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The Magazine for the Savvy Senior

WINTER 2008

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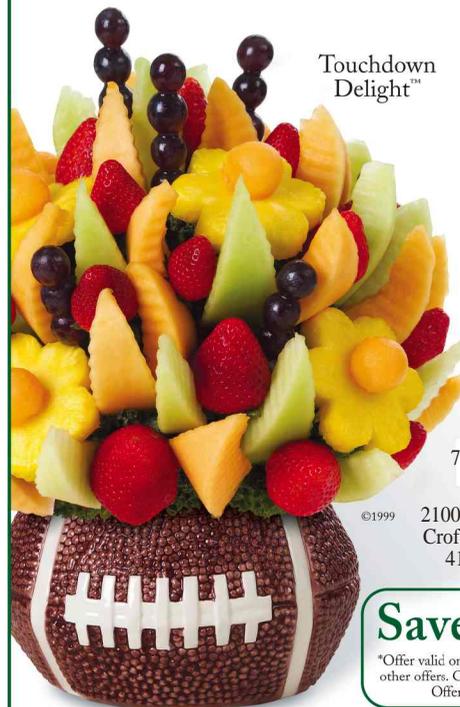
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ON THE COVER: Jane Piché, a retired registered nurse, appears on the cover this month with her husband Gordon, a retired Coast Guard Admiral. Both are avid bikers always in search of new and more challenging trails. They have lived in Annapolis for the past eleven years and when not enjoying pedaling through the countryside can be found on any of the numerous golf courses in the area or out enjoying the Bay in their Boston Whaler.

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

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OutLook

The magazine for the Savvy Senior *by the Bay*

WINTER 2008



Tecla
Emerson
Murphy
Publisher
and
Editor-in-Chief

As the world becomes smaller, the opportunities to travel have widened and have become much less complicated. Traveling has become easier than ever, now offering specific selections of destinations, a plethora of well-informed tour guides, an enormous choice of all-inclusive or bare-bones vacations and even opportunities to turn the adventure into a learning experience. It's all there.

In this issue we cover just a few of those opportunities, from a scenic trip down a portion of the Mississippi, the challenge of an Antarctic adventure, a safari through Africa, the relaxation of the Caribbean, a winding railroad trip through Colorado and an amazing opportunity of trekking through Greece. We cover just a few of the world's most interesting sites. The only question you'll come away with is which one to do first? For many of us we now have the time, the curiosity and with luck, some extra cash to enjoy the wonders that our world presents. If these don't tempt you, log onto any of the Web sites suggested on page 25 to spark more ideas. So many opportunities, so many choices, so little time! But the time is now and there has never been such an extensive selection. Is there a particular country that has you curious? Have you always wanted to try out that high school French that you took so long ago? Are you interested in a boat trip down a river winding through Europe? Or walking part of the Great Wall? Or facing a giraffe in Africa? Well, don't put it off — as we've said repeatedly, procrastination is no longer an option! When the winter days are stretched out endlessly before you and the frigid days of January run into February, take

some time to surf around in one of the travel Web sites that we have listed and find a trip that appeals to that adventurous side of you - the trip that has piqued your interest. Go ahead and do it, there has never been a better time. Years ago an overworked doctor from the Boston area who was recuperating from the recent death of his spouse traveled with a ski group to Chamonix, France, at the insistence of his concerned friends. It was there that he met his next wife. They were married one year later in Germany. That next wife was my mother and I was delighted to be part of the wedding party!

Perhaps this doesn't happen to every traveler, but ask any of the trekkers that you know and almost always they are more than delighted to share their adventures, stories and pictures. If you find yourself stumped for a destination or want to focus on a particular subject try Shawguides.com. The site not only has a wide selection of places to go and wonderful classroom opportunities around the globe, but it will hook you up with fellow travelers. And for many vacation destinations there isn't a better time than the winter months. Crowds have diminished, often the prices are lower and more often than not, you'll be with travelers sharing the same interests and background. In this issue we've covered just a very small part of what's out there, and we hope that you'll find something that gets you going. Let us know what you discover.

Happy adventuring,

Tecla Murphy

Letters to the Editor:

HOLIDAY ISSUE

This issue (the holiday issue) is crammed with interesting, informative, timely and entertaining articles! I usually tear out the articles I like or want to save, but part way through this issue, I realized I was clipping almost every page. So I'm just saving the magazine en toto! One thing I noticed: Your columnists and contributors, like Ann Ziegler, Leslie Payne, Lesley Younes and Victoria Duncan, are savvy and involved in the community. They bring a lot of good information and useful topics to their writing and are good writers also. Outlook by the Bay is a great addition to a town that I thought just couldn't get any better!

~ Joanna Hanes-Lahr

LOW-KEY, CREATIVE ENTERTAINING IDEAS

Had to laugh out loud when I read the article on entertaining "...hosting a party means vacuuming behind the refrigerator, organizing the linen closet..." Been there, done that. But I've learned. The best parties happen because of a good mix of guests and lots of fun conversation.

~ Alice R., Towson

GIFT-GIVING MADE EASY

Enjoyed the article on gift-giving to kids and would like to add my own two cents. With an ever-increasing list of grandkids now totaling seven, with the eighth on the way, a subscription to a good, age-appropriate children's magazine keeps them remembering me all year long.

~ F.J. Robinson, Edgewater

WHEN GRIEF COMES HOME FOR THE HOLIDAYS

Your article on grief was immensely helpful, especially with the events that occurred in our family this year. You prepared me for the holidays as well as the doldrums of January. I have planned a vacation with a friend. Thank you for a great article and a wonderful magazine.

~ jrphister@aol.com

**Please address your letters to:
editor@OutLookbytheBay.com**

ANNAPOLIS GETS HAPPY FEET AND SMILING FACES

Loved happy feet — what a way to get exercise. I did not know of their existence. Looking forward to being part of the group.

~ S & L Frank, Millersville

TURNING YOUR HOLIDAY CLUTTER INTO FAMILY TREASURES

Holiday clutter is the bane of my existence. Each year I unpack countless boxes filled with a lifetime of Christmas memorabilia. Each year I question what to do with all the wonderful trinkets — the question gets intense as I force myself to repack and return to my basement all of the "clutter." This year after reading your article, I determined that as attached as I was to all the clutter, it was time to pass it on to others to enjoy. Three of my four children returned over Thanksgiving and I let each of them know that they were welcome to whatever Christmas decorations they wanted. My clutter was reduced by 75 percent or more. I look forward to visiting their homes over Christmas and seeing a lifetime of trinkets displayed.

~ Susan R., Annapolis

CROSSWORD

Thanks for including last month's solution to what was a heinous crossword puzzle. Hope that you will continue the practice.

~ Jim Cranston, Annapolis

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PEACE OF MIND — A VERY SPECIAL GIFT

"Peace of mind" was a great article. My husband and I have had endless discussions on this but so far nothing in print. We took your article to heart, found a lawyer who specialized in estate planning and the deed is done. We can now sleep peacefully at night and so can our children who also would like to thank you.

~ Ellen H., Davidsonville

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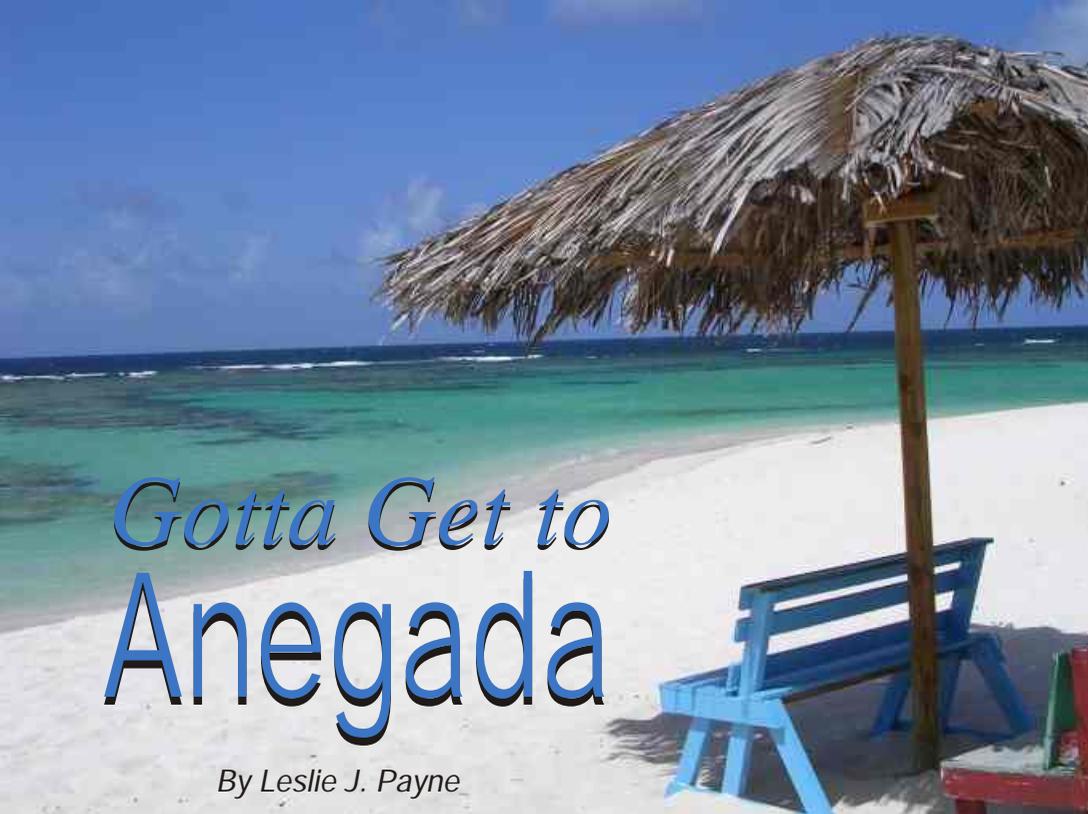
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Gotta Get to Anegada

By Leslie J. Payne

Photo by Leslie J. Payne

He leaned down from the pier, his large, strong hand dwarfing my slim one as he helped me out of the dinghy. His voice was deep and almost musical. "Welcome to paradise. Welcome to Anegada."

It had been a week of amazing sailing in the British Virgin Islands. I couldn't imagine an island more beautiful than Tortola, Jost Van Dyke or Virgin Gorda. So when Captain Ted and First Mate Richard (also my mate) announced we would sail to Anegada, the lazy tourist in me asked, "Why?"

Richard responded, "It's said to be a challenging sail and a unique island visit."

That seemed a satisfactory answer for fellow crew members Kathie, Pete and Renee, so I withdrew my thoughts of mutiny, and enjoyed the ocean sail while watching flying fish skim above the water's surface. Of all the visitors to the British Virgin Islands, less than 10 percent visit Anegada. Less than 1 percent of the world's sailors get there. And yet, we were on our way.

[The Mysterious Virgin](#)

Anegada is the northern-most island of these islands, 20 miles northeast of Tortola and 12 miles from Virgin Gorda. Also called "The Mysterious Virgin," it is quite different from the other hilly, verdant islands. About 10 miles long, three miles wide and surrounded by a treacherous reef, the coral island's highest point is 28 feet above sea level. Early mariners often could not see the

island until they were already caught in the reef miles off shore. Anegada is the site of more than 300 shipwrecks, but thanks to buoys and accurate GPS coordinates, our arrival was uneventful.

However, arriving in paradise makes quite an impression. Climbing out of the dinghy, I noticed our host's feet looked like he hadn't worn shoes in years. His smile let me know island life has its privileges: shoes are optional.

At the end of the pier was the Anegada Reef Hotel, a 20-room facility resurrected from the rubble of abandonment in 1976. The outdoor bar seemed to double as the information desk, there we made our dinner reservations and hired a taxi. Climbing into the back of our taxi, a well-worn pickup truck, we sat on homemade wooden benches. With impressive speed we bounced along a paved two-lane road and glimpsed passing scenes of low scrub vegetation, cows and mules. That first road was good in comparison to the wide dirt road we turned onto, which later became a one-lane path through brush. Finally we stopped.

[Loblolly Bay's Pristine Beauty](#)

After a short walk we were at *The Big Bamboo Shack*. The open-air pavilion had rows of tables and benches, ready for tourists to arrive any minute. In reality, the 100 or so residents of the island enjoy it more often. The whole day we saw only eight other tourists and four of them were with our sailing club. Knowing we'd return to *The Shack* later in the day, we walked down to Loblolly Bay.

Ever since arriving on the island I felt as if I were walking through the pages of a *National Geographic* magazine. Now I was sure of it. The view was breathtaking, surpassing all we had seen so far. The huge sweeping horseshoe bay, sparkling emerald blue water, reef, and pink-white sand made for a scene that defied description. We stood there amazed and stared at the pristine beauty.

Dotted along the beach were cabanas, sturdy umbrellas of palm leaves providing shade over wooden benches. We staked out our claim as we chattered in excitement and awe. Almost as amazing as the view, there were no other people in sight.

Typical of the islands, the snorkeling was excellent. The huge reef offered displays of various coral and fish. Swimming among a school of about forty large angelfish, I was delighted they seemed as curious about me as I was about them. When I turned, they followed, and for a while, we played a game of follow-the-leader.

The need for more shade finally pulled us from the beach back to *The Big Bamboo Shack*. As we ordered drinks, the bartender offered lessons in how to use the sun's rays and a magnifying glass to write on pieces of driftwood. Various sizes of driftwood were nailed to the bar, commemorating visits of people now far away. With a virgin pina colada in hand, I enjoyed vaguely familiar music played by a man on guitar and a boy on bongos. Finally I recognized the song -- a favorite from church set to an island rhythm. Giving a thumbs-up to the guitarist, his smile and nod acknowledged we had more in common than met the eye. As they continued to play requests, I stretched out in one of the hammocks that hung among the nearby grove of sea grape trees. I was thinking it couldn't get any better than this.

[Barefoot Dining](#)

We made our way back across the island and to our sailboat the same as we arrived. Walking down the pier to our dinghy, another scene caught our attention. A tall, lean man with muscular arms and a machete in hand was chopping off unwanted parts from the lobsters he had recently caught. The lobsters were huge. In a few hours, this would be our dinner.

Back at the boat we freshened up and regrouped, ready to head back to the beach for our evening meal. But there was no rushing off, because the sunset gave a glorious show worthy of all our attention. On each sailboat moored nearby, crews like us stood and stared in awe of nature's artistry. Photographers tried in a vain to

capture all the beauty of the scene, and again we realized the rare privilege of visiting this corner of the world.

As we got in the dinghy, I noticed Richard had not put on shoes. He shrugged and smiled, "We're in the islands, shoes are optional." Sure enough at this restaurant, if you were wearing shoes, you were overdressed.

Tables and chairs were arranged on the beach, giving a cozy restaurant feel. Our dinner was prepared on the grill nearby. The wait staff was delightful, and took good care of the 50 dinner guests who emerged from nearby boats and the two island hotels. The lobster was

perfectly prepared and the savory side dishes were served family-style. The slow island pace was just right for such a feast. We savored the food, conversation and friendship offered by the glow of candlelight.

As guests finished their meals they all eventually wandered into the tiny souvenir shop to pick out a remembrance of the evening. Reluctant to rush the experience, we were the last to leave our table, the last to leave the shop and the last to leave the island.

As we walked towards the pier, a few workers gathered around the bar, happy that another night's work was done.

"Good night! I love your island, I love Anegada!" I called to them. They smiled and bid us safe travels. They would still be here when we arrived home, where life is more hurried and shoes are required. But at least we got to Anegada, a unique bit of paradise on a coral island.



Leslie is a retired sign language interpreter for the deaf. She and husband Richard live in Annapolis, enjoying travel, sailing and chartering their sailboat New Life. She can be reached at LesliePayne@OutLookbytheBay.com



WAYS TO GET TO ANEGADA:

Arrive by boat, your own or a chartered vessel.

Charter flights from other Caribbean Islands such as Ace Flight Center in St. Thomas, (340) -776-4141.

Smith's Ferry Service runs roundtrip service from Road Town, Tortola, to Anegada, two to three times per week. You can reach the service at www.smithsferry.com

Photo by Leslie J. Payne

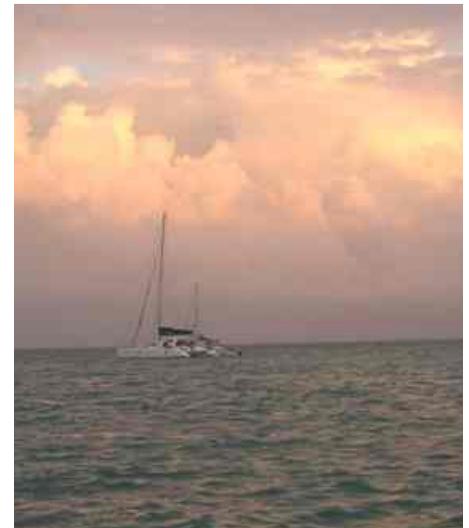


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Antarctica

The Trip
of a
Lifetime

By Peggy Markham

In the history of exploration only a small number of humans have ever visited the fifth largest continent. Now modern cruise ships have made this unique journey an experience for anyone who loves travel and adventure.

"Go down there for a vacation in the middle of the winter?" you say. It is summer south of the equator during December, January and February, but in the frozen icescape of Antarctica you certainly won't be sipping rum drinks or snoozing on a sunny beach. Instead you will see wondrous scenery and habitats of creatures that cannot be viewed anywhere else on the planet.

This adventure is like a thrilling novel. Imagine you are on a Russian research ship, the Akademik Ioffe, which has plunged into a thick fog as you sail into the Atlantic Convergence where the Antarctic Ocean meets the South Atlantic Ocean. You are on the bridge watching the radar screen, which is filled with tiny, yellow blips. "What are those?" you ask. The captain, a Russian, answers in a heavily accented voice, "Icebergs." Feeling your heart race, you wonder how he can steer the ship through such treacherous waters. With confidence from years of experience, the captain maneuvers the ship into calmer seas and clear skies. As the liner crosses the latitude marking the Antarctic Circle, you realize you are experiencing an

unforgettable occasion. The Russian crew gathers the passengers on the bow of the ship and pours glasses of champagne to toast the fantastic event.

This is only the beginning of a journey marked with breathtaking glaciers bathed in an eerie blue light, the sound of exploding icebergs breaking loose from icy coastlines and habitats for a myriad of awesome creatures. Rubber boats, called Zodiacs, ferry passengers from the ship to land for excursions. Giant humpback whales roar resounding blasts and splash within feet of the little boats. On islands such as Half Moon and Curerville you can walk among barking fur seals basking in the sun and those famous birds in their tuxedos, the penguins. These playful characters are amusing to watch and photograph — the Gentoo, Adelie, and Chinstrap. Side trips to active research stations manned by welcoming Ukrainians and Argentineans and the abandoned, bleak whaling station on Deception Island offer insight to the difficulty of humans surviving permanently snow-covered environment.

Too soon the ship heads back to the home port of Ushuaia in Terra Del Fuego on the southern tip of Argentina. As the isolated, mysterious frozen continent slips from view, you know that you have experienced a trip like no other.



Peter Link, a geologist and professor, took a cruise to Antarctica on Jan. 24 through Feb. 5, 2007. He booked his tour with Peregrine Expeditions headquartered in Australia with the help of a local travel agent. He offers these travel tips.

Travel Tips

*Start planning your trip at least eight months ahead (remember that travel in Antarctica is done only in certain months.)

*The tour company will send you a list of clothing that you will need.

*Washable, quick-drying underclothes are suggested. Most ships provide laundry service.

*Layering clothes is advised as temperatures can vary. On board attire is comfortable and casual. Wet suits can be rented when taking side trips. Wellington-type boots are a must and waterproof mittens with hand warmers, thin socks layered with wool socks are suggested.

*A charger for your lap top computer and digital camera. Check with your ship as to the type of converter you might need.

*If you take Aerolinas Airlines, you are limited to 33 lbs. checked baggage and 11 lbs. carry-on.

In Hot Water

By Melissa Conroy



Slipping into a steaming hot bath, you sigh in satisfaction. However, a few seconds later, that sigh of satisfaction turns to a sigh of frustration. Your standard-sized bath is not deep enough to cover your torso, so you continually squirm and splash water on yourself in attempts to stay warm, plus the end of the tub is angled too steeply for you to recline in comfort. After a few minutes of this, you wonder if maybe it is time to invest in a hot tub.

As winter brings its cold and chills, a hot tub can be the ultimate luxury. Hot-tubbing is an ancient concept, and the Greeks and Romans built elaborate public baths with cold, hot and tepid baths, plus steam rooms. People have enjoyed hot tubs and hot water soaks for millenniums, mostly because there are many physical and mental benefits to soaking in hot water. But before you spend the time and money on a hot tub, you need to look at the benefits and risks of hot-tubbing.

First of all, there is no doubt that immersing yourself in hot water provides immediate and satisfying results. A steamy bath melts away stress, soothes aching muscles and joints, and makes you feel wonderfully relaxed and calm. Jets can be positioned to provide a massage-like blast of water on your sore lower back or aching neck. If you struggle falling asleep, some time in a hot tub before bed can ensure you will be snoozing soon after you hit the pillow.

But there are more health benefits that hot tubs bring. For one, when you are up to your chin in water, buoyancy reduces the drag gravity places on your body. The reduced weight of your body is a physical comfort, but that's not all. The buoyancy and heat of hot tubs increase blood flow and improve circulation throughout your body. If you are suffering from a swollen ankle or other injury, hot-tubbing can be an excellent way of speeding up the healing process because it will encourage more blood to flow to the injured area.

Arthritis sufferers will find hot tubs soothing and comforting to their aching joints, and buoyancy means that there will be less weight on those joints, making movement easier. There is also some indication that diabetic patients can improve their condition by hot-tubbing. Diabetic patients often suffer from circulation problems and pain in their hands and feet, and at the very least, a hot tub can improve circulation so that these problems are soothed.

Sounds wonderful, right? However, there are some health risks to hot tubs that you must weight carefully before signing that order form. For one, if you don't have a hot tub now, you might want to try a few sessions in a friend's tub before committing to purchasing one of your

own. In my case, my heart doesn't like hot tubs. After a few minutes of being up to my neck in water, and my chest starts feeling uncomfortably tight. Similarly, some people find that hot tubs are not the best option.

For one, the warm, wet nature of a hot tub makes it a perfect breeding ground for infection and disease. One such disease is "hot tub lung" caused by the mycobacterium avium bacteria strain that hails from the same class as tuberculosis. Hot tubs must be cleaned regularly and maintained with the proper chemicals so that they stay healthy and infection-free.

High blood pressure patients should only use a hot tub with a doctor's approval as they can aggravate high blood pressure problems. Some people, such as pregnant women or patients with a history of heart disease, are urged not to use hot tubs because of the problems they can cause. A winter season caution: Those of you with dry-skin diseases should probably avoid hot tubs. The heat can irritates such conditions.

Even if you are not suffering from any medical problems, a hot tub still poses risks. For one, when you are soaking in a hot tub, your blood vessels are open, which usually means that the heart has to work less to move blood through the body. However, the pressure of water against your body counteracts this so that your heart is working normally. Once you stand up and the equalizing pressure of the water is removed, your blood suddenly wants to go down toward your toes, leaving you at risk of a dizzy spell.

It is the combined danger of hot, deep water and the physical changes from being in hot water that can present the most danger to you. Older bodies don't tolerate heat as well, and an older person could lapse into unconsciousness from the heat. A dizzy spell could lead to a slip and fall. Consuming alcohol while hot-tubbing is risky as the double whammy of hot water and sleep-inducing alcohol could cause you to fall asleep. All of this strongly suggests that you not hot tub alone.

For most people, hot tubs are both safe and beneficial. If you take some simple precautions such as obtaining a doctor's permission, staying alert for potential problems such as falling asleep and making sure that there is another person with you, you can safely enjoy all the stress-reducing and health-improving benefits of being in hot water.

Should You *LIGHT* the Fire or *Turn It On*?

By Melissa Conroy



Even the most efficient of central heating systems cannot compete with the ambiance and comfort of a fireplace. As winter intensifies, most of us long for the warmth of a cheerful fire, and what better evening entertainment on a snowy night than a good book and a hot drink beside a roaring fire?

If you want to add a fireplace to your house, you are most likely weighing the option of gas versus wood-burning. Both options have pros and cons you need to consider.

For old-fashioned cheer, you can't beat a wood-burning fireplace. There is nothing quite like the hiss and pop of logs burning and the comforting scent of wood smoke, particularly if you are outside on a frosty night and smell that wonderful aroma in the air. You can also enhance the aromatic appeal of your fire by burning specific types of wood such as apple or cedar.

A wood fire is also practical. You can toast marshmallows over it or bury foil-wrapped potatoes in its embers. Plus, you have the option of purchasing a wood-burning stove, which gives you both increased warmth and additional cooking surfaces.

“If you want to add a fireplace to your house, you are most likely weighing the option of gas versus wood-burning.”

A final benefit wood-burning fireplaces offer is that they are terrific time-wasters, and I mean this in the most sincere manner. Building a fire requires hauling wood, collecting sticks, fiddling with bits of tinder, and constant fussing once the fire has sprung to life. If you have more mundane tasks to accomplish such as paying bills or washing dishes, building a fire can be a handy excuse to avoid these activities. Since warmth is a primary need, particularly during harsh weather, you can convince yourself (or a spouse for that matter) that you are performing a vital action that needs your full and undivided attention and thus easily fritter away several hours in an amusing and comfortable manner.

However, wood-burning fireplaces have many disadvantages, and one of the

primary ones is the flipside of time: It does take a lot of time to build and maintain a fire, so you can't merely have one blazing right when you need it. You must also be certain to carefully put the fire out so that there are no hot embers before leaving the house, which means you usually need to wait several hours to let the fire die down. Unless you are home for the evening without anything pressing, a wood fire is usually out of the question and as a result is often reserved only for special occasions.

Mess is another consideration with wood-burning fireplaces. A fire will eat through logs and twigs at a surprising rate, and you will find yourself trudging outdoors to the woodpile and back again quite often, bringing in dirt and shedding bugs and bark as you go. Fires produce significant ash, which has an uncanny knack for smearing itself on carpet and clothing, and even an ash pit will not keep all ash in the fireplace.

Damage and potential risk are also part of wood burning fireplaces. You may ruin a favorite sweater or singe the carpet due to an erratic ember. An unattended grandchild could accidentally get burned. An improperly extinguished fire could burn your entire house down. Fire is a

marvelous and highly useful gift, but it is also one of the most devastating forces on earth.

If wood-burning fireplaces sound like too much work, gas fireplaces can be a welcome option. First, they are almost effortlessly easy to turn on and off. Some gas fireplaces require you to open the gas valve and hold a flame up to the gas to light it, which can be accomplished in a matter of seconds. Others merely require you to ignite the pilot light, then you can turn the fire on and off by means of a wall switch. Regardless, your gas fireplace will be blazing and pumping out heat in the time it takes someone else to bring in an armful of logs for their wood-burning fire. Because of this, you are more likely to use your gas fire more often.

However, gas fires have their disadvantages too. One disadvantage is purely aesthetic. Although many gas fires look surprisingly realistic and come with artificial logs and other accoutrements, they neither pop and crackle, nor do they have the same lovely aroma as wood-burning fires.

A gas fire is not as multipurpose as a wood burning fire. Your grandchildren will need to keep their marshmallows away from it. In fact, some gas fireplaces are hidden behind panes of glass that cannot be removed. These panes of glass take away from the general ambiance of the fire and can become extremely hot.

“Both gas and wood-burning fireplaces offer many conveniences and comforts to your home...”



While gas fireplaces put out steady, constant heat, they are usually not as warm as wood-burning ones: A properly tended wood burning fire can put out a terrific amount of heat. However, you can purchase a fan for gas fireplaces that will blow the heat outward to better warm your house.

Cost is a big consideration for gas fireplaces. The first month I owned my gas fireplace, I ran it nearly every day and was presented with a \$174 gas bill at the end of the month. The price of oil and gas are rising, especially during the heating season, and the cheerful flicker of a gas fireplace can quickly burn a hole in your utilities budget.

A final negative aspect of gas fireplaces is safety. A crack in a valve can cause a fire. Improperly vented gas fireplaces can leak carbon monoxide into a house. This month, a house in Bellevue, Washington, was knocked off its foundation by an explosion caused by a leak in its fireplace gas line. Although gas fireplaces in general are safe, they do present risks and they must be maintained and routinely inspected by a professional.

Both gas and wood-burning fireplaces offer many conveniences and comforts to your home, helping you stay cozy during the winter and serving as a lovely focus for friends and family. Both have benefits and drawbacks, things you will have to sort out.



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Dinner for Two

By Lesley Yaunes

St. Valentine was a priest in Rome around the year 270 AD. His ideas regarding affection between a man and a woman led to his execution on Feb. 14 of that year. He thus became a patron saint and spiritual overseer of an annual festival that involved young Roman men offering women handwritten greetings of affection who they admired and wished to court on Feb. 14. The greetings card acquired St. Valentine's name.

To celebrate this day, why not prepare this romantic dinner for two in less than two hours. Here's how it's done.

Menu:

- champagne cocktail*
- roast quail or Cornish hen*
- baked potato skins*
- carrot ribbons with sugar snap peas in a Dijon cream sauce*
- cannoli and fresh strawberries*

Champagne Cocktail

This simple and elegant drink is not only delicious, but has a wonderful deep pink color, very fitting for Valentines Day.

crème de cassis*
 champagne or sparkling white wine
 blackberries to serve**

- * *Black currant liqueur is available at select stores.*
- ** *Use frozen if fresh blackberries aren't available.*

Place one tablespoon of crème de cassis in a champagne glass, drop in a blackberry and top with champagne or sparkling wine. Serve immediately.



Roast Quail or Cornish Hen

- 2 jumbo quail or two small Cornish hens
- 2 large slices of pancetta, a rolled and cured Italian bacon for which prosciutto can be substituted
- extra virgin olive oil to drizzle
- lemon wedges

MARINADE (Optional)
 2 cloves garlic, crushed
 a pinch dried thyme
 finely grated rind of 1 lemon
 1/4 tsp. black pepper

Mix marinade ingredients together and rub over the bird of choice. Leave for 30 minutes at room temperature. Pre-heat oven to 375°. Roast the uncovered bird for 15 minutes. Place the pancetta or prosciutto over the breast and return to the oven for another 15 minutes or until golden brown and the juices run clear from the thigh when pierced. Remove from the oven and rest for 15 minutes. Drizzle with a little olive oil to glaze and squeeze lemon juice over bird just before serving.



Romantic
 dinner
 for two
 in less
 than two
 hours!



Baked Potato Skins with Gorgonzola and Arugula

6 small red potatoes
extra virgin olive oil
1/2 c. arugula, plus a little for garnish
1/2 c. gorgonzola cheese*

Microwave the potatoes, skin intact, for three to five minutes on high until cooked through. Rub them with olive oil and then cut in half, scoop out the cooked pulp and mix with the gorgonzola cheese and chopped arugula. Check for seasoning; a little black pepper is all that is usually required. Return the mixture to the potato skins and place in the oven for 15 minutes. (If you prepare these potatoes ahead of time you can cook them while your birds are resting.) Pre-heated oven at 350°.

* *Gorgonzola is a creamy blue cheese with a sharp taste.*



Carrot Ribbons and Sugar Snap Peas in a Mustard Cream Sauce

2 large carrots
1 c. sugar snap peas left whole
Mix 1/2 tsp. grainy Dijon, with
1 tsp. softened butter and 1 tbs. cream salt and pepper to taste

Peel the carrots and then with your peeler, create ribbons by slicing thin long slices from top to bottom, rotating the carrot until only the core is left.

In a pot of rapidly boiling salted water, place the carrot ribbons and the peas together, leaving them in the water only until it has once again come up to a rapid boil. Remove the vegetables and coat them immediately with the mustard dressing. Serve at once.

Cannoli with Fresh Strawberries

4 store-bought cannoli shells
1/4 c. confectioners sugar,
plus extra for dusting
1/4 c. mascarpone cheese
1/2 c. full cream ricotta
1/4 c. flaked almonds, toasted
and roughly chopped
1 c. fresh strawberries



Place strawberries in a bowl and cover with a little sugar and let sit for about 20 minutes. Combine ricotta, mascarpone and confectioners sugar (a little more if you prefer it sweeter.) Beat until smooth. Fold in the almonds. Chop half of the strawberries and add to the mixture. Pipe* into the cannoli and dust with extra confectioners sugar. Serve with the remaining fresh strawberries.

* *Place the mixture into a small heavy-duty plastic bag, cut off one corner and use to fill the cannoli.*

Plan Your Time

1. Prepare the bird.
2. While the bird is cooking, prepare the potatoes to be placed in the oven while the bird is resting.
3. Prepare the vegetables and sauce, but do not cook and toss until the very last moment as this takes only a few minutes.
4. The filling for the cannoli can be prepared in advance. Do not toss in the strawberries or almonds until you are ready to pipe into the tubes. This will take very little time and can be prepared while waiting for the tea or coffee to brew after dinner.
5. Cocktails can be prepared quickly and often.

Tapping into a Long-Lost Pension Plan

Are you entitled to a pension plan that can't be found? Does the company that you once worked for no longer exist? Often that company was acquired, merged or had a name change, but with luck and good planning, the pension plan stayed intact. There are also mistakes in the records that may have prevented you from receiving your entitlement.

A number of Web sites are available that can help you search for the pension that you may not have been able to tap into. The following is a list of just a few sites to help you get started:

www.PBGC.Gov/about
www.CorporateAffiliations.com
www.FreeErisa.com
www.PensionAction.org
www.PensionsRights.org
www.Aoa.gov



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The CATFISH

By Cathleen F. Ward, Esq.
catward@wardpratz.com

The name for this column comes from a joke.

*What's the difference between a lawyer and a catfish?
One is a bottom-dwelling, dirt sucker. The other is a fish.*

Lawyers are the victims of jokes because we normally associate them with bad events in life. Believe me, it's easier to joke about bad stuff than to cry over it — that's human nature.

However, I want people to think of lawyers as advisers, people who help in times of need, but also offer assistance with questions *before* problems arise. The following is an example of a few of the most frequently asked questions that I've received.

My husband wrote a will years ago — 1969 to be exact. It was witnessed, but not done by a lawyer. In case of his death and the lack of any other document stating his wishes, would this one hold up in court?

Every state in the nation has specific regulations over the exact requirements for what constitutes a valid last will and testament. The technicalities help ensure that the purported will reflects accurately the desires of the decedent, that it is not a counterfeit, was not signed under duress and was signed by an individual who was of sound mind at the time it was executed. Your husband's will may be technically and factually perfect. However, I'm betting that it is neither. Certainly, your husband's life has changed in the last 40-plus years. Has he married you since then? Does he have children? Did he have them with you or with a prior spouse? Does he have more or fewer assets? It is time for a re-check!

We adore our grandchildren and are fortunate to live within two hours of their home. Their parents are going through a nasty divorce and our son-in-law wants to restrict our visits to just once a month and supervised! Do we have any legal rights?

Let me start by asking, where is your daughter? Your daughter has an absolute say in who gets to see her children when they are in her physical custody. If she gets visitation with, or has custody of your beautiful grandchildren, then make the appropriate arrangements with her and ignore (but try not to alienate) the angry son-in-law.

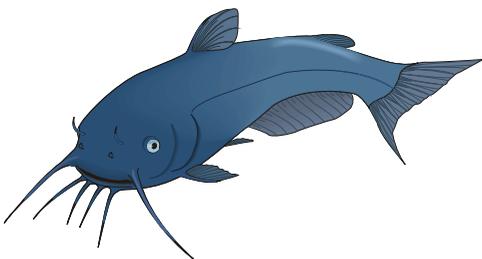
If appealing to your daughter doesn't work or she is not part of her children's lives, then your case gets messy in a hurry. Grandparents' rights to visitation vary from state to state and if a court in a grandparent-friendly state grants you visitation, your angry son-in-law can just move your grandkids to a less grandparent-friendly state. If possible, try to find some peace with your son-in-law, appeal to the side of him that truly cares for his children's well being. That side of him should remember that it is best to have children surrounded by as many people who love them unconditionally as possible, even if they are genetically related to the "evil" (in his mind), soon-to-be former wife.

My neighbor's black walnut tree is hanging over my property line. His walnuts continuously hit my car, causing dents in the roof. Do I have any legal recourse, as in having him repair my damaged car roof, or better yet having him remove his tree? I also came very close to breaking an ankle on one of the walnuts in my driveway.

Try talking to your neighbor. Maybe he too hates the tree and its messy, bitter walnuts. He might be thrilled to know that black walnut boards are worth a lot of money and he could sell the tree, make money and offset the cost of tree removal. On the other hand, let's assume he loves the tree, hates you and enjoys it when you are miserable. If the tree trunk is on his property, it's all his. You can trim the overhanging branches to your property line, so long as you don't kill the tree and don't trespass on the neighbor's property to do the trimming.

Now for the not-so-small print:

Cathleen F. Ward, Esq. is a practicing attorney in the Bay area. The advice given is for entertainment, and not to be construed as legal advice or a legal opinion. That can only come from an attorney you hire. The information is not intended to create and does not constitute a lawyer-client relationship between or among the lawyer, the publisher or you. Cathleen can be reached at catward@wardpratz.com or questions can be faxed to (410) 590-9700.



Did you know that most of our failures are not remembered by others?

With an Accountant, It All Adds Up!

By Tricia Herban

You probably wouldn't consider your accountant your best friend. In fact, you may have lots of best friends and no accountant. If that is the case, I beg you to keep reading.

For many years of marriage, we didn't have an accountant. My husband said that with two incomes, two cars and one house, our lives were pretty simple and he could "handle it" himself. "It" was, of course, our bills, financial records and taxes.

And so we went on without incident until the year that my husband was abroad on a research trip. Now, the research trip of an art historian looks much the same as a touristic vacation to an underling at the Internal Revenue Service. This assumption prompted an official letter from the IRS summoning our tax preparer (my husband) to an audit meeting.

Prior to the dreaded appointment, we shook the house apart looking for verification, documentation and receipts. Mr. "I can handle it" was not a happy camper. However, "it" all got sorted out by means of a compromise and we survived financially intact. And life went on with us none the wiser.

A few years later, there was another "interview" with the IRS. There was the same anguish at home followed by relief at an acceptable outcome. If my husband had been asked what it would have been worth to him to have avoided those sleepless nights and desperate searches, he probably would have named a sum higher than our first year's bill from the accountant we finally hired.



*"... my financial health
is as important as my
physical health."*

Now, what's this about an accountant being a best friend? Well, Tom, our accountant, counseled and guided us through the deaths of my mother and my father. He advised us as we moved to a new state, helped us set up a business, and worked with our financial planner as we began to reposition our assets for income rather than growth.

Over a 12-year period, Tom has come to know us better than many of our friends. As his advice continues to insulate us from IRS audits and helps us make tax-wise decisions, we have come to trust him as "family."

The glories of the electronic age mean that we can communicate with Tom instantly by e-mail. Although he is in another state, there is no reason for us to give up his good counsel. Now that I think of it, I haven't had a face-to-face meeting with Tom in more than five years. Phone calls, yes. E-mails, surely. That's all it takes.

As I mentioned, Tom and our financial planner talk each year around tax time. Now that they know each other on the phone, it is as if we have an extended family looking out for us. Of course, they do work for us, and we do pay them. But that is beside the point. The bottom line is that the three of us make a team.

We have friends who have recently relocated. One of the first questions they ask is do we have an accountant? We explain that we still use our accountant from Ohio, that there was no need to give up that relationship and Tom's accumulated knowledge of our affairs. After all, working with an accountant isn't like seeing your doctor. Instead of taking your pulse in person, he is looking at your files from afar.

If you are looking for an accountant, it is wise to get referrals. And then, an exploratory meeting can help with the decision. I would have my list of questions ready. Do they charge by the hour or bill a flat rate for the year? Who will actually work with you: the person you first meet or an anonymous employee? How do they generally work with clients: Do they enter the data or do you have to do it? Will they work with your home-made "system," or will you have to learn a new "method?" And finally, what credentials and education do the key persons in the firm offer you? How long have they been in business?

As I see it, my financial health is as important as my physical health. In fact, the financial protects the physical. So as tax season approaches, a good accountant can be your best friend!



Before moving to Annapolis 10 years ago, Tricia was a professional fundraiser working with all aspects of charitable giving, including estate planning. She can be reached at triciah@erols.com



Africa

Revisited

By Ann Ziegler

We began planning our return to Africa after my husband began showing photos of our last trip to friends. In all, 12 of us decided to go, led by the very knowledgeable guide from our previous visit. What emerged was a trip that would include Pilanesberg Game Park, Kruger National Park and Hluhluwe Game Park. Kruger was the largest park we visited. It is roughly the size of Connecticut, surrounded by a 12-foot fence.

After leaving Hluhluwe we would travel to St. Lucia and then fly to Cape Town, where we would spend one day and night and then travel to Hermanus on the sea, known for its whale watching. We would then go through the wine country and spend our last day in the mountains in Franschhoek. The cost of the safari itself would be \$2,000 all-inclusive, covering breakfast, dinner, all entrance fees and accommodations.

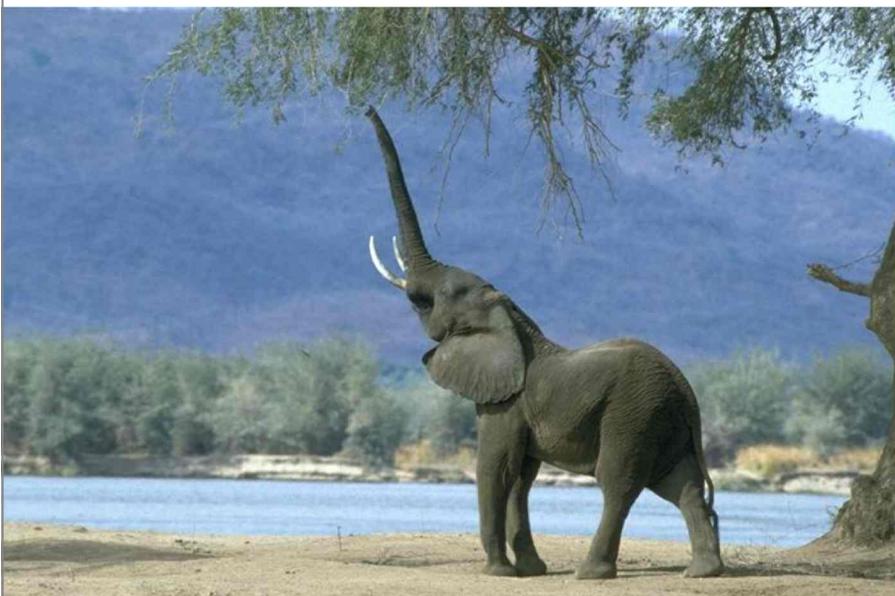
Our itinerary was in place by January, and we ordered our plane tickets. It is now possible to fly to Johannesburg nonstop. Since the flight is about 19 hours, it is very important to have comfortable seats. Our tickets were about \$1,000 per person. We also had two internal flights in South Africa and those were about \$300 per person.



We flew to Johannesburg arriving mid-afternoon. We were met by our guide and set out to a resort called Hunter's Rest, quite near the Pilanesberg Game Park.

The morning after our arrival we began our animal-watching, spending the day at Pilanesberg. As we drove through the gate expectations were high, our cameras at the ready. If the only place you have seen wild animals is in a zoo, you have to adjust your reality. Now *you* are enclosed and the animals are free to roam. Driving along you will suddenly come upon giraffes, crossing the road in front of you, hardly acknowledging your presence. Often zebras and gnus (wildebeests) will surround them, as they often travel together.

Everywhere there are herds of the graceful impalas, the male with his magnificent horns surrounded by his harem. Guides consider your trip a success if you see the "Big Five." These include the rhino, the lion, the elephant, the cape buffalo and the leopard. We not only saw all of them but also got a glimpse of lions walking right beside our open-air vehicle on two of our night drives.



Of all of these, the leopard is the most elusive and yet as we arrived at Ber En Dal Camp in the south of Kruger National Park, we came upon a leopard sunning himself perhaps 10 feet from us. Even our guide, who has lived in Africa his whole life, was stunned by this sight.

In the Satara part of Kruger Park there were traditional African dwellings called "rondovals" with thatched roofs. In game areas, the living areas for visitors were surrounded by both moats and 12-foot fences, but some allowed grazing animals like impalas and even a few zebras within the confines. All had grocery stores, cleaning facilities and restaurants, where there was no penalty for the devalued US dollar. A beer or glass of house wine was typically about \$1 at meals. We spent nine full days in the three game parks and as we



drove out of Kruger we felt nothing we would see in the next few days could equal what we had experienced.

Our next stop was a small town called St. Lucia, a typical small river town. We met in the late afternoon for a boat trip on the muddy river. We should have realized this was not going to be a normal boat trip when we saw a picture in the hotel bar of a huge hippo from the river, drinking from the hotel swimming pool. The boat, though seaworthy, was rather small and seemed to shrink as we came upon pods of huge hippos often numbering 10 to 15. Hippos are the most dangerous animal in Africa, but it was hard to believe that as they ignored us completely while lazing in the water.

After spending the night in St. Lucia, we traveled to Cape Town, visiting the Cape of Good Hope. Then we drove to Hermanus along a highway with daunting cliffs on one side and the ocean on the other. As we pulled into our hotel, we learned that the whales had arrived. We walked across the road to the beach and there saw many whales swimming near the beach, mating and jumping into the air. We stood spellbound for an hour, finally pulling ourselves away to lunch. We ate in a restaurant laid out in a cave, watching the whales continue to cavort. The next day we made the last step of our journey, visiting wineries and ending up in the beautiful mountain town of Franschoek,

All too soon we found ourselves flying home from Johannesburg. The long flight was punctuated by a refueling stop in the middle of the night in Senegal. One weary traveler spoke for all of us when she remarked, "Well I couldn't turn around and go back today, but give me one day to catch my breath and I'll be packed and ready to return!" 

How to Beat Those Post-Holiday Blues

By Diane Riccobene, CHLC

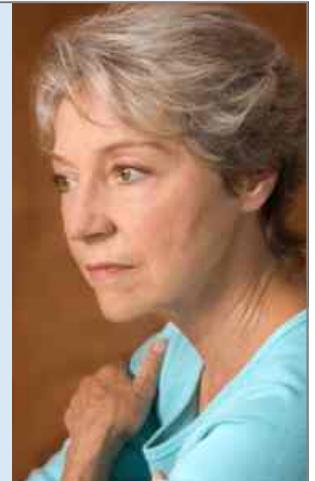
You know the drill: The relatives visit over the holidays. There's a lot of eating, drinking and laughter. The grandkids can't get enough of you.

You wouldn't miss times like these for the world. But when it's all over, you're beat, and thinking now what? Of course, if you can't think of a "what," then you go back to that same old grind. That old familiar feeling starts with a gray, blah sensation heralding another attack of the post-holiday blues. The good news? You can stop those oncoming blues right in their tracks by preparing for them ahead of time. Here are ways to keep that holiday feeling up all year 'round:

- You can make a resolution at any time, not just at the beginning of a new year. Why not make one now. It can make the difference between getting out of bed with a sense of purpose tomorrow, and just lying there. Just be sure that your resolution is reasonable.
- Don't fear the blah, make fun of it! Have a post-holiday beach party in January! Put beach towels on the floor and put on a Beach Boys CD. Guests can come in beach gear with sunglasses and participate in hula or "surfing" competitions. Award prizes for the winners. (Save your unwanted presents for prizes, or did you just return that salad shooter?)
- Take some of the sting out of taking down all those holiday decorations by putting something else in its place. You might want a small indoor fruit-bearing tree (lemon or orange trees can be purchased at local herb farms), or you may simply want to hang up a new art print. If the neighborhood kids are up for it, invite them over for some cocoa as they help you take down the tree.

- Make plans to take a winter course in something that interests you. Anne Arundel Community College has an excellent selection of online and onsite courses for winter 2008 at www.aacc.edu
- If you have grandchildren who live faraway, write them a letter the old fashioned kind. You can use interesting stationary and enclose fun items like a folded origami design, a sticker, a coupon good for a free ice cream cone, etc. They'll see that waiting has its rewards that aren't always available online.
- Be sure to give your immune system plenty of support at this time. (It is, after all, cold and flu season, and you have undoubtedly been exposed to many people.) I highly recommend Airborne®. Drink plenty of water. Water does many wonderful things for the body, including keeping your energy level up. Consider taking a probiotic (a supplement containing beneficial bacteria or yeast) to boost your intestinal health.
- Schedule a "quiet time" just for you - out of each and every day. Morning is a good time for this, as it tends to set your "mental compass" for the day. It also helps build a strong underlying foundation to help you attain any goals you have set.
- If you find you're still feeling blah, you may want to ask your primary care provider about seasonal affective disorder (SAD) He or she can suggest coping strategies for you.

Here's to a new year of robust health, creative envisioning and joy! 



Diane Riccobene is a Certified Holistic Life Coach (CHLC) in Glen Burnie and may be reached for questions or comments at djriccobene@yahoo.com

Good Health

The Power of One

By Diane Riccobene, CHLC



Remember the old mathematical puzzle that said if you give someone a penny and double the result every day for a month, they'll have a million dollars by month's end? The trick in that puzzle, of course, was the daily exponential growth of the first penny.

In this article, I will list 31 suggestions for "exponentially growing" good health. You can start with day one, and then go to the end of the month. The exponential power comes from following all the suggestions from day one. In other words, if you were to follow just one suggestion each day, you would notice a positive difference in your health. However, if you were to adopt all 31 suggestions as daily health habits, I could almost guarantee an improvement in your overall health.

Let's get started!

1. Substitute a glass of cold water for that cup of coffee or soda. *Do not* drink the water with additives. Tap, filtered or bottled water only.
2. If you smoke, have *one* less cigarette. If you drink, have *one* less alcoholic beverage.
3. If you do drink alcohol in the evening, drink plenty of water before bedtime in order to help rehydrate your body and minimize morning discomfort.
4. Increase your vegetable intake by one vegetable per meal. For example, if you normally have two pieces of meat and one vegetable serving, try one piece of meat and two vegetables.
5. If you are a woman, give your hair the "day off" from hair gel and makeup. (I can hear you screaming, ladies! OK, just try it during the weekend.)
6. Begin a program of lifting small weights 15 minutes a day. (Check with your primary care provider first.)
7. Eat one meal without salt. Really notice the flavor in your food. If you find you're having a hard time, add a splash of cider vinegar to the food.
8. Try the Asian concept of using meat as flavoring, rather than as the focus of a meal. For example, you can make a pasta dish with strips of meat added, as opposed to a 10-ounce serving of meat in itself.
9. Instead of buying sodas, buy a can of frozen juice concentrate and substitute carbonated water for plain water.
10. If you normally boil your vegetables, steam them today.
11. Go to a health food store and sign up for a learning seminar.
12. Substitute hummus or pesto for mayonnaise on a sandwich.
13. Substitute baby leaf spinach for iceberg lettuce on a sandwich.
14. Eat your meals totally uninterrupted for one day. Allow an hour per meal.
15. Go without meat for a day, substituting herbed tofu or beans and rice.
16. If you drink coffee or tea, use non-dairy creamer today.
17. Take some time to plan your meals for one week.
18. Rather than buttering your bread with margarine, try dipping your bread in extra light or extra virgin olive oil.
19. Use no form of sugar, including artificial sweeteners, today.
20. Buy only organic produce today, and juice it in a juice extractor. Drink the juice within a half hour of juicing for full nutritional value.
21. Use fresh herbs, rather than dried ones, in your cooking.
22. Go to one less fast-food restaurant this week.
23. At the grocer's this week, choose a whole-grain loaf rather than white bread.
24. If you eat cucumbers or carrots, wash, but don't peel the skin.
25. Have only fresh, cold organic apples for one meal today.
26. Roast your meat, rather than frying or grilling it.
27. Eat fruit and cheese in lieu of a sugary dessert.
28. Have all meals made from fresh foods today. Avoid processed foods.
29. Instead of a Danish today, try a bran muffin.
30. Toast nuts and seeds and add them to salads.
31. Take time today to share this information with your children or grandchildren.

Try this and see what results you get. To paraphrase a well-known commercial: the value of an exponentially grown penny at the end of a month? A million dollars. The value of good health? Priceless!

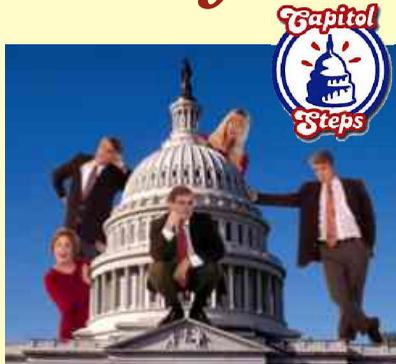


What really is important??

Volunteer Opportunity

A Worthy Cause

Here's a chance to painlessly make a donation to a worthy cause. In return you'll be amused and entertained and will come away with sides that hurt from the laughter. The Capitol Steps will be appearing at St. John's College on March 1. Even if you've seen them before, the material supplied unwillingly by the pols in Washington is always fresh in breadth, scope and ridiculousness! Capitol Steps take potshots at everyone: Democrats, Republicans and just about anyone who has ever



Musical Political Satire

Performance: The Capitol Steps
Where: Francis Scott Key Auditorium, St. John's College
When: 7:30 p.m., March 1
Cost: \$55 in advance, \$60 at door (\$35 is tax deductible)
Contact: Pierre Wagner 202-332-5501 or reach him at clairierre@verizon.net

been in the public eye. And this is an election year that can only provide more fodder for an already full repertoire that jumps from skits to spoofs to catchy songs and jingles. The Caritas Society that sponsors the show uses the proceeds to assist students at St. John's who are faced with unexpected financial hardship, something they have been doing since 1969. This is a fundraiser not to be missed. The one show will be followed by a "meet the performers" wine and cheese reception. Get your tickets early. This sells out fast.

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- Chicken Parmesan
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**121 Mitchell's Chance Rd.
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Winter Walks

That Are Sure To Please

By Penelope Folsom

Bundle up, pack some hot chocolate in that beat-up thermos, bring along a few energy bars or home-baked cookies, and off you go for a day of fun, fresh air and some much needed exercise. Wear good hiking shoes or something with good tread, boots would do should there be a few slick spots. A backpack may be best or at least a fanny pack because you're going to want to pack a camera for those unexpected sightings of deer, bald eagles or migratory ducks.

What a wonderful time to observe nature and enjoy the peacefulness that can only be experienced on a brisk winter day. There isn't a better time of year to observe wildlife in its natural habitat. If you can find a park bench in one of the parks to sit on and can wait quietly for 15 to 20 minutes, you're bound to see something moving about: a wild turkey, or Canada Goose or even a fox. Wear warm gloves, a hat or something to keep your ears toasty, a big warm coat, wool trousers with long underwear and off you go for a fun-filled day. You're sure to come back with a tale of having at least one unusual sighting. You'll have red cheeks, a good appetite and will probably sleep like a baby that night. Invite some friends for even more fun. Dress warmly, laugh out loud (it keeps you warm), and enjoy all that nature has laid out for us.

Listed below are the parks with addresses, Web sites and phone numbers. Check before going to be sure of the hours and to get precise directions to park entrances from park Web sites. Some parks charge fees. Others have visitor centers worth walking through. Many of the parks offer hunting, check with individual parks for dates as trails may be closed during the season. Wearing bright colored clothing is always a good idea if there is hunting anywhere nearby. Not all parks are pet-friendly, check first.

Blackwater National Wildlife Refuge

2145 Key Wallace Drive
Cambridge, MD 21613
(410)228-2677

www.friendsofblackwater.org/

COST: \$3 per vehicle Free with Golden Eagle Pass

LOCATION: 12 miles south of Cambridge

HISTORY: A 26,000-acre refuge was set up in 1933 as a haven for migratory waterfowl.

CATCH A GLIMPSE OF: Bald eagles and Delmarva fox squirrels

TRAILS:

Marsh Edge Trail (paved) 1/3 mile runs along the Little Blackwater River and the Blackwater River

Wood's Trail - 1/2-mile (unpaved)

Key Wallace Hiking Trail and Demonstration Forest 2.7 miles (unpaved) Two sections:

yellow is 1.4 miles long and blue is 1.3 miles
Tubman Road Trail 1.7 miles with existing access roads and paths

Cedarville State Forest

10201 Bee Oak Road
Brandywine, MD 20613
(301) 888-1410
(800) 784-5380

www.dnr.state.md.us/publiclands/southern/cedarville.html

CHARGE: \$3 per vehicle, free over 65

LOCATION: Off Cedarville Road in Prince George's County

HISTORY: Land was purchased by the state during the 1930s to eventually form a 3,510 acre state forest. In the 50s up to 3,600 pounds of charcoal were produced each week. A charcoal kiln still stands on the Heritage Trail.

TRAILS: All unpaved

Holly Trail 5 miles

Heritage Trail 3.5 miles

Plantation Trail 2.5 miles

Swamp Trail 2 miles

CATCH A GLIMPSE OF: Rabbits, fox and deer

Eastern Neck Wildlife Refuge

1730 Eastern Neck Road
Rock Hall, Maryland 21661
(410) 639-7056 / (410) 639-2516 FAX
www.fws.gov/northeast/easternneck/

COST: No fees

LOCATION: mouth of the Chester River, 6 miles from Rock Hall

HISTORY: A 2,285 acre refuge was established in 1962 for migratory and wintering waterfowl.

TRAILS: 6 miles of unpaved trails through woods, wetlands and along the marshes, lots of great viewing opportunities

Tundra Swan Boardwalk Short easily accessed boardwalk

Boxes Point Trail - 1.2-mile trail

Tubby Cover Boardwalk less than 1/4 mile of boardwalk

Duck Inn Trail 1-mile trail

Wildlife Trail 1/2 mile trail

Bayview-Butterfly Trail 1/3-mile trail

Tidal Marsh Overlook Trail Short boardwalk

CATCH A GLIMPSE OF: white tailed deer, beaver, red fox, raccoons, muskrats, plus 32 species of waterfowl.

Patuxent Research Refuge

10901 Scarlet Tanager Loop
Laurel, MD 20708
(301) 497-5760

<http://patuxent.fws.gov>

COST: Free

LOCATION: Rt 295 to Powder Mill Road, halfway between Baltimore and Washington.

HISTORY: Established in 1936 from an original 2,670 acres to 12,750 acres. Established for the protection and study of wildlife.

TRAILS: Most are unpaved.

Loop Trail 3/10 mile

Goose Pond Trail 2/10 mile along edge of woods

Fire Road Trail 9/10 mile

Laurel Trail 4/10 mile through woodlands

Valley Trail 6/10 mile connects Cash Lake and Laurel Trails,

Cash Lake Trail - 1.4 miles along the edge of Cash Lake

CATCH A GLIMPSE OF: White tailed deer, Bald Eagles, red foxes, great horned owls.

St. Mary's River State Park

c/o Point Lookout State Park

11175 Point Lookout Road

Scotland, MD 20687

(301)872-5688

www.dnr.maryland.gov/publiclands/southern/stmarysriver.html

COST: \$3 per vehicle (honor system)

LOCATION: Located along Maryland Route 5, between Leonardtown and Great Mills, at the end of Camp Cosoma Road.

HISTORY: Former home of the Algonquins, Susquehannocks and Piscataway, relics such as arrowheads and bits of pottery still turn up from time to time along the banks of the St. Mary's River. Site 2, a 2,000 acre tract of St. Mary's River State Park is primarily undeveloped.

TRAILS: (Located in Site 1 of 250 acre Park)

St. Mary's State Park Trail: 8.15 miles of unpaved trail circles St. Mary's Lake.

Be prepared for steep hills.

CATCH A GLIMPSE OF: White tailed deer, Canada geese, squirrels, foxes and eagles.



Sandy Point State Park

1100 East College Parkway

Annapolis, MD 21401

(410)974-2149

www.dnr.state.md.us/publiclands/southern/sandy.html

COST: \$3 per vehicle

LOCATION: Annapolis western terminus of the Bay Bridge, off U.S. Routes 50/301.

HISTORY: Opened in 1952 as a recreational park with 786 acres.

TRAILS: 2 short trails but combined with fire roads and beach walks can total up to 5 miles or more.

Symbi Trail unpaved

East Beach Trail unpaved

CATCH A GLIMPSE OF: White tailed deer, migratory ducks and Canada geese

Tuckahoe State Park

13070 Crouse Mill Road

Queen Anne, MD 21657

(410) 820-1668

www.dnr.state.md.us/publiclands/eastern/tuckahoe.html

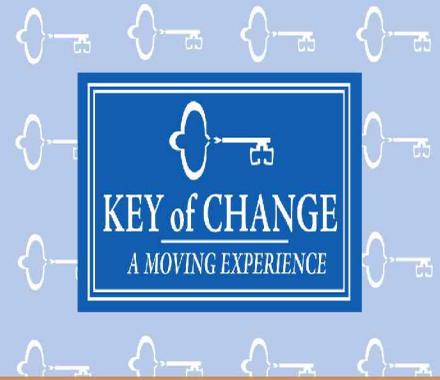
COST: No Fee

LOCATION: 8 miles north on 404, off Rt 50 east of the Bay Bridge.

HISTORY: Formerly the home of the Nanticoke Indians, now a 3,800-acre park with a 60-acre lake. Crouse Mill Road, the entrance road, was the location of a gristmill from 1876 to 1920.

TRAILS: 13 unpaved trails, distances from .25 to 4.5 miles can be combined for longer hikes

CATCH A GLIMPSE OF: White tailed deer, owls, muskrats and foxes



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Stepping Out with Adventure

By Victoria Duncan



Cape Tenaro in the Southern Peloponnese region of Greece

Summoning my inner-Rose DeWitt Bukator, the spunky heroine in director James Cameron's epic movie, *Titanic*, I closed my eyes, pretending that I was on the prow of a ship, braced myself against the howling wind, threw out my arms wide, and yelled out at the vast, sapphire ocean surrounding me on three sides, "I am queen of the world!!!!" However, instead of Jack (Leonardo DiCaprio), supporting me with strong arms, I only felt support from the stonewall surrounding a lighthouse perched at arguably the southern-most point in Europe -- Cape Tenaro in the Southern Peloponnese region of Greece. Below me were piles of rocks and a steep drop to the sea.

Behind the wall stood my husband, looking worried as he urged me to climb back over the wall to the safety of the enclosed area at the base of the lighthouse. Exhilarated if not prudent, I joined him, our two local guides and the other nine hikers with whom we traveled to enjoy an impromptu picnic at this remote and

starkly beautiful point that juts into the Ionian Sea, which is part of the Mediterranean Sea. The picnic, with nary another soul in sight, was a sweet reward for the five-mile trek to the rocky promontory that took us along a dramatic seascape and past the remains of a 3,000-year-old settlement.

"We booked our trip with one of our favorite adventure travel groups, Country Walkers."

OK, so I'm not Rose, but it was an enthralling moment nevertheless and just one of many such experiences on our hiking adventure in Greece earlier this year. We booked our trip with one of our favorite adventure travel groups, Country Walkers. My husband and I are 20-year veterans of many active guided vacations and consistently find them to be the best way to see a country. Rather than being locked into

a tour bus or hassling with our own self-guided, automobile vacation, we enjoy these journeys that allow the slow, sweet savoring of the culture, history and local geography — not to mention the food.

Such trips make it possible to participate in a country rather than zooming through it as a voyeur. You might find yourself bicycling through vineyards in France, climbing ancient footpaths through charming hill towns in Italy, dodging sheep on brilliant green knolls in Ireland, pedaling past fishing villages in Nova Scotia, or meandering down country lanes through kissing gates in the Cotswolds of England. The endless options span the globe and are limited only by your time and finances.

And, tuck away those worries that you'll be traveling with a pack of triathlon addicts. I'm proud of my prowess as a sports dilettante and boast that my own favorite athletic activity is reading. Still, I love these trips and am happy that there are options available for nearly every level of fitness, choices of route options during the

*“A spirit of adventure
and sense of humor
are the most important
qualifications.”*

day's activities and a much-appreciated support van for the times when a lift is welcome. Depending on the tour group and particular trip you choose, the age of participants also varies. For example, on our trip to Greece, the average age was early 60s. However, it's not unusual to have participants in their 70s or even 80s. A spirit of adventure and sense of humor are the most important qualifications!

Your fellow adventurers may include a widowed grandmother who is a plant therapist at her local senior center, a successful entrepreneur from Australia who sky-dives in his spare time, a couple who are tandem bicyclists or retired business partners and landscape architects from Seattle. It's hard to tell. But by the time the week is over, you will feel like old friends who have shared something special.

For a brief moment in time, you have bonded while you shared an aperitif, climbed a hill, listened to your tour guide play an Irish tune, toured a castle or drifted down a shady brook in a canoe. Together, you have brushed up against another way of life and as you've been walking a trail or pedaling a path, you've almost been able to suspend your own reality and walk in the shoes of someone from the region you are visiting. While you may not pass this way again and may or may not stay in touch with your fellow travelers, you have shared connections to another world and to each other. Isn't that the best part of traveling and what we all remember when our suitcases are unpacked?

Lucky me! Unlike Rose, my ship did not sink and my "Jack" is just fine, although he is a bit put out with me for frightening him with my antics. It was worth it though and certainly a snapshot moment. I pick up my small day pack and turn from the wind to begin the trek back to our lovely inn and a well-deserved dinner. Smiling to myself, I reflect that while I may look like a hiker, it's just a disguise because hidden within me is the feeling that I really am queen of the world.



CHOOSING AN ADVENTURE TOUR COMPANY

There are many adventure tour companies that cater to different activities, destinations, and budgets.

Do your homework. Choose an established company and pay attention to both group size and the ratio of guides to guests. Also, note the experience and training of the tour guides, as they are critical to your enjoyment and safety. Many companies employ local guides who provide a wealth of knowledge on a variety of subjects. Feel free to request references.

Most tours include both lodging and most meals. Travel to and from your home to the destination is generally not included. Ask specifically what is included and consider buying trip insurance for any unexpected emergencies.

Don't fail to ask questions about how rigorous the physical regimen will be. If you have significant doubts, pick another tour. What could be worse than plunking down thousands of dollars, only to be left behind while the group visits some of the crown-jewel locations on a tour.

Here are some of the groups that we either have traveled with or would recommend:

Country Walkers:

www.countrywalkers.com,
(800) 464-9255

- Walking trips in North America, Europe, Central & South America, Africa, Asia and South Pacific.

Backroads:

www.backroads.com, (800) 462-2848

- Walking, bicycle, and multi-sport trips worldwide. Offers premium inns, casual inns and camping.

Vermont Bicycle Tours:

www.vbt.com,
(800) 245-3868

- Mostly bicycle trips, a few walking trips, in many destinations.

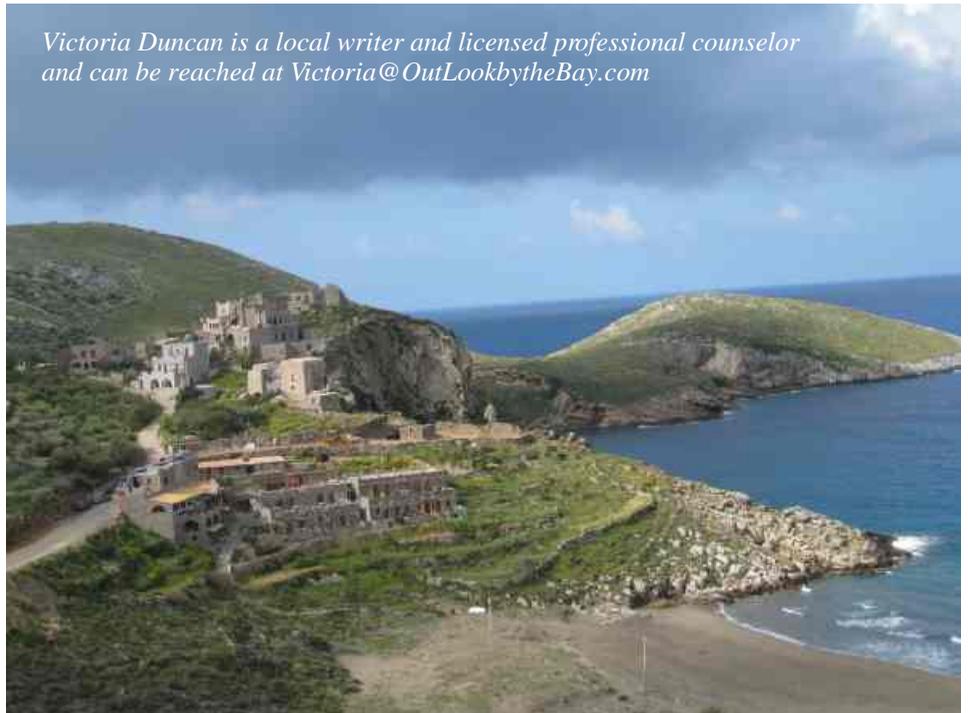
Butterfield & Robinson:

www.butterfield.com,
(866) 551-9090

- Very high-end travel company offering walking, bicycling and multi-sport trips worldwide.

Additionally, the Web site www.GORP.com is filled with a wealth of information on adventure travel.

*Victoria Duncan is a local writer and licensed professional counselor
and can be reached at Victoria@OutLookbytheBay.com*



Planning a Trip?

Don't Forget to Plan for Transition, Too!

By Maryellen Gor

Picture this scenario: On your last trip, you were at the airport, getting ready to board your plane home when you realized, with great trepidation and weariness, all the stuff awaiting you when you return unpacking all the suitcases, piled up mail to sort through, getting the laundry done and last but not least, returning e-mails and phone calls. Just the thought of all these tasks makes you want to run to the nearest coffee shop for a triple shot of espresso! Does this sound familiar?

Coming back from a trip doesn't have to be stressful or a letdown! You really can make these chores not so unpleasant.

In fact, you can even make them less stressful. How? The next time you plan a trip, set aside an extra day for "transitioning" before returning to your daily routine. Set aside one day for:

- unpacking every suitcase;
- sorting and doing the laundry;
- sorting and handling the mail;
- going through and returning e-mails;
- taking time for relaxation;
- eating your three meals at home that day.

In order to accomplish your "transition day," there are two things to heed before you even start packing for your trip: 1.) Decide who will do each of the tasks on "transition day." 2.) Take an inventory of your pantry to see that you have food to make when you return, so you don't have to run errands to the grocery store the first day back from your trip. For example, have some canned

“Coming back from a trip doesn't have to be stressful or a letdown!”



soups or pre-packaged foods or take a roast out of the freezer to place in a crockpot for dinner on your "transition day." Do any grocery shopping for those items before your trip, not after.

We really make it hard on ourselves when we return because we don't plan enough time to "transition" into our daily routines. Speaking of that, here's another stress producer! Have you ever returned from a trip on a Sunday and then had Monday commitments? Don't do that; it creates stress.

I have been taking this extra day for the last 20 years. Every time I take a trip I plan an extra day of transition. It has been a lifesaver for me because it really reduces my stress.

If you don't plan time to get these necessary tasks done, you will resent doing them. Why not plan for them, and turn them into a pleasant experience. Let me explain.

Let's say you are planning a seven-day trip to a Caribbean island in February. The trip leaves on Thursday, Feb. 21 and returns on Wednesday, Feb. 27. Your "transition day" will be Thursday, Feb. 28. The only things you will have scheduled that day are the six things I mentioned earlier.

Here's how your "transition day" can play out for you.

- Get up whenever you want. Turn on some of your favorite music.
- Unpack all the suitcases and sort the laundry. Put in the first load.
- Have a leisurely breakfast, maybe reading the newspaper while the washer is going.
- Put first load of laundry into dryer and put second load into washer.
- After breakfast, find a relaxing place, light a candle, keep the music playing and sort through the mail -- what gets trashed, shredded, paid, or read.

- Return to laundry as needed.
- At lunch time, get things ready for lunch and dinner.
- As you're waiting for the rest of the laundry to be done, pick a leisurely activity to do. Maybe you could continue or finish reading the novel you started while on vacation.
- After the laundry is washed, dried, folded and put away, you now realize you have all the laundry done as well as the mail all sorted. Now it is time to go to your computer and spend an hour or two reading and returning e-mails.
- Check your time. What time of day is it? Does it matter? You can now thank yourself that you have accomplished a lot and not been stressed or resentful while doing it.
- You have completed your "transition day" with maybe even some time left for whatever else you would like to do!

So the next time you are planning a seven-day trip, plan an eight-day trip. You will thank yourself for that "eighth day of transition."



Maryellen Gor is currently a professional organizer, personal lifestyle coach and professional speaker. She can be reached at maryellen@bmoreorganized.biz or by calling (443) 223-9839 for your organizing needs, or visit her Web site at www.wateringcanproductions.com

When mulling over your worry list — think about this: Will it matter in five years??

TRAVEL SITES Worth a Look

Avalonwaterways.com

Travel through the waterways of the world on large ships or smaller boats. Float down the Yangtze River for 13 days for under \$4,000.*

Backpacker.com/hikes

Independent hikes throughout the U.S. and Canada with descriptions and maps. You provide transportation, accommodations and food. Hiking is free.

Backroads.com

Active vacations for solos, families or groups offering biking, walking or camping. Eight days hiking through the Dolomites in Italy for under \$5,000.*

Countrywalkers.com

Walking adventures throughout the world from easy to challenging, also offering family and women-only tours. Eight days walking through Costa Rica for less than \$3,500.*

Elderhostel.org

Well-known adventure travel featuring lifelong learning. Over 8,000 listings.

Eldertreks.com

Off the beaten track exclusively for seniors over 50.

GCT.com

Grand Circle Travel offers an extensive selection to destinations all over the world. Trekking around Australia for 21 days for under \$5,000.*

Goaheadtours.com

Escorted tours offering more than 60 itineraries focusing on cultural discovery.

Mtsobek.com

Mountain travel Sobek offers small group, active adventure travel throughout the world.



Odysseysunlimited.com

Small group travel, no more than 24 per trip. Patagonia adventure for 16 days cost under \$5,500.*

Oattravel.com

Now affiliated with Grand Circle Travel. Specializes in small group travel.

Shawguides.com

More than 6,000 learning experiences offered.

Sierraclub.com/outings

Small groups. Short list of the best in adventure vacations.

Smithsonianjourneys.org

A leader in the field of educational travel throughout the world.

Travelzoo.com

Good deals in travel, hotels and air fares.

Transitionsabroad.com

Leads you to lots of other helpful sites.

Untours.com

Independent travel in Europe. Untours makes the arrangement for you to stay in a cottage/ apartment or farmhouse for two weeks and will assist with trip planning and travel arrangements.

tsa.gov

Transportation Security Administration. Log on for all the latest rules and regulations governing air travel, mass transit, railroads, highway and maritime travel.

* Check with individual tour company to determine whether cost includes air fare or single supplement.

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Adventuring in the New Year Financing Your Fun

By Linda Matney

Happy New Year! May it be filled with adventure, exploration and discovery!

Anticipating all that this new year holds, we look ahead to the travel opportunities awaiting us and begin planning, and budgeting, to make the most of what life has to offer in 2008. Our decisions are limited only by our imaginations and our budgets. Actually, the budgets probably come first, as our imaginations are unlimited, but our budgets generally are not.

What types of travel intrigue you? Do you enjoy seat-of-your-pants or lap-of-luxury? Activity-oriented or leisure-focused? Do you like to travel with groups, or on your own? You-plan-it, or tour-led? Or perhaps you enjoy a mix! I know book club friends who spend a girl week at the beach, and guys who have a cigar and bocce-on-the-beach escape. I've taken tours that are wonderful because someone else arranges everything and all I have to do is show up. I've also facilitated trips where the participants took more responsibility for their arrangements, and I drove a stick-shift on the Autostrade at 140 kph (about 80 mph). Both were exhilarating, enlightening and filled with wonderful memories. The differences

really come down to what you like and what your budget will support.

Seat-of-your-pants, or do-it-yourself, planning and follow-through are not only great research projects, but also, in most cases, the less expensive of the two choices mentioned above. Finding places that are one street, or one town, away from the well worn path, opens up new chances to meet people on a more personal level than may be had in a large group. On the other end of the scale, a luxury cruise or a fabulous tour takes the planning aspect out of your lap, enabling you to luxuriate in the anticipation! We've met life-long friends on all of our tours, opening new avenues for even more travel. If we ever decide to go to Australia, we have two places we can stay!

Hostels (www.hostels.com) and Elderhostel (www.elderhostel.org) are other resources that offer great opportunities for adventure.

The seat-of-your-pants crowd will want to check out the hostels. They are a worldwide network of very inexpensive rooms that go from "dorm" to "private." They're spartan and have strict rules, but depending on your willingness to try new experiences, and thereby possibly fit more travel into your budget, you may want to explore this avenue of lodging. Also, in

"No matter what mix and frequency of travel you prefer, budgeting and planning are more than just tools..."

Europe many monasteries and convents have housing for guests. They, too, are economical and basic in their accommodations, but often offer breakfast in their pricing.

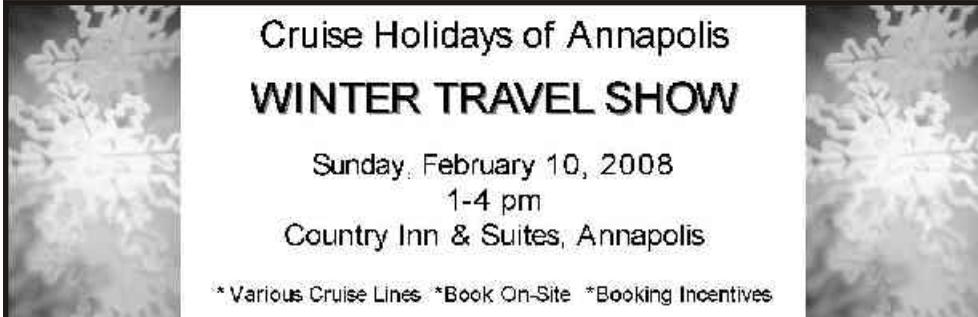
For the bold traveler who is a student at heart, Elderhostel, billing itself as "Adventures in Lifelong Learning," seems perfect. They offer amazing opportunities to explore areas of the world with varying levels of activity clearly defined.

Have you checked out the cruise being sponsored by this magazine in 2008? That's another avenue of travel, another educational adventure (with lots of time for fun as well!). For those of you who have special interests or hobbies, chances are there's a cruise or getaway for all those who share your fascination -- mystery lovers, knitters, bridge players, quilters, you name it. The opportunities are endless.

If you have a specific destination or mode of travel that costs more than you have budgeted, set a date and start saving now. What about a trip with each of your grandchildren as they graduate from college? What a perfect way to develop a more adult relationship with each of them. Depending on their ages, you have time to save and years in between for other adventures. (By the way, their parents may want in on this offer. As time and dollars permit, it would be a wonderful way to share time with each of them as well.)

No matter what mix and frequency of travel you prefer, budgeting and planning are more than just tools, and as I've said before, "Most travel is best of all in the anticipation or the remembering..." Trips last a week or two, but anticipation and memories can make travel last a lifetime. Life is full of opportunities and we are blessed to be able to share more of ourselves with those we love now that we have more of that precious commodity -- time. 

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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All Aboard!

A Cruise on Board the Historic Delta Queen Serves Up a Taste of Yesteryear!

By Louise Whiteside



At any moment, I expected to see mustached men in puffy-sleeved white shirts and brocade vests, hunched over round tables, counting their poker chips. Lacking that, the ornate teak molding, stained glass windows and an elegant, chocolate-brown, wooden spiral staircase dazzled me. Uniformed men and women scurried about, toting our baggage and inviting us to a sumptuous lunch.

These were our first few moments on board the beautiful red and white, paddle-wheeled river boat — reminiscent of Mark Twain days — that would carry us from Chattanooga to Memphis, Tennessee. Built in 1926, and still plying our country's inland waterways, the Delta Queen is truly a treasured historic landmark.

Our next five days would be filled with stops along the Tennessee, Ohio and Mississippi rivers, with land tours of Civil War battlefields, Gone With The Wind-style plantation homes and sleepy southern towns. We'd share lobster, laughter and lifestyles with dinner companions from Texas, Ohio and Georgia. Sitting in cushioned chairs in the cocktail lounge, we'd listen to Dixieland jazz or lectures from ship staff on nautical terminology and the changing fall foliage. We lolled in lounge chairs on the outer decks, took in brilliant fall colors, then were rocked to sleep by the boat's gentle oscillations. An antique steam calliope on the upper deck, akin to an old carnival merry-go-round, would occasionally serenade us with "Dixie," played slightly off-key.

The final day came much too soon. Five days have never flown by so fast. We all wanted more: more tours, more music, more companionship and, of course, more food. As we boarded buses to the Memphis airport, we all exchanged handshakes, hugs and e-mail addresses.

Reflecting on those idyllic days on board the Delta Queen, I think my most vivid memory is the feeling of a slower, simpler, more relaxed time in American history; an era when, for many, the sound of the steamboat comin' 'round the bend was the high point of the day.

For more information about riverboat cruises on the Delta Queen, Mississippi Queen or American Queen, contact:

Majestic America Line
2101 Fourth Avenue, Suite 1150, Seattle, WA 98121
Reservations: 1(800)434-1232 • www.MajesticAmericaLine.com

Louise will jump at the opportunity to board anything on water, be it a riverboat, houseboat, sailboat, or even a canoe. On land Louise enjoys freelance writing, hiking, grandparenting and traveling with husband John. She can be reached at Louse@OutLookbytheBay.com



10,000 Steps a Day

By Cindy Rott

The new year is here, and we are all gung-ho about our resolutions. Most of them include losing weight, exercising more or both. But if you hate to exercise and love to eat, it is harder than you imagined.

If you have seen the health experts on television, you have heard the current wisdom -- try to walk 10,000 steps every day. For some of us it might as well be 10,000 miles, rather than the actual five miles it comprises. Don't throw in the towel yet, there are some easy ways to add some mileage to your daily routine.

Let's start with the basics. Get a pedometer and start walking. Each day record the number of steps you take. This is very important, because the actual logging of steps has been proven to be very motivational. It also helps to enlist a friend, spouse or co-worker to compare steps taken. Yes, even at our age, most of us still want to compete. You can even swap step counts with someone far away via e-mail. Even if your ability to exercise varies, you can compare the number of days you met your goal, or perhaps measure the number of steps by which you exceeded your goal.

You should begin by wearing the pedometer every day without doing anything extra. Do not just try to go out and walk 10,000 steps if you have not been exercising because you need to work up to it. The average person walks between 1,000 and 3,000 steps each day. So you should begin by logging how many steps you take in a regular day, take the average of one week of logged steps and then try to increase it.

To get those 10,000 steps, you do not need to lace up your sneakers and hit it all at once. You are going to work up to it. Adding any kind of steps is always good for you, but to actually increase your overall health and get in shape you do want to log some of the miles in an "exercise mode," meaning with the right shoes on and setting a brisk pace.

So here are my suggestions. Remember if you are just starting out consult your primary care physician first.

1. Don't drive when you can walk. Many of us live within a half mile of stores and even the post office. So try walking to pick up stamps. You might even meet some of your neighbors.
2. Meet a friend for coffee, but before you sit down, take a quick walk with your friend, even if it is just around the parking lot. Remember the more you talk, the more you'll walk.
3. Do not pick up your mail or paper from the inside of your warm car. Throw your coat on and walk. It is probably quicker anyway, instead of making your car do 36 turns so you can reach into your mailbox.
4. Whenever possible take the stairs, do not take the elevator; 'old' people take the elevator.
5. Every night immediately before or after dinner take a walk. Do not do the dishes first, you might lose steam. And it does not have to be a long walk. Remember, this is not a huge commitment, rather it is a way of life.
6. Take a child for a walk. Few mothers will refuse a friend or neighbor who wants to give the mother a little break. The young ones are easier strapped into a stroller. Everybody wins, the child gets some fresh air, the mother gets a break and you get healthier.
7. Walk your dog, or even your neighbor's dog. It's another situation in which everybody wins. Local animal shelters are often looking for dog walkers, if you can't find one to walk in your neighborhood.
8. Park as far from the store as possible, you'll be healthier, your car will get less dings and it is a heck of a lot easier to remember where you parked.
9. Walk around your yard even if it is small, then do it several times, every step counts.
10. Join a walking group, either an outside one or a mall walkers' group.
11. Before shopping, walk the entire mall. Get the lay of the land and then shop.
12. Make a standing appointment with a friend or a bunch of friends and meet them every Wednesday at 11 a.m. for a walk. Do not let the rest of your life get in your way. Exercise is too important.
13. Find a track to walk on. Most high schools have one, the ground is level and it is fun to count your laps. Odds are, you are paying for that track anyway.
14. If your friends are busy listen to music (only if it is safe) or books on tape; promise yourself you'll listen to six songs, or two chapters before stopping.
15. It is motivating and your feet feel better in new shoes. Running or walking shoes will give your old feet the cushion and support they need. And you'll look good, which will encourage you to get out there more. Don't laugh, but I have a rainy day pair of shoes, so I don't get my new ones dirty, and yes I even walk in the rain.
16. Dress properly for the environment, if you are walking in the mall, you'll probably want to wear some light layers. If you are walking in bad weather, dress for it.
17. Promise yourself that you will try this for at least one month. After that it should become easier as it becomes a habit. If you fall out of the routine, try to force yourself to walk for two consecutive days, by the time you get to the third you will be on your way back to a "habit."
18. Remember you are trying to make 10,000 steps a day part of your life, not just a quick fix. Any day that I do not get a workout or a run in, I try to walk. Unless the roads are really icy, I walk outside. I just bundle up. Polartec socks keep the toes warm. Gloves, a hat, and many layers with the top layer being water-resistant, make the walk fun -- even in miserable weather.



Cindy Rott, an avid runner and sometimes walker, lives in Severna Park.

Laugh a Lot

By Kater Leatherman

When it comes to remembering the value of laughter, I have been blessed with Uncle Al. Uncle Al is my father's older brother, a retired dentist who, by all rights, should be laughing down on us from heaven. For years, he drank and smoked and, to this day, has never exercised. After his wife passed away in 1987, his diet consisted of instant coffee with nondairy creamer for breakfast, a bowl of ramen noodles for lunch, and sardines and crackers for supper.

Yet, at 86 years young, he has more energy and enthusiasm for life than most people half his age. His secret? He not only has a positive outlook on life, but he laughs often and has the gift of being able to make other people laugh, too. And, let's face it: If you can make people laugh, they will like you.

The average child laughs 140 times a day while the average adult laughs only four times. If this inspires you to increase your daily laughter quotient, begin to surround yourself with funny people or choose activities, movies and television programs that make you laugh. This will be especially beneficial if you are the serious type, live alone, or feel depressed.



"Laughter is the closest distance between two people." - Victor Borge

While I'm not recommending Uncle Al's lifestyle of canned food and passive movement (he did quit smoking and drinking years ago), I am awestruck by the power of laughter. Not only does it keep us looking younger, but regular belly laughs can directly boost our health and tone our organs. Laughter is like internal jogging, an effective way to reduce stress, feel energized and release endorphins, the body's natural painkiller.

The importance of laughter is gaining worldwide attention. Various forms of therapy have sprung up, including laughter yoga, laughter meditation, humor therapy, clown therapy, even laughter clubs. World Laughter Day takes place the first Sunday of May.

Lately, I have nicknamed Uncle Al "Sir Laughalot." Kids know him as "Uncle Al the Kiddies Pal." His answering machine records the following message: "You have

reached the Leatherman Laugh Lounge," followed by, you guessed it, a drum roll of his own unique brand of laughter. When he gets my answering machine, his message to me is: "Don't call me back, call me Uncle Al." Just last week, I sent him Laffy, a CD of Christmas music sung in laughter. Should you happen to meet Uncle Al in person and he makes you laugh uncontrollably, be prepared. He will be happy to offer you an anti-laugh tablet. 

Kater is publishing two books in 2008: one on whole, healthy living and the other on creating more s-p-a-c-e in all areas of life. She also teaches gentle yoga at Ridgely's Retreat in West Annapolis and is a professional organizer and home stager. Currently, she resides in Eastport with her two Norwich terriers, Sweet Potato and Kiwi. Kater can be reached at kater@creativesimplicity.com



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The Flowers of Winter

By Neil Moran

It seemed like an autumn that would never end for Bay area gardeners. The impatiens and roses bloomed all the way into November, extending both the gardening and shirtsleeve season. However, like an exquisite bottle of wine enjoyed over a leisurely dinner with friends, the outdoor gardening season has finally come to an end. If you want to extend the flower show into the winter, consider adding flowering houseplants to your collection.

Flowering houseplants require a little more fussing than do foliage houseplants. Most require more light and have to be occasionally cut back to encourage further blooming. Of course, the extra effort is worth it when we're rewarded with the colorful blooms and bracts of plants like geraniums, begonias and bougainvillea.

There are two types of flowering indoor plants to consider: flowering houseplants and potted flowering plants. Flowering houseplants will take up residence in our homes for several years (or until we kill them!), even if they only flower for a few weeks at a time. These plants include Christmas cactus, purple heart and hibiscus. In contrast, potted flowering houseplants, such as caladium, begonia and oxalis, put on a show of flowers for a few days or weeks. After that we can either enrich our compost pile with them or plant them outdoors in the spring in containers.

Just like your garden perennials, flowering houseplants flower at different times of the year. For instance, kalanchoe and Christmas cactus will show off their beautiful blooms during the winter months, while spathiphyllum and anthurium are more likely to bloom closer to spring. For the promise of nearly year-round beautiful blooms consider African violet (*saintpaulia*), impatiens and shrimp plant (*Beloperone guttata*). Another good choice for a flowering houseplant is the abutilons, also known as flowering maple. Like hibiscus, these plants can be placed outdoors on a patio during the summer months and brought back in when the weather cools in the fall. There are many interesting abutilons to choose from including Firefly and Kristin's Pink.

While most flowering houseplants require direct sunlight to bloom, be sure to read up on the requirements for each plant, as it can vary. For instance, hibiscus prefers direct sunlight year-round, while campanula likes full sun in the winter and then filtered sun during the summer months. A good book on houseplants is Dr. D.G. Hessayon's *The House Plant Expert*.

Potted houseplants are for those of you who seek a quick fix of color for an after New Year's get-together or to break the monotony of winter. Plants such as caladium, geraniums, azalea, chrysanthemum, begonias and hyacinth are all examples of potted plants that will provide quick color to our living rooms and kitchens. And they're fairly easy to come by in department stores and florist shops. Some of these, such as geraniums and begonias, make the transition to outdoors in the spring quite easily.

Begonias are on the top of my list when it comes to flowering potted plants for indoors and



outdoors. There are so many varieties it's almost staggering. Good candidates for the great indoors include Pink Minx and Solanthera Hybrid.

Geraniums are another good one for inside, providing you have a sunny spot for them. Scented, regal and zonal geraniums are all good candidates for growing inside as a potted plant. Geraniums and begonias are both plants that should be deadheaded regularly. In the spring they can be clipped all the way back to the top of the pot and placed outdoors in flowerbeds or in containers. (Do the same thing before you bring them inside in the fall.)

Other potted plants to consider are the ever-popular paperwhites and Easter lilies. Although these could be placed outdoors after their blooms are spent, it is probably more practical to just toss them in the compost pile and get new ones the following year.

Most houseplants are fed sparingly if at all during the winter months. Plants that flower can benefit from a shot of an all-purpose plant food. Check the requirements for individual plants as to when and how much. The same can be said for temperature and watering requirements. In fact, some flowering houseplants, such as jasmine, must receive a cool period before they will bloom in the summer.

Before you buy any flowering houseplants it is probably a good idea to do your homework. Decide what you're looking for in a plant: Do you want ones that will take up permanent residence in your home, or be just a passing fancy? Also, try to determine if you can meet the various requirements for the different houseplants that interest you, particularly in terms of light and temperature. In other words, there is no reason to spend good money on a jasmine plant if you can't provide full sun and cool temperatures over winter, because those are requirements for summer blooming.

Here are some potted flowering plants that may tickle your fancy this winter. Many more can be found at Logee's Tropical Plants (www.Logees.com) or your local florist.

- Flowering maple (*Abutilon pictum* 'Thompsonii Yellow')
- "Lipstick Plant" (*Aeschynanthus radicans*)
- Begonia Goldielocks
- Bougainvillea Double Gold
- Cape Primrose (*Streptocarpus Smooched*)

Neil Moran teaches horticulture in a vocational training program. He can be reached at hortman98@yahoo.com

Would you rather fall off the couch or fall off a pair of skis while shushing wildly down the black double diamond trail?

That's What *Friends* Are For



“... there are physical and emotional gifts that come our way through our close relationships with others.”

continue the MILP theme for years!

While this incident occurred several years ago, our warmth and mutual affection continues to sustain us through transitions and celebrations. This and many other fond memories linger and remind me of the pivotal role friendship plays in our emotional and physical health. Although most of us would say that friendships are important, let's take a closer look at some of the physical and emotional gifts that come our way through our close relationships with others:

Physical Gifts of Friendship

Longevity

Your friend is literally a life-saver! Harvard researchers report that social connections, such as participating in a Bingo game or church activities, are as important to one's survival as regular physical exercise and healthy eating. Hear that! And it may be a lot more fun to participate in a book club or meet a friend for coffee than to hit that treadmill. Better yet, meet a friend for a walk and do yourself a double favor. Purposeful activity done in the company of friends is one of the best ways of ensuring both your physical and emotional well-being.

Brain development

The seat of emotions in our brain is the limbic system and is sometimes referred to as the "old brain" because it goes back a hundred of millions of years in human development. Experimental

The Importance of Friendships

By Vicki Duncan

Slinking down in my car, I peered across the mall parking lot as my best friend's tomato-red jeep stopped. I needed to see, but not be seen. As she entered the busy coffee bar where we planned to meet, I noted that her step lacked its usual bounce. This was not surprising given that she was facing, not the stuff of tragedy, but just another of the curves life throws at us. Unexpectedly, her first-born son, her *baby*, was getting married two days from now. Even under ideal conditions, becoming a mother-in-law sounds ominous, and these were not the best of circumstances.

Fidgeting, I wondered if I could pull off the hasty plans I hatched when this wedding bomb smacked into her. Our phone lines had buzzed and my concern gave birth to a theme that I dubbed the "Mother-In-Law Passage" or "MILP." Yes, I do so love a theme and this auspicious event would be acknowledged

and even celebrated with a surprise for my very dear friend.

As I squared my shoulders, I stepped from the car in my old student nurse uniform, complete with cap and stethoscope. When I wore this outfit more than three decades ago, it was not emblazoned with letters spelling "MILP NURSE." Ducking behind a bouquet of get-well balloons, a gift bag and a medical bag sporting the words "Got MILP?" I sprinted for the mall.

The curious stares at my get-up faded at my friend's delight as she received her prescription -- a bag of gifts to be opened at timed intervals throughout the small and private wedding, including everything from champagne glasses personalized with "MILP" to a package of "MILP DUDS." Our high fives cemented our vow to approach this transition with spunk, humor, love and creativity. I knew that the party was far from over. We would

psychologists can actually see the function of this part of our brain on an MRI. Among other duties, it stabilizes our mood and is intimately involved with bonding and social connections. When we share our time with others in a positive manner, we stimulate this walnut-sized chunk of gray matter and actually help heal this part of our brain.

Improved memory and intelligence

In his groundbreaking book on brain health, Healing the Hardware of the Soul, Dr. Daniel G. Amen stresses that having strong social support networks actually delays the brain's aging process while enhancing both memory and intelligence among older adults. In fact, in an NIH study evaluating the effectiveness of several treatment choices for depression, the approach designed to enhance relationship skills was equally effective as antidepressant medication.

Other physical benefits

In a dance between body and emotions, research shows that close friendships, through protection against isolation, provides benefits such as maintaining the elasticity of blood vessels, increasing the heart's ability to respond to strenuous demands, lowering cardiac inflammatory protein levels, maintaining healthier blood pressures and improving stress-hormone blood profiles.

Emotional Gifts of Friendship

Increased sense of self-esteem

Positive, intimate friendship and self-esteem are intercorrelated. As one increases, so does the other. We first learn who we are through the reflection of others. This continues through life, although we also learn to take our own measure through self-observation. When a friend reflects to us that we are loved and valued, our self-esteem rises in a corresponding manner.

Sense of belonging

Closely related to self-esteem, this is a basic psychological need and fundamental human motivation. While this does not mean marching in lock step with another, from the earliest days of human development we have belonged in "packs" for both physical protection and emotional well-being. People really do need people!

Sense of purpose

Likewise, we are people who need to feel needed. Particularly, as some of our other purposeful roles in life diminish, such as employment and child-rearing, being a source of comfort and strength to a friend helps to fill that void.

Buffer from the storms of life

As we age, strong friendships help ease the ache from some of the losses that are inevitable. They provide a shoulder to lean on, a listening ear, a second opinion and unspoken comfort. By reducing our isolation and loneliness, these relationships provide powerful protection against depression and despair.

As we review some of these benefits, let's not forget that beyond anything else, friends are just fun! We share so much and laugh sometimes until our sides ache. As we bid adieu to my debut as a "MILP Nurse," my friend knocked my cap askew and exclaimed, "I'm so glad we're us!" Ditto, dear friend. It was my pleasure because that's what friends are for!

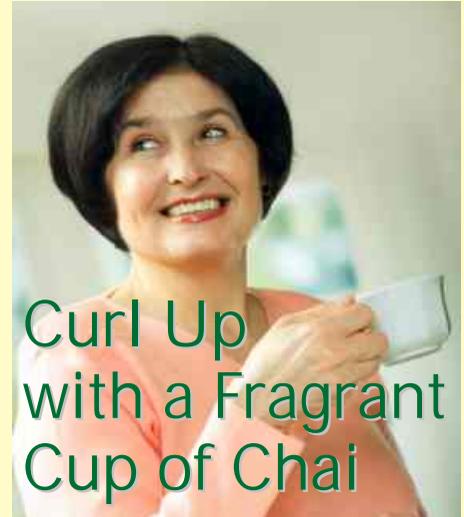


OK, you're convinced: You need friends! Maybe you've neglected this part of your life while pursuing career and family dreams, but it's not too late. Stay tuned for the next issue to discover some fresh and creative methods and places to develop new friends at this stage of your life.

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

DID YOU KNOW?

Ever wonder how many calories are in those fabulous drinks that you've been treating yourself to? Here are a couple of Web sites that you might find helpful: Starbucks: www.starbucks.com and Dunkin' Donuts: www.dunkindonuts.com. Some things you may not want to know: Dunkin's large Pumpkin Spice Latte has almost as many calories as two (2) glazed donuts!



During these frigid endless days of winter, when we could all use a pick-me-up, there is nothing better than a warm cup of spicy tea. It may just be the thing we need to get us to stop for a few minutes and just enjoy the sharp days of icy cold. Is there anything more pleasant than curling up with a warm cup of fragrant chai, the word used in many cultures for tea. A fresh-made cup has the wonderful scent of holiday's past and cozy winter days. The fragrance can fill a room, bringing back all sorts of pleasant memories. Here in the U.S., the name chai usually designates a particular blend of exotic spices. The ingredient list can include cardamom, cloves, pepper, ginger, allspice coriander, vanilla or licorice root. Pick your favorite; with more and more choices the selection is endless. From a lemony chai, to holiday chai, to cinnamon chai, there's bound to be one that will become your favorite in no time. Most food stores carry many brands of boxed teas and specialty stores will carry loose-leaf tea.

Here's a tasty way to enjoy your next cup. Using one chai teabag or loose chai, which does just as well, let it steep a few minutes longer than the package directions suggest in a cup of just-boiled water. This allows more of a nutrient-packed drink. Squeeze out excess water and top with whipped skim milk. Add one-half teaspoon of sugar or a tablespoon of honey if you prefer a sweeter beverage. Find your most comfortable chair, curl up and enjoy. The fragrance and taste are bound to bring back warm thoughts of winters past and keep you toasty from the inside out.

Skim milk whips easily. Use the frother from Williams Sonoma or any good cooking utensil store. It can also be whipped with an automatic mixer, although not as successfully. Whole milk can be used but doesn't hold up as well as skim.

For a selection of teas on the Internet try: englishtea.com; rishi-tea.com; and harney.com

Lowdown on Lying Down

By Leslie J. Payne



My head bobbed up and down like a brunette bobble head ornament. We had flown into London just hours ago. Sitting atop a double-decker bus, this wonderful city was my oyster, yet all I wanted was to sleep. I batted my bloodshot eyes at my husband, certain he'd offer me his shoulder so I could blissfully float away into sleep. Instead he offered advice. A retired Air Force officer, he has flown the world as casually as I drive Route 50.

"Don't go to sleep," he insisted.

That was not what I wanted to hear. I vacillated between questioning if he really loved me and being too tired to care.

Turns out, his love is true! The Mayo Clinic's advice on jet lag confirms it. They give all sorts of suggestions to help overcome jet lag, but napping is *not* one of them. For those experiencing jet lag the Mayo Clinic says to avoid sleep until night "no matter how tired you are." (And my advice is not to sit in the sunshine on top of a doubledecker bus, because the movement rocks you to sleep like a baby.)

Nap Early, Nap Short

Medical studies have concluded napping is good for us. Children may groan at this headline, but for many of us retirees, this is *great news!*

According to Dr. David Neubauer, M.D., associate director of the Johns Hopkins Sleep Disorders Center, "The key is to nap early and short." That means napping at least five hours before nighttime sleep, which makes the hours between 2 and 4 p.m. prime time for napping. Twenty to 30 minutes is enough to awake refreshed without infringing on your nighttime sleep. However, napping more than an hour can make it harder to wake up and more difficult to sleep at night. Naps should be enjoyed on a couch or some other place not associated with a long night's sleep.

Go Greek

Traveling abroad to warmer climates may expose you to cultures that have long known the benefits of a daytime siesta. While traveling in Greece, I learned there was no shopping available from noon to mid-afternoon. This was when I was to be resting or eating like the rest of the country. Who knew?

In our success-driven American culture napping is often equated with laziness. Not so! Recent medical research has shown that those who nap for about a half-hour three times a week

lower their risk of dying from heart attack by 37 percent. This conclusion came from the largest study ever done on napping, where researchers tracked 23,681 healthy Greek adults for an average of six years. Even after factoring in the Greek diet, work habits, exercise, smoking and other habits that affect the heart, napping still seemed to help.

Relief from Burnout

In addition to helping the heart, napping can help you learn new skills. A Harvard University study by Alan Hobson, M.D., Robert Stickgold, Ph.D., and other Harvard colleagues found napping, as well as overnight sleep, helped with processing new skills. When study participants were learning new tasks, eventually they reached "burnout" and performed more poorly than earlier in the session. If allowed a 30-minute nap, their task performance no longer declined. If given a one-hour nap, their performance improved.

When irritation, frustration, and poorer performance occur while learning a new mental or motor task, it is the brain's way of saying it has an abundance of information it has not yet processed. The brain needs to consolidate new information into our memories as we sleep. This means when learning new things such as playing a musical instrument or a sport, you might perform better after a nap during which the brain can process the new information.

Naps also help refresh our outlook on life. A pastor I know used to say, "Sometimes the most spiritual thing you can do is take a nap." When we're worn out our soul can feel weary. The world looks a bit dreary. After a nap, everything looks a little brighter.

It's easy

And naps *feel* so good. Stretched out on the couch during a rainy winter afternoon, or relaxing on a boat in the breeze and sunshine, a nap is a delicious bit of refreshment.

As children we all probably resisted getting rest. Now we are older and wiser, able to make up for lost time. No need to wait for your head to bob up and down like a dashboard ornament. Take care of yourself, do your heart a favor and keep your brain from being overloaded. Take a nap, it's that easy.



For More Information on Naps

The Mayo Clinic
200 First St., SW, Rochester, MD 55905
www.mayoclinic.com
website page:
<http://www.mayoclinic.com/health/jet-lag/SL00012>

Prevention Magazine
www.prevention.com
"Getting Your Nap On"
www.prevention.com/cda/article/how-to-get-the-best-nap-ever
Roedale Inc, 2006

MSNBC News
"Good news for slackers:
naps can help the heart"
www.msnbc.mcn.com/id/17115245
Associated Press, Chicago, Feb. 13, 2007

National Institute of Mental Health
Science Writing Press, and Dissemination Branch
6001 Executive Blvd., Room 8184, MSC 9663
Bethesda, MD 20892-9663
" 'Power Nap' Prevents Burnout; Morning
Sleep Perfects a Skill"
<http://www.nimh.nih.gov/science-news/2002/power-nap-prevents-burnout-morning-sleep-perfects-a-skill.shtml>
Press Release, July 2, 2002

Pembroke Springs Retreat

An unusual treat in the hills of the Shenandoah Valley

By Penelope Folsom

If you've never indulged in a Japanese bath, you are missing out on one of Japan's best-kept secrets. Pembroke Springs Retreat, a 175-acre bed and breakfast located an easy 90 minutes west of Washington features the steamy relaxing tubs. The baths alone made it worth the trip, but there were other special treats awaiting us at this hidden gem. From the miles of wooded walking trails with almost guaranteed wildlife sightings, to a well-stocked pond where fishing was encouraged, to an acrylic tile tennis court, the amenities were stretched out before us promising a fun filled afternoon. The chalet-type main house is secreted back in a remote corner of Virginia near West Virginia, with spectacular views of mountains. Although it may seem that the road goes on forever, it's just a few miles from the Route 66 exit showing off the best of what Virginia's back roads have to offer. The main house contains five guest bedrooms and was completely refurbished in 2006, giving it a sparkling new look. With soaring ceilings, and glossy wood floors, the huge panoramic windows show off a spacious and comfortable interior. Having lived in various locations throughout the world, the owners have picked up treasures from some of the best international craftsmen. The hosts reflect the quiet good taste of

the peaceful ambience. Walter and Taeko Floyd are gracious in the extreme. Along with Lisa, their daughter, who formerly headed up the catering department at the Mayflower in Washington, they are masters of hospitality.

We were fortunate to have been given the room with a subtle Oriental influence. The bed was low and very comfortable with a fresh comforter and lots of huge squishy pillows. There were custom-made Shoji screens, which glided across the windows for privacy. A low Japanese table was built in with Americans in mind, having a depression beneath it for long legs and restless feet, as opposed to the Asian way of sitting upon one's knees. As first-timers to the Japanese bath, we were anxious to discover if it was as wonderful as we'd heard. Robes and soft slippers were provided for the trip down to the lower level that held the steamy baths. We were instructed to first shower, which was located in the bath area and then after rinsing off completely, we could submerge ourselves in the 110-degree water. Mr. Floyd cautioned us that although the water did not feel that warm, we would probably be uncomfortably hot after 10 to 15 minutes. He was in fact correct. After just

“The baths alone made it worth the trip, but there were other special treats awaiting us at this hidden gem.”

10 minutes of luxuriating in the warmth and drinking in the views of the mountains, we dragged ourselves out of the tub for another warm shower. Donning our robes and slippers, we made our way back to our room for a quick rest before dinner. The bath was more than relaxing, and we wanted to turn in for the night. We were sorry that we hadn't waited until just before bedtime.

Breakfast the next morning was a culinary delight. We opted for the Japanese-style morning meal, which included a perfectly prepared piece of salmon with an accompanying egg frittata, miso soup with mushrooms and tofu, thinly sliced cucumbers and cherry tomatoes. There was the customary bowl of rice, which had a bit of crunchy seaweed crumbled on top, giving it a delightfully salty flavor. This was accompanied by fruits, and in particular Asian pears, which taste like a cross between a crisp apple and perfectly ripe pear. Unlimited tea and coffee was always available. After our delightful breakfast we were sent happily on our way. We vowed to return often — the baths alone had made it worth the trip. 

Pembroke Springs Retreat is located about 15 miles from the end of Route 66.
PEMBROKE SPRINGS RETREAT
6238 Wardensville Grade
Star Tannery, VA 22654
Phone: (540) 877-2600
Toll Free: (888) 348-1688
Fax: (540) 877-3500
Email: Lisa03@pembrokesprings.com
Website: www.pembrokesprings.com

While there don't miss:
Cedar Creek and New Market battlefields
Strasburg - Antique Emporium
Winchester: Mall and Old town historic area



Winter Scene at Pembroke Springs

Procrastination is no longer an option!

Riding the Rails of Yesteryear

By Peggy Kiefer

Do you ever get nostalgic when you hear a long plaintive blast of a train whistle, or watch the myriad cars of a passenger train rush by?

If you have ever wished you could again see the black smoke wafting from the stack of an old-fashioned locomotive, or ride on reversible, old-fashioned seats as you hear the clickety-clack of the rails, then this trip is for you.

Having grown up on the main line of the Pennsylvania Railroad, I spent many an afternoon running back to the tracks to wave to the engineer

and watch the long freight trains pass. Or I would watch with envy as the passenger trains sped by, with people sitting in dining cars enjoying white-glove and white tablecloth service and good food.

Years later, when I went off to college and into the work world, I would always take the cross-country trains back home. It was a backbreaking trip of three days and two nights, but I loved every minute of it. I couldn't afford the luxury of a sleeping compartment, so I learned to doze in a reclining coach seat. It was such fun wandering through the cars, sitting in the observation car, eating in the dining car (no white-glove service in this class) and meeting so many interesting people from all over the country. Try that on an airline!

In mid-September I had the opportunity to relive some of these memories. Elderhostel, an educational tour company that caters to adults 55 and over, was offering an eight-day trip entitled "The Historical Railroads of Colorado." Knowing what beautiful scenery is located in this scenic state, I



A Colorado Adventure

signed up immediately. A fellow "train buff" signed up to go with me. This trip is very popular and tends to fill up fast.

I wasn't disappointed as there were five wonderfully scenic train trips traveling on old narrow gauge tracks (unlike the wider tracks of today), and using the old smoke blowing, coal-fueled locomotives. I didn't stop smiling the whole time. We rode on the trains during the day and slept in hotels at night, which was more comfortable for "mature" bodies.

The trip began with a flight to Denver, where we spent the night in a comfortable hotel close to the airport. After a very informative introductory lecture acquainting us with the terminology of trains, some history of the trains we would enjoy and the beautiful places we would go, we took off in a bus to the first

noisier, and you hear the old clickety-clack and feel the rocking motion of yesteryear. A visit to the town of Georgetown, which is at 8,200 feet over sea-level, completed this first day. It took a few people a while to adjust to the altitude, especially those of us from the sea level states.

Day two saw us climbing a cog railway up to the top of "America's Mountain," Pike's Peak. Arriving at 14,110 feet was quite an adventure.

train station in Georgetown, Colorado. The first ride was a step back in time to ride the Georgetown Loop, which travels from Devils Gate to Silver Plume, climbing a steep narrow valley and rising over 600 feet on a sharp circular incline. What a thrill to watch this old-time train cross a narrow bridge over the valley as we waited at the station for our turn to board. Since narrow-gauge tracks are only two-thirds the size of the tracks we use today, the ride is



Adjusting to the altitude was easier for most of us, as we were climbing slowly up the mountain. But getting out at the summit, where you are buffeted by heavy winds and 30-degree temperatures was quite chilling after leaving 70 degrees at the railway station 7,000 feet below. A Pike's Peak tradition is to have coffee and a "special" doughnut in the station at the summit. Doughnuts can't rise at 14,000 feet, so they are cinnamon cake doughnuts. Of course, we had to try one, just to say we did it (and they were very good.) For non-train lovers, you can also drive to the top, or for the very adventuresome, climb or ride a bike. I'll take the railway any day.

The adventure continued the next day with a scenic train ride on the Royal Gorge Railway, another historic narrowgauge railroad, from Canon City to Alamosa through the depths of the Royal Gorge of the Arkansas River. When leaving the train, we rode on the world's steepest funicular (incline) railway to Royal Gorge Park, where you can walk across the suspension bridge, which is 1,053 feet above the river and valley below. This did not appeal to those travelers who don't like heights. They could choose to ride on an open trolley across the bridge, or take a gondola.

To me, the best was yet to come. On day five we boarded the Cumbres and Toltec Narrow Gauge Railway from Antonito, Colorado to Cumbres Pass, New Mexico. The train meandered back and forth between southern Colorado to northern New Mexico while we enjoyed the beautiful mountain scenery with the changing color of the quaking Aspen trees to a brilliant yellow. This was an introduction to the one train ride I have been waiting 30 years to enjoy: The Durango-to-Silverton Historic Narrow Gauge Railway, which would be the next day.

The Durango to Silverton Railway is known as one of the most scenic train trips in the world. Most guide books list it as a "must experience" adventure. In the summer and fall, reservations need to be made at least six to eight weeks in advance. And there are four trips a day, so its popularity is obvious. Our train was full. You had the opportunity to ride in a closed coach (the window did open) or stand in an open gondola car, where the avid photographers would gather. With the clickity clack and rocking of the train, it took a steady hand to get a good picture.

This trip was everything I expected and more. Just enjoying the spectacular Colorado mountain scenery, the



luminous fall colors and the history of this remarkable train ride was worth more than money. I have been all over the world, and this train trip is on my list of top 10 experiences.

All of the trains were traveling on track that is no longer used by modern day trains. Most of them were originally built for the mining industry that was so prevalent in Colorado in the 1800s, and they are no longer needed. Luckily, some enterprising train fans have taken advantage of seniors' love of nostalgia to offer these adventures.

Lest you think all we did was ride on trains, we also spent several hours in a four-wheel drive jeep bouncing over mountain trails to visit old, abandoned mining towns. There was time to wander through the streets of old Colorado towns such as Silverton, where the train comes

right into center of town, Durango, the site of many old Western movies, charming Ouray, nestled in a valley between the mountains, and picturesque old Georgetown. We also visited the very unusual Sand Dunes National Park, where the 750-foot-high dunes look like mountains. And one of the newest of the national parks, Black Canyon, which features more remarkable scenery, was our final stop.

Our trip was very capably led by a veteran train expert, who instructed us on the bus as we traveled from town to town, an upbeat young tour director, who helped smooth out any concerns, and a capable young bus driver, who had a great sense of humor.

Every time I think of this adventure, I still smile.



Elderhostel for travelers age 55 and over

Web site: www.elderhostel.com

Address: P.O. Box 389, Burlington, MA 01803-0689

Phone: (877) 426-8056

Price (for this program only) : \$2,100 double occupancy,
single supplement \$400

Includes accommodations, majority of meals, instruction from top-level instructors, transportation while on the trip, field trips, excursions, insurance plan, taxes, tips and baggage handling for one bag.

The Elderhostel Colorado Rail Trips for 2008 that are scheduled so far are:

May 23-31, 2008 -- \$2,249 per person double occupancy;

\$480 single supplement.

June 6-14, 2008 -- \$2,249 per person double occupancy;

\$480 single supplement.

There may be other rail trips later in the year. The fall trips are especially beautiful, but they have not been announced yet.

The Case for the Reverse Mortgage

By C. Ann Abruzzo

It seems that every time I turn on the TV I see Robert Wagner talking about the benefits of the reverse mortgage. He urges you to send for the free DVD, which more than a million people have done. This is a good thing! Education about this type loan is critical and hopefully it will help to eliminate some of the negative perceptions that have been attached to the reverse mortgage. I would also urge you to go on the Internet, just type in "reverse mortgage programs" and you will have access to a plethora of information.

As a former banker with 26 years in the financial world, I too had doubts about it when I was asked to head up the program for our company. So I went on the Internet and found the Web site of Andrew Caplin, a macro-economist on staff of NYU. He did a paper in 2000 entitled: *The Reverse Mortgage Market: Problems and Prospects*. The purpose of the paper was to debate why the reverse mortgage had not been well received by the senior market, causing it to fall way short of the economists' expectations who had sponsored it. From 1978 -1989 only about 3,000 were transacted in the U.S. He presents various theorems as to why:

- (1) A couple's desire to move rather than stay in the present home.
- (2) Fear of using up their children's inheritance (equity in the home).
- (3) Seniors insecure with debt preferring a lower income instead of taking out a loan just to improve their ability to spend.
- (4) Being intimidated by the complexities of the program.
- (5) Doubt about the unknown since reverse mortgages don't have a long track record.
- (6) Fear of the bank taking over their home and putting them on the street.

These are all very legitimate concerns and substantiate why the homeowner needs to research the program and weigh all the pros and cons before committing to a reverse mortgage.

However, what satisfied my concern about the value and safety of this program was the history of the reverse mortgage program as set out in professor Caplin's paper. After reading it I realized how negative ideas about the reverse mortgage had developed. I could also see how the re-designed program created the safe financing vehicle we know it today.



The original lenders in this program, private mortgage companies, ran into various problems: running out of capital, SEC investigations which drove stock prices down, regulatory issues where state mortgage law and federal lending regulations were in conflict. So these companies chose to get out of the reverse mortgage business.

Finally, because there was not proper licensing and oversight governing those who could market the reverse mortgage, some unscrupulous home improvement people sought out seniors living in homes needing major repairs. They offered "no payment plans" which would take care of the work at exorbitant rates. The homeowner signed on the dotted line without realizing he was signing a reverse mortgage document.

After 10 years had gone by since the introduction of the reverse mortgage, the economists who had designed the program were convinced that this was a valuable financing tool for seniors, also that the borrower and the lender needed better protections and guarantees. The issue for the borrowers was to protect the income stream and be assured of never losing their home. The issue for the lender was to be paid in full, at the death of the borrower, even if the loan exceeded the market value of the home.

In 1987 reverse mortgages were put under the control of Federal Housing Administration. This provided regulation and oversight of all phases of the operation, and placed lending in the hands of banks authorized and controlled by FHA and Congress. In addition, every borrower having a reverse mortgage loan is covered by FHA insurance, which guarantees: education of the consumer before entering

into the loan, the borrower not losing his chosen income stream and borrowers and their heirs never owing more than the market value of their property. On the banks' side of the issue, FHA regulation guaranteed that any mortgage balance not covered by the market value of the property was paid by the FHA insurance. Now let's get down to brass tacks.

What is a reverse mortgage?

The reverse mortgage is a federally insured loan that allows you to turn equity into income. It is a mortgage that accrues interest, usually monthly, but does not require a payment until the homeowner decides to move out permanently, sells or dies. Waiving monthly payments is what separates it from a conventional mortgage, hence the name reverse mortgage.

How much money can the homeowner get?

The amount the senior qualifies for is based on the value of the property, the age of the youngest homeowner (who must be 62 or older), the zip code of the property, interest rate and amount, if any, owed to other mortgagees on the property. These factors are put in an algorithm that determines the amount of equity available to pay off liens, settlement fees and provide enough funding to service the homeowners' financial goals. Age of the youngest homeowner is taken out to 100 years and is built in as a limiting factor used to control the equity advanced, so that under normal conditions, all of the equity is not used up and enough value remains at the time of payoff to satisfy the loan and provide value to the heirs.

What qualifies a homeowner for this type loan?

There are no income, credit or health requirements. There just needs to be adequate equity available to meet the homeowner's financial goals.

At first this sounds too good to be true. But this is how I put it in perspective. This is probably your most valuable asset. You and your spouse have worked hard to maintain it. If you are comfortable using part of the equity in your home to serve a practical financial goal, especially if you need to maintain or improve your quality of life, then why not use it?

Some of the reasonable financial goals may include wanting to stay in the family home. This is very important to many seniors. However, when you are on a fixed income, expenses have a way of increasing over time or unexpectedly. For example: If husband and wife each receive Social Security and one passes away, the surviving spouse loses the lesser of the two payments. This can be substantial. So, increasing monthly income to allow you to stay in your home is probably the major reason most seniors choose a reverse mortgage.

Perhaps one spouse becomes handicapped and expensive repairs are needed to make the home accessible. Or in-home care is needed and you do not have long-term care insurance. Or the ill spouse needs to be in an assisted-care facility. These are all very expensive needs and good reasons to use the reverse mortgage.

Your financial objective might be something other than increasing monthly income or covering expensive services, something that would pass on wealth now like giving children a downpayment to buy a house or helping a grandchild with college tuition, fulfilling a dream of buying a vacation home or helping with adoption fees.

These are some of the financial needs that we in the business help clients fulfill.

What is the benefit of using your equity to do this?

You do not create a monthly payment and you do not incur a tax liability as you would if you withdraw from your IRA. You maintain your own financial independence by not having to burden your children with paying your bills. While you set up an income stream customized to your needs -- monthly, lump-sum, credit line or a combination of more than one -- you never relinquish ownership of your home. Finally, Social Security and Medicare are not affected.

What is the downside of the reverse mortgage?

This plan should only be used by seniors looking to remain in their homes at least three years, because settlement fees are about 5 percent of the amount borrowed and it takes about three to five years to offset this cost through appreciation. Seniors receiving Medicaid or another type of financial assistance may lose part of their allotment. You should have equity adequate to achieve your desired financial goals. Be aware that some believe the settlement costs are too high.

Is the reverse mortgage right for every senior? Absolutely not. We always advise talking to relatives, financial planners, tax consultants, anyone in whom you have confidence. Study the reverse mortgage materials you request and ask a reverse mortgage adviser as many questions as you need to in order to understand the program thoroughly. Give yourself time to weigh the pros and cons. If the benefits outweigh the negatives, don't be afraid to go for it!

According to top mortgage industry leaders, the reverse mortgage demand is about to burst wide open. A recent trade journal article, Indymac Bank stated there are now a million reverse mortgages on the books in the US. Nationwide there are 35,000,000 seniors holding \$3 trillion dollars in equity who would qualify for the reverse mortgage.

Will you be one? 

Ann Abruzzo is the director of senior services at Quarterfield Mortgage Services. She can be reached at (443) 577-1898 or ann@qfmortgageservices.com

For some straight talk from an independent party about reverse mortgages, just Google the key words "reverse mortgages ftc" or "reverse mortgages aarp" on the Internet.

First up, you will get the Federal Trade Commission's consumer alerts on these loans and their terms. Perhaps the most important cautionary reminder the commission provides is:

"Reverse mortgages use up some or all (of) the equity in your home, leaving fewer assets for you and your heirs."

The second site, sponsored by the American Association of Retired People, features easy-to-key-in sets of advice including how reverse mortgage loans differ from other home loans, five important questions to ask yourself before considering such a loan and other options to raise cash that you should consider. A unique feature of the AARP site is a calculator that gives you an idea of how much you could borrow.

Both sites provide telephone hotlines and literature you can get on reverse mortgages.

--the editor

DID YOU KNOW?

You are probably already familiar with the usual Web sites for airline deals: expedia.com, orbitz.com, Travelocity.com and hotfares.com but have you tried these:

www.farecast.com, www.farecompare.com and www.airfarewatchdog.com

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Swimming in Travel Photos?

What to Do with All Those Fabulous Digital Pictures

By Christine Marsh

You've just returned from the trip of a lifetime during which you took so many pictures with your digital camera that you might feel it will take the rest of your life to organize, edit and print them all. Or so you thought. Let me introduce your new favorite time-saver, Photoshop Elements by Adobe, a digital image-editing software package that also helps organize the nameless file-pile of images collecting on your computer. This program is user-friendly with lots of "quick fix" features and it's inexpensive, too, at \$99.

As a training consultant and occasional instructor at Anne Arundel Community College, I hear lots of students express frustration at the difficulty they have managing their photo collections. In a recent Photoshop Elements class for seniors, I asked a well-traveled husband-and-wife team, Tom and Loretta Albert, where they felt they needed the most help with their photos and what they hoped to do with the software. Tom instantly replied: "I definitely need help organizing my travel photos. I have 900 pictures of our trip across the country, which was two years ago, and I haven't done anything with them. When I'm filing the photos, I want to delete the duplicates or the pictures that didn't turn out instead of storing them all and taking up space in my computer."

Tom was very pleased to learn about the "organizer" feature in Photoshop Elements that allows you to import images from your digital camera, a USB drive, a CD ROM or even your computer. As you import your photos, you can rename a series of image files to represent the trip or the event where they were taken, rather than settling for the default numerical file name the camera assigns them. Through a convenient thumbnail preview list, you can also opt to not import any photos that did not turn out well or were duplicates.

Once the images you want to keep have been imported, you can add keyword information, called "tags," to further identify and cross-reference your collection. Imagine if you were creating a slide show in Photoshop Elements of your trip to Hawaii to show your friends and you needed to quickly pull up all of the landscape shots that were taken on Diamond Head Beach. With the "tags" you assigned to the photos in the organizer, you can do just that in less than five seconds. Did I mention that you could create not only slide shows, but photo books, scrapbook pages and calendars inside Photoshop Elements? I didn't? Well, first you might have to enhance your images a bit.

Editing and enhancing the photos was what Loretta Albert from my class seemed to enjoy the most. After discovering that she could correct overexposed and under exposed photos, photos with a color cast or red-eye and especially scanned photos that had been damaged, she and her husband told me that she would be getting her own computer so she could work just on editing the pictures while he organized them. "I never knew you could do so much with bad pictures to make them better," Alice said. "I could use this in my scrapbooking or quilting projects. It's really opened our eyes to a lot of opportunities and things we'd like to do. All we need now is a snowstorm so we can be snowed in and have an excuse to work on our pictures for hours at a time."

When you are finished organizing, editing and enhancing your travel photos, you may want to create a collage or composition of your favorite shots. In addition to the projects I mentioned earlier, you can share these images with your friends and family easily through the online photo album or photo e-mail options. Printing, too, is a breeze with multiple image layouts, simple greeting card templates and decorative mattes.

Christine is a freelance writer and training consultant, as well as a partner, designer and marketing director for the interactive media and integrated marketing consulting firm, Via Reach. When not engaged in creative pursuits, corporate training or technology evangelism, she enables her obsession with media content and delivery via podcast and vidcast productions. You can reach her with feedback or consulting inquiries at chris@viareach.com.



You can find out more about this fun, time-saving tool and buy it at www.Adobe.com under the "products" section. After you've bought and installed the program, there are many informative resources to help you get up to speed. Here are just a few:

- Sign up for noncredit classes through your local college like Anne Arundel Community College at www.aacc.edu. Most offer very reasonably priced classes just for seniors.
- Tips and tricks tutorials are available on the official Photoshop Elements User Web site, www.PhotoshopElementsUser.com
- eSeminars are on Adobe's own Web site. The link is on the Photoshop Elements product page, www.Adobe.com/products/photoshopelwin
- Digital scrapbooking inspiration and techniques can be found at www.DigitalScrapbookingMagazine.com
- Online streaming video tutorials for the beginner through the intermediate user can be viewed at www.Lynda.com for the very low month-to-month subscription price of \$25/month. It's well worth the money and you can unsubscribe when you've finished the lessons.

"The 100 Simple Secrets of the Best Half of Life"

By David Niven, Ph.D.
Harper, San Francisco (2005)

David Niven, the author of this short, simple book, asks the question, "What do people who enjoy the second half of their lives do differently than those who dread getting older?"

He has collected current data from more than 1,000 scientific studies on the second half of life. He has shortened these findings and written 100 ways to find and keep happiness, health and satisfaction every day of your life, no matter how old you are.

The 100 studies mentioned in the book are based on research conducted on people in their 50s, 60s, 70s, 80s and beyond. The conclusions are based on a compilation of research from many scientific studies. Dr. Niven has also included in each entry a reference to a supporting study.

Each chapter is very short and this is a book that you can pick up and put down at will without losing the idea of any kind of plot. There is no plot, just 100 individual chapters investigating ways to enjoy living during the "best half of life."

Some sample chapters are: Happiness is not an Accident, Never Retire from Life, Sign Up for Everything, Get Out of the Car, Don't Let Irritation Be Louder Than Joy and See a Kid, Be a Kid Again.

Niven has written several best-selling "Simple Secrets" books, including *The 100 Simple Secrets of Happy People*," *The 100 Simple Secrets of Successful People*" and *The 100 Simple Secrets of Great Relationships*," to name a few.

This was not a riveting book, but it is a good testimonial with back-up from scientific research that it is very possible to have a happy, successful, healthy life well into your later years.

~ Peggy Kiefer

"Husbandry"

By Stephen Fried
Bantam Books (2007)

Looking for a great read to get through the winter? *Husbandry* might just be the book you're looking for. It is a compilation of Fried's columns originally printed in *Lady's Home Journal* and it's bound to make you laugh out loud as you unwillingly identify with one behavior after another. Fried's book is one-half advice, one-half apology just for being a guy, and one-half tongue-in-cheek and one-half self-help. That adds up to two, in this case the strange, elusive and perplexing personalities of husband and wife. Written from *his* point of view, Stephen Fried has some amazing insights both into what makes him tick and more amazingly what makes her tick (or not when it's beyond his understanding).

His observations are disarmingly funny and other times thought-provoking most often when he uncharacteristically (uncharacteristically for men in general) sees inside the female mind. He couldn't have consulted his wife on each and every issue or maybe he did, but he has insights that are rare. He bravely takes a stab at trying to explain what goes on in the female mind -- not necessarily understanding but more accepting of the whys and wherefores of her actions, as in her penchant for cleanliness. "Tidying up once a year" would work for him. He explains why he reacts to her the way that he does as he takes an in-depth look at a relationship that centers on the dishwasher. He romps happily between the joys of traveling together, while pontificating on each and every argument they've ever had while he drives and she navigates. He explains why the remote is an attachment to his body and then goes on to the fine points of "tracking," a way of ogling a female, any female, while not getting caught doing so. He takes an unsuccessful stab at why his socks never make it to the laundry basket. It turns out that he doesn't care, he doesn't remember after 20 years of marriage or his best excuse is that he's brain-damaged. (The male brain atrophies more quickly than the female brain.) He views himself as a technology manservant, always hoping that he can figure out her techno question of the week without having to call in the professionals.

This was a great read for either him or for her. He's so right-on that you'll think he'd been taking notes in your bedroom. If your significant other still has you baffled by the workings of what goes on in his or her mind, this is page after laugh-out-loud page of just why things are done the way they are.

~ Edree Downing

Letters to Sam: A Grandfather's Lessons on Love, Loss and the Gifts of Life

By Daniel Gottlieb
Sterling Publishing Company (2006)

It is not presumptuous to state that this is a book for all people in all time who wish to lead richer and more satisfying lives. In a similar way that *Tuesday's with Morrie* speaks to us as a guide for the soul, Gottlieb cuts to the very core of what makes us human, what really matters in life, and what is our heart's deepest yearnings.

As a brand new grandmother, I picked this book up because I was hooked by the subtitle *A Grandfather's Lessons on Love, Loss, and the Gifts of Life*. Opening the pages, I was transported to a place that I envision as a cozy, sitting room with a crackling fire where I realized the author was speaking words I needed to hear as much as Sam did. There, I sat entranced at the feet of a wise, gentle teacher and healer who shared, in a deep and courageous manner, his difficult life journey and the lessons he has learned along the way.

Without being preachy or depressing, Dan weaves his story of becoming a quadriplegic more than 20 years ago due to a freak accident throughout this remarkable series of letters to his beloved 4-year-old grandson who is autistic. Yet this is not a story of disability or autism. And as a psychotherapist, a columnist and the host of a psychology call-in radio show in Philadelphia, the author is able to transcend the usual psychobabble, self-help genre to create a work of true art that is both deeply personal and universally inspiring.

The book wrestles with a number of thorny issues from anger to sex to simply being different than others. Using his own experiences and that of his psychotherapy clients, Dan pulls from various sources such as Jewish folklore, poetry, the Bible and well-known authors to put his unique twist on issues for which there are no easy answers.

In a sample chapter, "Your Three Millimeters," the author faces a fierce battle in trying to heal a persistent bedsore ---- a common ailment for paralysis patients because they have continual pressure on certain parts of their bodies. These bedsores, when infected, can be life-threatening so it is a health crisis when they occur. After months in bed while the sore heals in agonizing increments, Dan struggles to go on when a dream reminds him that his job is to take care of a mere three millimeters of the universe. When his job is over, that piece will be taken back and only then will his life be over. At first, Dan's ego is outraged at the seemingly insignificance of his job because he is filled with self-importance. Later, he realizes that even a small piece of responsibility is an awesome task. He learns that there are parallels between the slow healing of his sore by millimeters with his own job of staying the course and simply caring for his own three millimeters of the universe.

Dan ends the chapter by telling Sam that he has found peace in the knowledge that while he has not changed this chunk of the world or made it bigger or better, his faithfulness in simply caring for his small responsibility has brought him peace and gratitude at being given the task. This is a profound lesson for Sam, and all of us, as we struggle with our own desires for recognition and purpose in life.

I first checked this book out of the library because I read so many books and have so little room for them. While I'm choosy about what I keep in my personal collection and what I share with my own psychotherapy clients, this is one that I headed straight to the bookstore to purchase. In fact, I will get several copies because I know that as I lend it out, it will find a new home on someone else's bedside table who needs to hear this message of hope, faith and wisdom. I suggest you do the same.

~ Vicki Duncan



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

Gloomy Weather Alert

It's the time of the year that I dread most: the dark and dreary days of winter. With my job, I go to work when it is dark and come home when it's dark. My doctor thinks I may just have the winter blues and said I could try some antidepressants. But I don't want any "happy pills." Is there anything else I can do, short of flying to Florida, to cope with my sagging spirits?

You have a lot of company! Approximately 25 percent of North Americans suffer from some form of the winter blues. Symptoms include: fatigue, problems with concentration, social withdrawal, carbohydrate cravings and weight gain, irritability and reduced sex drive. About 5 percent of winter blues sufferers experience these symptoms in a more severe manner and are diagnosed with a clinically recognized type of depression known as seasonal affective disorder or SAD. Since these are also symptoms of other forms of depression, only a qualified health professional can make that diagnosis based on the severity and frequency of your symptoms.

Please don't rule antidepressants out of hand as "happy pills." Used correctly under the supervision of physicians, these medications are effective for a range of symptoms, should not make you feel drugged and may be the treatment of choice. The stress on the body from an untreated depression is far more harmful to your health than properly used prescription medication.

If you are experiencing the milder form of the winter blues that many of us face, there are various treatments to consider. According to Dr. Valerie Nix, a doctor of naturopathy at Meadow Hill Wellness in Annapolis, research studies show promising results in the treatment of mild winter blues with vitamins B6, B12 and D and fish oil. Dosages vary and should be specified by your health professional.

You could also consider the well-established, drug-free and relatively inexpensive treatment of light therapy. A light box is a specialized, small and portable device that delivers very bright, full-spectrum light for a prescribed amount of time --usually about 20 minutes. Light therapy is thought to help regulate the body's circadian rhythm and production of melatonin, a hormone that is directly linked to the winter blues. There are many different products available, but one to consider is the highly portable Litebook available at www.litebook.com. Check this Web site for more information about light therapy. While light boxes are available without prescription, your medical professional can best direct you on how to use this tool for the most benefit. Light therapy is not appropriate for everyone, particularly those who may have bipolar disorder.

Light therapy can provide an unexpected bonus for seniors. Clinical studies have shown that the exposure to bright light is beneficial for age-related sleep difficulties such as daytime fatigue, waking up in the middle of the night and sleepiness in early evening. Simply being outside in the sunlight (without sunglasses) for 20 to 30 minutes per day is also effective. Add a brisk walk and you've got another great way to address the blues. However, with short days and gray skies, a light box is a convenient alternative. If you have a history of cataracts, macular degeneration or have had corrective laser surgery within 30 days, light therapy is not recommended.

Spring is not that far away, so hang in there! In the meantime, try some of these suggestions to boost your mood and banish the gloom.

Getting off on the right foot

We're a late-in-life couple who have found love in a most unexpected place -- while picking up dry cleaning! It truly is better the second time around. I am a widow after staying many years in an unhappy marriage for the sake of my children. My new friend has been divorced for the past eight years. We are at the stage where we want to meet each other's grown children. He has two daughters and I have three sons. It's very important to us that our children approve of our new relationship. How should we make these introductions?

Congratulations on your happiness! In a perfect world, you would simply invite your children to dinner, everyone would just click and things would be ducky. But let's be honest. None of us live in that perfect world. So while it is important to make an effort to get off on the right foot, there may be some wrinkles to address. Being aware of that upfront can mitigate some disappointment and frustration later.

Although you cannot make your children like your new love, some advance preparation can ease the way. If you haven't already done so, I suggest that each of you casually begin to talk to your children about the source of your newfound joy and happiness. Try to speak in terms of your feelings and how this new relationship has enhanced your life. Expect some curiosity, caution and maybe some resistance. You're changing the system here and not everyone adapts to change easily. Give them time and opportunity to get used to this.

Make the introductions for each family separately rather than trying to throw them all together and hope for the best. Choose a time that is not emotionally "loaded" such as a holiday dinner or another important time in your family life. And keep it casual, but intimate, so don't choose a loud noisy restaurant. You want to make this as relaxed as possible and it's easier to get acquainted in a small group in a quiet setting.

Just be yourselves, express interest in these new players in your life, and be open and friendly. If this relationship goes the distance, these folks will be members of your family, but it takes time and nurturing to develop any relationship. Approach this challenge with a positive manner, but also with a realistic attitude based on what you know of your children's personalities. It's doubtful that each of them will fall in love with your new acquaintance at first sight. However, with patience and care, you'll be off to a good start.

It is our choices...that show what we truly are, far more than our abilities.



Take It Off

1	2	3	4	5		6	7	8	9		10	11	12	13	
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17							18					19			
20						21				22	23				
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46				47		48					49	50			
54	55	56					57		58			59	60	61	62
63							64			65		66			
67							68	69	70			71			
72							73					74			
75							76					77			

Dave Fisher (© 2006 Dave Fisher)

ACROSS

1. Brown ermine
6. "Ben-Hur", for example
10. Kid
14. ___charged (engine type)
15. Puerto ___
16. Willy was one
17. Greek theater
18. Eddie in "Beverly Hills Cop"
19. Boys in the hood
20. Romantic stripper's preferred reading?
22. Where a stripper keeps contact info?
24. While opening?
25. What 20 across took off
28. Puppy prattle
29. Poetic palindrome
31. Doh! nut?
33. Hidden cartoon character
36. Ambience
37. Exceeded the limit
41. Actor/director Lupino
42. Stripper with a wolfhound, say?
45. ___ de vie
46. What 42 across took off
48. Cincinatti players
49. US airport named after a war hero.
51. Senseless
53. Wildebeest
54. Because
57. Prune
59. Spoils
63. Thieving stripper's possessions?
65. Flasher at a stripper's disco?
67. Subs.
68. River dividing Europe and Asia
71. Gallic good-bye
72. Asian desert
73. What 65 across took off
74. Hall-of-famer, Ryan
75. Sauce type
76. They're walked on
77. What 22 across took off

DOWN

1. What 63 across took off
2. Henry VIII's family name
3. Nabisco product since 1912
4. Cancelled a mission
5. Nobel prize-winning author, Morrison
6. Press 'Backspace' perhaps
7. Photos
8. Unusual hotel type
9. Popular drink
10. Pieceworkers
11. Actor Flynn

12. Cone unit
13. Chores
21. First fruit picker
23. Color
26. Quake
27. They run in Pamplona
30. Purloin
32. West
33. Puke
34. Fuss
35. It can be civil
36. Helper
38. It gave a princess discomfort
39. A hole in the head
40. Deserved
43. Grp. involved in 'the troubles'
44. Director Howard
47. Capital of Cyprus
50. Tobacco container

52. ___ Kelly (Jagger role)
53. EST+5
54. Hitches
55. Dome home
56. ___ a long shot (way off)

Solution to Holiday 2007 "Time to Celebrate"

H	E	L	M		S	E	W	E	D		S	L	I	T	
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L	E	A	S		E	N	E	R	O		A	S	E	A	
F	I	R	S	T	D	A	Y	O	F	A	Y	E	A	R	
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W	O	E	T	O			E	E	L		T	R	I	B	
E	X	T			T	O	R	N	A	D	O		Y	A	Y
					F	A	T	E		W	O	O			
F	O	U	R	T	H	D	A	Y	O	F	J	U	L	Y	
L	I	N	O		M	O	D	E	M		A	R	E	A	
O	S	O	S		A	N	I	T	A		Y	G	O	R	
P	E	S	T		R	E	T	I	N		S	E	N	D	



Mitten Crab

There's yet another threat lurking in the Bay, one that the U.S. government has classified as "injurious wildlife." It's part of the crab family and has the innocent name of the Chinese mitten crab. Mittens bring up visions of sweet little kids bundled up to the point of near suffocation with hats, scarves and wooly mittens that protect pudgy young fingers. The only similarity between these rosy-cheeked young ones and the *eriocheir sinensis* is the puffiness at the ends of two arms!

Where did this crawly long-armed creature come from and how much of a threat is he to the Bay, and further, should we be alarmed or is it just one of nature's incidentals to keep us on our toes?

Opinions differ as to how this new, possibly invasive species arrived. Some, such as the Smithsonian Environmental Research Center, believe that it was probably brought into the Bay and its tributaries in the ballast water of foreign ships traveling across the Atlantic from Europe. It could also have been a hitchhiker from one of the Pacific ports. Although the mitten crab originated in North Korea and China, it was introduced to Europe through shipping just a few years ago. Another possibility is that the crab was brought into this area through illegal trafficking, supplying the popular treat to the Asian markets here. In China, the mitten crab is considered a delicacy; the eggs purportedly are an aphrodisiac.

As to how much of a threat it will be for the Bay's already stressed ecosystem, opinions vary, but most experts agree that if the mitten crab gets established, it could create havoc. This species of crab spends two to five years in fresh water, scurrying along the bottom. It burrows into embankments along the sides of waterways, which could cause further weakening of a fragile shoreline. They also clog water intake pipes as they did in San Francisco not long ago. The up to four-inch crustacean interferes with fishing by entangling lines and nets. They are known to eat small worms and juvenile jellies and possibly oysters, stressing yet another part of Bay life. It could also damage or decimate aquatic vegetation. Known as an aggressive species, the mitten crab will be competing with the already declining blue crab population. The true consequences are not yet known, but the alarm has been sounded throughout the Bay area after mitten crab captures in the Patapsco River, Chesapeake Beach and Delaware Bay. Perhaps the Bay and its tributaries present a hostile environment, which may be the reason for so few sightings. The temperature is higher than the mitten crab is accustomed to and pollution may create an inhospitable environment for it to become established in the Bay.

Easy to identify with their hairy, mitten-like white tip and same-size pincers, they are the only crab that can be found in freshwater in the U.S. It shows up in saltwater only to reproduce. Mitten crabs are capable of traveling up to 50 miles inland.

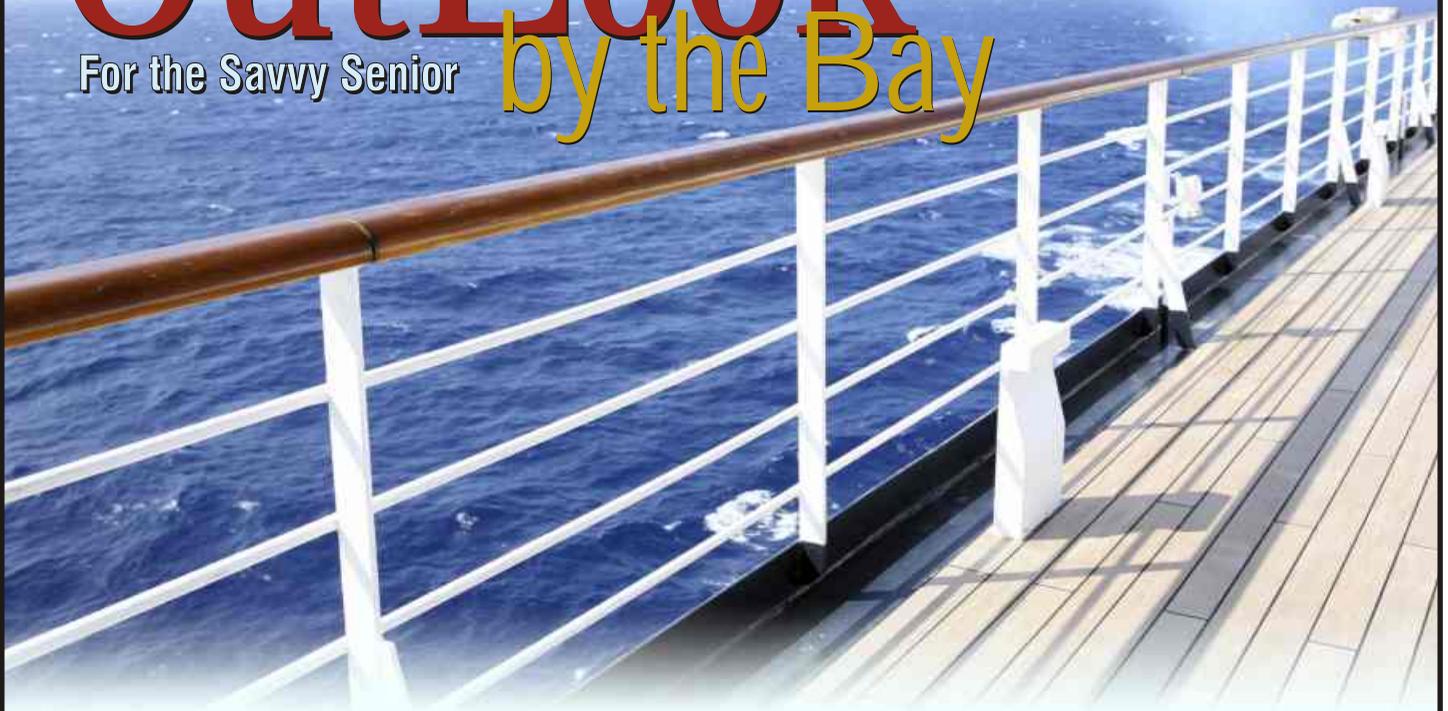
Currently there is no bounty on them, but should you come upon a suspected Chinese mitten crab, the SERC would like you to keep it on ice and note where it was captured and then notify them at SERCmitten crab@SI.edu. Time will tell if this new "injurious wildlife" truly is a threat or just one more of nature's anomalies. 



*Where did this
crawly long-armed
creature come from
and how much
of a threat
is he to the Bay...*

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