when working out, even if you don't feel thirsty. Heavy sweating removes salt and minerals that are essential for normal body functions. Drinking water keeps you hydrated and makes your walk feel less strenuous. In warm weather, drink two to four eight-ounce glasses of water each hour. If walking for more than an hour, a sports beverage such as Gatorade can replace the salt and minerals lost in

sweating. However, if you are on a low-salt diet, talk with your doctor before regularly drinking a sports beverage. Avoid drinks that contain caffeine or alcohol as they promote fluid loss.

Time it right. Time walks to avoid the extreme heat of the midday. Why? Exercising in hot weather places extra stress on your heart and lungs. The exercise and the air temperature combine to increase body temperature. To dissipate the heat, more blood circulates through the skin, leaving less blood for muscles, thus increasing heart rate. In high humidity, the body faces additional stress because sweat does not readily evaporate from the skin, again increasing body temperature.

Under normal conditions, the skin, blood vessels and perspiration level adjust to the heat. However, these natural cooling systems can fail when you are exposed to high temperatures and humidity for long periods of time. The result may be a heat-related illness, such as heat cramps, heat exhaustion or heatstroke.

With this in mind, plan walks in the morning or evening. If possible, walk in the shade through a park or on a wooded trail. In the event of excessive heat, humidity or rain, have a backup plan. Work out at the gym, walk laps inside the mall or climb stairs inside an air-conditioned building.

Think safety. If planning to walk at dusk or dawn, consider going with a friend for added safety. Inform loved ones of your route and how long you intend to be gone. Take along personal identification.

Stay motivated. Track progress on paper, with a pedometer, or online at sites like MapMyRun.com. Add a challenge with a hill. Prevent boredom by changing routes, walking with a new friend or signing up for a 5K walk. Stay committed by making walking part of your routine.

Always check with a physician before beginning a walking program.

Suzette Langley, owner of Passion for Life Coaching, LLC, offers executive and personal coaching as well as corporate training using the PeopleMap™ assessment. She can be reached at suzette@suzettelangley.com

What are you doing with the rest of your life?

RVing: Not Your Usual Camping



By Kathryn Marchi

Camping has been described as a way for people to spend quality time together while enjoying the out-of-doors and seeing the sights along the way. As more and more people began spending their vacations in tents or small trailers, they unknowingly created the climate for a new business. Indeed, a huge industry now known as recreational vehicles or RV was born.

A good friend of mine once said that her idea of "camping" was a room at the Hyatt. I don't think she really appreciated this unique way of communing with nature. Her childhood was obviously very different from mine. So let me describe how I got into camping and how you might enjoy the experience too.

As a young girl many years ago, I joined the Girl Scouts. For us, camping meant pitching a tent, sleeping on the ground in a sleeping bag, digging a latrine and lashing a seat out of tree limbs and binder's twine. Sometimes we even lashed a toilet paper holder alongside it. Our food was hung high in a tree so the critters couldn't get it. Cooking was done around a campfire and typical cuisine was a one-pot meal called "campfire stew!" A nearby stream provided water for drinking (after

first being purified with halizone tablets), washing dishes and bathing. I had forgotten how good that mountain water was for hair and a natural tan was acquired while bathing. Oh the good old days!

With this background, I started my marriage off camping in California when my husband and I slept in a tent and cooked our meals over an open fire. Sometimes we had good drinking water and a bathhouse. What luxury! Later we took our children and their port-a-cribs along in a bigger tent. We then graduated to a VW Camper when we moved to Germany. We took those toddlers everywhere in Europe in that camper. We called ourselves "gypsies, tramps and thieves" because of the amount of stuff we carried along with us. We became part of the RV world.

As the children grew, we purchased a 15-foot pop-up trailer that tagged along behind our vehicle. We thought this was the greatest thing ever! It had a small, but complete kitchen and the beds were very comfy.

Alas, the children grew out of camping and there was a very long hiatus before my husband and I got the camping bug again. This time we purchased a fully

equipped "tag along" trailer with a full bath, a kitchen complete with microwave oven and two-burner stove, a television, stereo radio and cassette player and a full-sized bed. What more could one ask? Now we began taking our grandchildren on trips with us. You'd think we would have been totally satisfied, but it's like having "two-footitis" with boats -- you need more space and more amenities. So we began visiting the RV shows in Washington, DC, Baltimore, and Hershey, Pa. Since we no longer had a truck, we began looking at a different type of RV: a motor home. We were astounded at the choices in this market, but finally narrowed it down to a 25-foot Class B+ motor home. It was large enough with every amenity known to civilized man and yet was small enough to drive and park in cities as we traveled. In all of our traveling over the years, we knew that we were basically "sightseers" and this vehicle suited our needs perfectly.

We took three trips across the United States and two into Canada. However, the more we thought about it, we decided that this was no longer enough for us. We needed more room for

staying in places longer than one or two days. Towing a car behind us would allow additional freedom to sightsee. To that end, we purchased a 32-foot Class C motor home that has three slides that slide out to provide even more space. These "slide-outs" served as a bedroom with a queen-sized bed, a living area containing a leather sleep sofa and kitchen galley and a dinette area. We have satellite television, a closed-circuit TV for seeing traffic behind the vehicle, cherry cabinets, a microwave/convection/half-time oven, double sink, a full bath with separate shower and even a ceramic toilet. In short, we traveled in our own small condo!

As our experience suggests, you'll learn that this isn't even the beginning of what's out there in the name of RVing. There is a plethora of choices for every taste and requirement, from the vehicles themselves to well-equipped campgrounds and upscale RV resorts that contain every amenity of a well-appointed vacation resort. There are RV clubs such as "Good Sam" and "KOA," among others, and publications, CDs and computer programs that will direct "campers" to any facility needed. One book entitled *The Next Exit* alone contains information about necessities from gas, food, campgrounds, hospitals, repair shops, etc. that are located at each exit along every Interstate in the United States and Canada.

Because of the huge RV market, Campgrounds and RV resorts have become quite competitive in trying to provide every comfort and need for their guests. They will provide information about nearby sightseeing tours and local events and usually have a well-equipped food store and gift shop. At one campground, we even found a "mobile" repairman who



could fix most anything on our vehicle.

For those of you who are retired military, there are many campgrounds located on military bases all over the country. The rates are less expensive and there may or may not be all of the amenities of other campgrounds, but you'll have everything you need for a pleasant stay.

One particular book that many RVers treasure lists every Super Wal Mart store in America where free overnight camping is available in their secure parking lots. I have to say that I was totally against staying in these lots; I feared for our safety. But when we have used these lots, we have usually found other RVers parked there who were very aware of the security that patrolled our area.

Now for a primer on what types of vehicles are available. RVs come in different sizes and lengths from 20 feet up to 42 feet in length. They can sleep anywhere from two to six-plus people. The price range is varied as well. If you purchase new products, the cost can be from \$7,000 up to \$1 million! There is a huge used RV market as well. All of these products have amenities, depending upon your budget and your idea of comfort.

There are three categories of RVs:

Travel Trailers that are towed behind a car or truck. They are known as "tagalongs" and include the "fifth wheel" or "Goose neck" variety. Many people prefer this type because, for the size, they feel that it is more stable for towing and very maneuverable on the roads. These also have a huge amount of room inside due to the design.

Mobile Homes that are self-contained vehicles and are divided into these subcategories:

Vans, sometimes called **Class B RVs**, such as the VW camper or Road Trek.

Class C RVs that are recognized by the large overhang over the truck cab.

Class A RVs that resemble a Greyhound Bus.

Truck campers that are literally installed over a truck bed. These are especially popular in the Western states.

Kathryn Marchi and her husband, Dennis, have been avid RVers for 45 years. They have toured Europe, the USA, and Canada in this delightful mode of traveling. Having recently moved into an active adult community, they literally "lock and leave" on their trips. Kathryn can be contacted at marchi-wrv@mrjs.com

As you drive along the highways, you should take a look at the RVs that you encounter. You'll soon be able to identify the types just listed. Many of the larger motor homes that you see are actually owned by "full-timers," who live in their MH's year round. Many have sold their homes to go on the road.

The best places to find these RVs are at RV shows that are held at specific locations in the country several times a year. At these shows you'll find every RV known to man and you'll be able to tour them and discuss their merits with the salespeople and other experts on the subject. Our favorite RV show is in Hershey. Reputedly, it is the largest in the US. There is a smaller show at the Timonium Fairgrounds in Maryland, usually held in February. You'll find the best "deals" at these shows, especially if you wait until the last day to visit. At that point, you can almost name your price because the dealers are usually anxious to unload their inventory.

As you might have guessed, my husband and I are already gearing up for another RV trip this summer with our grandson and another to Arizona in January and February. This time we'll "flat tow" our Saturn SUV so that we can stay in one RV resort and travel around that area to visit friends and see the sights.



Web sites to go to for more information:

www.gorvying.com A complete resource for RV shopping, rental and travel planning

<http://www.GoodSamclub.com>
Good Sam Club

<http://koa.com> KOA Campgrounds of America

<http://www.campingworld.com>
Camping World retail store

<http://wbcci.org> Wally Byam / Airstream RV Association

www.campanca.com/campingshows.htm
Northeast Campground Association/RV Shows scheduled for East Coast

www.motorhomemagazine.com

www.militaryliving.com Lists all of the military campground facilities in the US

www.wsodolls.com Features a complete guide to RV parks, service centers and attractions in North America

9 BEST

Beaches, Picnic Sites and Water Trails

By Yarrow

If you're like me, I'm heading to a water hole for some quiet time where I can wrap my mind around today's reported heat index. Even though summer can be a scorcher, grab your water bottle and pop on your Panama, camouflage safari hat or baseball cap and get out there.

To ward off the oppressive heat, I often reach for my western print bandana and tie it around my head. But, hold the phone. I recently learned about a really practical concept that caught my attention -- a bandana map! Yup, you can now dodge ultraviolet rays and the frustration of re-folding a map. What a coup. (See details at end of article.)

To get you "chillin" by the water, you may want to apply for your Maryland State Park Golden Age Pass® -- if you've reached the beneficial age of 62, that is. Plan ahead to leave enough time for the mail to reach you.

Here is a list of destinations. Each beach is unique, with differing entry fees, hours and regulations. Some allow swimming and some don't so check the Web sites, and then head out to cool off at these natural treasures:

Jane's Island State Park

This jewel in Somerset County offers the opportunity to purchase your personal bandana map to guide you on your walking trek or water trail around this 2,900-acre salt marsh island that is resplendent with isolated shorelines and numerous beaches. A cooling bonus is the water trail to the swimming area, which is approximately 1.25 miles away by boat and the picnicking areas scattered along the Daugherty Creek canal.



Calvert Cliffs

In today's world, this is an experience not to be missed. A leisurely stroll along this 100-yard stretch of Calvert County beach may yield such booty as sharks teeth, fossil shells and small pieces of coral. Although the larger beach/cliff area is currently closed, you can walk the less than two-mile trail to the beach area and be rewarded with a spectacular view. Then enjoy the picnic area or hike any of the six marked wildland trails.



North Beach

If strolling along a boardwalk is your idea of a "walk on the beach," this "land of pleasant living" sports a seven-block waterfront complete with benches and a sandy beach on which to soak up some rays.



Sandy Point State Park

Largely visible from the Chesapeake Bay Bridge, the true beauty of this park is its isolated beach area on the northwest side. In addition to swimming, there are picnic areas with a limited number of grills to enjoy after a hike on the two land trails that take you over marshes and through dense habitat. Sunrise to sunset, this is where Mother Nature and your innate sense of nature can easily flow into one wonderful experience.



Mayo Beach Park

Unique in its function, this park is located at the mouth of the Chesapeake Bay and South River in Edgewater. The park is available to groups on a permit basis, so if a special event is in the wind for you this summer, be exclusive, rent the park, enjoy the beach and swim at your own risk.



Downs Park

Definitely a place of solitude, this Anne Arundel County Park in Pasadena has a quaint one-half mile beach. It's located on the Chesapeake Bay so at high tide there is less sand to enjoy. When the tide comes in, you can walk the 1.8 mile Senior Exercise Trail and even join the Walking Club where you can earn an embroidered patch after you complete 180 miles. Bring the pooch to play in the dog park and make the outing a family affair. Open from 7 a.m. to dusk. Closed Tuesday.



Photo provided by Anne Arundel County Recreation & Parks

Ft. Smallwood Park

The beach is here! So is the dusk-to-midnight fishing at this Pasadena park if you tire of worshipping the sun. Not to mention the summer concert series and awesome sunsets. This Chesapeake Bay and Patapsco River park also has picnic facilities and trails. Closed Wednesday.



Annapolis

The numerous waterfront street-end parks, many with picnic tables, throughout the city of Annapolis are easily accessible and have sitting benches for quiet meditation. To wiggle your toes in the sand, get your feet into the water and view the Bay, as well as creeks that feed into it, visit these six wee gems:

- 1) Amos Garrett Park in remembrance of Annapolis' first mayor, located at Amos Garrett Boulevard and Spa Creek;
- 2) In Eastport visit Truxtun Park and Spa Creek where you can also pick up the short woodland hiking trail;
- 3) Capt. Herb Sadler Waterman's Park at Second Street and Back Creek (in front of the Annapolis Maritime Museum);
- 4) Horn's Point Street End Park at Horn's Point and Chesapeake Avenue (a historical site marking the many battles held at Ft. Horn 1776-1866);
- 5) Linhardt-Russell Street-End Park on First Street, just past the Eastport Yacht Club; and
- 6) Weems Creek and Tucker Street in West Annapolis.

Tote a beach chair, your morning cup of java or pack a picnic to watch the sunrise or sunset. There are no restrictions; these shoreline jewels are open rain, shine and all the time.



Assateague State Park

Maryland's only ocean park, it may be worth the drive to Worcester County to relish the two miles of ocean beach, guarded swimming and open picnic areas. Paddling the water trails into secluded coves by canoe or kayak for a possible peek at wild horses is a real bonus. Think of the 1947 book, *Misty of Chincoteague*. Surrounding this state park is the setting, history and mystique of the famous wild horses. While you are in the area, explore the Maryland District of the U.S. Park Service's Assateague Island National Seashore for its life-guard protected beach, water trails and the grazing lands of the wild horses.



LINKS:

- www.DNR.State.MD.Us (Maryland State Parks; Assateague State Park; Golden Age Pass*; bandana maps)
- www.aacounty.org/RecParks/Parks (Parks in Anne Arundel County)
- <http://www.nps.gov/asis/index.htm> (Assateague Island National Seashore)
- www.nbeachmd.com (North Beach)
- <http://www.annapolis.com/parks.php> (City waterfront street-end parks)
- www.safetycentral.com (First aid and nature fact bandanas)
- www.weather.com (Be prepared. Check the weather before you head out)



Yarrow is an author, speaker, trainer and personal energy coach. She helps people reinvent themselves and their business to achieve more passion in their life. Download free resources and schedule her to speak at (410) 271-1377 or www.ConsciousToolbox.com

Bandana Maps -- an 1,800-year-old practical tool from silk to cotton, continent to continent, bandana maps have a rich history.

As long ago as the 2nd century, Chinese were drawing maps on fabric to show trade routes. Later in Europe, during the 18th and 19th centuries, silk scarves decorated with maps of spa towns became popular.

It was with the outbreak of World War II, however, that the idea of printing maps on fabric really came into its own. Easy to carry, weather resistant and providing excellent details, bandana maps were given to pilots and men who parachuted into enemy territory.

More recently, bandana maps were issued to airmen during the Gulf War, indicating that despite advances in the technology of war, silk maps still have an important part to play.

DID YOU KNOW?

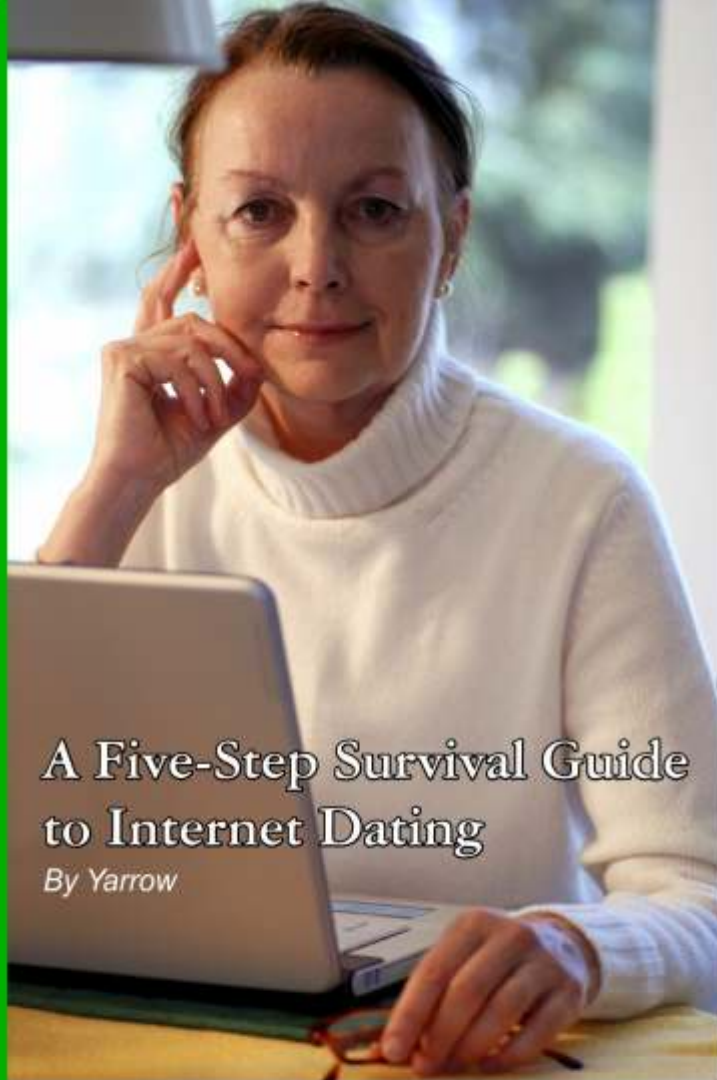
You can use baking soda to clean anything that you would usually use a commercial scouring powder for. Not only is it gentler, but it's environmentally friendly and acts as a deodorizer. Try it on counter tops, scuff marks on boats or stovetop clean up. It's a lot less expensive too.

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A Five-Step Survival Guide to Internet Dating

By Yarrow

When arriving home and announcing the familiar greeting of, "Hello honey, I'm home," do your words echo throughout the house with no response? Ah, such is the sound of the single life.

Just as voiced in Dionne Warwick's signature song, *What's it all about, Albie?* you may be one who believes in love and that "you'll find it any day."

Well, looking for Ms. or Mr. Right can present a challenge. Maybe you have exhausted the usual ways of meeting someone. They likely span from expecting introductions from family and friends, to attending church socials, to participating in hobby and activity clubs, or to just hanging out in the local coffee shop hoping that your "person of interest" will divert a glance of curiosity your way while you sit sipping a latte.

Ultimately when frustration sets in, it's time to take a different direction in your matchmaking search. Internet dating is one strategy to consider. Yes, it may sound frightening, time-consuming and overwhelming, but Internet dating does expand your world to explore fresh, far-reaching possibilities.

To boost your confidence, here is a sweet Internet dating success story from Kris, who hadn't dated for 25 years: "We met online, my husband proposed online; we bought our rings online, planned our festivities online and purchased our house online."

Well, the love bug may not bite so early on in your search and perhaps this high-tech matchmaking seems a bit extreme, so we'll keep it simple. Here are five survival tips to get you started:

Choose an Internet dating service. Herein lie the keys to finding qualified matches. There are numerous Internet dating services. Do your research, peruse many sites and learn the Internet dating lingo. Notice the profiles on each site—their difference in age ranges, interests and what people are seeking in a relationship. Check out the profile questions. Some services require exhaustive profiles, while others let you list as much or as little about yourself as you wish. Then subscribe to a short-term membership until you determine which service best meets your needs.

Write your profile. Be honest with yourself. Above all, get clear with what you want to say, as in, "I am seeking friendship." "I am looking for someone to share my life forever." "I'm just here for the party." Be straightforward. If you are 5'7" don't say 6'. List your actual weight, body type and age. If you include a picture, make it current.

Be specific about what type of person you are. If you love nature, say why and what you enjoy doing outside. If you want to travel, list continents, cultures, modes of transportation and points of interest. If you are into sports, list your favorite team or what games interest you. Be realistic about what you are looking for. Can you manage a relationship with someone who doesn't live nearby? Keep your perspective. Sixty may be the new 40, but remember that age happens. Body appearance and performance change.

Be reasonable with your list of "must haves." Review the qualities with which you can be flexible. Can you accept different lifestyles, energy levels, values and attitudes? Input from friends may help, but write the profile yourself. You know yourself best, and life is too precious to waste your time meeting people who don't share your priorities.

What to look for. Honesty is the No. 1 criterion to get a friendship off to a good start. It is also one of the most difficult qualities to ascertain from online profiles. When you review the profiles of people you are interested in, study what they say. Humor is a good way to learn about someone. After all, you are looking for enjoyment. Try to determine if compatibility, common interests and expectations are mutual before investing your time and money.

Don't date potential. Either the person has the qualities you want or the person doesn't. Finding the balance in give-and-take communication can be tricky. You can say too much or too little, but lack of a two-way conversation is the easiest way to detect whether someone is hiding things. If someone isn't sharing early-on, ask specific questions.

Preparing for courtship. Remember what your mother taught you. First impressions are important. Be on top of your game, dress appropriately and have impeccable hygiene. Remind yourself that you are meeting a possible special person for the first time. Prepare yourself with positive conversation topics. Save the discussion of former relationships for later.

Also, you should have been paying attention to e-mails and phone conversation to identify the person's interests. So be prepared, your conversation should flow naturally. Keep your opening remarks lighthearted.

**"Be true to yourself,
let your heart lead the way
and enjoy your quest."**

Getting out there. The general advice is to take it slow and enjoy the journey. All of what used to be is being challenged. You are living in a new century with new rules and expectations for dating. Internet dating is where traditional manners and contemporary opinions and lifestyles meet and sometimes clash. Proceed with an open mind, but don't hesitate to throw out what doesn't work for you.

Does the man take the lead, make the first contact and suggest a first date? Maybe, maybe not. It could be the woman who feels comfortable directing the conversation and determining when, where and how introductions will occur. In today's world, there are many acceptable possibilities. You'll just have to determine what seems best for you. For example: Who picks up the check? Some women judge the mettle of a man by whether he pays the bill. Then there is going Dutch. Either way, it's best to decide that before the first date.

Prepare yourself for rejection. Not everyone you meet will become your best friend. Don't take it personally - move on to the next profile. Remember that it works both ways. You're not going to want to pursue every person you meet either. Think through how to end the date. Prepare an exit strategy and whether or not to suggest or accept a second date.

Finding the ideal mate is like the "attraction factor." In essence, the person of your dreams is what you have to first become. So, if no one responds when you announce, "Hello honey, I'm home," Internet dating may close that void for you. Be true to yourself, let your heart lead the way and enjoy the quest. Good luck in your search and remember that as the "Alphie" song suggests, "You will find love any day."



Yarrow is an author, speaker, trainer and personal energy coach. She helps people reinvent themselves and achieve more passion in their lives. Download free resources and schedule her to speak by contacting www.ConsciousToolbox.com or calling (410) 271-1377.

Internet Dating Sites :

www.match.com
www.yahoosingles.com
www.edate.com
www.jdate.com
www.eharmony.com
www.americansingles.com
www.christiansingles.com
www.marylandupscalesingles.com
www.greensingles.com

Simple Pleasures Chicken Necking on the Bay

By Cynthia Rott

Looking for something fun to do with your out-of-town guests or special little friends who are bored? Crabbing with a drop line is the answer. Known around the Bay as chicken necking, this is a great way to get outside, have some fun and learn some patience. After all, this is one reason why we live in the great state of Maryland. It is also definitely something that is more fun with friends.

The materials needed are few:

1. **String.** We use kite string, or any other all purpose string.
2. **Chicken necks.** They are available at grocery stores, but if we can't find them, we'll use anything handy: liver, hotdogs, etc. It helps to have some little washers or other small weights available because not all baits sink. When desperate, we have tied rocks to the string to sink the bait.
3. **A pole net.** If you do not have one, your neighbors probably would be glad to lend you theirs.
4. **A big bucket or basket.** Your caught crabs don't need water in their bucket, since they will quickly deplete the oxygen in it, but do keep them out of the sun. You don't want to cook them yet.

(Optional items to increase the fun:

cold drinks, snacks, a good book, wet wipes, life jackets for the little ones and crab tongs—salad tongs work too, but you might want to retire them from their salad days.)

First, find a place to go. Many communities have piers. If you invite members from a waterfront community for a fun day on their pier and let them know you'll supply the bait and cold drinks, I bet they would love to join you. You can also crab from a boat, if you choose. Or you could find one of the few public piers for this purpose. There is no license needed to be a chicken necker. And you can take up to two dozen hard crabs per person per day.

The early morning hours seem to prove most fruitful. Start by cutting your string a little more than the depth of the water (10-15 feet seems to work well), tie your bait to the string and drop it in. Remember to tie the other end to the piling or a cleat. Then wait, and wait, and wait... I like to rig eight to 10 lines to increase my odds.

When you notice the string is taunt, slowly, very slowly pull it in. Have the net ready, or a helper to scoop the crab when it's visible from the surface. Quietly and slowly get the net underneath your catch or you'll lose it. That's it! Make sure you measure it if you want to keep it. For males or jimmies, a keeper must be at least 5 1/4" after July 14. I always let the females go. They are legal to keep, but more regulated. Letting the female go is my way of helping the crab population, and it is easier to just remember 5 1/4" for males. It is easy to tell which is which, since the males have an elongated apron on their underside...

The small ones or the females get gently released back to the water, well away from my bait unless kids are with me, in which case I release next to their bait... It is fun to catch them, even if you don't keep them...

When the day is done, if our catch is not enough, I will run to Annapolis Seafood Market to supplement our bounty with more crabs, or for those who don't feel like cracking their meal—crab cakes.

Cindy Rott has been enjoying chicken necking in the Bay area since her high school days. Rarely catbating enough for dinner, she finds the joy in the catching. Catch her at cmrrott@aol.com



The county's park and recreation department can tell you where a local pier is located that allows crabbing. Sometimes local marinas and waterfront restaurants allow crabbing off their piers if permission is asked - chances of gaining access increase dramatically if the kid makes the request.



Peace of Mind — Getting a Healthy Start on the Future

By Tricia Herban

When people think of putting their affairs in order before taking a trip or when reviewing their wills, they usually consult the "royal triumvirate" — an accountant, attorney and insurance adviser. So why is it that I repeatedly mention other professionals as well — your medical and spiritual advisers?

That is because each of us is a whole person. We are not just a financial affair or a set of assets! While it is important to plan for and safeguard that tangible property, it is equally important to make provision for our physical and spiritual health and well-being.

For now, let's consider the medical side of the question. Should there be a sudden health problem, a variety of issues would immediately come into play. Perhaps first, but not foremost, would be the matter of insurance, as today the first question the medical establishment asks is not, "What are your symptoms?" but "What is your insurance provider?" Therefore, it is wise to keep your insurance cards in an obvious place. I keep my insurance card, my Medicare card and my prescription card in my wallet. Probably you do too. They are there with my driver's license marked with my choice to be an organ donor.

While we're on this subject, there are two other important considerations. First, do you have a record of these cards? What if you lost your wallet? All you need to do is lay the cards on a copier and press "copy." And at the same time, make a few extras to take care of the second matter: making this information available to anyone who might need it in an emergency — spouse, child, co-worker and, of course the person who holds your medical power of attorney.

Now let's move on. Although insurance may be the "open sesame" to the health care system, it is the doctors who will provide the care and address our symptoms.

While most people have a primary care physician, many also see a variety of specialists for chronic conditions. For example, those of us of a "certain age" often see a cardiologist periodically and a dermatologist annually. Heart stents and joint replacements are becoming as commonplace as cataract surgery among my friends!

In the best of all possible worlds, your primary care physician knows these other members of your medical team. If you will, imagine your primary doctor as the conductor of an orchestra with the other specialists as the strings or percussion, available to you as needed.

And it is not a moment too soon to mention another essential figure: the pharmacist. This is the person who could save your life when you didn't even suspect any danger. In today's world, we all have to be our own health care advocates. But how often do you read all the fine print that accompanies a newly prescribed medication? Even if you do, do you know the side effects and possible interactions with the other medications that you take? Why that would require a spreadsheet at the very least!

If you consistently fill prescriptions at the same pharmacy or with the same mail order service, then their computer will check for possible harmful drug interactions. Since your various physicians may not be aware of everything you take, this could literally be a lifesaver. This is an important consideration in deciding whether or not to take advantage of the one-time prescription specials offered by new pharmacies.

So, while I am not about to make a spreadsheet listing all my medicines, I do realize the importance of knowing their names and dosages. In fact, the best thing to do is to keep that list along with any over-the-counter medicines you take regularly in your wallet next to the insurance cards. This makes a handy reference at the doctor's office and can also be copied for family members.

As the conductor of your medical affairs, your primary physician should be kept informed about all aspects of your health care. In some cases, specialists routinely copy and send that information,

especially if your primary doctor made the referral. But it is up to each of us to be sure by simply asking, "Will you be sending your findings and my test results to Dr. X?"

Because your primary physician is the one in charge, he or she is the one who needs to know your point of view on end-of-life care. This is important for two related reasons. First, the doctor needs to know what measures are appropriate to respect and fulfill your wishes. Second — and this may come as a surprise — you need to be sure that the doctor is not philosophically opposed to your decision. You must know that your wishes will be followed. Some doctors want to do every last thing to prolong life and this may not be your choice. It is for this reason that your living will needs to be in the hands of family members, the holder of your health care power of attorney and your physician.

When we made the step to create a living will, we met with our attorney. That is not necessary and forms are on the Internet. But for us, it was helpful to know exactly what the wording meant to be sure we understood all the ramifications of the various choices — and the documents have been refined to the point that there are multiple choices! So now our physician and our grown son have copies in their files.

Sometimes I find I get things all turned upside down. I have no trouble being my own advocate if someone cuts ahead of me in the checkout line or on the road. So why do I find excuses not to take care of vital matters such as a living will, a wallet list of medications and that all-important conversation about end-of-life care with my primary care physician? Could it be the reality of it all?

The reality is, I walk lighter now that I have established and stated my medical wishes. It is a bit like doing my exercises. I dread doing them, but afterward I feel good about myself. By planning for a medical emergency now, I know that I am making a loving gift to my family and friends by giving them the tools they may need to possibly save my life and, most assuredly, to respect my wishes.



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Cathleen F. Ward, Esq. is a practicing attorney in the Bay area. She can be reached at catward@wardpratz.com or questions can be faxed to (410) 590-9700.



The CATFISH

By Cathleen F. Ward, Esq.

Dear Catfish:

I'm not exactly alienated from my offspring but I have chosen to leave my estate, which is more extensive than they know, to a local charitable institute that I'm particularly fond of. Is there any way that they can break the will that I created many years ago? Or will my wishes be respected for all time?

~ Mother of many, Easton, MD

Mom -- I am heartened that you have thought about your estate and who should reap its economic benefits. Many people think about these issues, but don't act. Act now while the sun is shining and you have a clear head. The general rule about wills is that you can change your will at any time so long as you are not subject to a legal disability. A person is legally disabled if the person is incapable of caring for his or her interests due to infancy, incapacity or disability. Writing a will is relatively simple (at least for an attorney), but each state has its own technical rules. If these technical rules are not followed, the will could have no legal effect and it would not be followed. Therefore, your wishes could not be respected, even if your offspring wanted to respect them. I recommend that you speak with an attorney experienced in wills and estate planning to make certain that your wishes are respected.

Dear Catfish:

My companion died recently and I'm not sure how I'm to proceed. There are no other family members and the house was in his name only. I need to sell it and have no idea how to arrange this. Although we intended to, we were never legally married. No one knows this and I'm hesitant to discuss this small technicality with anyone. What should I do?

~ Not quite married, Solomon's Island

Dear Not Quite -- Run, do not walk, to the nearest estate attorney. That said, maybe you were married. Not that you can't recall the ceremony in a "What Happens in Vegas..." kind of way, but you may have been part of a common law marriage. To have a valid common law marriage, a couple must mutually hold themselves out to the world as husband and wife, and both parties must have been of legal age to enter into a marriage or have parental consent to marry. If your relationship met those factors and you lived as "husband and wife" in a jurisdiction (like the District of Columbia) that recognizes common law marriage for the requisite amount of time, you and your guy were husband and wife. As a widow, you have many more rights to your husband's assets -- like the house. Note, that even if you later moved to a state (like Maryland) that does not recognize common law marriage, Maryland would recognize your union as having been lawfully created in that other state and would deem you a spouse. As an aside, there is no such thing as common law divorce.

Now for the small print: The aforementioned is for entertainment, not legal advice or a legal opinion. The information is not intended to create and does not constitute a lawyer-client relationship between the Catfish, the publisher, or you.

Dear Catfish:

Foolishly, I lent my car to a neighbor. I knew that she didn't see well or hear very well so this is probably my fault. She returned the car with what looks like a badly dented trunk which no longer closes properly. I'm hesitant to report this to my insurance company as the car is insured only for me. I can't go after her to pay for the damages as I know very well that she'll deny it. She says she doesn't even remember using my car! Help! Now what do I do?

~ K.H., Edgewater

Dear Knot Head (as in K.H.) Let me see if I understand your question. You lent your car to a deaf, blind liar and the car was returned in bad condition. Hmmm, you are right, it is your fault. No legal advice here, just a prohibition. Never lend your car to anyone again. Ever. You must keep your own interests in mind.

Dear Catfish:

We have a rather large swimming pool that we've had for many years. My wife is gracious to a fault and as a result we have a constant stream of people sunning and swimming through the entire summer. Our neighbors think nothing of bringing their less than well behaved grandchildren or out of town friends along. It's even worse when we're not here. A few years ago we had foolishly told our friends and neighbors to feel free to use the pool when we weren't home! Now I feel like they must watch for when we leave. I can deal with the trash that's left behind, but my question is: What if something happens while we're not home like an injury or worse.

~ Sorry pool owner, Millersville

Dear Sorry -- If something happens in your pool, you are potentially liable. A plaintiff will need to show that you were negligent and your negligence caused the harm to the individual. Negligence is generally defined as conduct that is culpable because it falls short of what a reasonable person would do to protect another individual from foreseeable risks of harm. You understand that letting a "constant stream of people sunning and swimming" is not a good idea. So will a jury. In contrast to your situation, public pools have strict rules, regulations and hours of operation. They also have lifeguards! Lots of them. Still, each season many people die or are permanently injured in pool-related incidents at these well run public pools. Your pool, while apparently public, is not well-run. Your gate must be locked. Your pool should be posted with a no trespassing sign. You must protect yourself and those folks who would use your pool while you are not at home and without your specific invitation. This is a great time to play one of my favorites games. Blame your lawyer! Practice the following mantra, "My attorney won't let us anymore." Or, "Our attorney won't let us anymore." Then there's the closely related, but useful, "Our insurance carrier won't let us anymore." Trash in your yard is nothing compared to the tragedy of finding a couple of lifeless bodies in your pool or having a young child permanently harmed in a near drowning. When tragedy strikes, you and your wife will pay big. As noted in an earlier situation, you must keep your own interests in mind. It is not in the best interest of your family to be the neighborhood pool.

Retirement is the great equalizer!

Better Health, Better Flavor Just Around the Corner

By Ellen Kittredge

Annapolis FRESHFARM Market



The world of diets, nutrition and exercise can be a difficult thing for even the well-educated, health-conscious consumer to navigate. Seemingly every day new theories and studies, often with contradictory results, are presented in the media. One study may tout the benefits of a new weight loss program. Is it going to be more effective than the previous three you tried? Another may claim that if you just take supplement X, all your health troubles will be solved forever. How can this be true, when just last week you read that supplement Y had the answer to all your problems?

For the nutrition professional, operating in this arena is similarly challenging, which is why I get excited when I can confidently recommend something to all of my clients without a question in my mind. The new Annapolis FRESHFARM Market is just that thing. If you haven't already been to downtown Annapolis to check it out, try to find some time next Sunday morning to make your way to the Donner Parking Lot, off of Compromise Street (right by the water) to stroll through the stands and pick up some high quality, nutritious and delicious local food.

This brand new farmers' market is a joint partnership between FRESHFARM Markets and the Annapolis Department of Economic Development. FRESHFARM Markets is well-known in DC and Maryland for their eight outlets that showcase locally produced and harvested fruits, vegetables, dairy products, eggs, meats, flowers, mushrooms, seafood, baked goods, homemade jams, cider, preserves, soap... The list goes on and on. And the Annapolis FRESHFARM Market, with as many as 15 producers, offers a similarly wide variety of delectable items. (Other locations in Maryland are St. Michaels, Silver Spring and Harbor East.)

Some of the farmers are the same as those who participate in the DC markets, while others are new. All are required to go through an application process, however, and meet certain standards to participate in the Annapolis FRESHFARM Market. This certification includes using organic, biodynamic or sustainable practices on their farms. This is one reason why I can so confidently recommend the Annapolis FRESHFARM Market, despite my clients' widely divergent health concerns. Produce grown using sustainable practices is more nutritious than conventionally grown produce. Farmers who use sustainable practices nourish the soil with appropriate minerals and other amendments, which results in fruits and vegetables with higher nutrient content. Plus -- and even the occasional farmer's market patron can attest to this -- they are more tasty!

Another reason I can recommend the market is that all products offered are grown, raised or made from ingredients produced by local farms within a 200-mile radius of Annapolis. The produce and even meats we find in the supermarket have generally been sitting in trucks or out on the shelves for days if not weeks, losing nutritional value with each passing day. All the produce sold at the Annapolis FRESHFARM Market is fresh and local, often picked that morning, which is a good guarantee of more densely packed nutrients.

I have heard that as a society we are overfed, yet undernourished, and unfortunately, in the work I do, I have found this to be true. Too many of us get by (barely) on highly processed and refined foods that were once derived from nutrient-packed whole foods but have little to no vitamins, minerals, phytochemicals or other nutrients left in them by the time we pull them out of their packaging. One of the best ways to eat a more nutritious diet, and thereby enhance health and wellness, is to eat locally and sustainably grown fruits, vegetables, meats, eggs, dairy and other products.

The Annapolis FRESHFARM Market will be open each Sunday morning from 8 a.m. to noon throughout the summer and into early October. Make a commitment to check it out. I'm sure you won't regret it. And, if you're not sure how to cook or prepare all those tasty-looking vegetables, fruits, meats, mushrooms, seafood, cheeses, etc., many farmers give out recipes and are usually more than happy to answer questions, offer suggestions, and help you decide which products to choose.



Ellen Kittredge is a nutrition and health counselor who grew up selling organic fruits and vegetables from her family's farm at the local farmer's market. In her Annapolis practice, Ellen works with a wide range of health concerns and specializes in helping her clients overcome the barriers keeping them from living at 100 percent of their potential on a daily basis. Reach her at www.ellenkittredge.com

What: New Annapolis FRESHFARM Market

Where: Donner Parking Lot off of Compromise Street

When: Each Sunday at 8 a.m. to noon
(June 1 through mid-October)

Why: Your taste buds will certainly be pleased with you when you sample the delicious fruits, vegetables, meats, cheeses and baked goods, all locally and sustainably grown, raised and prepared.

Try this recipe. Any of the leafy greens you find at a farmer's market can be used in this recipe, although my favorites are chard, kale and beet greens.

Risotto with Greens

(from Tree and Leaf CSA, Waterford, VA)

- 1 small onion, finely chopped
- 2 Tbs. olive oil
- 1 c. risotto, uncooked
- ½ - ¾ lb. fresh greens, trimmed and torn
- 2 stalks green garlic, sliced
- 2 14 ½ oz. cans chicken or vegetable broth
- Freshly ground black pepper, to taste
- 1 cup grated parmesan (optional)

Sauté onion in olive oil in a small stock pan. Add risotto and sauté until golden. Add greens and garlic; sauté until greens are wilted. Stir in broth slowly (one can at a time). Cover and cook on low heat until most of the liquid is absorbed, stirring occasionally. Add black pepper, stirring well. Add cheese, if desired, and blend well before serving.



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Lime Kiln

A Summer Treasure

By Penelope Folsom

Tucked into the hills of western Virginia is a special place well worth seeking out. Just east of Lexington, home of Washington & Lee and Virginia Military Institute, is the setting of a little-known rustic outdoor theater. Carved into what formerly housed a 19th century working quarry, the Lime Kiln Theater is an amphitheater that seats drama enthusiasts comfortably beneath the starry skies of summer. The entertainment leans toward America's roots and Appalachia, but the list is varied. Beginning in May, the weekend performances run the gamut, from Shakespeare's *The Tempest* (June 19-22), to a musical based on the life and songs of Patsy Cline (July 11-13 and 18-20), to an evening of a Celtic celebration which features music and tales from the Emerald Isle (Aug. 10).

Take your pick, one or all and plan to spend some time while out soaking up the bucolic setting in the foothills of Appalachia. There are numerous trails to hike and it's but a short 10-mile drive to the Blue Ridge Parkway. The two mentioned college campuses are certainly worth a visit and the restored home of Stonewall Jackson, which he occupied while teaching at VMI, is worth a look. Lexington is a comfortable town that invites a casual stroll with lunch or dinner at one of the excellent local restaurants.

Less than 200 miles from Washington, traveling across Virginia can be one of the highlights of the trip. If you use Route 66, there's the option of getting off at Front Royal and heading south on the Blue Ridge Parkway for 60 miles of delightful vistas with unexpected sightings of animals and an always changing array of wildflowers. It tends to get busy on weekends, but at other times you'll meander on down at your own pace. If the Blue Ridge doesn't appeal, Route 81 is the alternate route. It's worth spending one or two nights at one of the listed B&Bs. This is a treasure not to be missed.

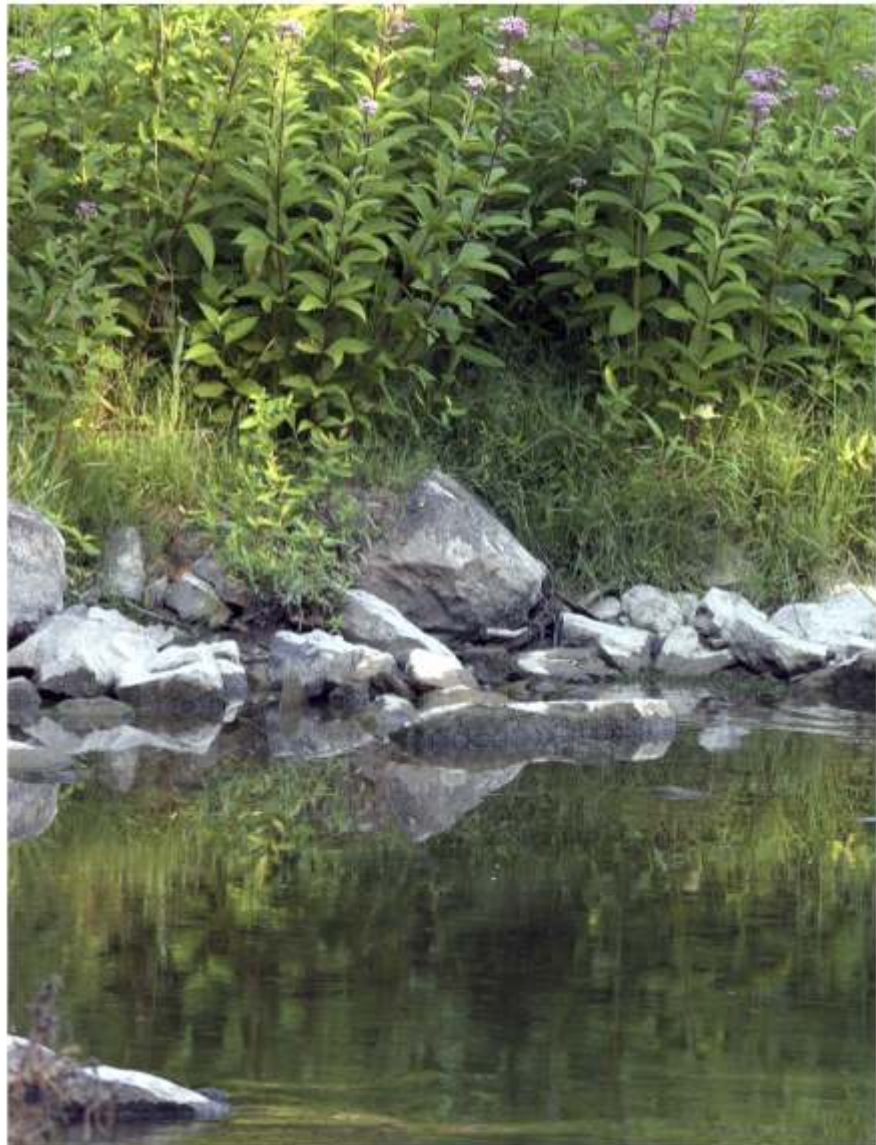
Lime Kiln Theater: www.theateratlimekiln.com
(540) 463-7088. All performances 7:30 pm
Bowl Seating \$25 Seniors \$22 Lawn Seating \$22
Production moves under the tent in case of rain
Local information: www.lexingtonvirginia.com

Accommodations:

Autumn Ridge Cabins
www.Autumnridgecottages.com
(866) 900-3387 • (540) 463-3387

Brierley Hill Bed & Breakfast
www.Brierleyhill.com
(800) 422-4925

Frog Hollow Bed & Breakfast
www.Froghollowbnb.com
(540) 463-5444



How Much Is

Remember the fairy tale of *The Three Wishes*? A woodcutter was about to chop down a huge tree in the forest when an elf appeared and said, "Don't cut down this beautiful tree. It's my home. If you leave the tree I will grant you three wishes." So the woodcutter put down his ax and went home to tell his wife. Sitting down at their table he sighed, "I wish I had a juicy sausage for supper." Immediately a sizzling sausage appeared. "Fool!" said his wife. "You've wasted one of our wishes." Then they began to argue and could not agree on what they wanted. The angry wife shouted, "I wish that sausage were on the end of your nose!" Instantly there it hung, and nothing would dislodge it. In the end they had to use the third and final wish to remove the sausage from the woodcutter's nose. The lesson? We are blind to our own thoughtless choices.

Many of us go to the mountains or the sea wishing for a little piece of heaven. And the planet is generous. There are many beautiful natural places. Do we value these treasures? Or do we spin our wheels earning more money, buying a bigger house, a newer car, a better boat and more luxuries? What sorrow for our land and our ocean, robbed of their natural beauty as a result. What can we do? The survival of our environment depends on every one of us. If you haven't seen it yet, you owe it to yourself to watch the Oscar-winning documentary, "An Inconvenient Truth." There are moments of



Enough?

By Pat Jurgens

awareness when light floods in and we catch ourselves in acts of foolishness.

We can cultivate an attitude of gratefulness by using only the water we need, take shorter showers and even flush less often! We can drive smaller cars and use less gas by combining errands. We can recycle, not shop excessively and refuse to litter. How about using fewer plastic bags and paper towels? Does this diminish our well-being? Not a bit. Living in a small place, I am happy as a wren in a bird house. Our great room is the pine woods and our rec room is the hillside with a murmuring stream below. Deer trot down their well-worn path past the back door. Chickadees provide a wake-up call each morning with a cheery "Phee-bee, phee-bee."

To protect our land and oceans we must own up to our excesses and let them go. To scale back and live life more simply doesn't require occupying a shack or subsisting on bread and water. It's about practicing conscious acts of kindness toward the earth. It means turning the story of the woodcutter and his wife around, and living in gratitude rather than greed.



Good Guzz

Catch some or all of the free outdoor entertainment under the stars throughout the area. Here are just a few with phone numbers and Web sites to obtain schedules:

Annapolis Harbour Center

Concerts from 7-9pm
Solomon's Island Road, Annapolis
www.annapolisharbourcenter.com

Annapolis Maritime Museum

Various programs Wednesdays 7-9pm
Second St., Eastport
(410) 296-0104
www.annapolismaritimemuseum.org

Chesapeake Bay Maritime Museum

Concert in the Park Thursday's
6:30-8pm, St. Michaels
(410) 745-6073
stmichaelscc@verizon.net

Columbia's Lakefront Summer Festival Movies

Family movies 8:30pm
Columbia Town Center
10320 Little Patuxent Pkwy.,
Columbia
(877) 713-9674
www.lakefrontfestival.com/wordpress/index.php

Fort George G. Meade Summer Concerts

U.S. Army Field Band 7pm
Fort Meade Pavilion
www.ftmeade.army.mil
(301) 677-6261

Linthicum Park

Concerts in the Park, Sundays 6pm
Benton Avenue, Linthicum
(410) 859-3308

Naval Academy Band Summer Serenade

Annapolis City Dock
Tuesday 7:30pm
(410) 293-0263
www.usna.edu/USNABand

Quiet Waters Park Summer Concert Series

Saturdays 6-8pm
Hillsmere Drive, Annapolis
(410) 222-1777
www.aacounty.org/recparks

Strathmore

Outdoor Evening Entertainment
5301 Tuckerman Lane,
North Bethesda
(301) 581-5100
www.strathmore.org

U.S. Naval Memorial

U.S. Navy Band Tuesday 8pm
7th and Pennsylvania Ave. NW
Washington, DC
(202) 433-2525
www.navyband.navy.mil/CBSched.shtml

William Paca House

Various Outdoor Programs
186 Prince George Street
Annapolis
(410) 990-4543
www.annapolis.org



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Estate Planning

With Your Pets in Mind

By Amy Bauer

While none of us wants to think about our untimely demise, we plan for it by creating wills and trusts, specifying who gets custody of our children as well as to whom we will leave real estate, money and jewelry. Who will take our pets is a frequently overlooked aspect of estate planning.

We certainly want our pets to be well cared for, but too often we make the following incorrect assumptions that jeopardize that wish. "Pets have short life spans so it is unlikely my pet will outlive me." Advances in veterinary medicine continue to extend the duration and quality of our pets' lives. Some species of companion birds can live from 50 to 75 years, while that pony your child wanted for Christmas might potentially bring joy to your home for the next 40 years. Even though dogs and cats generally have shorter life spans, indoor cats and small dogs can live well into their late teens and early 20s.

"The person to whom I leave my house will live in it with my pets." The person who inherits your house may not want to live there or might need to sell it to pay estate taxes. This individual may not have the financial ability or desire to then accommodate your pets in their own home.

"If I should pass away everyone knows I have pets and someone will go and get them." Do not count on confused and grieving loved ones to remember to immediately run over and feed your fish. Even when people do remember they often incorrectly assume someone else took care of it.

"The individuals to whom I grant custody of my children will also take my pets." The custodians of your children may not have the financial ability or enough living space to assume both responsibilities. These individuals may also have pet allergies or a number of pets themselves that would prevent them from taking in yours. Therefore, do not count on children and pets to be a package deal.

Should you buy into these assumptions, the results can be tragic. Pets have gone undiscovered for days and even weeks after their owner died. Is this the

result you want for your beloved pet? If not, then it is very important that you plan. So where do you start?

"...identify suitable caregiver candidates and talk to them about your wishes."

The first step is to identify suitable caregiver candidates and talk to them about your wishes. If you have multiple pets this may also mean separating them in order to find the right caregiver for each animal. The potential living situation needs to be appropriate for each pet. For example, if you have a dog that really dislikes cats then leaving Sparky in the care of your sister with three frisky felines is a poor decision for all involved. Be sure your candidates also understand the responsibilities of taking care of your pets like medical problems and grooming needs, as well as any behavioral or temperament issues so they can make an informed decision.

Always have a back-up plan should something happen and the selected caregiver is no longer able to assume the role. Is there a second caregiver you can name or an organization that will work to get your pet adopted? For instance, the Maryland SPCA's Legacy of Care program allows owners to pre-enroll qualified dogs and cats for adoption in the event of the owner's death or disability. Upon the owner's death, pets are placed into well-screened, permanent homes.

Once the caregiver selection has been made, consider working with an attorney who specializes in estate planning to walk through the various legal options available and then formalize your wishes. Potential options include possibly setting up a trust in the name of the human caregiver to be used for pet care purposes. The essential point is to be sure that once you have decided on an option, your wishes for your pets' futures are well-known and documented.

Finally, notify your veterinarian, boarding kennel, barn manager or pet sitter who the caregiver will be in the event of your death or an emergency. Grant these facilities permission to release medical records, boarding contracts or even the pets themselves if they are currently under the facility's care to the appointed caregiver. Be prepared to provide copies of any documents stating your caregiver wishes to be maintained with your pets' files.

While this column simplifies the steps and options, the intention is to get pet owners thinking about the issue so they will take the necessary precautions to protect pets. There is a wealth of information on this topic and a number of options available to pet owners. Attorneys who specialize in estate planning as well as veterinarians and animal rescue organizations are often wonderful resources. The point is to plan for the unexpected to ensure beloved pet companions who have stood by your side have someone standing by theirs when you are gone.



Thirsty Plants

By Edree Downing

**"If it feels dry, it is.
Get out the watering can."**

Now that you've gotten all those seedlings in the ground and all those ornamental ceramic pots filled to brimming, don't forget the most important part to keeping those plants healthy and flourishing. Water is the magic ingredient. If you want to be rewarded with blooms and foliage through the long hot summer, water those plants often and thoroughly.


Some plants will let you know immediately if their water needs have been neglected. Impatiens and their larger cousin New Guinea impatiens are rather dramatic in their attempt to get our attention. If you've planted them in the ground you'll find them lying prone and if in a hanging basket or planter they'll drape dramatically over the side in a grand show of neglect. Usually, it's not too late to revive them. Try copious amounts of water and return in a few hours. If they haven't been ignored for too long they most often will have perked up and will be back to their colorful selves. This of course is not the way to treat any plant that you love. But a weekend away with the summer sun beating down on them — even if for only a few hours — these moisture-loving, shade-tolerant plants can be beyond revival.

Other plants, not quite so drought-sensitive, such as petunias, geraniums, fragrant nicotiana, marigolds, sweet alyssum and the like, aren't quite so theatrical with their water needs but still require a good soaking every few days. Although geraniums purportedly don't mind

occasional dry spells, it's been my experience that they perform better if they're watered fairly regularly. I've found that watering as often as every other day, providing they have good drainage, keeps these colorful, sun-loving plants happy. The more popular foliage plants such as any of the ivies and any of the ornamental ferns also appreciate frequent watering. The best test to discover if water is needed is to push a finger down an inch into the soil. If it feels dry, it is. Get out the watering can.

If you have a small vegetable patch or even a container of patio tomatoes, there is no doubt they love water. Again, be sure there's good drainage because it's a rare plant that enjoys a soggy root system.

And if you are searching for an easy pick-me-up to give a boost to your flowers and foliage plants you can create a plant tea. Purchase a bag of dehydrated nutrient-rich cow manure, available at any farm supply or garden shop. Add one or two cups of the dried mix to a gallon of water. Use this beneficial tonic once every 10 days on all the plants that you care about and watch how they'll perform for you.

In the Bay area, with the proper care, you will get to enjoy your efforts through the long summer months and well into the fall with lots of colorful blooms and fresh vegetables. 



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The BENSON-HAMMOND HOUSE: "A Footprint Along the Trails of Maryland History"

By Phil Ferrara



We are blessed, those of us who live in the Chesapeake Bay region. Rivers and bays are surrounded by beautiful countryside with rolling hills that beckon outdoor enthusiasts and sportsmen. Music, arts, theater and museums abound in historic cities and towns for all those seeking entertainment and intellectual enjoyment.

Along with these pursuits, an equally compelling attraction is the history in which our region is steeped. Standing on the Annapolis waterfront one can easily imagine Captain John Smith sailing up the Chesapeake Bay on the long-ago day of discovery in 1608. Or you could sit on the grass of the Maryland State House and envision hearing the footsteps of Gen. George Washington as he climbed the stairs on Dec. 23, 1783. He would resign his commission as commander in chief of the Continental Army that day, ensuring that we would become a republic, not just another monarchy. Or you could listen closely by the river some September night and hear the reverberations of that 1814 cannon fire as the British fleet bombarded Fort McHenry.

Also surrounding us are many tangible displays of our region's history. The beautiful colonial era homes of William Paca, Charles Carroll and Samuel Chase in downtown Annapolis command our attention. All were signers of our Declaration of Independence in 1776. But there are numerous other lesser-known historic sites that deserve our interest. One of these is the Benson-Hammond House in nearby Linthicum.

In the early 19th century the area surrounding and including what today is the BWI Thurgood Marshall Airport was once fertile and productive farmland. The Thomas Benson family operated one of the numerous truck farms in the area that produced fruits and vegetables for markets in Washington, Baltimore and Philadelphia. Assisting the large Benson family during their harvest season were many "picker" families -- immigrant laborers hired to help harvest the crops. It must have been a scene reminiscent of today two centuries later across much of the United States.

About 1830 Thomas Benson built a large two-and-one-half story brick house to replace the log cabin as the family residence. The farm prospered as the years passed, and the home was later expanded by the son, Joseph, who operated the family farm. Eventually, ownership was transferred to the John Hammond family who continued the farming tradition until the land was sold for construction of the Friendship Airport in 1947. The Anne Arundel County Historical Society took possession of the house and a small portion of land in 1978 to restore the site to its 19th century heritage. It is now a valued addition to the National Register of Historic Places.

The restored farmhouse serves as a museum for the society to further its objective to depict life on a truck farm. One can enjoy seeing 19th century construction techniques and period furnishings, including an interesting trundle bed. Don't miss the portraits of the Benson and the Hammond families and the reproduction of Lady Anne Arundel. For artifact fans, there is a treasure trove to observe. You will find period cookware, stone mortars, a clothes 'ringer,' early vacuums, an account ledger system and something one will never guess the purpose of -- a roast cutting device. Ship blocks, nautical gear and an augur are exhibited along with old armaments of the revolution and the Civil War era. A simulated "picker" shack is on display depicting how the laborers of that time lived during the harvest. In the gift shop fireplace an imposing B.C. Bibb Co. iron stove will capture your attention. Outbuildings help promote the historical perspective. Among them are a meat house, corn crib, tack house and summer kitchen. Special events that take place annually include a June strawberry festival and a December open house for Christmas displays.

Plan an enjoyable day. Follow the footprints of our past, and visit the Benson-Hammond House for an interesting view of our heritage and history.



The Benson-Hammond House is located on the northeast corner of the BWI Airport at Aviation Boulevard and Andover Road in Linthicum. Visiting hours are 11 a.m. to 3 p.m., Thursday, Friday and Saturday. Phone (410) 768-9518.

Selling Nellie

By James Saylor

Shaking and moving abruptly this way and that, Nellie awakened my wife and me at 2 a.m. Normally, Nellie behaves herself. I made my way to the cockpit, realizing that a storm had struck while we were at anchor for the night. The storm delivered its punches with heavy rain squalls pushed by strong winds that shifted as quickly as a cat's paws.

Putting on my slicker and picking up a strong flash light, I made my way into the cockpit. In the still of the evening a few hours before, near the head of Aberdeen Creek off the South River, I had set the anchor some 30 yards off someone's pier. With eight feet of water under Nellie, I had let out some 70 feet of anchor line, plenty of scope for the depth of the water. With care, I had lowered the anchor — one designed to hold boats much larger than mine in a gale. So, Nellie should have been safely secured when I put the engine in reverse and backed her up to set the anchor deep into the bottom of the creek. Had I found security? Only in theory.

As the storm built up, when climbing down the stairs to go back into Nellie, I put theory on the shelf and with it weak trust. I forgot about riding the storm out. Time to turn on the engine, which I did. Doing so eased the perils of the storm, perils such as having the anchor line coming apart in some hidden place, the anchor pulling up, confounding theory, or really heavy winds simply overpowering Nellie. Turning on the engine and putting the gears into forward reduced the strain on the anchor and line and, should any misfortune have happened, allowed me to retain some control of the situation.

It was hard to think through exactly what control I would have in the inky darkness of the morning. If the anchor or its rode had failed, I might have made a run for more shelter up a small creek to the east. But I did not know what the depth was of that creek, making such passage an unsavory alternative. Anyway, after a half an hour, the storm passed, and I went outside again to check our position. All was still again.

Morning disclosed that the late summer storm had possessed enough energy to push Nellie to within 10 yards of the docks, even with the engine going. A check with another sailor anchored nearby disclosed that his wind meter clocked the gusts at a mile a minute, not bad for a highway.

For the record, Nellie is a Sabre 34, meaning that she runs, length over all, 33 feet, eight inches. The Sabre Yacht Corporation of South Casco, Maine, built her well in 1979. Technically speaking, she is a mast-head sloop with a centerboard, and sits four feet below the surface of the water. Perfect for cruising Chesapeake Bay.

Why go sailing, given the heartburn it can cause? I mean the heartburn of trying to make your way to a quiet anchorage. That thought aroused another memory. I recalled heading one late, spring evening into the Little Choptank River, on Maryland's Eastern Shore. The sun was low. Light breezes were cooling off the place. Nevertheless, an hour or so remained for Nellie to reach the anchorage I had picked for the night. We cruised under power, propelled by a trustworthy, 24-horse power diesel, that moved us, but not fast enough for me. (Oh the glory of a power boat at such times.)

Our charts indicated that the channel we were in lay a quarter mile or more from the shore, with little but shallow mud between boat and shore. No place to get out of the boat and walk. I wondered if my stomach was thinking of snacking on my liver, the suspense being as strong as it was. Eventually we reached the protected anchorage we sought. It proved to be less protected than I hoped for; acres lay between us and trees on the distant shore. But we made do. Dark clouds that piled up to the west turn out to be nothing, which gave us a quiet night. No problem. But the memory of the suspense lingered.

So, why sail if it is a hassle? The answer is that for many of us it is a necessary hassle overcome by much pleasure. Sailing clears the mind of weekday rubble. Adventure and occasional peril shake a person out of taking the good life for granted or considering that life is an entitlement — useful attitudes for the workplace. Sailing also amounts to one of the fastest ways to return to being a child. At the helm you get lost in the distractions of keeping sail and rudder in harmony, while keeping a cool eye out for adverse changes in weather and competing courses of other boats — a high calling indeed.

All these memories and speculations occurred to me recently when my wife and I decided to sell Nellie. Selling remains one of the fastest ways to leave the child in you and return to being an adult. How do you figure out a price for selling family? To sell your boat in particular requires character and forbearance, especially if you have owned her for years — in the case of my wife and me, nearly 30

years. We and Nellie have been through a lot together, so she has long been a member of our family, even though she has never joined us at the Thanksgiving dinner table. Guilt and sentiment requires a seller to maintain a level head and an eye for the main chance. Those traits help get you in a frame of mind to set a price for your boat, a price that gets you as much money as you can without offending too many potential customers.

You might say that, so far as selling a boat is concerned, today will always be the best of times and the worst of times. First, the worst. For these days in particular, the boat market in many sectors suffers from what might be called a reduced emotional intensity. It is also called a buyer's market.

Now, the best. You as a seller of a boat hold the promise of reviving a buyer's love of life at a bargain, a cost greatly reduced by a slow economy, and the unpredictability of the latest fashions that run America's economy. People need to be reminded of the gifts offered by boats, gifts of the poetry around them, especially on the waters of seas, lakes and rivers. This is, after all, poetry that enables anyone with a taste for being on the water to ease the burdens of making a living and raising a family. Boats are just as important for people without families, for they gain from sailing the benefits of rest provided by diversion and even from backing off loneliness.

To leave any creature with whom you have spent a generation is sad. But Nellie is going to a good family who will keep her at Wharton Creek in upper Chesapeake Bay and who plan to let her continue to see the world. If you happen to see Nellie, please wave at her. For my part, I'll sail as long as I can, but for the duration on a smaller boat that keeps me closer to home.



James Saylor is turning his energies these days to finding another sailboat. To do so, he's relying in part on his experience as a writer (to find the boat) and artist (to figure out whether the candidates he finds make the cut). Jim can be reached at Saylorworks@comcast.net



The USS Sterett ... Forever Dauntless

By Leslie J. Payne with Vice Admiral Ken Malley

*"Officers and crew of Sterett,
man this ship and bring her to life!"*

This command will make United States naval history. And if you are reading this magazine, it will be happening in your own backyard.

For the first time in more than 20 years, a major U.S. Navy warship will be commissioned in Baltimore. The USS Sterett (DDG 104) is the Navy's newest Arleigh Burke-class, guided-missile destroyer and is named after naval officer Andrew Sterett, who was born in Baltimore 230 years ago.

When I learned of the early August celebration, I grabbed a bottle of champagne to break over the ship's bow. Thankfully, Vice Adm. Ken Malley saved me from embarrassment by reviewing some naval vocabulary and the subtle differences of each word. The christening of a ship includes its ceremonial naming and the use of a bottle of champagne or sparkling wine. Launching a ship occurs when it is first put into the water, although it still requires much work to be ready for service. Commissioning pertains to a formal ceremony at which the prospective commanding officer, crew and ship are placed into service as a United States Ship (USS) of the line ready to defend our country. The commanding officer reads his orders, assumes command of the ship and the ship is placed into active service. According to Malley, "This is the greatest event in the life of a warship."

This will be a memorable event celebrating a magnificent ship. The Arleigh Burke-class destroyers, of which the Sterett is the 54th of 62, are among the largest and most powerful warships ever built. The Sterett was built in Maine, cost \$1.35 billion dollars and took approximately three years to complete. It will be the most technologically advanced destroyer ever in U.S. Navy service.

According to the USS Sterett Commissioning Committee, the ship will

be used for a variety of operations, "from peacetime presence and humanitarian crisis management to sea control and power projection." The ship will be capable of fighting air, surface and subsurface battles simultaneously and contains a myriad of offensive and defensive weapons designed to support maritime defense needs well into the 21st century."

Andrew Sterett

The USS Sterett is named for an officer who lived centuries ago. Andrew Sterett was born in Baltimore, Maryland, in 1778. The fourth of 10 children, his father was a successful shipping merchant who had served as a captain during the Revolutionary War.

In 1798 Andrew Sterett was commissioned a lieutenant in the U.S. Navy. In the prior year the U.S. Frigate *Constellation* had been built and commissioned in Baltimore. Sterett was assigned to the new ship and to command of a gun battery when the *Constellation* captured the French ship *L'Insurgente* during the Quasi-War with France.

Sterett was later in command of the schooner *Enterprise* when she captured the French privateer *L'Amour de la Patrie*. Later when the *Enterprise* sailed to the Mediterranean to suppress the Barbary pirates, she captured a 14-gun Tripolitan pirate warship after a fierce battle lasting several hours. Three times the battered *Enterprise* fought off attempts of the pirates to board ship. Sterett's stellar skill at handling the *Enterprise* allowed him to rake the pirate ship fore and aft. There were 80 pirates fighting, but after suffering significant casualties, their leader finally surrendered to the U.S. Navy. Sterett ordered the pirate ship's guns and ammunition tossed overboard and the ship dismantled. The Tripolitans were humiliated by their defeat. Sterett and

crew accomplished this victory without losing a single man on the *Enterprise*.

This triumph made Sterett an early U.S. Navy hero. Congress authorized President Thomas Jefferson to express the nation's thanks by presenting Sterett with a sword when he returned to Baltimore in 1801. The crew received an extra month's pay for their bravery. Sterett resigned from the Navy in 1805 and pursued a career as a merchant marine. He died in Lima, Peru, at 29 years of age.

Andrew Sterett was undoubtedly a hero of the early U.S. Navy, showing bravery and determination against what seemed to be insurmountable odds. Now centuries later, "Forever Dauntless" is the motto of the new warship; fitting words for a vessel bearing the name Sterett.

The USS Sterett will arrive in Baltimore on Aug. 2, 2008. The following week will be a special one for the crew. Planned activities include attending an Orioles baseball game, touring Baltimore, Washington, D.C., and Annapolis, playing sports with local groups and participating in community relations projects. Such activities will be a welcome break. For many of the crew this will be their first liberty port since joining the Navy.





Funding for the week of commissioning will come from the charitable sponsorships of corporations and individuals. Sponsorship levels range from \$100 to \$25,000, each level to be recognized. A sponsorship of \$100 would be acknowledged with an invitation for two seats at the commissioning ceremony, an honorary plank owner certificate and listing in the commemorative publication. A gift of \$500 would give you all that plus two Sterett ball caps and two invitations to the reception for the chairman and commanding officer. The larger the sponsorship, the more seats and privileges the contributor will receive.

On Saturday, Aug. 9, 2008, the commissioning will take place in the Baltimore Harbor at South Locust Point. Hoping to avoid Baltimore's expected heat and humidity, the ceremony will begin at 7 p.m. Music will be performed by high school bands and the U.S. Navy Band. People in attendance will range from family members of the Sterett's crew, to government officials and Helen Bentley, a former Maryland congresswoman and a member of the commissioning committee.

Speeches and salutes will give way to the memorable images of modern history-

in-the- making, blended with history of long ago. The Sterett will not be the only warship on site. The well-known sloop of war Constellation will be moored bow-to-bow with the Sterett. Built in 1853, the Constellation is usually at the Inner Harbor and is one of Baltimore's most popular tourist attractions. Seldom, if ever, does she leave her mooring in the harbor. But this grand ship of yesteryear is named after the original Constellation on which Andrew Sterett served. The original Constellation was decommissioned and broken up in 1853, and the Constellation of today was built soon after.

The ships will exchange gun salutes. A descendant of the Sterett family, dressed in a vintage 1790s Navy uniform, will be escorted by Fort McHenry's drum and fife corps from the Constellation to Sterett. This will symbolize the spirit of Lt. Andrew Sterett's "forever dauntless" courage being passed on to the modern warship. As the Sterett's sponsor, Michelle Sterett Benson, delivers the order to bring the ship to life, the crew will man the lines, whistles will blow and flags will fly, and the hearts of Americans watching will swell with pride.

When the commissioning celebration is over and the crowds are gone, the Sterett and her crew will set sail for her homeport in San Diego, California. Those of us left behind will bid them Godspeed, our hearts full of gratitude for all the men and women in uniform, past, present and future, who defend the freedoms of this great land. May God continue to bless America.



For more information contact:
Ken Malley at (410) 956-5687 or e-mail
him at kmalley57@comcast.net.

Sterett's Stats

Homeport: San Diego, CA
Builder: Bath Iron Works Corporation

Displacement.....9,195 tons
Length..... 509.5 tons
Beam..... 59 feet
Draft..... 31 feet
Speed..... 30+ knots
Complement..... 369
Power Plant..... 4 GE LM2500 GT
2 Shafts 100,000 HP Total

To learn more about USS Sterett
go to www.sterett.navy.mil

A Look at Downtown Annapolis

Coffee Shops and Favorite Dessert Places

By Stephanie Paulovich

Whether you're looking for a place to bring a lunch date or somewhere to catch up with an old friend, there are delightful locations right in the heart of downtown Annapolis that are perfect to visit on a summer's day. The following is a list of local favorites to satisfy that warm weather sweet tooth -- all within a comfortable walking distance of City Dock.

49 West Coffeehouse, Wine Bar and Gallery, 49 West Street 49 West is a quiet, cozy café with a full espresso bar, food menu, full service and a wine list. From soups and salads to hummus plates and sandwiches, it's a great place to go to catch a lovely lunch or have a coffee date. Artwork from local artists is displayed along the walls and available for purchase if you please. Outdoor seating tucked behind the main dining area is also available. Located on West Street, away from the crowded downtown area, 49 West is perfect if you are looking for a quieter, cozier café experience as opposed to the bustling coffee shops in the heart of downtown. In the evenings, live music is played in the back of the store and for a small cover charge, you may sit, eat, listen and enjoy the Annapolis music scene. A small parking lot in back is free and convenient for patrons. For a calendar of events go to www.49westcoffeehouse.com

City Dock Café, 18 Market Space If you want to sit down and enjoy a nice cup of coffee in a cozy but bustling atmosphere, this is the place to go. Located across the street from the old Market House, City Dock Café offers a wide range of specialty coffee drinks and delicious pastries. The location and the quick, friendly service make City Dock a favorite destination for locals. It gets very busy in the mornings with customers of all ages and during the evenings it is a favorite hangout of college-aged patrons. The price for beverages is very reasonable. If you make a trip to City Dock, try the Jamaican iced tea, a local favorite that blends apple cider and a variety of spices.

City Dock Café, 71 Maryland Avenue This City Dock Café location has a similar atmosphere and drink menu to the Market Space location, but has less seating. It's a bit more secluded and tends to draw an even more local crowd. The location is perfect for grab-n-go.

Hardbean Coffee and Bookellers, 36 Market Space Hardbean, with its spacious, well-lit seating area, is the perfect place to sit and read the newspaper or a book and sip on delicious coffee. There is a lovely view of the dock from the front of the store, and on a nice day or evening, you may sit outside and enjoy the view of the water or just sit and people-watch. If you are a tea-drinker, Hardbean offers a varied selection of exotic, delicious, premium teas from Alchemy Tea Co. There is quite a collection of books to choose from and it's a great place to shop for gifts. You can even purchase Historic Annapolis walking or air-conditioned bus tour tickets, from the store. Located right down the street from City Dock Café and across the street from the Market House, Hardbean is a great place to pop by and enjoy the day.

"...one will never tire of pursuing the perfect summer's day cool, refreshing treat."

Aroma d'Italia, 8 Dock Street Aroma d'Italia is the ideal place to go if you want a sugar fix. They offer a variety of gelato and ice cream flavors, specialty coffee drinks and sandwiches, salads and other food from their café menu. A spacious indoor seating area is perfect for enjoying a small lunch or treat. On a nice day, it's the ideal stop for a gelato and a walk down to the dock to admire the view and, of course, indulge in a bit of people-watching. Located next to Phillip's Seafood Restaurant, Aroma d'Italia gelato is an excellent choice for a slightly healthier alternative to ice cream on a hot summer day.

Annapolis Ice Cream Company, 196 Main Street A longtime favorite, this ice cream shop mixes up their specialties right in the store. With a bright welcoming atmosphere Annapolis Ice Cream is great for guests of all ages. Stuffed penguins decorate the store and marker-decorated, plastic ice cream spoons adorn the walls. With about 70 to 80 rotating flavors, and several additional seasonal flavors, there is something for just about everyone. A small seating area makes it easy to cool off from the scorching sun and enjoy a cold, tasty treat. The prices are reasonable and the ice cream is worth every penny. Located across from Joss Sushi and Castle Bay Irish Pub, this hidden delight is adored by locals.

City Wraps, 1 Craig Street City Wraps is a small sandwich wrap shop located across the street from the Annapolis Visitor Center and very near Phillip's Seafood Restaurant. Although it is not specifically a treat shop, City Wraps is owned by Storm Bros. Ice Cream and offers nine delicious flavors of smoothies and has tasty soft-serve. The ice cream is cheap and an excellent choice for a hot summer day. A few tables sprinkle the sidewalk immediately outside of the small walk-in shop, inviting patrons to sit and enjoy their cool treats. The classic soft-serve ice cream is highly recommended as it satisfies your taste buds and saves you a penny or two.

Kilwin's Chocolates and Ice Cream, 128 Main Street A recently-opened, family-owned branch of the Kilwin's franchise is located right on Main Street across from the CVS Pharmacy. A delicious variety of fudge, confectionaries and ice creams is offered. The fresh-squeezed lemonade is tasty and refreshing and a perfect way to cool off during the dog days of summer. The ice cream is rich and creamy and outrageously delicious but not for the weak of heart. There is a bench outside the entrance, a perfect place to enjoy your treat, or you can take them on the go. Since its opening in the past year, Kilwin's gets fairly crowded, but service is quick and friendly, and the waiting area is spacious so you should be able to get in and out comfortably.

Storm Bros. Ice Cream Factory, 130 Dock Street Since 1976, Storm Bros. has been a local treasure of Annapolis. Located next to Armadillos Bar & Grill, Storm Bros. is a prime location for ice cream. This little shop offers 46 mouth-watering flavors and its delicious treats are sold for a very reasonable price. The line often stretches far out the door in the summer and it can get a bit hectic waiting in line for your ice cream. However, the service is fast and they will get you in and out in a short time and on your way to dive into a mouth-watering bowl of ice cream.

Uncle Bob's Fudge Kitchen, 112 Main Street Uncle Bob's offers homemade old-fashioned fudge, cookies and brittle. Eight flavors of heart-stopping delectable fudge are available for your tasting and purchasing. The plump classic chocolate chip, oatmeal raisin and chocolate chip pecan cookies are delightful as well. Caramel apples, brownies and lemonade are also available. Their chocolate chip and oatmeal raisin "dippers" are dunked in scrumptious chocolate and served for your pleasure. Located in the old Annapolis General Store, Uncle Bob's Fudge Kitchen is a great place to go gift shopping and enjoy devilish desserts simultaneously.

Given the multitude of destinations in downtown Annapolis, one will never tire of pursuing the perfect summer's day cool, refreshing treat. The options are endless and all within easy walking distance. Enjoy!

Stephanie has been an avid coffee snob since working three years as a barista at Hardbean Coffee and Booksellers downtown. She continues her epic quest in search of fun and exciting new places for treats, sweets and coffee around the town! She can be reached at stephpaulovich@yahoo.com



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Family Fun in the Sun

By Debra Tobin

It's that time of year when families are planning their summer vacations. Unfortunately, with the rising cost of gas, some families may find themselves vacationing closer to home this year. For others, nothing will keep them from their annual excursion to the white, sandy beaches of the coastline or the breathtaking scenic view of mountains surrounding a log cabin snuggled into the hillside of a quaint little town. I love vacationing with my family. It gives us time to be together to share special times and make memories that will last a lifetime. It also gives us all a break from reality and allows us to experience new avenues of a world we all dream of. My family loves the beach. Living as far inland as we do does not allow for quick runs to the shore and so our ideal vacation spot for the past seven years has been the Outer Banks of North Carolina. Ocracoke Island, the southernmost island of the group, is our idea of heaven. Great food, pristine beaches and a whole week of solitude away from our stressful jobs. The grandkids romp in the surf of the ocean and capture crabs with a small net in hopes that grandma will serve them up some awesome crab cakes for dinner.

And although Ocracoke is my favorite spot, as long as I am on the ocean I don't care where I go for a vacation. It could be Jacksonville, Florida, or Charleston, South Carolina, or the Chesapeake Bay. Just give me the water and I am a very happy camper. From the time my two children were little we always took them to the beaches of Southern California. We lived within minutes of the beach so it was a daily excursion with them. Now that we're located so far from the water, the East Coast beaches are where I want to be.

A usual day for my family when we go to the beach is getting up at dawn and preparing a fast breakfast of cereal, pastries or donuts and juice. Then we gather up all our beach gear and pile into one vehicle squashed like sardines in a can and off we go. Usually someone has four-wheel drive so we can drive on the beach and save the long-distance walking with all our beach gear. One thing we have noticed on Ocracoke is that no matter where we go, the beaches are semi-private, which is very good for my family since I have four grandsons who are terrors at times.

It seems as though we eat all day long. The kids romp in the surf, collect hundreds of shells and dig holes to bury each other in. I like to walk along the water's edge and relax in my chair to catch the rays. We usually spend the biggest part of the day at the beach or at least until it's time to go to The Pelican for their famous spicy shrimp. My two oldest grandsons love shrimp and can eat it until it runs out their ears. I have never seen anyone eat so many shrimp and not get sick.



"I love vacationing with my family. It gives us time to be together to share special times and make memories that will last a lifetime."



Biking is big on the islands. We usually rent a few bikes and the grandkids and I ride around the town and shop a little or just gather in the beauty of the island. There's always something going on for sure. Riding through town, the sound of music drifts through the air as local restaurants and bars have live bands playing on the patios and the smell of food cooking certainly captures your attention.

Besides biking around the island, there are loads of other activities. Boat trips to other secluded islands, parasailing, sunset cruises, live entertainment, evening shows at the local theater, and fishing are just a few activities available for tourists.

If you are staying closer to home this year, here are some suggestions on how to take that vacation, but not at a high cost.

- 1) Vacation closer to home. Try exploring the beauty of your own area.
- 2) Go camping at a nearby lake or mountain campground.
- 3) Rent a cabin and go hiking or fishing with your family.
- 4) Visit friends or family you haven't seen in awhile.
- 5) Take a trip to a city nearby and visit the museum or take in a show with the family.
- 6) Take in a festival or two in your area with the family.
- 7) Set up your backyard to resemble a beach and picnic with your family.
- 8) Dig a fire pit and invite family and friends for a night of fun having an old-fashioned weenie roast and a night of singing around the campfire or telling ghost stories.
- 9) Plan a vacation with family members or friends and share the expense of gas by carpooling; share the cost of food and cook at your vacation site.
- 10) Take the family to an amusement park or water park.

You will find that you can still have fun with your family even if you don't take that yearly trip to the beach or to the mountains.

Debra Tobin can be reached at justdessertsldn@yahoo.com

Here are a few recipes you may want to try for your summer gatherings.

Spicy Shrimp

1 lb. large cooked shrimp
Old Bay Seafood Seasoning (to taste)
Dash or two of Tapatio Hot Sauce

Peel and devein shrimp; cook until pink; drain shrimp; add Old Bay seasoning and hot sauce. We all like the shrimp hot and spicy so I add a lot of Old Bay and hot sauce. If you get it too hot, just squeeze fresh lemon over the shrimp. Serve this with cocktail sauce for a real treat.

Easy, tasty crab cakes

1 pkg. Zatarain's New Orleans Style Crab Cake mix
1 lb. lump crab meat
¼ c. mayonnaise
½ c. water

Mix all ingredients and allow to stand in the fridge for 30 minutes; form crab cakes and fry until golden brown.

Deb's Hot Crab and Shrimp

1 lb. of lump crab meat
1 lb. of small or medium cooked shrimp
Juice of 3 fresh lemons
Tapatio Hot Sauce
Dash of garlic salt



Peel and devein shrimp and add to lump crab meat in a bowl; mix lemon juice, hot sauce and garlic salt and pour over crab and shrimp. The juice mixture should cover the crab and shrimp. Let this chill in the fridge and serve.

You can also use crab meat and lobster or you can use the crab meat alone. This is a really tasty appetizer for those who like hot and spicy seafood. And if you like crab cakes, I have found the easiest and most delicious way to prepare without all the fuss and muss. It's called Zatarain's New Orleans Style Crab Cake Mix.

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"The heat and sun can actually be more severe to our dogs than ourselves."

Keeping Your Pooch Cool

By Melissa Conroy

My basset hound Erasmus looks uncannily like a hot dog. Unfortunately, during these long, scorching summer months, he often is one, especially when we take our daily walks. Most of us enjoy nothing more than taking our beloved Fido or Rover with us on a nice summer walk. However, the heat and sun can actually be more severe to our dogs than ourselves.

Unlike you, your dog cannot sweat. While this might sound like an ideal situation at times, sweat performs a very vital function of cooling you down. Dogs, however, "sweat" through their tongues; panting cools them off. This is much different than the entire body cooling system we humans possess.

Don't forget that your dog is also carting around a full coat of hair. Imagine exercising in a wool coat, and you start to see what your dog suffers through on a hot day. If you have a dark-haired dog, he is also probably hotter than his lighter-colored companions because dark colors attract heat and absorb more rays from the sun. Additionally, dogs with very light, sparse coats can actually become sunburned if exposed to intense rays.

Your dog also lacks many of the sun-blocking mechanisms you put on before going outside. You might be protecting yourself with a wide-brimmed hat and a pair of sunglasses, but your dog has nothing keeping the sun out of his eyes or off his head. If you have ever felt the heat of the pavement through the soles of your shoes, you know that cement can seem hot enough to bake a cake on. Your dog, however, is scooting around barefoot with nothing protecting his paws from the scorching cement. Also, bear in mind that your dog is a lot closer to the pavement than you are and might be feeling the heat reflecting up from the cement more intensely.

If your dog is somewhat past his prime, this can also cause problems. Older pets, just like all elderly mammals, are less able to cope with extreme temperature changes.

Your older dog can suffer tragically and die if he is exposed to high heat for too long.

Heat can and does kill. If your dog becomes dangerously overheated, it can kill him or cause permanent medical damage. If your dog enjoys accompanying you on outside events during the summer (and what dog doesn't?) you should take precautions and be on the constant lookout for signs of heat exhaustion.


The best thing you can do for your dog is not take him outside during the high points of the day. Typically, 10 a.m. to 2 p.m. is the absolutely worst time to go for a walk with your dog. The sun is at its high point and the heat index is the strongest. Early morning walks before the sun has become too strong or later evening walks around dusk are best for your dog. It is cooler and the sun is not beating down. If you do walk during the afternoon, look for shaded routes or places along the water that tend to be cooler.

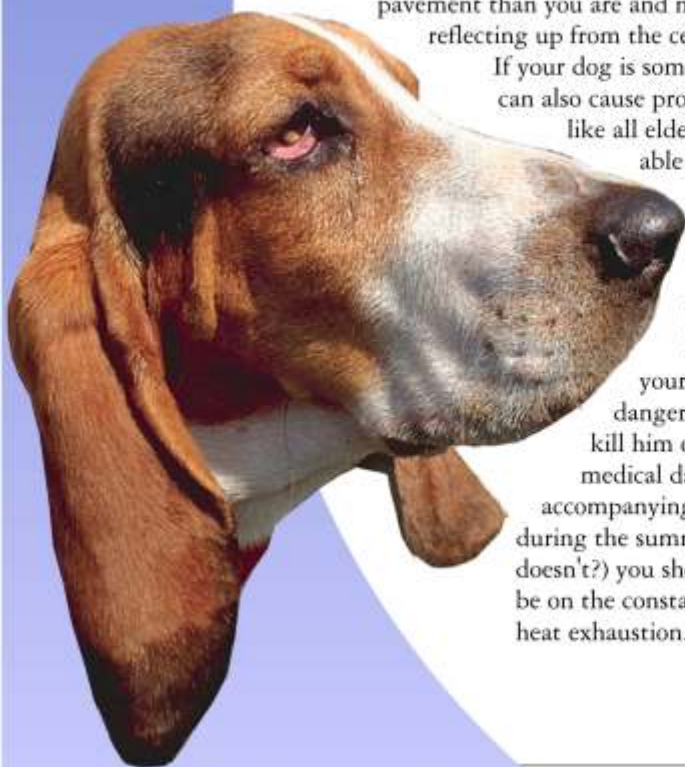
Make sure to carry a squirt bottle of water with you for your dog and offer him a drink periodically. If your dog starts "frothing" at the mouth and producing large amounts of foamy slobber or excess drool, this usually indicates dehydration. If his urine is dark yellow, he needs to drink more.

When you are out with your dog, you should be alert to signs that it is time to go back inside. If you notice a change in your dog's energy level or enthusiasm, if he is pulling back and looking tired, he is probably too hot. Veering toward shade, stopping for no real reason and finding spots to lay down are all clear signs that Rover is ready for the walk to be over. If you walk in a neighborhood, you probably try to keep your dog off people's lawns, but if you notice that your dog seems determined to walk in the grass, the pavement is probably too hot for his feet.

If you have a puppy or a very enthusiastic dog, he may play until he is sick from the heat. Be careful to monitor your dog's activity and have him sit in a "time out" if you suspect he is overdoing it. Puppies, like children, can become overheated and exhausted quite quickly, so observe him carefully.

More significant signs of heat exhaustion include excessive, hard panting, flushed skin inside the ears, stumbling and fainting. If the last two signs occur, you need to take immediate action. Turn the hose on your dog and pour cool water over him. Applying an ice pack to his head or on the inside of his legs at the groin area also help rapidly cool him down. You need to seek a veterinarian's assistance if your dog has fainted or becomes disoriented due to heat exhaustion. Cool your dog down until he is more stable, then rush him to the vet!

When you grab the leash and head out the door with your dog, take a minute to gauge the weather outside first. You may not have a problem walking in 95-degree weather on a bright, sunny day but that faithful companion at your feet might want you to wait a few hours until it is cooler. Heat stroke can be fatal for you and your dog, so be wise to the signs and practice safety for both of you. 



Fun in Finance

Through Creative Giving, Fiscally and Physically

By Linda Matney

I've often heard about putting fun in dysFUNctional. However, as we can see, there is no fun in finance. So how do we enjoy ourselves while keeping an eye on our ever-changing financial status? That's a tough one.

Perhaps one of the ways we could create fun in the mundane world of our financial lives would be to play with our imaginations. You may have heard of or seen the recent television show "Oprah's Big Give." She gave several contestants an amount of money each week and their challenge was to find the most creative way to help someone with those funds. Each week the least creative contestant was eliminated and the "survivors" continued. Eventually the winner, the most creative giver, won \$1,000,000 — \$500,000 to keep and \$500,000 to give away! Oprah, whether you are a fan or not, certainly created some conversations about the art of giving, if only among the viewers of this show.

What would you do if you had \$500,000 to give away? How creative could you be? What need in your neighborhood, town, state, country or the world speaks to your heart? What if we took that concept and applied it to our financial giving? Our level of giving need not be as grand as Oprah's to have an impact. No matter the amount, imagine what fun it would be to think of something creative and constructive. Dip into the well of your wallet or the wealth of your emotions and see what ideas come to the surface!

I'm intrigued by the opportunity to do things anonymously. Sometimes the creative part of the gift is figuring out how to be anonymous. The needs and the gifts and the method of giving could be interesting and challenging.

Where would you start? By identifying the amount you choose to allocate to your project or the needs that speak to your heart? Let's start with your heart. Are children your calling? Do you lean toward the elderly? Do you have a knack with tools? There are so many opportunities to spark our creativity. Do you know an independent pharmacy where you could give the pharmacist some money to help with prescriptions for an elderly customer who is too proud to accept help? What about a local nursing home that has a beauty parlor where you could pay for a weekly trip for someone who enjoys getting her hair done? If you get your nails done, does your manicurist offer her services outside of her shop, and if so, would she go to a nursing home and give manicures and pedicures to patients? Perhaps you could underwrite that adventure. Or you could offer a sense of family by visiting someone who doesn't have loved ones nearby. There is one caveat with this form of giving: To take a tax deduction on a charitable donation, you must make your donation to a qualified organization, according to Internal Revenue Service guidelines. Qualified nonprofits, generally identified as 501(c)(3) organizations by the IRS, include groups that are religious, charitable, educational, scientific or literary in purpose, as well as those that work to prevent cruelty to children or animals. However, those same qualified nonprofits may benefit in more ways than one from your contribution of time. According to one Web site discussing these benefits, "I've definitely put the value of volunteer hours into budgets for grant proposals. It's a wonderful tool to show how grant dollars will be leveraged to achieve greater "bang for the buck," i.e., running a \$75,000 program on \$25,000 in cash." The IRS publishes guidelines that nonprofits can use to value the hours donated.

Please consider these points when planning your creative giving. Whether your gift involves money or time or both, please remember that the well you give from, whether fiscal or physical, needs refilling periodically.

*Dip into the well
of your wallet or
the wealth of
your emotions
and see what
ideas come to
the surface!*

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

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DOC, I Need a Second Opinion!

By Louise Whiteside



Dr. X, I know you're recommending surgery. I realize your tests all point to it. But this is serious and a little scary to me. I'd feel a lot more comfortable if I got a second opinion." — "Dr. Y, we're both having a little trouble figuring out what's causing these pains. Your tests haven't shown anything positive. I'd like to consult a specialist for a second opinion." — "Dr. Z, the three medications we've tried haven't helped. In fact, I feel worse. I think I'd like a second opinion and possibly a different perspective."

Is it sometimes hard to utter these words, especially to your doctor, whom you've learned to respect and revere? To dare imply that this beacon of medical knowledge might not know — or might be missing something important about your medical condition? You bet it is! Our parents and most of us grew up with the notion that our doctor was one step below the gods. His or her word was gospel and we were bound by the medical advice we received, whether we agreed with it or not.

A lot has changed: Second opinions are often necessary and even critical to our medical treatment. Drs. Michael Roizen and Mehmet Oz, in their book, *You: The Smart Patient*, tell us that second opinions result in new diagnoses in as many as 30 percent of all medical cases and that, sadly, only 20 percent of patients each year actually get second opinions. Think about it: If only one in five patients ever receives a second opinion, and if nearly one in three second opinions results in a new diagnosis, we can uncomfortably assume that millions of people who need second opinions are not getting them, and that doing so would change the course of treatment for large numbers of them.

Why the reluctance? Again, many folks feel that getting a second opinion is like telling the doctor he or she is incompetent. Actually, in getting a second opinion, you may be doing your doctor a big favor, by giving him or her a chance to learn something new without having to attend a conference! And certainly you're doing yourself a service: You could be saving a lot of time and trouble — maybe even your life!

To give you an appreciation of how diseases can be missed or misdiagnosed by physicians, Drs. Roizen and Oz have provided us with a short list. The following diseases, because of their vague or nonexistent symptoms, are often overlooked by your doctor and caught by the second doctor: chronic fatigue syndrome, depression, fibromyalgia, kidney disease, osteoporosis, dementia and thyroid disorders. And many more! Think of how easy it would be to misinterpret such fuzzy complaints as headache, fatigue, memory loss and mild pain or anxiety. A second set of eye and ears can't hurt.

Suppose the second doctor makes a diagnosis that agrees with that of your doctor. All well and good: You and your primary doctor can proceed with treatment, or you can still seek a third opinion. But suppose the second doctor disagrees in full or in part with your original doctor. This can provide for a valuable discussion about the discrepancies. If, on the other hand, your doctor becomes defensive or insulted at being contradicted, you've learned something valuable: You need to go shopping for a new doctor!

Louise and husband John give their philosophy for selecting doctors: We interview them as if they were prospective employees (actually, they are) and hire or fire them as necessary!

How should you go about finding a reliable second-opinion doctor? In most cases, your first-opinion doctor is not a good resource. He or she is likely to send you to a personal friend or a respected colleague, who is likeable but not necessarily the expert you need. The following is a list of useful resources:

1. Call the head nurse in the hospital unit that treats your condition. This person has worked with all the doctors on the unit, and knows who is most skilled and competent.
2. Make extensive use of the Internet. Check out the following Web sites:

Agency for Healthcare Research and Quality
www.hqr.gov/consumer

While aimed primarily at health care professionals, this site has health information for consumers.

American Medical Association
www.ama-assn.org

Allows you to search for doctors by name or medical specialty.

CDC Health Topics A to Z
www.cdc.gov/ncidod/diseases
Includes information about infectious diseases.

Diabetes Physician Recognition Program (DPRP) www.ncqa.org/dprp
Recognizes physicians who demonstrate high quality care to patients with diabetes.

Family Doctor
www.familydoctor.org
Allows you to search for physicians who are members of the American Academy of Family Physicians (AAFP) by zip code.

Heart/Stroke Recognition Program (HSRP)
www.ncqa.org/hsrp
Recognizes physicians who demonstrate high quality care to patients who have had a stroke or who have cardiac conditions.

Find a top-notch physician for your second opinion. Make sure he or she knows all the facts. The bottom line is that you want an objective, unbiased analysis of your problem and a clear route to getting the treatment you need. It's well worth the time, and even the extra money, to have that peace of mind. As Drs. Roizen and Oz aptly observe: "Whose life is it, anyway?"

Good luck and good health!



We All *Scream* for *Sunscreen!*

By Melissa Conroy

If you are like many baby boomers, you spent your teen years luxuriating in the sun's rays, perhaps lubricating yourself up in baby oil and using a reflector to soak up even more sun. Years later, your skin is probably seeking revenge for all that sun exposure by developing wrinkles, discoloration, loss of tone and a rough appearance. There might be some scabby patches on your arm that the doctor diagnosed as precancerous, and you probably know at least one person who has had a brush with melanoma or another form of skin cancer.

The bad news is that you can't jet back in time to tell a young, foolish you to put down that bottle of baby oil and step aside. Too bad you can't because skin cancer is a very real problem in the U.S. The Center for Disease Control reports that approximately 50,000 Americans were diagnosed with skin cancer in 2004 and approximately 8,000 died. Melanoma, the most common and the most dangerous form of skin cancer, is particularly aggressive toward the young. Those with lighter skin, a history of skin cancer or a lifestyle that puts them outdoors much of the time are particularly prone to skin cancer.

The good news is that skin cancer, particularly nonmelanoma skin cancer, is highly treatable. And all forms of skin cancer are avoidable to a high degree. While you can't undo the damage of past beach visits, it is not too late to start protecting your skin. By taking steps today, you can prevent or minimize problems down the road. Since adults are living well into their eighties these days, it is important that you start caring for your skin now so that you can live the next few decades skin cancer-free.

The best defense for your skin is staying out of the sun, particularly full sun or sun during the high points of the day, typically 10 a.m. to 4 p.m. Take note that sitting near a window or driving in a car with the windows rolled up exposes you to more sun than you might think. The Skin Cancer Foundation warns that most windows don't block UVA (a different form of ultra violet light) from reaching your skin. In fact, it is not uncommon for people to have skin cancer or skin problems on the left side of their bodies only; doctors speculate this is because people expose their left sides to the sun when driving.

While in the sun, a hat with a wide brim is crucial. A baseball cap is a poor choice because it exposes your neck and ears to the

sun. Also select a hat with a tight, solid weave. Be mindful that sun doesn't just attack you from above since sun rays can bounce off water or pavement. If you are out on a boat, sun can reflect off the water and onto your face, so sunscreen is a necessity.

Protective clothing is also a must. Don't assume that any skin covered by fabric is automatically protected. The light, airy fabrics popular for summer clothing can provide very little protection against the sun's rays. The good news is that there are several companies that sell clothing made from dense, tightly woven fabric that offers a high SPF factor. Cabanalife, one such clothing line, offers a range of clothing that provides a 50-plus SPF factor from the sun's rays. Cabanalife's Web site claims that the average T-shirt offers only 5-SPF protection from the sun.

However, if buying a new summer wardrobe is impractical, you can receive all the benefits of complete full-body sun protection by applying sunscreen to your entire body. In fact, many skin experts are recommending this action. The Skin Cancer Foundation says: "Apply one ounce (two tablespoons) of sunscreen to your entire body 30 minutes before going outside. Reapply every two hours." If you give yourself the full-body sunscreen treatment you can step outdoors confidently, knowing that any sun ray that may slip past the fabric of your clothes won't reach your skin.

What sunscreen to choose? Gone are the days when SPF 15 was the highest option available, and sunscreen now comes in 30, 45, 50 and 60 SPF. In fact, Coppertone has just released its Ultra Guard Spray with an SPF of 70. Although sunscreen comes with an SPF as low as 2, SPF 15 is considered the minimum level for protection, and a higher number is even better. SPF measures the length of time sunscreen allows you to stay in the sun without burning. To calculate this time, multiply the SPF number with the time it takes your unprotected skin to burn when exposed to the sun. Let's say for example that you start burning within 10 minutes of sun exposure. Wearing SPF 15 sunscreen protects you for 150 minutes. Theoretically, wearing SPF 60 would allow you to stay outside for 10 hours without burning, but skin experts agree that you should reapply sunscreen every few hours, especially if you have been in the water.

Shopping for sunscreen is no time to be cheap. Last summer, my family went kayaking on a river, and I brought along a bottle of off-brand



sunscreen. Big mistake. The sunscreen beaded up and rolled off my skin, and I had to reapply it every 20 minutes and keep myself swathed in towels. Lesson learned: Don't skimp on sunscreen cost and quality. Brands such as Coppertone or Bullfrog offer high-quality products and are readily available in most stores. There are also a wealth of sunscreens dermatologists recommend that are useful for people with problem skin.

Do keep in mind that sunscreen has evolved from its previous incarnation as a greasy, thick goo that caused your children to squirm and fuss when you rubbed it into their faces. Today there are a variety of lightweight, easily absorbed sunscreen products on the market. Labels such as "sport" or "dry" usually refer to a sunscreen that absorbs without leaving the skin greasy or slippery. Spray-on sunscreen (which doesn't need to be rubbed in) has recently hit the market. Sunscreen sticks, which contain a block of sunscreen in a tube, are a convenient way to carry around sun protection. Additionally, sunscreen is showing up in a variety of personal grooming products, everything from body lotion to lipstick to hair spray can contain sunscreen these days so that you can be protected literally head to toe.

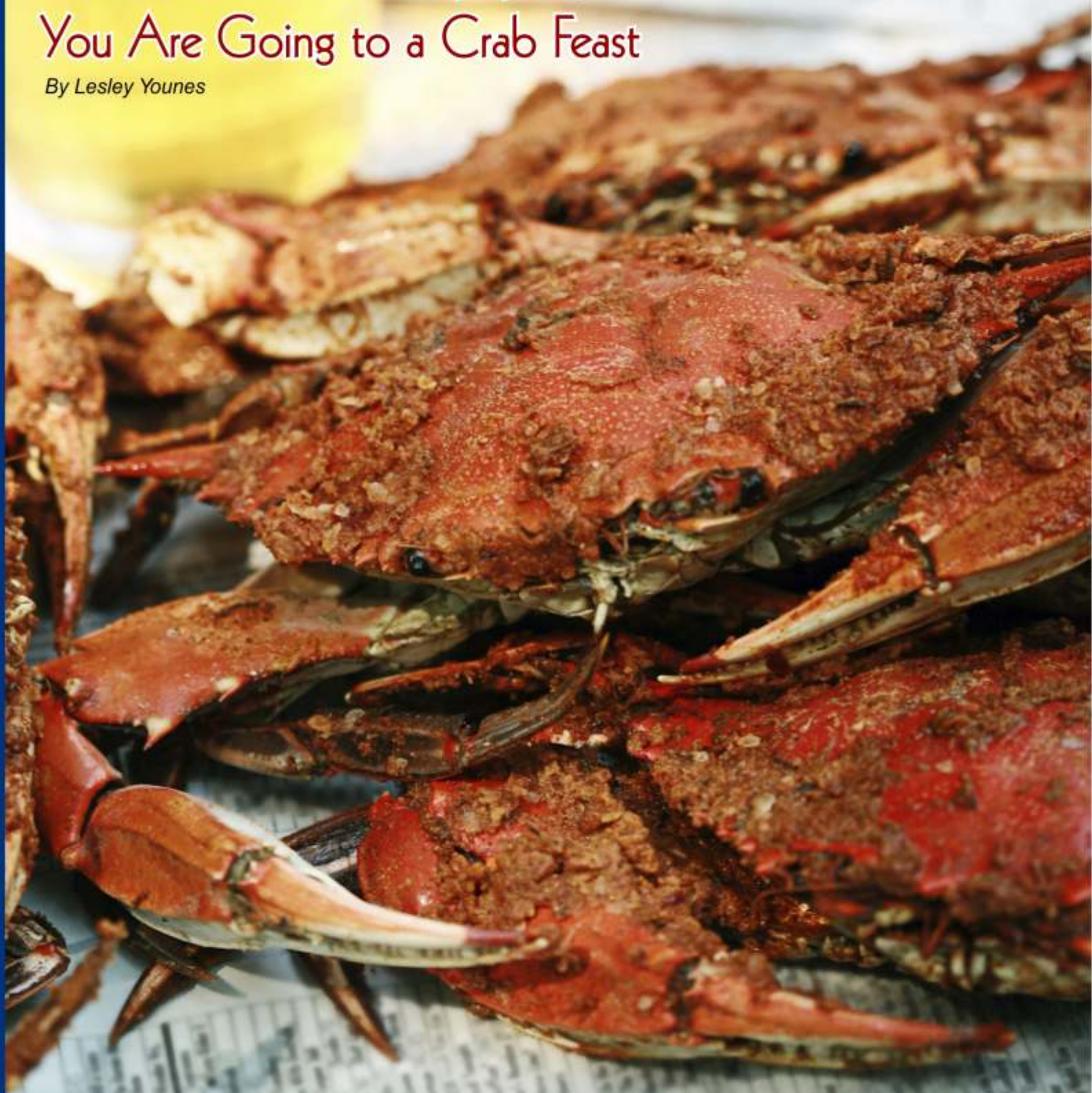
This is a good thing because sunscreen is a year-round must. Don't let a shady day fool you; you can burn on the ski slopes or while gardening on an overcast day. Clouds cannot block UV rays that cause sunburn from reaching you, and bright sun will bounce off fresh snow and onto your skin. Although summertime calls for more stringent sun protection (since we are typically outside more and the sun is more intense), sunscreen should be a part of your everyday grooming routine.

Your skin performs so many valuable functions: keeping illness out of your body, preventing dehydration, protecting you from the environment, to name a few. Give it the love it deserves by protecting it in return.



Save Your Old Newspapers, You Are Going to a Crab Feast

By Lesley Younes



Bring out the wooden mallets and the rolls of paper towels. Grab all those large gaudy plastic cups for ice cold beer and wear something that you don't care too much about! It's a messy business, but you will experience many murmurs of satisfaction.

If you are a first-time crab eater, then watch the master crackers at work. There are the barehanded crackers, the mallet thumpers and, occasionally, the foot stompers. But at the end of the show, everyone takes pride in slowly retrieving those snowy white sweet lumps of succulent meat from this strange little aquatic creature. So with a sense of humor, a large appetite and a little patience, follow the steps below and enjoy a summer crabfest.

1. Find a great location, preferably where there is plenty of room outside.
2. Set a date and invite your friends.
3. Set up tables with newspaper, mallets, sharp knives (for prodding and poking), lemon halves in water for cleaning your hands and plenty of paper towels.
4. Have plenty of trash bags on hand.
5. You will need a steamer and a BBQ.

Steamed Crabs with Old Bay Seasoning .. a Chesapeake Classic

Depending on your estimation of the experience and appetites of your guests, buy as many crabs as will suit your party. That could mean a half-dozen to a dozen apiece. After cleaning and preparing them, dust them liberally with Old Bay Seasoning and scatter chopped lemons among the crabs before steaming them for 10 minutes or until they have turned very red all over. Pile them up on the newspaper-covered tables and let your party begin.

Here are a few other delectable crab recipes that you may want to try:

Lesley Younes hales from the U.K. and has enjoyed crabs in many parts of the world. Particularly fond of the Egyptian crabs, she has only recently come to appreciate what the Bay has to offer. She can be reached at Kookaburra75@hotmail.com



CRAB SALAD SANDWICHES

Makes three cups filling

- 2 c. jumbo lump crabmeat (purchased)
- 2 tsp. Old Bay Seasoning (optional)
- 3/4 c. mayo
- 2 tsp. tarragon mustard
- 1/2 c. finely sliced shallots
- 1/4 c. finely sliced celery

Mix all ingredients together, then add three hard-boiled eggs, finely chopped.

Serve with buttered bread of your choice and very thinly sliced chilled iceberg lettuce.

SOFT SHELL CRAB

- 8 precleaned soft shell crabs
- vegetable oil to coat

- 1 tsp. Old Bay Seasoning
- 3 cloves garlic, minced

In this mixture, marinate the crabs for two hours. Meanwhile, make the herb butter by melting one stick unsalted butter together with two tablespoons lemon juice and a one-fourth cup each fresh chopped parsley and minced shallot. Cool. Grill the soft shells over glowing coals for three to five minutes on each side until they turn red. To accompany this, grill some corn on the cob. Brush both the corn and the crabs with the herb butter as soon as they are taken off the grill.

CORN AND CRAB CHOWDER

Four large servings

- 16 oz. shoe peg white corn, canned or frozen (white corn is sweeter)

- 1 c. whole milk
- 8 oz. clam juice
- 2 tbs. green onion, sliced
- 4 tbs. lemon juice
- 1/4 stick butter
- 4 oz. crabmeat

Reserve one-fourth cup corn. Bring remaining corn and milk to boil. Cool and blend. Add clam juice and green onions and blend until smooth. Check for seasoning and add if necessary. Mix in lemon juice to taste. Melt butter, sauté reserved corn, add crab and squeeze more lemon juice, season. Divide soup, mound crab mixture in the center of each bowl and serve hot or room temperature.

DID YOU KNOW?

To keep your cooler cold, fill quart size zip top plastic bags with ice cubes and place between food items. Not only will they keep your picnic cool but the ice cubes can be used in cold drinks.

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Grandkids

When the Chicks Come Home to Roost

By Melissa Conroy

Your four-year-old grandchild streaks past you, clad only in chocolate pudding, while your 10-year-old grandson is busy "trimming" the apple tree in the backyard with a steak knife and your 13-year-old granddaughter is watching TV, text messaging and surfing the Internet all at the same time. You are attacking a mountain of dishes in the sink, trying to recall if your kids (who are traipsing around Cancun this week) were ever this messy and loud.

Surprise, the grandkids have arrived for the week! You're so happy to see them, but a bit overwhelmed. After all, it's been years since you made breakfast for more than two, had giant holes mysteriously sprout in your yard and eaten hot dogs for lunch four days in a row. By day three, you're probably starting to look forward to your adult children reclaiming their brood. By day four, "I'm bored!" may be a constant complaint. Don't despair, here are some fun, kid- and adult-friendly activities to try with your grandchildren.

Spoil them senseless: This time-honored grandparent tactic entails filling the grandkids chock-full of sugar, letting them stay up late to watch action movies, buying them lavish presents and indulging their every whim before returning wired, cranky kids back to their parents with the admonishment, "Gee, your kids are spoiled. Didn't I teach you to raise them right?" This works best for visits that last only a few days, and is not recommended for week-long stays.

Go old-school: You probably have a variety of skills (canning, soap-making, quilting, milking a cow) that were vital when you were younger but not as useful today. Unearth these mature skills and show your grandkids how to do them. Younger kids especially love doing things with their hands. Teens will complain loudly, but often become interested as the process unfolds, although they may not show it. A note: Making bread is one of



**"Surprise, the grandkids have arrived for the week!
... Don't despair, here are some fun, kid- and adult-friendly
activities to try with your grandchildren."**

the most kid-friendly skills there is; bread dough is messy, sticky and makes an excellent Play Dough substitute.

Establish traditions: Traditions are the glue that binds people together. In my family, my maternal grandmother always made real whipped cream for angel food cake. She had an ancient electric mixer and would always put the bowl and the beaters in the freezer for a few minutes before starting. Have something that you always do with your grandkids, whether it is going to the zoo, making salt clay or watching *It's A Wonderful Life*.

Let them be bored: Kids today have very little contact with boredom and are accustomed to nonstop entertainment. This is to their detriment, so don't be afraid to let them go without being entertained. A certain amount of boredom is crucial for building character.

Ban technology: As stated above, you are dealing with "Generation Wired." Your grandchildren are growing up thinking that life must be an unending stream of fun and change. Fight back or you may not get any eye contact from your grandkids during their entire trip. Take a day or so where you confiscate cell phones, unplug the Internet and hide the remote control. Expect the kids to panic and go through withdrawal, but not to worry. It's good for them and will make it easier for

you to involve them in activities with you.

Host a tea party: Boys will likely have zero interest in this, but most girls will love it. You probably have some old teacups, lace tablecloths, antique silverware, and a variety of other things to create a fancy tea party. Host a tea party and invite other friends. This is a good opportunity to teach your granddaughters about baking, setting a table, entertaining, polite conversation and etiquette. If you don't have the supplies for a tea party, scout around to find a tea room in your area and take your granddaughters to it.

Let them build: Send the grandkids in the basement or outdoors with some wood, nails and a few hammers. Keep an occasional eye on them to make sure they are not hammering anything they shouldn't, such as the siding. Or if you have woodworking skills, show them how to build or carve something.

Put them to work: You have a few extra pair of hands in the house and the garage needs cleaning. Put two and two together and have your grandkids pitch in with some projects around the house.

Play old games: Candyland is a classic, and all kids should master it. Rummy or crazy eight are easy card games to pick up, and if you and the grandkids gamble with cookies or gummy worms,

the game gets even more interesting. Teach your grandkids that games come in nonelectronic forms.

Volunteer: "Generation Wired" tends to be a bit on the self-focused side. Take the grandkids along on a charity or volunteer mission to help them understand the struggles of disadvantaged people. Kids are always welcome in a nursing home, and if your grandkids are willing, have them sing, dance or play an instrument for the residents. Spend a day volunteering at the local animal shelter; kids love being around animals. Tackle a Habitat for Humanity project (tell your teenage granddaughter that there will be cute young men working on the house). Pick trash up in a park. Do something good for others.

Go camping in the backyard: Kids love tents. If your grandchildren haven't already rearranged your couch cushions to form a tent, pitch one on the backyard. Roast marshmallows over the barbecue grill and make s'mores. Let them sleep out there at night; just don't forget the bug spray.

Create a family chronicle: Dig into your old pictures and letters and work with your grandchildren to create a chronicle of your family, tracing the family line as far back as you can. Surf sites such as www.genealogy.com to find some research tools. Perhaps you and the grandkids could put together a scrapbook. Internet-savvy grandchildren might be inspired to create a family Web page. In the end, you all will have finished a meaningful and useful project the whole family can enjoy.

Read them classics: Find the books that you read to your kids and read them to your grandchildren. Also, give your grandkids the books you loved as a child. They will probably have to read *Uncle Tom's Cabin* or *Huck Finn* at some point in their schooling, so give them a head start.

"These are just a handful of cheap, fun activities you can enjoy with your grandchildren."

Although they might initially balk at an activity that doesn't require batteries, Internet hookup, special effects or text symbols, in the end, they'll have much more fun whipping up a batch of orange marmalade or constructing a birdhouse with you than they will spending a week watching movies and text messaging friends that are stuck at their grandparents' house doing the exact same thing. When your kids return to claim their brood, you can happily shoo them out the door, knowing that everyone had a good time and that the grandkids and you will look forward to their next visit.



Melissa Conroy grew up with three siblings and about 40 cousins and spent most of her younger years chasing after children. Currently, she has one "child" (a 70 lb. basset hound)

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Making More Plants

By Neil Moran

When a friend of mine gave me a beautiful bougainvillea, all I could think was, "Boy, would I like to have another one of those!"

Unfortunately, you can't just go to the store (at least where I live) and buy seeds for a bougainvillea. However, by clipping off a portion of the parent plant and doing what is called a softwood cutting, I was able to make, or more precisely propagate, an exact duplicate of this beautiful tropical plant.

Propagation is a fancy word for making more plants. There are several ways to do this including seeding, layering, cuttings, grafting, division and separation. Seeding, of course, is the most common method home gardeners use for making more plants. Seeding works in most cases. However, as in the case of the bougainvillea, it may be difficult to find seed, or in the case of perennial flowers, it takes a long time to grow a plant from seed. In these cases, it is much more practical to propagate by methods other than seeding.

Another reason to propagate plants by means other than seeding (referred to as asexual propagation), is to effectively clone your favorite plant. If you try to grow plants by collecting the seeds of hybrids you may be in for a surprise. Hybrids are bred over the course of several years, so that the genes of hybrid seeds get scrambled. Making more plants from cuttings or layering copies of the genetic traits of the parent plant results in a near-exact replica of the parent in terms of the color of the foliage and flowers.

You don't need fancy equipment, or an advanced degree to make more plants through propagation. In fact, you have probably already practiced a propagation technique by dropping a slip of a plant in a glass of water and seeing it root.

Unfortunately, not all plants will propagate themselves this way. I'd like to show you some easy ways to propagate more plants, focusing only on softwood cuttings and divisions. I'll also give you some pointers on seeding. The method you choose will depend on the type of plant, time of year and how soon you want to see results. There are some excellent books out on the subject, which will help determine what propagation technique to use for each plant. My favorite is *Plant Propagation A-Z* by Geoff Bryant. Another book that will guide you in this area is the *American Horticulture Society's A to Z Encyclopedia of Garden Plants*, which is also a good all-purpose book for serious gardeners.



Softwood Cuttings

Softwood cuttings are a fun and easy form of propagation. To do cuttings you will need an uncluttered surface to do the work. You'll also need a good sterile potting mix, such as what you would use to start seedlings indoors or in a greenhouse. A good mixture will contain peat moss, vermiculite and perlite. And don't forget a pair of sharp scissors or a knife. Lastly, you'll need a rooting hormone. Rooting hormone is usually sold in powder form in most nurseries and department stores.

Softwood cuttings are best done on green, herbaceous plants, such as geraniums, fuchsia or coleus. Take softwood cuttings when the plant is in active growth. Clip off a four- to five-inch section of the stem where it is green and in active growth (not woody). Make



Geranium



Begonia



Delphinium



Iris

sure you cut a section with nodes, which is the growing point of the main stem where the leaves are attached by a tinier stem, called a petiole. Remove these stems and leaves, exposing the nodes. A four-to-five-inch long cutting should have two or three nodes on it. Pluck away all but three or four small leaves (beyond the nodes), which will become the food factory for the plant.

Fill a four-inch pot with moist potting mix to within a half inch of the top. Gently press down the medium in the pot. Dust the node(s) with the rooting hormone. Now make a hole in the medium with a pencil and insert the cutting in the hole until the node is covered by at least one inch and a half of medium. Press the medium in around the stem. Wait about two days to water. Misting the cutting each day with water will help promote root development.

Place the cutting in a partially sunny window. Keep the medium moist but not overly so. In two to three weeks, the cutting should be rooted. If you really want to know if it rooted, carefully remove it from the pot and inspect around the node for root growth. Newly sprouted roots are usually white. If it has rooted, place it back into the pot it rooted in or find a new pot for its permanent home.

Divide and Multiply

Division is another easy way to propagate your favorite plants. This method involves digging up a plant and dividing the root system into two or more clumps of roots. Perennials such as lupine, silver mound and delphinium divide quite easily. However, some plants, like iris, may need a little gentle prodding. I usually stick these difficult types into a pail of warm water for a couple of hours before I try to separate them. Still others, such as grandma's old peonies, may be so difficult to separate that you'll need to slice through the root system with a spade.

Division also applies to propagating bulbs and corms, though it is sometimes referred to as separation. Bulbs such as tulips and daffodils make new bulblets each season, which can be gently pulled apart (in the fall) and planted wherever you want them. Gladiolas produces corms, which are similar to a bulb. These in turn produce cormels, which can be easily pulled apart in the fall and stored with the rest of your glad "bulbs" until they're planted in the spring.

Simple Seeding

In many cases, seeding is the preferred method of propagation. Seeding allows you the opportunity to shop the stores and catalogs and try some new things. Here are a few pointers on seeding. Seeds germinate best under consistently warm, moist conditions. Read the directions on the packet carefully, because some seeds, such as petunias, need to be surface-sown to take advantage of the light. Inside your home or a greenhouse you can improve germination greatly by providing bottom heat from a heat pad or heat coils.



Seeds can also be collected from plants and started outside or in a greenhouse. Just remember that seeds from hybrid species won't come back true to form. Plants that are listed as native, heirloom or open-pollinated are all good candidates for seed collecting. Seeds should be saved in a paper bag, not plastic. And most native seeds will need to undergo a cold treatment in a refrigerator for a couple of months to become viable. An excellent book on seed propagation is Eileen Powell's *Seed to Bloom*.

There are some other types of propagation that aren't real difficult to perform, but they're not so easy to explain in a magazine article. I hope you'll pick up one of the books I've mentioned and give it a try. So the next time you're wandering around the Bay Area and see a plant you like, perhaps if you're nice to that person they'll let you use their plant to make more plants!



Visit Neil's Web site at www.neilmoran.com

Plants that are easy to propagate by cuttings:

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By Dr. Techno

"Microencapsulating technology may sound more up to date, but for actual functionality my vote says big is beautiful."

Technological advances continue to allow manufacturers to pack more functions into smaller devices. Is this progress? Do we want it or need it? Is smaller better? MP-3 players, iPods, cell phones and video cameras are just a few of the products that have shrunk but also have become more versatile. While some technology-savvy consumers enjoy having more features crammed into a smaller device, many senior consumers are saying, "Enough is enough."

First, let's talk about cell phones. They aren't just for making calls anymore; you can take pictures with them, play videos, send text messages and even watch cable TV. While some consumers enjoy having these features on a gadget that can fit into your pocket, others just want to make phone calls. As a result, there's the Jitterbug Phone, made by Great Call Inc. It's a cell phone offering the same features found in cell phones 10 years ago. It makes and receives phone calls and has voice mail. The Jitterbug has added some relatively modern features such as a speaker phone and voice-activated dialing, but don't expect to download any ring tones to it. Its clam shell-style phone is almost the size of a home phone receiver (seven inches when open) and weighs a relatively light 4.4 ounces. To accommodate those with vision or hearing challenges, the

Jitterbug offers a large, easy-to-read screen, large buttons and a cushioned earpiece designed to block out external noise. You can dial 0 to get a Jitterbug operator, and if this weren't enough, the phone has a dial tone when you open it, just like you'd hear on your home phone. How retro.

Second, there are the computer keyboards. Aside from some bells and whistles for multimedia and a few oddly designed keyboards, such as the split keyboard, computer keyboards haven't changed much over the last 50 years. The QWERTY* layout design with the number pad on the right of the keyboard, and function keys along the top, seems to be the standard that the vast majority of consumers have found acceptable to interface with on a computer. Looking at the keyboards currently offered on the market, however, the trend is to make the printing on the keycaps smaller. Two companies counter this trend by offering computer keyboards that make accommodations for those with vision and/or physical challenges. The MoreKeyboard, offered by More Keyboard LLC and newly released in June 2008, offers keys that are slightly wider than those on standard keyboards. It has large, easy-to-find printing on its keycaps. The MoreKeyboard has all the functionality in its more traditional 104-key layout that

typists using either touch or hunt-and-peck will find easy to use. With a price tag of not much over \$50, it's a more affordable solution for those looking for a large-key computer keyboard. The BigKeys keyboard introduced by Greystone Digital Inc. is available for under \$200 and offers one-inch square keys with large lettering and numbering. BigKeys is available in a variety of colors and has an optional ABCDE layout, versus the conventional QWERTY format. Compared to the MoreKeyboard, BigKeys may be user-friendly for children or those with severe disabilities. However, its 60-key keyboard does not have a number pad or function keys, and it has a linear design that may make it more difficult to use by touch typists.

Microencapsulating technology may sound more up to date, but for actual functionality my vote says big is beautiful.

For more information contact:
www.morekeyboard.com
(800) 775-1678

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*QWERTY is a keyboard design adopted in 1874. The name comes from the first six letters on the upper left alphabet keys of the keyboard.

THE BAY

By Gilbert Klingel

Johns Hopkins University Press (1951)
(Currently out of print. Try Amazon.com to track down a copy)

Gilbert Klingel has spent many hours on the floor of the Chesapeake Bay and states that it is partly the purpose of this book to record some of the sights that he witnessed there. He felt when this book was written in 1951 that many changes would occur that would change what makes the Bay unique, and as one reads the book and thinks about the problems that we now face, his predictions are coming true. But his point is that the great Bay of Chesapeake will remain much as it has been for many centuries in spite of mankind.

The creatures and plant life he discovered in the still blackness 20 to 45 feet below the surface are fascinating to read about. Many of us have floated above this darkness in our sail and power boats, never knowing what was living beneath us. Mr. Klingel describes in amazing detail the light-carrying animals, the fiddler crabs and the marine worms that swim with him while he is walking or crawling along the silty, sandy floor of the Bay. A chapter is also devoted to the swans, herons and eagles that fly above the Bay or swim on its surface and call it home.

He describes how the whole world changes in five minutes when he is beneath the surface of the water. Also related in great detail is the life on the Bay's surface, which he claims covers almost 2,700 square miles. The calmness of the surface on a summer evening can give way to what he calls "a frothing mass of swirling bubbles" in a few minutes. The water can change from calm and blue to gray and angry, with waves several feet high. Veteran seaman can attest to how quickly the Bay can change from friendly to deadly.

After reading this most interesting book, which was by no means too technical and boring, I think the reader will agree with Mr. Klingel's first chapter title, *Incredible Chesapeake*.

~ Peggy Kiefer

BABYLON'S ARK, The Incredible Wartime Rescue of the Baghdad Zoo

By Lawrence Anthony, with Graham Spence

St. Martin's Press, New York, NY (2007)

In the chaos of the Iraq war, it would take an unusual person to think first of the animals in a zoo. But that is just what conservationist Lawrence Anthony did in this wonderfully moving true story, *Babylon's Ark*. Mr. Anthony has won many conservation and environmental awards and is very involved in the care and preservation of animals at the Thula Thula Game Reserve in Zululand, South Africa.

The Baghdad Zoo, once a popular part of the Al Zawra Park in the center of the city, was in the crossfire of full-scale combat and uncontrolled looting. Many of the wild animals in the zoo were killed, but not all of them. Even when war was being waged, some individual U.S. soldiers and a few of the zoo's dedicated staff had managed to keep some of the animals alive, although just barely.

Babylon's Ark tells the remarkable story of the zoo's transformation from a place of destruction, looting and death to the peaceful place it was before the war began. The condition of the animals and their cages was deplorable and there was no food or water readily available for the starving, dehydrated inhabitants of the zoo. The reader becomes acquainted with a blind bear, a pride of Uday Hussein's lions, a Bengal tiger on the brink of death, monkeys and other animals who survived the chaos of war. We also learn about a deplorable black market zoo and feel part of the rescue of some of Saddam Hussein's priceless Arabian horses who were hidden in the city for the black market and for use as work animals.

The dedicated employees of the zoo work with no pay in dangerous conditions to help Mr. Anthony haul water in buckets for the animals, search for donkeys to kill for meat, scrub cages and try to find funds to help restore the animals to health and the zoo to its former condition.

This is an eye-opening account of the inhumanity of some human beings, but also the heart-warming tale of how soldiers, civilians and conservationists worked together and put aside their differences for the sake of the animals. Mr. Anthony gets a little "preachy" at the end

of the book, but his obvious love for animals and the environment is very apparent.

Babylon's Ark is very disturbing at times and depicts wrenching violence, but the optimism and cooperation of many different people plus their love of animals is a very heartwarming read.

~ Peggy Kiefer

WATER FOR ELEPHANTS

By Sara Gruen

Algonquin Books (2006)

Jacob Jankowski is an elderly gentleman of 90, or, as he puts it, maybe 93. He is living with a secret that he has kept for 70 years. If this doesn't get your interest, you'll miss reading this incredibly well-written and interesting novel.

The Benzini Brothers Most Spectacular Show on Earth is a third-rate circus that travels on a rickety train full of freaks, clowns, animals and a large group of ragtag performers and crew. It is the early part of the Great Depression, and everyone there was lucky to have a job at all.

The central characters of this story are Marlena, the star of the equestrian act, Jacob, the "almost" veterinarian who is there because his luck had run out and was orphaned and penniless, and Rosie, the elephant who was to be the salvation of the circus. It is told in flashbacks by Jacob, who is now in a nursing home. The bond that develops between this unlikely trio is the heart of the tale.

Unknown to most readers, this is a world of sorrow, its own irrational rules, its own way of life and death. The ending is heartwarming and leaves the reader with a feeling that it is the only way that they would have wanted this "too good to put down" book to end. Everyone whom I know of who has read this book, enjoyed it tremendously — a rarity in itself.

~ Peggy Kiefer



What You Need to Know About Long-term Care and Planning for Your Future

By Jane Sinclair

As we age our chance of needing long-term care (LTC) increases. What is LTC? Long-term care provides a number of personal services when you require help with daily living, which is often referred to as custodial care for eating, bathing or mobility. LTC is needed when a person has a chronic illness or long-term disability and needs assistance. Currently, approximately 9 million Americans over the age of 65 need long-term care and that number is expected to grow to 12 million by 2020.

When the amount of help you need increases, a nursing home may be the only reasonable alternative. But long-term care is costly and annual nursing home bills can range from \$70,000 to more than \$100,000, depending on where you live. Annual costs are expected to exceed \$108,000 by 2020. Now come the questions of who can pay for this, what are your options and is long-term care insurance for you?

There are several options you can use to pay for LTC costs, and choosing what is right for you is one of the most important steps you can take as an active adult nearing retirement. Planning for your future now can preserve your assets, provide an inheritance for your heirs and give you greater flexibility during your pre- and post-retirement years.

You can pay with your own money, but that might undermine your estate or completely wipe out your savings. Medicare is not geared to cover LTC, but Medicaid is. However, you will need to spend down your assets and have a low enough income to qualify, which has to be done five years before seeking Medicaid assistance because of its 60 months 'look back' provision on your assets. Another option is long-term care insurance, which can pay for various degrees of personal care, ranging from a few hours to full-time coverage.

People who have assets to invest of \$2 million or up may often consider paying for long-term care out of pocket for several

years, and possibly forgo other planning options. In 2007 the average daily cost of long-term care was \$198. After paying this for several years, you could greatly deplete your investments and retirement portfolio.

Many times people think that the government will provide health care

needed through the Medicare and Medicaid programs. However, Medicare pays for health care for those 65 and older, and it does not pay for long-term medical services such as assisted living or adult care. In fact, Medicare only pays for the first 100 days of skilled care, such as physical therapy or nursing. Another stipulation is that you must be in the hospital for three days before receiving this benefit and must enter a skilled nursing facility within 30 days after discharge from your hospital. In addition, the care you receive must relate to the treatment of an illness or injury. Medicare pays 100 percent for the first 20 days and all but the first \$124 per day (2007) for the next 80 days.

Medicaid pays for health services for the very poor of any age; qualifications for Medicaid vary by state. Generally, the law says you must first spend down to the poverty level, using up all but about \$2,000 of your assets and there may be long waiting lists for facility care before you are admitted. Under Medicaid, nursing home care is essentially the only option. Home care, assisted living facility care, adult day care, outpatient services and alternate caregiver services are not usually reimbursed under Medicaid.

Medicare is a part of the federal government's Center for Medicare and Medicaid Services (CMS) and is divided into two parts: hospital insurance (Part A) and



medical insurance (Part B). If you are interested in receiving Medicare, you should contact the nearest Social Security office to determine whether or not you are automatically covered for Part A and to learn how to sign up for the Medicare medical insurance (Part B).

If you are approaching or beginning your retirement in good health, you will need to take stock of how to handle your LTC costs when they occur. Statistically, 70 percent of Americans over the age of 65 will require long-term care services during a portion of their life, and 40 percent will require nursing home care, which means that planning for your future health now is imperative.

LTC insurance may be the right option for you. It is specifically designed to cover your health needs and pay for the services that are not covered through traditional health insurance of Medicare. LTC insurance provides numerous policies to choose from and flexible options that allow each person to build a package that suits their needs best based on their age, health, length of deductible period, amount paid and duration of benefits.

Policies come in comprehensive or facilities-only versions. Comprehensive coverage may pick up LTC costs administered at home, an assisted living facility, an adult day care center, a hospice facility or a nursing home. The facilities-only

It is what it is — but you may be able to change it!

option is restricted to LTC in a facility such as a nursing home.

LTC insurance policies offer a range of benefit options. Generally, premium costs increase with more care location options, so facilities-only options may be the less expensive choice. Premium costs will also decrease the earlier you purchase the insurance. And they depend on how long your LTC care duration will be -- for as long as you live or for a shorter duration. The daily benefit -- how much the policy will pay for each day -- also affects your premium as will any built-in inflation adjustment of this.

A possible option to consider is a three-year duration policy since statistically, most people are not in a nursing home for more than three years. To determine what daily benefit you need, consider where your nursing home will be, since some states are more expensive than others. Be sure to include an inflation adjustment. This is crucial to 65-year-olds or younger, since daily costs may rise significantly over 10 or 20 years, and you may not need your LTC for many years.

Perhaps a short, fat policy with a four-year provision and an adequate but inflation-adjusted daily benefit, rather than a lifetime duration with a lower daily benefit may be suitable for you. There are many viable

"LTC insurance may be the right option for you ... to cover your health needs..."

options through LTC insurance that a person facing retirement should consider.

Long-term care insurance also provides other financial planning options to ensure that you are maximizing your long-term care plan. Insurance companies use one of two methods to pay a policyholder's expenses: cash-benefit (indemnity) or reimbursement. The cash-benefit plan will pay the full daily amount after you meet the criteria for coverage, whereas a reimbursement plan will only pay for qualifying expenses, up to the daily limit, once you submit the bills. Which one is best for you?

A cash benefit plan can offer greater flexibility because you can spend the money anyway you wish. For instance, if the plan has a \$150-per-day benefit and your expenses are \$125, you will receive \$150. You can use the remaining \$25 for whatever you want and up to \$230 per day is income tax-free, even if you just put it in the bank. Any

amounts above that would be taxable unless spent on qualified long-term care expenses and documented on your tax return.

All benefits from reimbursement policies are tax-free. But you will only receive money to pay covered expenses. Therefore, if your plan's benefit is \$150 per day, but your actual costs are only \$125, you will get the \$125.

Utilizing the flexible options and additional planning tools can save you and your loved ones time, money and stress. Preparing for future illness is a difficult step to take in one's life, but planning ahead is crucial in securing a sound retirement, reducing worries and providing peace of mind.

Seek a professional in your area to determine what may be the best option for you to pursue -- out of pocket, Medicare, Medicaid, or LTC insurance. Taking the steps today to secure your health and finances for the future is critical and should not wait.



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Dear Vicki



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

Talking Heads

The political season is upon us again and I have an acquaintance who is a political junkie. She eats, breathes and pontificates about politics constantly and is almost like one of the "talking heads" you see constantly on television. If this wasn't bad enough, she assumes that everyone she knows is intelligent, and therefore would naturally agree with her opinions and is a member of her political party. Well, I'm not and I don't agree with her views! And while I consider myself to be well-informed about the issues of the day, I am no good at arguing politics and could never hold my own with her, even if I wished to do so. We are thrown together frequently at social events so don't tell me to just avoid her. How can I handle this obnoxious woman without losing my own cool?

Apparently, your acquaintance never attended the "Great Aunt Daisy" school of manners! My Great Aunt Daisy was a true lady and drilled into my head that well-brought-up people never foisted their political or religious views on others. In fact, it was imperative to be sensitive and circumspect about talking of such things even with one's closest friends. Sounds like you attended the same school, huh?

Big, loud sigh. As we are now exposed to round-the-clock news and a seemingly never-ending election season, the tendency to be insufferable about these matters is on the rise. We see political commentators on television slugging it out in screaming matches regularly. Still, this is no license to adopt the same behavior within our social or family circles. It simply does not make for harmonious relationships and is downright rude.

Since you cannot avoid her, become adept at changing the subject. When your personal talking head gets on a roll, smile and respond by totally changing the subject. Don't wait for her to wind down while you seethe inwardly. When she comes up for air, as she must, just begin talking about the weather, your summer vacation plans or whatever comes into your head. Don't worry about finding a neat transition from the political talk to the new subject. Just cut it off and jump right on in! She will get the message and find another person to bore and offend or she will ask you what's up with the change of subject. Be prepared and simply respond that you prefer not to discuss politics in social situations. If she persists, excuse yourself.

For those of you who feel passionately about your political beliefs and think it is your duty to persuade others, think again. It is never OK to be rude and it is never an effective means to influence others. Instead of torturing others with your views, channel your passion into donating time or money for your cause, write letters to the editor and gently feel out others to find kindred spirits who enjoy the banter. Then, feel free to have at it and talk politics all you want. Just leave the rest of us poor souls in peace. Please!

Lonely versus Alone

For almost a year, I've been seeing a man that I met on an Internet dating site. There really isn't much physical chemistry but I've persisted because I hate being alone. What is really bothering me though is his pattern of criticizing me. It doesn't matter if it is my driving, my cooking or the way I spend my money, he has something negative and snippy to say. At times, it becomes pretty vicious. I've tried telling him how his constant put-downs hurt my feelings and he apologizes. He says he is just trying to be helpful and will do better. Then, it happens again. What can I do to make him stop? We've broken up several times over this, but he seems to really care about me and wants a relationship that will work too.

Instead of talking about how to make him stop, let's talk about what you're doing with this guy. There is little physical chemistry and he picks on you regularly. Is that right? Without going any further, there are two big red flags flapping in the breeze. This pattern is bad enough that you've broken up several times already. This spells t-r-o-u-b-l-e!

While I'm a believer that anyone can change, being persistently critical, as you describe it, is an ingrained personality pattern that usually requires professional assistance in the form of psychotherapy and a whopping dose of personal desire to change. It's not easy and it's not within your ability to make him or anyone else change. Criticism eats away at the soul of a relationship and at the self-esteem of the victim. This is not a minor problem to overcome.

What is more troubling is your willingness to put up with this for over a year when it sounds as if there are few positives to chalk up in favor of this relationship. It speaks of low self-esteem on your part and a desire for companionship at any cost. To be in a healthy relationship requires that first we are as emotionally healthy as possible. This is the time for you to examine, perhaps with some professional assistance, your self-esteem and your expectations for future relationships. Put your efforts into feeling more self-confident and secure and find out exactly what about being alone is the most troubling to you.

There is a difference between being alone and lonely. It is not uncommon to be lonely within a relationship that is cold and critical. Better to be alone and happy with who you are, than miserable with someone else. Although we are made to be connected with others, this need can be met in friendships, as well as in a romantic relationship. Explore ways that you can find companionship and make those connections that are vital for your emotional health. And remember---as long as you are tied up in this painful relationship, you are closing yourself off to other romantic possibilities!

You have choices on the way you live your life.

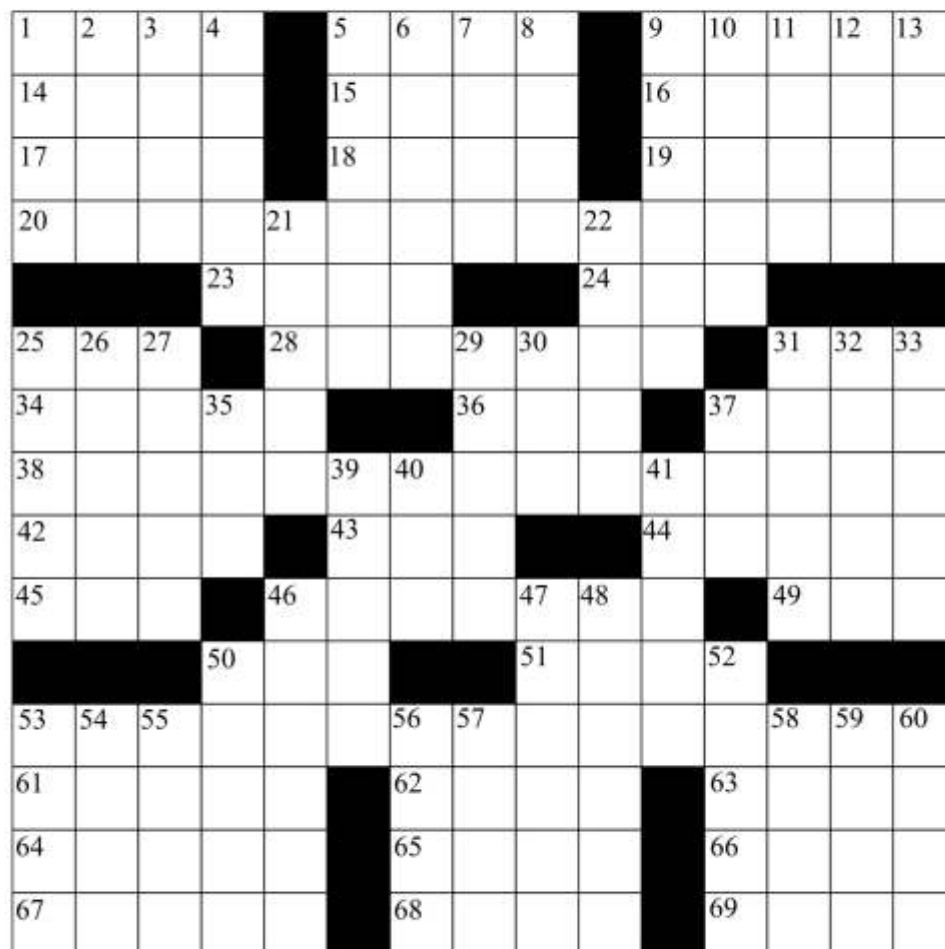
"Seeing Double Duty"

Across

1. Span's partner
5. Prefix with body or freeze
9. Pearl or peridot
14. Broke
15. What a litigant does
16. Spanish birthplace of St. Theresa
17. Choir section
18. Con's game
19. Flax fabric
20. Like a stunned beachcomber?
23. ___ loser
24. Choose
25. Mar's follower
28. Part of SUV
31. Flavor enhancer
34. Fleece
36. It could be white
37. Salmon type
38. Anxious cigarette consumer?
42. Go ___ (nag)
43. Use 52 Down
44. Speeds
45. ___-Mex
46. Black and white
49. ___ for the money
50. See 51 Across
51. Uses 50 Across
53. Soviet actors take a bow?
61. Nasty necktie?
62. Seed coat
63. Popular cookie
64. Market opener
65. Takeout place?
66. Await judgement
67. Acid and litmus
68. Put up
69. Lessen

Down

1. Ems et al
2. Vault necessity
3. Tiny Greek letter
4. Ticked off
5. State categorically
6. Cell centers
7. Colorful duck
8. Doctrines
9. Hillbilly's car
10. Turn out
11. 'Just kidding' signal
12. Robert ___
13. Bring down
21. Mythical Muslim maiden
22. Roomy place?
25. Cravat
26. Booth item
27. Send a document again
29. 'Camel' of the Andes
30. Davis Love letters?



Dave Fisher (© Dave Fisher)

31. Slogan
32. Martin in "Apocalypse Now"
33. Furze
35. Buccaneer's back
37. KGB adversary
39. S. Pacific island with important phosphate deposits
40. Goose egg
41. Providence, R.I. university
46. Riot cops at times
47. Schools
48. Daily preparation
50. Early stage
52. It magnifies the game
53. MIT, for example (abbrev.)
54. Libertine
55. Trip taker's exclamation
56. Parking garage feature
57. 30 Down, for example
58. W x H
59. Part of SLR
60. It makes a prospector prosperous

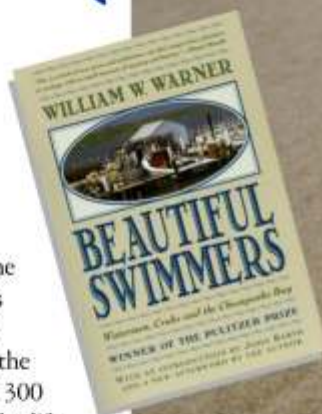
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Beautiful Swimmers



William W. Warner referred to the Bay's favorite crustacean as "beautiful swimmer" in his locally bestselling book of the same name, devoting over 300 pages to educating us on the life of the blue crab. Long a staple in the diet of the inhabitants

surrounding the Bay, the future of the *Callinectes sapidus* is cause for concern. The Bay's most popular crustacean is getting eerily close to becoming a protected species. Already a victim of tightened regulations, without diligent watchdogs to oversee the fate of this once-abundant species, its very existence could well become threatened.

Blue crabs inhabited the Bay long before we arrived and were abundant in huge numbers that will never be seen again if current conditions continue. Native Americans named the huge body of water "Chesapeake," which translates to "great shell fish bay." This massive body of water, a prime breeding ground for the ecologically sensitive crab, was once a safe haven. With the demise of the grasses, the increase in pollutants, encroaching development and overfishing, the crab has a far more difficult time surviving to his expected three years.

Warner's beautiful swimmers start life as microscopic eggs, traveling on the underside of the female, who is by then one-and-one-half to three years old. The "sook" (female) and the "jimmie" (male) perform their mating dance during the summer months in the shallow waters of the upper Bay. She mates only once in her life and is able to store sperm for future spawning. Moving to the higher salinity and cooler waters at the mouth of the Bay, she will incubate the up to 2,000,000 eggs on the underside of her abdomen for two weeks or more. As the zoeae hatch, they become part of the plankton world floating about close to the water's surface. They will drift with the tides and currents near the Bay's entrance for 40 days or more. Within two months the zoea morphs into the more recognizable immature crab and seeks water with a lower salinity content. Swimming north into the upper part of the Bay, he will find a food source of fish and vegetation. Capable of devouring up to 1,000 juvenile clams a day, he is on a continual hunt for food. His preference leads to live fish or plants, but he will resort to whatever is available and even indulge in cannibalism if there is no other food.



Starting his first molt within days, he will shed his shell nearly two dozen times as each growth spurt splits open the exoskeleton. The crab will take two to three hours to emerge from his old shell. At this point it is referred to as a soft shell, and is extremely vulnerable to predators while he waits the 72 hours for his new shell to harden. At the soft shell stage he is a delicacy favored not only by birds and fish but by crabbers as well.

Once enjoying the grasses of the Bay as a nursery, a hideaway and a source of food, the demise of the grasses has interrupted his way of life, leaving him without his natural habitat. Always vulnerable to predators, the average age for a sook or jimmie should they manage to elude the itinerant crabber, is three years. Predators of this bottom dweller include hungry blue herons, sea turtles and fish and even other crabs. Further exacerbating their struggle for existence is the constant assault by the pollutants that foul the Bay. From sewage, to fuel, to runoff heavy with nutrients, to the trash that Bay users carelessly toss, the crab, as well as other residents of the Bay, face a constant battle for survival. The bottom-dwelling blue crab is an aggressive adversary, but no match for the recreational crabber or professional waterman trying to meet the ongoing demand for the Chesapeake's favorite delicacy. The Bay supplies up to one-half of the US and purportedly one-third of the world's supply of crabmeat. Growing up to eight inches, the male is slightly larger than the female, and can reach two pounds. An experienced picker can pick through three to four dozen in an hour, plucking out the one to two ounces of edible meat, a less-than-stellar reward for a tedious process.

This year, as even more regulations are put in place, one can realize that there won't be much left if we don't become better custodians of the Bay's natural wonders. And with only one in one million crabs surviving from zoea to adulthood, there is a pressing need to become better stewards of the Chesapeake's most famous inhabitant. The time has come to renew, refresh and recapture the "great shell fish Bay," with stricter enforcement of laws governing the health of the Chesapeake. With constant vigilance, we can optimistically hope that this will be achieved during our lifetime.



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