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by the Bay

Winter 2009

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For the Bay Boomer and Savvy Senior

Publisher and Editor-in-Chief	Tecla Emerson Murphy editor@OutLookbytheBay.com
Managing Editor	Mick Rood MickRood@aol.com
Art Director	Marie E. Bialousz reedgraphics@comcast.net
Columnists	Victoria Duncan Victoria@OutLookbytheBay.com Ryan Helfenbein ryan@fhfuneralhome.com Lesley Younes kookaburra75@hotmail.com
Contributing Writers	Melissa Conroy 04amuseoffire@yahoo.com Phil Ferrara P Ferrara65@comcast.net Penelope Folsom Penelope@OutLookbytheBay.com Tricia Herban TriciaH@erols.com Peggy Kiefer Zinkiefer@aol.com Kathryn Marchi Marchi-wre@mrsis.com Peggy Markham Peggy@OutLookbytheBay.com Neil Moran moranneil@hotmail.com Leslie Payne newlifecruises@yahoo.com Cynthia Rott cmrott@aol.com Louise Whiteside Louise@OutLookbytheBay.com
Account Representative	Kathy Dennin-Meagher thekreativeone@comcast.net 301-509-7024 (O) • 410-630-3838 (F) Anna Marie J. Musterman annamusterman@comcast.net 410-268-9089 (O) • 410-630-3838 (F) Mary Kramer Eastern Shore Mary.OutLookbytheBay@bluetie.com 410-725-6350 (O) • 410-630-3838 (F)
Circulation	Jack Hovey circulation@OutLookbytheBay.com
Photographer	R.C. Murphy photos@OutLookbytheBay.com
Graphics	Reed Graphics, Inc. reedgraphics@comcast.net
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BAY VIEW - Words From the Desk



Tecla Emerson Murphy
Publisher and Editor-in-Chief



Exactly what is so great about being over 50, or in my case 60? Do you suppose it's because we now get so much joy out of the simple things like laughing grandchildren, or how snow sparkles in the street lights or how wonderful a fragrant cup of hot chocolate can be after a wintery walk? And why do you suppose that is? Could it be because we've learned to live in the moment, as in savoring the here and now? Perhaps we know that this is about as good as it gets. It could be that we've finally learned to not get too emotionally charged over daily events, enjoying what we've got and knowing that somehow most things work out and most times for the good. Maybe it's because we've learned that much of what we worry about never comes to pass and we now know that no matter what, there will always be tomorrow – well so far anyway! I've noticed too that at this grand age we seem to be more confident in our abilities – not that we want to go out and play three sets of singles, but it's nice to know it would be great fun to make the effort, fully aware that our personal bests are behind us - we're still up for the challenge. It seems too that at this age we know the answers to so many things even though not everyone is interested in our vast store of knowledge. And isn't it pleasant now to have the time to sit back and enjoy the moment and not have to rush off to meet a school bus or answer to some self-imposed deadline?

And you probably have noticed that we've gotten accustomed to mistakes too. We've made lots of them, but with any luck our worst ones are now behind us. Most of us have been through a number of disappointments too, but somehow we lived through it and maybe as the myth goes, we've become stronger because of it. We've also had our fair share of embarrassing moments, but now when we find we have spinach stuck in our teeth while we're busy trying to make a good first impression we just move on because we've developed this wonderful trait of forgetfulness. We also have gotten comfortable in our own skin, which at this age may be wrinkled or stretched to the limit, or a different hue or has been carved up by some well-meaning dermatologist. We realize it's the only skin we've got and we've come to accept that, like it or not, it's not going to get any better. At this age we're also ready to take on new challenges and if our fingers don't slide easily over an unfamiliar keyboard or it's awkward trying to swing that golf club for the first time, we're OK with it and know that we don't have to be perfect at it. Just enjoy the newness and diversion of something different. And have you noticed we're much more careful with relationships, enjoying our friends more than ever and taking the time to nurture the important ones and then allowing ourselves to give up on the dead-end relationships that don't seem to be going anywhere. We've also gotten good at accepting our families just the way they are because we can look around and say it could be worse.

So, you've probably guessed, I have a birthday coming up at the end of February and I'm busy convincing myself that age is just a number. I haven't been totally successful, but on a scale of one to 10 on the importance meter it just isn't up there anymore. Now it's not the number, but more about how crazy can we get celebrating it. A new adventure hiking in the Southwest? An unscheduled trip to Tilghman Island (page 22) to enjoy the wintry calm of what traditionally is a summer retreat? Or maybe a fun get-together with old friends, or a day spent with grandchildren ending with a big mid-winter lobster fest. Now that would be my favorite. It's the time of life to celebrate – celebrate each day as the miracle unfolds. There's still so much to do. There are mountains still to climb, people to meet, books to read, classes to take, places to discover and by my calculations, I've only got about 30 good years left so it's time to get going and make every moment count. Happy birthday to all my fellow Pisceans; maybe this is going to be the best year yet.

Tecla Murphy

TRAVEL



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West Virginia -Photo by Leslie Payne

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On the Cover: After 34 years of marriage, Ron and Vicki Duncan still hold each other up on the ice. When not skating, Ron is a radiologist at Anne Arundel Medical Center and Vicki is a part-time professional counselor and writer.

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

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LETTERS TO THE EDITOR:



Is a Living Trust for You?

Judge Northrop, your brief article in the Holiday 2008 issue was much appreciated. I am a senior citizen and have been wrestling with this issue for years.

One of my brothers, an attorney in California, has been persistent in wanting to help me with a living trust. However, I have never quite come to feel that it is very important for me. As you pointed out, the tax thing isn't all that big a deal for a Marylander, and probate is not particularly onerous either. Thank you for your clarifying treatment.

*Sincerely,
T.K., Lusby, MD*

Words from the Desk

I always read your comments first (Words from the Desk, Holiday 2008) and somehow I could picture what all took place as you were weeding through things. Your words gave me much to ponder, since I have held on to too much stuff for years. Time to clear out and move forward as you said. I just have to do it. But, when! I pray 2009 will be the year.

S. Chase, South Carolina

Make Your Own Photo Books

Enjoyed the article on making a photo book. It was almost as easy as you said. With just a few glitches I managed to pull together two scrapbooks for Christmas presents. The recipients enjoyed them as much as I did putting them together.

S.H., Severna Park



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A B.I.G. Bargain

Interesting article on B.I.G., (Books for International Goodwill) in Harwood. I had never heard of it and was excited to be part of the biggest used book sale that I've ever seen! I plan to be first in line for all their future sales.

*Thank you,
J.M., Crownsville*

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Oh, the Weather Outside is Frightful

By Melissa Conroy

Winter can be simply wonderful, except when it isn't. Bleak days with no sunshine, endless snow to shovel and cold weather dipping below freezing for weeks on end can make anyone desperate for the first signs of spring. Cabin fever can reach epic proportions during a particularly bad spell of winter, and those who can't get out of the house much can soon find themselves making plans to move to Florida. However, winter days can be enjoyable. Here are some helpful tips to conquer winter blues.

Get outdoors

It doesn't matter if there is three feet of snow on the ground and 20 mph wind. Going outside for a period of time has a two-fold effect: It gets you out of the house for awhile and it makes you much more glad to be back indoors once you have had your fill of cold and slush. So go build a snowman with the grandkids, take the dog for a walk, stroll around the Bay, try ice fishing. You'll be refreshed and pleasantly chilly when you get back to the house, and coming back indoors will be wonderful.

Get in the kitchen

Cold weather means more calories to keep our bodies going and more clothing covering up the evidence that we've been eating more calories. Baking or cooking are about the most perfect winter day activities you could ask for. Doing so warms the house up and makes it smell absolutely wonderful. Use the long winter months to experiment with different recipes and try new adventures in the kitchen. If you hate cooking, buy a wide variety of food-scented candles to make the house smell like you just took a pecan pie or cinnamon rolls out of the oven.

Throw a party for no reason whatsoever

Have a soup supper, invite people over for Valentine's Day, celebrate National Jell-O Week (second week in February) with a gelatin-themed lunch, or invite a group of starving college students to dinner. It's hard to feel sad when the house is full of friends.

Do good deeds to lift your spirits

There is nothing like helping others to help yourself out of a blue spell. The bitter winter months are particularly difficult for the poor and homeless, so try volunteering at a local shelter or collecting food and supplies for the less fortunate. February is National Mend a Broken Heart Month, so reach out to those around you who are hurting. Consider sponsoring a child in another country. There are many excellent sponsoring programs, and you can usually provide food, shelter and education to a child for around \$30 a month.

Find a new hobby

Long winter months are the perfect time to develop a new interest to pass the long days. Your local community college likely offers a wide variety of community education courses, so try a painting, creative writing or woodworking course. Take a salsa dancing class or clogging lessons. Dig up all your old pictures and try some scrapbooking. Learn how to knit or crochet. Pick up an instrument. Experiment with making wine or beer. If you're not sure what hobby to pursue, log onto the Internet and type in "hobbies." Something is sure to catch your attention.

Clean out your house

Chances are, you don't need half of the possessions you have floating around the house. Your garage is probably cluttered with old tools, your closet filled with clothes you don't or can't wear and the attic? Yikes! Go on a serious purge of your house and get rid of all those objects you don't need, don't use or don't want anymore. The local Goodwill will be happy to help you dispose of most of those items. A clean, well-organized house that is relatively free of clutter will brighten your mood.

Lighten up

Literally. The dark days of winter can cause a type of depression known as seasonal affective disorder (SAD). One way to help beat this is by opening your curtains and getting as much natural lighting as you can. However, a "light box" can help: This is a device that emits light which is similar to natural lighting. A light box is standard treatment for SAD, but be sure to check with your doctor before purchasing one of these devices.

Catch the beat

Your local library will have a collection of various kinds of music. Check out a wide variety of different types of music and experiment with some new sounds. You may discover a new style of music you absolutely love.

Have a laugh

Go investigate the humor section of your local bookstore. Anything by Bill Bryson or Dave Barry is a great choice. If you are stuck at home, go to www.youtube.com and type in "funniest home videos" or try "Red Green Show." You will be at your computer laughing for a very long time indeed.

Light the fire

For you single readers, mosey onto the Internet and liven up the winter by signing up for a dating site. Don't snort, online dating has advanced quite far in the past several years. There are many excellent sites such as match.com and also sites specifically for those in their mature years such as Lavalife Prime. There is nothing like a cute e-mail from an attractive stranger to chase away winter blues. For married couples, use these long winter months to refocus and reconnect with each other. Consider signing up for a marriage enrichment class, plan a short vacation at a romantic spot or purchase some books about making your marriage stronger.

Redecorate

You'll be indoors quite a bit during the winter. Why not try some renovations in the house? A fresh coat of paint, a new couch, a redone bathroom or refinished cupboards can add some welcome change.

Start planning for spring

Gardeners start receiving their seed order catalogs long before the ground is soft enough to plant. While it is still snowy and cold outside, start thinking about what you want to do come spring. Planning for the warmer months can make it easier to bear the colder months. Think spring!

So grab a mug of hot cider and a woodworking magazine, turn some energetic music on, and open up the curtains. It may be dreadful outside, but you don't need to let winter get you down. Keep active, keep lively and you'll be seeing robins before you know it!

What's really going to matter when it's all over?

A Maryland “Schwarzwald”



By Phil Ferrara

Winter's noonday sun hovers high above the towering, rugged peaks of the Alps of Switzerland and Germany. The mountain slopes are thickly blanketed with snow and ice, and the low angle of the winter sun casts long, dark shadows down their north face toward the foothills. It is there in southwestern Germany that lies a fabled land of mystery and lore, a land that the Germans call the Schwarzwald, known also to us as the Black Forest. This land's rolling hills and aging mountains are covered with an endless canopy of dark, green conifers. Farmlands, meadows and tiny villages dot the countryside. Skiing and winter sports are a popular pastime here. Clear mountain brooks and waterfalls wind their way through the spruce and fir trees, part of a woodland grown so thickly that the light of winter's sun barely reaches the forest floor.

About 4,000 miles to the west across the broad Atlantic Ocean and then westward onto the North American landmass, that same winter sun is just now beginning to rise. The dawn's early rays slowly awaken the forests and creatures of another ancient mountainous region of our planet. It was here 300 million years ago in the late Paleozoic Era that titanic forces convulsed the earth's continental plates, then folded them, and thrust them skyward. Huge faults fractured those crusts, and blocks of mountains were forced upward more than 10,000 feet. Those forces formed the Appalachian Mountains.

But alas, even the most majestic mountain ranges are humbled by the powers of erosion! Wind, rain and ice tore vast amounts of sediment from the peaks, then sculpted the landscape, and filled the canyons and faults. What remains is the culmination of eons of cataclysmic development, the Appalachian Plateau.

A portion of that plateau is the New Germany State Park in western Maryland's Garrett County. This gently rolling, forested land was once the new home of an immigrant German family who created a sawmill. The land was so named because it reminded them of their

New Germany State Park ~ An Outdoor Winter Wonderland

Detailed information on park services and activities for all seasons, plus directions, can be obtained by phoning (301) 895-5453 or by visiting the park's Web site at:
www.dnr.state.md.us/publiclands/western/newgermany.html

Additional local information on restaurants, lodging, activities and historic sites can be found at:
www.garrettchamber.com



native land. The park is quietly nestled among the hills and valleys along the banks of a pristine creek and hidden beneath a thick green canopy of hemlock trees. While wandering the many miles of trails throughout this winter wonderland, whether by cross country ski or on foot, it evokes memories of that faraway Black Forest in Germany, thousands of miles to the east.

The waters of the Poplar Lick Run wend their way through the woods and the hills of the park, while cascading gently toward their ultimate confluence with the

Potomac. As the icy flow descends through the valley, the sun's rays sparkle off the waterfalls and reflect from the snow-covered riverbanks. Endless patches of rhododendron drape their limbs over the creek. The fresh scent of hemlock trees is ever-present as you move through the shade-darkened wilderness, and the silence of the forest is so complete that one imagines hearing the snow falling from the evergreen boughs.

For winter sports enthusiasts this park is an idyllic setting with well-groomed, cross-country ski trails or for hiking by foot

or snowshoe. Winterized cabins with individual fireplaces are available for rent on site, and numerous excellent inns and motels are present at Grantsville and Deep Creek Lake. A nearby favorite is the Rocky Gap Lodge on the shore of a lake offering a wide range of amenities. Another is the rustic Savage River Lodge with individual cabins and a warm, appealing main lodge hidden deep inside the surrounding forest.

New Germany State Park's attractions are abundant during all four seasons. Camping, swimming, hiking, cabins, fishing, and boating are just a few of the possibilities. Surrounding the park are the 54,000 acres of the Savage River State Forest, and the opportunities for outdoor activity there are nearly unlimited.

Plan a winter adventure, or one for any season, and head west to Maryland's Schwarzwald!



The author, an avid hiker and traveler, founded the Piedmont Trekkers hiking club. Interested hikers and outdoor enthusiasts may reach him at pferrara65@comcast.net



A New Kind of Topping



By Cindy Rott

As the cold winds blow and we turn more to hot and hardy food while trying to keep our calorie intake down, there's a simple way to up your protein and cut your fat. Try replacing sour cream and/or butter on your potato with cottage cheese. Now don't say "gross" and turn the page, hear me out. For years I avoided adding sour cream to my potato, worried about the empty calories that this special treat had. I limited sour cream on anything to an occasional special treat. Stuck in a rut, eating a dry, flavorless potato, I was not happy with the added fat and not happy without it. Then I discovered cottage cheese. What a wonderful substitute! Now instead of fat, I am adding protein and calcium. Since I use the fat-free cottage cheese, I have easily eliminated six grams of fat (that's what is in just two tablespoons of sour cream). Piling on the cottage cheese is both guilt-free and is very satisfying and filling. For lunch, I add a few pieces of steamed broccoli to my potato and cottage cheese. With a piece of fruit for dessert, it is as much as I need for a mid-day meal.

My whole family has become accustomed to cottage cheese as a "topper." Some actually prefer it to sour cream for the taste, not just because it's good for you. And we don't stop with the spuds. Pretty much anything that's spicy gets a dollop on top, including chili, tacos, fajitas, nachos and it's added to just about anything else. (Truth be told, we even add it to pancakes but that's another story.) The strangest thing about all this is none of us would ever, ever eat a bowl of plain cottage cheese, not caring for its bland taste as a stand-alone food, but we are all about using it as a topper. Try it, and see if you don't prefer it to all the other high-calorie condiments that you've been spreading so liberally over your hardy winter meals.



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ADOPTING A PET: TABBY?

By Louise Whiteside

She'd meet me on the front walkway – at any hour of the night or day – as I returned home from my teenage wanderings. Always there would be the same greeting: A plaintive, "Meow," which we both understood to mean, "Where have you been? I'm tired of waiting for you. Let me in."

Maxie, our family's beloved female calico Manx cat, was as loyal, sweet-tempered and lovable as any friend I could have dreamed of having.

Which brings me to my main message: Owning a cat is an inexplicable – almost mystical – experience. These experiences can bring out the humor and humaneness in us: having a warm, furry body wrap itself around your neck, emitting purrs that could compete with any self-respecting power plant; watching piercing blue-green eyes grow to almost baseball-size, fixating on a piece of string as it slowly disappears under a door; knowing that a bewhiskered creature will plop down predictably in the exact center of your floor-based craft project, absolutely refusing to be ignored.

If you're in the market for a pet, let me offer a few good reasons to choose a cat.

Select a feline friend if you're looking for a beautiful, proud, self-reliant, free-spirited, low-maintenance companion. A cat will take his sweet time getting to know and trust you, but once you win him over, you'll have a friend for life.

Your furry miniature lion will add grace and elegance to your home. He will give you immense joy without asking for much in return. Just put out a dish of cat food and a bowl of water, empty his litter box daily, let him sleep in your lap when you're sitting in one place for a while and he'll be content. You can even leave him alone for a day or two with a little water and dry cat food, and he'll pace his eating so that he has enough for the entire weekend.

ADULT OR KITTEN? Consider your physical condition, including your energy level and mobility. If you're able to tolerate a bit of turbulence in your life, there's nothing more adorable and entertaining than a new kitten. The tiny fur ball will keep you laughing and feeling like a kid. But he'll also be destructive, possibly climbing up your drapes, clawing your upholstery and clamoring for more attention than you're willing to give. With a kitten, you'll also have the extra responsibilities of shots and spaying or neutering.

However, if you're at an age or stage in life when you tend to be more sedentary, when you don't particularly care to have a rascally, rambunctious little critter getting underfoot or knocking over your precious knickknacks, consider adopting a full-grown cat. Your adult kitty likely has most of the mischief out of his system, will be better socialized and may prefer taking long naps on the sofa to pulling your clothing out of the drawers.

Another consideration: If you're getting up in years, keep in mind that a kitten could have a life span of 20 years or more. Do you have a friend or family member who can (and will) adopt the cat in case you become disabled?

SUGGESTIONS ON FINDING A CAT: Shelters all over the country are filled with cats and kittens – free of charge and just waiting for a good home. Look for an animal with bright eyes and a shiny coat.

Breeders are good places to look for purebred cats, but the cats will have hefty price tags attached! A good breeder will have a clean facility with roomy cages and well-groomed cats. The breeder will be knowledgeable about the animals, and will ask you questions to ensure that you can provide a good home.

Newspaper ads in your local paper offer giveaway kittens. Look for homebred kittens that are playful, outgoing and relaxed when held.

YOUR DREAM KITTEN OR CAT: When kitten shopping, observe the litter. See which kitten is friendly, sociable and willing to be handled. Skip the shy one who lingers in the corner.

If an adult cat is in your future, try to imagine what sort of personality you'd like your cat to have: Would you like one that's playful and mischievous? Sedate and proud? Friendly toward people? Fond of children? Aloof? Choose the cat with the traits that best fit your disposition and lifestyle.

Whether you've lived with cats earlier in your life, or this is your first adventure with a feline, you're sure to be amused and comforted by your new companion. And whatever you still need to learn about cats, I'm confident your new friend will teach you! 

Louise enjoyed family cats and kittens as a teenager. Although there is no feline in her immediate future, she and husband, John, love visiting and playing with friends' cats.



REFERENCES: *Kilcommons, Brian and Sarah Wilson. Good Owners, Great Cats, New York: Warner Books, Inc., 1995; Siegel, Mordecai, ed. The Cat Fanciers' Association Complete Cat Book, New York: HarperCollins, 2004*

MY DOG, THE LOYAL COMPANION

By Peggy Markham



Once you've decided to pursue the plan of getting a new dog, the option of a puppy or an older dog is on the table. Puppies are adorable! Of course they are, but they require lots of attention and energy. They must be taken out at night before you retire no matter the weather conditions and they wake up quite early, asking to be shuffled to the yard immediately. The manner of raising and training a puppy these days favors the "crate" method, which may be new to you and requires seeking advice from the vet, a dog trainer or dog care books. And in choosing your new companion, avoid puppy mills and get your puppy from a reliable breeder who has a respectable reputation and a clean, healthy kennel.

Adoption or rescue of an older dog can be the perfect solution. But it is very important to research thoroughly the facility that offers dogs for adoption. Ask a local vet for recommendations of community animal organizations. Animal societies in your area that rescue and foster dogs will help match you with a good pet. Don't be put off if you are asked to be interviewed before you are given a dog; this process allows you to be matched with a dog that will be suited to your needs. Also, rescue organizers are only trying to ensure a fit that will be successful. You may be asked for a donation to the adoption agency and possibly to pay vet bills for shots, spaying/neutering and wellness checkups. A "Google" search on the computer will help you find local rescue organizations for specific breeds like golden retrievers, greyhounds, Dalmatians, etc. For example, do a Google search for www.great.org and you will find a Web site for Golden Retriever Rescue Education and Training. This site features GRREAT, Inc., a nonprofit, volunteer organization dedicated to the rescue, foster care and placement of golden retrievers in Maryland, northern Virginia, the District of Columbia, Delaware, south-central Pennsylvania and eastern West Virginia. The page shows photos of the dogs up for adoption.

More and more, would-be owners seem to be concerned with allergies their pets could trigger. There are many breeds of dogs that are a low risk for allergy-prone people. Suggested breeds are the Maltese, terriers, poodles, schnauzers, bichon frise and greyhounds. These dogs are good choices because they have a "single" coat, which means they don't shed as much as dogs with an undercoat.

Big dog or little dog? Are you looking for the protection offered by a German shepherd? Do you enjoy hiking with a Labrador or are you content with a small Maltese who loves to sit in your lap? Some people are fond of a particular breed and insist on a purebred, but others are fine with a mixed breed, the Heinz 57 type of dog. This is your personal decision.

For the dog lover, our joy is to come home to a happy, tail-thumping dog ready to greet us with wet kisses and imploring eyes that say, "I'm so glad you're home! I've missed you so much!" It's always the same, whether we've been gone 10 minutes or 10 days. 

Man or woman's best friend? A dog, of course! To dog lovers, a house without a furry pal is unthinkable. We've had our fair share of pets in the past and have considered ourselves lucky if our dogs live beyond the age of 10. Losing our faithful companion always leaves us with such sadness and a void. But after awhile, we long for another dog to love, and as we grow older, the decision to bring a new pet into our home takes on a different angle. The rough-and-tumble dog that we owned when we were younger seems a bit much for us now so we must rethink our idea of the type of dog we need. A thoughtful approach to the selection process is necessary to ensure that our choice will be a successful match for both of us. As we enter new stages of our lives, our pets need to fit into our daily routine.

If you're considering a new pet in your life, these are some of the questions that need to be asked:

- Do you travel often? If so, this requires having a plan in place to provide care for your pet while you are gone: friends, family, the vet, a doggie camp?
- Are you sedentary and enjoy sitting quietly reading a book with a dog sleeping in your lap or beside your chair?
- Are you able and willing to exercise your pet, especially the more robust breed of dog that needs daily walks and fetch time?
- Can you afford vet bills and pet food?
- Do you live in a house with a yard or in a condo/apartment that may have restrictions as to how large a dog you are allowed to own?
- Will your dog be accepted by other family members and neighbors?
- Who would care for your pet if you are taken ill?
- Taking your age into consideration, what might be the expected life span of your dog?

Examine your answers honestly.



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Weigh Less Live More: Part Two



In the first article I wrote about weight loss and natural ways to rev up the body's metabolism. I introduced a new concept in the field of weight loss, nutrigenomics, the science of how food talks to our genes.

To summarize, what nutrigenomics tells us is that every morsel of food we eat gives our body a specific message. When it comes to weight loss, if we can identify which foods are giving the body the message to hold onto weight, and which are telling it to speed up the metabolism, we can go a long way toward addressing the underlying causes of not only weight gain, but also why it can be so difficult for so many of us to lose weight once we've already gained it.

Dr. Mark Hyman, a practicing physician and leading medical researcher in the field of metabolism and weight loss, has done a lot of work to bring the field of nutrigenomics into the public eye. In his book, *Ultrametabolism: The Simple Plan for Automatic Weight Loss*, he outlines the seven areas or organs of the body that are negatively affected by poor dietary choices, and gets into the specifics of how and why these areas, when harmed, cause the body to hold onto weight. I would like to cover two of these areas in this article, and leave you with some tips regarding both the foods you can add to your diet and those you might want to think about eliminating.

Before I get into the specifics, however, just one question for you. Why weight loss? How would you be different and what would change in your life if you were to lose those extra pounds? Perhaps you could engage in activities you've had to give up? Maybe you wouldn't get tired as quickly chasing after your grandchildren? Or maybe you'd just feel a little more confident when walking down the street, talking to neighbors and engaging in public life. I encourage you to think about why you want to lose the extra pounds and then see it as a fun experiment to try introducing

the new foods I'll share. The way I see it, weight loss is just a means toward a greater end. The true goal is to enhance the quality (and quantity) of your life, and luckily, this can be both tasty and a lot of fun!

The first step toward losing weight is to understand the role chemical imbalances play in weight gain. One form of chemical imbalance we can have is miscommunication between the gut, the brain and the fat cells. If everything is working optimally in our bodies, chemical and hormonal signals tell us when we need food and compel us to eat. These signals also tell us when to stop eating. One of the main reasons Americans gain weight is that there is a communication breakdown between these parts of the body that make up the "appetite control system." When the appetite control system gets out of balance we tend to overeat. Rebalancing and fine-tuning this system can have a major impact on weight control. While there are many factors to the appetite control system, a very important one that we need to fully understand to get a grasp on how to rebalance the appetite control system is called the glycemic load.

Glycemic load is a little different than a concept you may be more familiar with, which is the glycemic index. While the glycemic index takes into account the impact that a single food has on your blood sugar, glycemic load is actually a much more valuable real-life concept. The glycemic load measures the total impact that a meal has on your blood sugar. Balancing the glycemic load can go a long way toward rewiring the gut-brain-fat cell communication and regaining an appetite control system that is working properly. Put simply, a low-glycemic-load diet increases metabolism.

What does a low glycemic load diet look like? It involves balancing protein, fat and carbohydrates at a meal, but perhaps more importantly, choosing the right carbohydrates. Fiber is the real key here. Choosing carbohydrates that are high in fiber, such as whole fruits and vegetables, grains, beans and nuts, and staying away from the processed carbs like bread, refined grains, pastries, cakes, etc., will go a long way toward getting your appetite control system back on track.

I know you've all heard the directive to eat more fiber. I would like to reiterate that point, but also challenge you to find your fiber in the best source nature has to give you, whole foods.

When you eat a high-fiber cereal, yes, you are getting fiber, but it is in a processed form and almost always includes a lot of sugar. Sugar does not help to get the appetite control system working for you. In fact, it's one of the main components of the standard American diet that causes this system to get out of balance in the first place. So stay away from the processed sources of fiber, which would include anything that comes in a box. Start to reintroduce those whole foods that you probably grew up with, but have perhaps gotten out of the habit of eating on a regular basis. Such foods you might be familiar with include vegetables like broccoli, peas, green beans and carrots. And perhaps dried beans like pinto, black beans and kidney beans, and nuts and seeds such as sunflower seeds and almonds. Some new foods you might want to introduce that are very high in fiber and also contain essential nutrients lacking in most diets today, include vegetables like kale, collards, mustard greens and arugula, adzuki beans and garbanzo beans, lentils, and nuts and seeds like pumpkin seeds, walnuts and brazil nuts.

The next part of the body that we need to understand to reach our goal of finding and maintaining an optimal weight involves the concept of oxidative stress. Oxidation in the visible world may be seen in the rusting of a car or the browning of an apple after you have sliced it. Unfortunately, we can also rust inside our bodies. Oxidation in the body involves the action of free radicals, which are a highly reactive form of oxygen that can damage other cells, thus harming their ability to work properly in the body.

Free radicals are formed in the body as a part of normal metabolic processes, but also with exposure to outside toxins such as pollution, cigarette smoke, herbicides and other environmental toxins. Free radicals cause the body to literally rust from the inside out, which contributes to impaired metabolism, weight gain and a variety of other health concerns. Free radicals are both a central cause and a result of obesity.

In addition to weight gain, oxidative stress or free radical damage can include a host of

Isn't it time that you did what you've always wanted to do?

other symptoms, including fatigue, poor mental function and cognition, lowered resistance to infection, muscle weakness, muscle and joint pains, digestive problems such as reflux, irritable bowel syndrome and ulcers, anxiety, depression, headaches, hypoglycemia, allergies, irritability and dizziness. Do you suffer from any of these? If so, you might want to keep reading to find out how to address the oxidative stress in your body.

Antioxidants are key here. Antioxidants are the components of fruits and vegetables that cause them to be different colors and have different tastes. They also have the wonderful properties of combating free radical damage and therefore oxidative stress. This is where the old adage to eat your fruits and vegetable comes into play.

When you sit down to a meal, your plate should look like a rainbow. This is the best way to both fight internal rusting and to lose weight. Planning for your plate to have a rainbow of colors, when you shop, when you prepare food at home and when you eat out, is a simple yet effective tool for increasing antioxidants in your diet. You don't need to know the specific properties of the differently colored fruits and vegetables. It is enough to know that by having different colors on your plate, you are feeding your body the nourishing foods it needs to heal internally and externally, and, of course, to keep shedding the pounds.

Please enjoy the recipe included with this article. It provides wonderful sources of fiber and it is also very high in antioxidants. Most importantly though, it is quite delicious!

Ellen Kittredge is a nutrition and health counselor practicing in Annapolis who helps her clients experience real and lasting weight loss, eliminate cravings, gain more energy and improve overall health and well-being. Contact Ellen for a free introductory session to talk about your nutrition or health concerns at ellen@ellenkittredge.com (202) 577-1940 or check out more about what she does at www.ellenkittredge.com

Simple Rainbow Stir Fry

Adapted from the Institute for Integrative Nutrition
 Prep Time: 10 minutes
 Cooking Time: 10 minutes
 Yield: 4-6 servings

Ingredients:

- 2 ears of corn (corn sliced off)
- 2 carrots, thinly sliced
- 1 bunch purple kale
- 1 c. green cabbage, shredded
- 2 c. broccoli florets
- 1 c. sliced red peppers
- 1 tbs. olive oil
- 1 tsp. Bragg's Liquid Aminos or soy sauce
- sea salt and pepper to taste



Directions:

1. Heat oil in a large skillet or pan.
2. Add carrots to the pan, stir and cook for two minutes. Add broccoli, stir and cook for two minutes.
3. Add remaining ingredients and stir for two minutes. Then add a splash of water, cover and allow to steam for approximately three minutes.
4. Remove from heat, stir and leave covered for two to three minutes, depending on how crunchy you like your veggies.
5. Sprinkle Bragg Liquid Aminos or soy sauce on top and stir. Serve over brown rice. Add braised chicken breast if desired.

AACC'S NEW CENTER ANSWERS QUESTION, "WHAT'S NEXT?"

If you ever wondered, "What if?" or asked yourself, "What's next?" or, as a mature adult, suddenly thought, "What do I want to be when I grow up?" then Anne Arundel Community College has a new place for you to visit and explore.

Aimed at anyone who remembers granny glasses, baseball cards clothes-pinned to bicycle spokes, tether balls, miniskirts, Nehru jackets, madras shirts and nickel candy bars, AACC's Center on Aging focuses on programming for the many stages of people's lives. The center's newest offering is called "Life Stages," which helps people figure out their next phase of life. "There are opportunities and challenges for people in midlife, and we're trying to look at some of those," said Terry D. Portis, director of the center.

The center's new Life Stages courses do that. Three courses this winter deal with one of this age group's biggest challenges – helping aging parents. Other courses target new opportunities. Midlife is a good time to consider second careers, and courses walk students through steps to assess if a hobby or vocation might make a viable career after retirement.

Portis said some workers reach a point where they no longer want to work fulltime, but they are not ready to retire. Life Stages courses offer suggestions on assisting older workers as well as providing strategies for managers, supervisors and other professionals in positioning companies to meet those workers' needs and mediating between generations of workers.

In addition to developing the Life Stages courses, the Center on Aging is overseeing all longtime AACC noncredit, continuing education aimed at adults aged 50 and above. Since Oct. 1, all AACC courses at county senior centers and the Guild for LIFE (Learning Is For Everyone) series of lectures and tours fall under the Center on Aging. The Peer Learning Partnership, although not originally planned as a senior program, will be included eventually because it has attracted so many retirees.

The idea, Portis said, is to form an umbrella to better serve members of the community. They can come directly to the Center on Aging if they have an issue about aging they want to explore or a concern about a senior in their life.

"We want to be the starting point for people who are not sure where to go," Portis said.

To reach and discover all the opportunities for people looking at the next stage of their lives, contact:

 **Anne Arundel
Community College**
Center on Aging
 410-777-1806 • www.aacc.edu/lifestages



Handicapped - but trying to stay active - Judy Stivers takes an AACC class on Greeting Card Design at the Arnold Senior Center with instructor Scott Clarke.



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By Pat Jurgens

San Miguel de Allende

A Mile High in Mexico



What is it about the land south of our border that draws the restless American? On the high central plateau in Mexico's heartland, the town of San Miguel de Allende is an alluring destination. Norte Americanos and locals alike bask in the winter sun on the main square, called el Jardín (spoken el-hardeen). During the week preceding Lent vendors sell rainbow-colored paper clowns, popsicles and bags of brightly colored chicken eggs filled with confetti and gold dust. Children of all ages smash eggshells on the heads and shoulders of friends as well as visitors. An old woman sells cloth dolls in her rebozo for 30 pesos. Her wrinkled brown face shows the wisdom of age and a quiet resignation.

Colonial Architecture

The backdrop to El Jardín is an ornate 17th century cathedral, La Parroquia. Rising above the walled streets, it is the focal point of the city, its enormous spire piercing the heavens. Across the plaza is the home of Ignacio Allende, leader of Mexico's War of Independence from Spain in 1810. A statue of Father Hidalgo, who led the peasants to revolt, commands a place at the opposite corner. There is immense pride in this small corner of the world. The colonial heritage of San Miguel de Allende is still visible in the cobblestone streets lined with burnt orange walls and punctuated with carved wooden doors.

Accommodations

Within several blocks of el Jardín are numerous bed and breakfasts, casitas and houses for rent. The accommodations are lovely. Behind high walls that enclose each compound beautiful brick courtyards and gardens abound. Flowers, tropical vines and crimson bougainvillea soften the adobe landscape. Many accommodations are located within a few blocks of El Jardín. At Tres Casitas on Calle Sollano, each visitor has an individual unit: living area, kitchen and bedroom. There are several casitas, reconstructed and colorfully decorated in Mexican tile, glass and brick. It is like staying in someone's home. Within the compound a small tile courtyard with tropical plants welcomes visitors.

Maricela Campos' B&B on Calle Jesus is a friendly homestay. "Mi casa es su casa," is Maricela's motto. Each guest has an attractive bedroom with private bath. The overnight accommodation includes a large desayuno (breakfast) and comida (main mid-day meal) around a dining table of 10-12 other guests. From the rooftop garden there is a stunning view of the Parroquia and a 365-degree panorama of San Miguel.

Shops and Restaurants

Shops sell silver jewelry, metalwork, masks, pottery and colorful embroidered clothing. Pricier boutiques are located downtown surrounding El Jardín. Less expensive crafts and souvenir bargains can be found at el Mercado de Artesanías off Calle Loreto. Art galleries are everywhere. There are numerous

For more information on San Miguel de Allende:

<http://www.mexonline.com/cityguide-sanmiguelallende.htm>

<http://www.internetsanmiguel.com/>

http://wikitravel.org/en/San_Miguel_de_Allende

<http://www.portalsanmiguel.com/>

<http://www.gonomad.com/destinations/0204/sanmigueldeallendeminiguide.html>

upscale restaurants that appeal to the expatriate community. Try the poblano soup, a creamy culinary delight. Both local and international fare can be enjoyed at Puerto Viejo, Nirvana, Bugambilia, Berlin Bar & Cafe and Ten Ten Pie.

Spanish Language and Art Classes

Art classes are available through Belles Artes Institute, Instituto Allende and MexArt. There are many artists who have galleries and teach in various mediums. Spanish instruction is offered at half a dozen schools. The Warren Hardy School is a popular choice. Classes are also offered at the Instituto Allende, Habla Hispana and Academia Hispano Americana. Walking the narrow sidewalks to Spanish class, students murmur "Buenos Dias," practicing the cordial greetings of the Mexican culture. Locals smile at expatriates' efforts. Salutations of respect are appreciated but not expected in this town where 10-15 percent of the population is American.

On Ash Wednesday three generation families can be seen walking to church together. During Holy Week there are processions through the streets with native sons dressed in the costumes of their forefathers. In the evenings Mexican families and friends enjoy time together at el Jardin or on the rooftop garden of their casa.

Rural Life

Campeminos from the rural villages are not as prosperous as the locals in town. The Center for Global Justice organizes visits to such communities. Most able-bodied men are working in the U.S. and send dinero home. Several older head men are in charge of life in the village. The women make a little money from embroidery and crafts. The men sell rock from the hillside for new construction in San Miguel. Though they receive little or no help from the Mexican government, they do not feel impoverished. They are eager to improve education and provide a better life for their children.

Neighboring Towns and Sights

After World War II San Miguel de Allende attracted artists and writers to its quiet yet colorful atmosphere. Now another influx of retired Americans is finding the community a warm winter haven. Tours to various points of interest are available for newcomers. A typical itinerary may include the church at Atotonilco and the cathedral in Dolores Hidalgo, site of the onset of the Mexican revolution. A ceramic factory near Dolores Hidalgo sells pottery with the bright color and designs that characterize Mexican artistry. Who can resist buying a few dishes in bold blue and white or tiles in exotic geometric patterns?

Not to be missed is the town of Guanajuato in the heart of the old silver-mining district. As the sun sinks behind the mountain, buildings on the hillside light up in their brilliant colors – pink, blue, red, yellow, orange. You can walk through town and enjoy seeing the university, the plaza and an underground road. Diego Rivera's birthplace is a museum worth visiting. A ride up the mountain on the funicular rewards the visitor with a spectacular view of Guanajuato. At night the street lights twinkle and public buildings are illuminated. Enjoy yourself. No one is rushed in this part of the world. The locals live the philosophy, "It takes as long as it takes."

Old World Charm

There is an old world magic about this part of Mexico. It is the soft cascade of moonlight on adobe walls in the quiet of night, the easy congeniality of locals in the plaza, the feeling that there is enough time for everything. It is the contagious laughter of hosts and the informal generosity of Mexican guides. It is leisurely ambling through town enjoying the colonial flavor, and picking out fresh bread with tongs at the panaderia. The tactile sensuality of Mexico, the color and texture of life south of the border attracts North Americans. We open our minds to a gracious way of life. Gracias, muy amable. Thank you, San Miguel, for your kind hospitality.



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going to call it:

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Your LEGAL TEAM

The "Legal Team," Ronald H. Jarashow, Esq., Robert R. Smith, Esq. and Gilda O. Karpouzian, Esq., are practicing lawyers in Maryland with more than 30 years of experience. Their answers assume that Maryland law applies. Jarashow and Smith can be contacted at (410) 268-5600 or info@fjbslaw.com. Reach Ms. Karpouzian at (410) 280-8864. This column provides information about the law. Legal information, however, is not the same as legal advice about your specific circumstances. We try to be accurate and useful. We strongly recommend that you consult a lawyer to find out what is appropriate to your particular situation. We are not giving specific legal advice to you and these answers do not create an attorney-client relationship.

Dear Legal Team:

Would it make sense to put my son's name on the deed to my house? I'm 77 and he's over 50 and comes by to help me with the lawn and painting and general maintenance. My other two children haven't been by in a year, sending occasional cards and phoning on holidays. I would like to leave the house to my son and don't want it tied up in court or have the other two try to go after it. What do you suggest?

– My Three Sons, Arnold

Dear Legal Team:

My companion has three children from a former marriage. She wants them to inherit everything, which is alright with me except that the house we're living in is in her name only. I pay all the utility bills, the upkeep and the property tax. Can we set something up so that I can continue living in the house should she depart first?

– Bill Payer, Cambridge

Dear My Three Sons and Bill Payer:

These are very similar questions and can be answered together. There are a number of ways that a person can live in a house for his or her lifetime and have the real property be inherited as specified in a deed, trust or will.

For example, you could sign a deed granting a "life estate" in the property with the "remainder" going to another person. In the situation of "My Three Sons," that would mean granting the remainder to the one son. In the situation of "Bill Payer," that would mean granting the remainder to the companion. This would permit the "life tenant" to live in the house until death and, after his or her death, the house would belong solely to "remainder-persons." The property would transfer outside of the estate and not go through probate. In the situation of Bill Payer, if the companion dies first, the life tenant would continue to live there and the "remainder" interest would pass to the children. The "life estate" approach, however, might not allow changes to the deed if circumstances should change in these ways or possibly others:

- if "My Three Sons" no longer desires for the one son to inherit;
- if "Bill Payer" becomes disabled and no longer lives in the property;
- if the companion has to sell the house, it might be hard to do so.

Another possibility would be to create a trust and deed the property into the trust. The trust document could state that the life tenant could live in the home for his or her lifetime and, after death, transfer the property to a beneficiary of the trust. With a trust, you would have more flexibility during your lifetime to make changes in the trust document.

There are also some other considerations. For example, if there is a mortgage on the property, you would have to find out whether changing the deed would constitute a mortgage default. Changes might also alter the tax consequences. In order to fully consider your options and the implications, you should get specific advice from a lawyer about your situation.

"My Three Sons" also asks whether the other children could try to set aside these transactions. It is hard to predict whether others will question your actions. A step in the right direction is to affirmatively confirm that you are competent and capable of making your own decisions and that you have not been unduly influenced by the person who is benefitting from the changes you make in the normal inheritance sequence. Most courts will uphold the free will and desire of a competent person in determining how to dispose of or transfer his or her own property during your lifetime or as part of an estate plan.

We are sure that estate planning lawyers would have other ideas about other alternatives. Choosing the best way to accomplish the purposes depends upon many factors. An attorney can advise you specifically about which is best for your situation because there are many possible ways to reach this goal.

Dear Legal Team:

Due to undiagnosed diabetes, which caused my husband to end up in emergency surgery with lots of complications, he had to take an unscheduled leave. He will be recuperating for at least two more months. His boss has filled his position with someone from another department. They never got along well to begin with and now his boss has said that when he returns to work there will be a job available for him but there will be a 25 percent decrease in salary and, of course, a position with a lot less responsibility. Can they do this?

– R.C., Edgewater

Dear RC:

Employment rights generally favor an employer unless there is a contract of employment, a union contract or some manual of employee rights that is like a contract. There are some laws that protect employees. One of those laws is the Federal Family and Medical Leave Act (FMLA). This Act entitles eligible employees to take 12 weeks of unpaid, job-protected leave in a 12-month period for specified family and medical reasons where either the employee or employee's family members suffer from a "serious health condition." FMLA rights apply only to private sector employers with 50 or more employees or public agencies -- a state, local, federal or local educational agency. Sometimes, state law grants similar rights without regard to company size or different criteria. If you satisfy the conditions and restrictions of the act, your employer, upon your return from FMLA leave, must restore you to your original job or to an equivalent job with equivalent pay, benefits and other terms and conditions of employment. If you are unable to return to work within the 12-week period, you may lose your FMLA protection. More information about the Act can be found at <http://www.dol.gov/esa/whd/fmla/>

In answering this question, we assume that your spouse did not have sick leave to use and went on "unscheduled leave" under the FMLA, which started the time for the 12 weeks of protected leave. If the 12 weeks have expired and there is no other protection under contract, employment manual, leave bank or other extension of the leave of absence, then as an "at will" employee, your husband may not have a right to be returned to his same job at the same salary.

Enjoy — this might just be the best time of your life.

LIVING TRUST Part II

By Albert Northrop

In the last issue I challenged the living trust myth. As part of that process, I suggested a few other avenues that should meet the needs of most people. These other documents, taken together, not only take the place of the living trust, they are far less expensive, avoid most if not all of the pitfalls and are pretty much boilerplate.

These documents are so inclusive, we are going to provide them to you. Well, not all of them. Every adult should have a will and not only should you consult an attorney to be sure your will fits your needs, but you should also review it about every three years just to be sure it's up to date. In a future article I'll give some "musts" to consider when having a will prepared.

You can access the forms that I have referred to by using the link below. There you will find a general power of attorney and designation of guardian and you'll find an advance directive. Both samples should prove more than adequate for the overwhelming majority of readers.

To download forms, go to OutLookbytheBay.com and click on the link to begin downloading. 



Notes from the **JUDGE**



Al Northrop was admitted to the practice of law in 1975 and is now serving on the Prince George's County Circuit Court. He can be reached at Judge@OutLookbytheBay.com

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do it
IT'S POSSIBLE

A Discussion to Have With Your Children — Now!

By Tricia Herban

Along with the New Year come a variety of intentions for making amendments to your life -- big and little reforms, changes, plans. These range from the perpetual lose five pounds and take up an exercise plan to more complex matters such as staying in touch with far-flung family members or making a more conscious effort to rely on a sustaining spiritual force.

Somewhere in the middle of this spectrum would be talking with children about important matters, important matters that likely have been avoided. These matters require decisions that directly impact you, but very importantly can affect your children or other loved ones as well.

Let's start with the obvious. If you have a medical emergency, who has the right to make decisions for you? If you are single, it isn't your spouse. Thus the question becomes who have you designated as your power of attorney for medical care? If your children live at a distance, perhaps that is a responsibility that should be shared with a friend or neighbor near at hand.

Once that is settled, there is the matter of your living will. You do have one, don't you? Your children should know what it says and should have copies. They should also know the whereabouts of your insurance cards, the names of your various physicians and have a current list of your prescription and nonprescription medications.



“Health care, finances and their ramifications are hugely important, but the most important discussion you can have with your children is to tell them what they mean to you.”

Whew! Now that we've settled that, you can safely live to be 100 and we can move on to less painful matters. Perhaps, but then there is the matter of your assets and their disposition. For most of us right now, that is a pretty painful subject, but let's be optimistic and think ahead.

Two matters come to mind. First is the disposition of your physical property, by which I mean: Aunt May's Victorian bed, the family silver, those temple rubbings from Thailand and your comic book collection. Whereas the temple rubbings may have only sentimental value, the Victorian bed, the silver and the comic book collection may have accrued significant cash value over time.

If you have decided how you will dispose of them, the children would want to know. Telling them now will save heartbreak later by creating realistic expectations and avoiding the family feuds we have all heard of. If you don't have any idea what you will do with them, it could be a good idea to ask for input.



They might just as soon have everything sold and divvy up the cash. How many young couples of today have any interest in the family silver, for example? On the other hand, they might want some of your things, but you might be mistaken about which child was interested in which item. Then again, they might be very happy for you to find one or more charities that would accept these items, giving you the opportunity for a tax write-off. You will never know if you don't ask.

Finally, the big items: your house, yacht, cars and financial investments. In the old days, such personal matters would scarcely even have been discussed between husband and wife. He would have been the wage earner and he would have handled everything with his advisers. But this is the 21st century. Probably you and your spouse have both worked and contributed to your "estate." Thus, you have a mutual interest in how it is spent and by whom.

When my father died and his will was in probate, I found out that I wasn't to get any of the proceeds directly until I was in my thirties—it was to have been put into a trust which would have allowed me a "usual and customary" level of support. No doubt that was to protect it and me from unsavory suitors as well as from the possibility that I would make imprudent purchases and squander the assets. As it turned out, I was in my fifties and much too set in my ways to become profligate, but very glad to be able to send my son to a private college.

Thinking back, however, if I had inherited in my late twenties, how would I have felt? I might have been insulted and angry. My lasting impression of my parents might have been that they didn't trust me to use the intelligence I had been given and the values they had taught me.

That said, an open discussion of the assets available and the options for family members to inherit them would be a wise move. In some cases, there is the question of selling or keeping houses. Will all the kids share the vacation home and maintain it, or is it best to divest? Do you want to provide equal shares for everyone or do those with children get more, for say, college education? Are there any persons other than family members you want to remember with a financial gift?

These aren't simple matters, but for the peace of mind of all concerned, they are best discussed sooner rather than later.

In today's world of uncertainties, it is also wise to share your general financial picture so that expectations will be appropriate. When I was growing up I was told not to expect my parents to baby-sit (they didn't) and not to expect anything other than that I would support myself (I was and did). But, had I not been so advised, I might well have had other expectations.

So when I think of our world now, with so much instant gratification, ever-evolving technology and techno-toys, large houses and "designer" kitchens, I wonder what a child of that lifestyle would expect to inherit. I think it would surely be something and possibly a lot.

On the other hand, when I think of longer life spans, amazing medical cures and costs, inflation and so forth, I wonder if any of us will have anything to pass on to our children. While these may be our concerns, they may not have occurred to our children. As they see us busy and active, enjoying some luxuries we never had time for when working all week, they may not realize the choices we make to afford them. Here again, a frank conversation now can avoid false expectations later.

But lest we get too painfully serious, discussing these subjects can end on an upbeat note. Health care, finances and their ramifications are hugely important, but the most important discussion you can have with your children is to tell them what they mean to you, to bind up any wounds that may have occurred over time. Tell them how they are unique and what memories they have given you that bring you joy, hope and happiness. List for them the qualities that you value in them.

While it is wonderful to be told, "I love you," there are times when details would be especially helpful in bolstering weakened self-esteem or encouraging someone to stick to a difficult path. This might be considered giving compliments and it is in the most profound sense. The holidays are over, but a New Year's letter could be a wonderful surprise. Imagine it. A "love letter" to your child. Why not? Why not now?



Making Bill-Paying Easy the Digital Way

There was a time when no one thought twice about sitting down once a month, writing out checks for their bills, and then popping them in the mail for the friendly neighborhood postal carrier to deliver. Back in the "good old days," when postage was still just a few cents per letter and there really was no other alternative, this was the accepted way of paying bills. But in today's world, with unscheduled delays, lost mail and mail fraud, old-fashioned "snail" mail is rapidly becoming more and more impractical. This is why more businesses are offering their customers the option of paying their bills online.

Here's how it works: Contact your bank and ask about online bill-paying service. The bank requests a list of your regular bills and their account numbers along with your checking account number, and then creates a link between them and your checking account. As each bill comes due, the customer sits at their computer, logs into the bank's Web site using a secure password, and then orders the amount transferred from your account to the vendor's. There may be a small charge for each transaction, although many banks offer this as a free service for preferred customers.

There are several reasons why it makes sense to pay bills the digital way: **Safer than an Envelope.** A primary reason that consumers are hesitant to use online bill paying to pay their bills is that they worry about the security of their information. Many people do not understand just how the Internet works, and the thought of their banking information being sent through cyberspace where somebody might be able to access it can give them pause. However, new secure technology is now available to keep your financial and personal information safe, and companies spend considerable sums on this technology making sure that their Web site and online payment centers are secure from hackers and other thieves. And with the rise of identity theft through the mail, there is a better chance that a thief will steal a check out of the mail than get information from an encrypted online payment center.

Instant Payment. Paying your bills by mail requires that the sender take into account the extra time required for the post office to deliver their payment, along with the time it takes for the payment center to process the payment. With online bill paying, payments are immediately credited to the customer's account. They also get a confirmation that the transaction has been completed in the form of the confirmation number or an e-mail. The risk of a payment being lost or stolen is minimal.

It's All About Going Green. More and more we are realizing the effects of our society on the earth's environment. From hybrid cars to recycling programs to solar energy, we are slowly turning conservation efforts into standard practice. Paying bills online is a small thing that consumers can do to help save the environment. Online bill payment options reduce the amount of paper products wasted on monthly bills and checks, as well as on envelopes and stamps. An added benefit is that it saves money for the company and those savings trickle down to consumers. So by saving a stamp, customers can also help save the planet and even save a few bucks on their own bills in the long run.

The Convenience Factor. By far the most important reason to use online bill payment is the convenience. The money spent buying envelopes, stamps and checks combined with the time expended waiting for the payment to be received and processed adds up to a lot of wasted time

and money. Online bill paying adds up to greater freedom for the consumer: freedom from worry over theft and delays; freedom from unnecessary expense; and, best of all, freedom to enjoy the extra time saved by not having to write and mail those monthly checks.

*Jaime Van Allen, vice president
of CLOSECALL AMERICA,
can be reached at
jvanallen@closecall.com and
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By Jaime Van Allen

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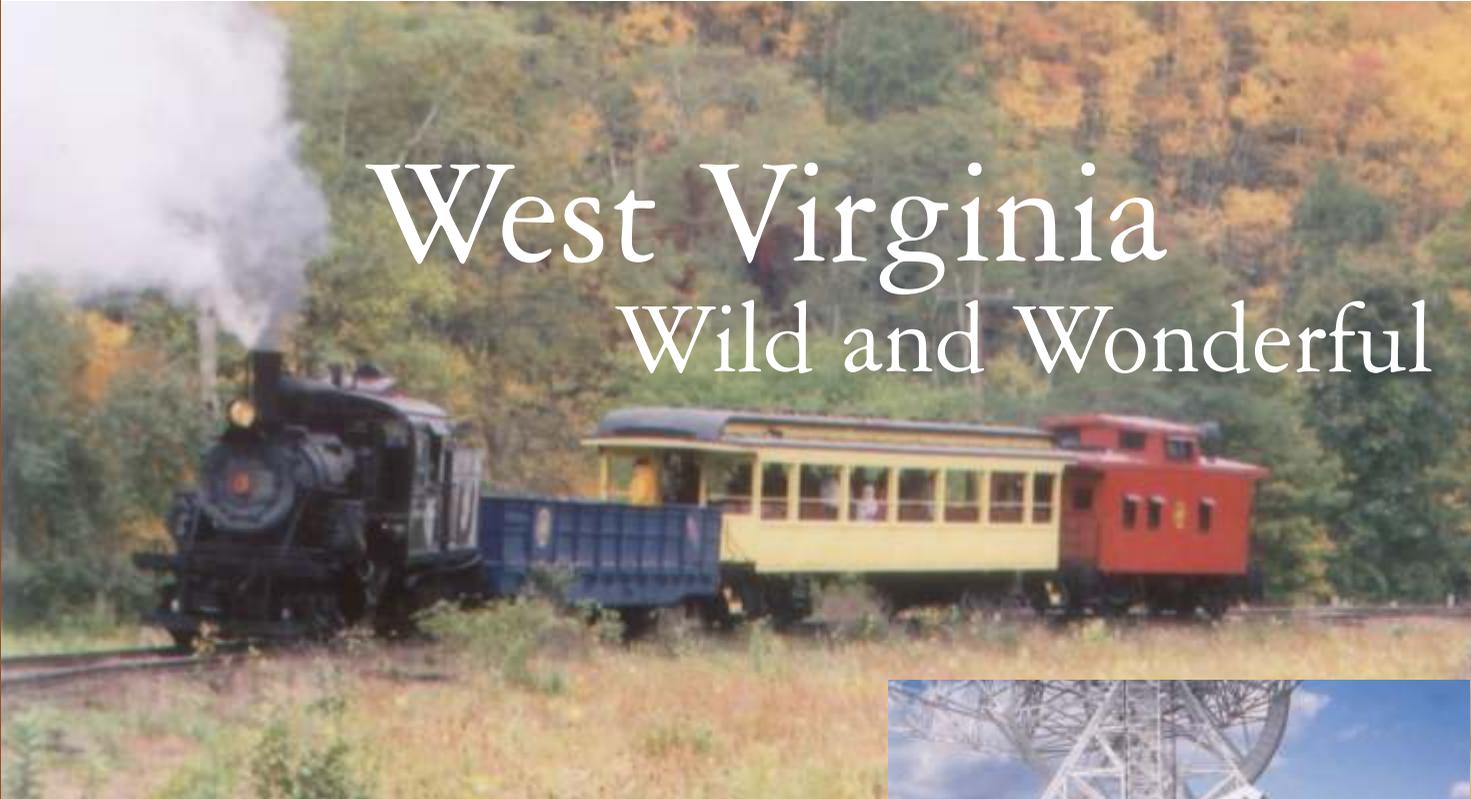
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West Virginia Wild and Wonderful



By Peggy Kiefer

*“Wild and Wonderful
West Virginia ...
adventure as well as
quiet and
beautiful scenery
just around
the bend.”*

What a thrill to find a gem within a few hours driving distance of the hectic Washington/Annapolis/Baltimore corridor. The state of West Virginia, which calls itself "Wild and Wonderful West Virginia," is a hidden treasure full of beautiful scenery, incredible spring blossoms, endless mountain landscapes, little-known ski resorts, empty winding roads, small towns, friendly people and manageable cities.

It takes some getting used to after battling Route 50 and Beltway traffic to find oneself on empty mountain roads, with no car in front of you or tailgating behind you for dozens of miles. But what a stress-reliever it is to take your time meandering around the winding, scenery-laden highways of West Virginia.

I spent a wonderful October week there this fall, with trips on steam engines pulling vintage trains to remote picnic areas, excursions on old diesel driven trains to deserted logging towns, a side trip to a well-known luxury resort, a visit to the birthplace of a famous author, a quiet off-season stay at a mountain top ski resort, a fun-filled day at a small town festival and even a visit to a world-famous astronomy observatory.

The observatory, which is on an almost empty road in Green Bank, W.Va, is a must for a lover of the skies and the surrounding galaxies. It boasts the world's largest fully steerable radio telescope, which is funded by the National Science Foundation, and is positioned to use radio waves to search for virtually all types of astronomical objects, from stars and planets to starburst galaxies billions of light years away.



When asked if anyone had discovered "ET," our guide commented, "A privately-funded enterprise is using the facility to search for extraterrestrial beings." He didn't tell us if any had been discovered.

What makes this enormous telescope unique is the use of radio waves rather than the more usual optical observation telescope. The technology is so delicate that the use of cell phones and digital cameras is forbidden, except in the vicinity of the visitors center, because they would interfere with those radio signals.

In off-season the ski resorts are quiet, peaceful, and full of beautiful mountain scenery. The ski lifts are open periodically to take scenery lovers to the top of a mountain, or down to a quiet lake for a leisurely stroll. The towns where the ski resorts are located, such as Snowshoe, have just enough stores and restaurants open to keep the visitor well-fed and entertained.

Are you longing for a taste of the elegant? Greenbrier Resort and Spa is an hour from the ski area of Snowshoe and even has its own train that brings happy visitors from Alexandria, Va., to its front door. You don't need to spend a week's pay to enjoy a walk around the gardens, or have a light lunch in one of the wonderful restaurants at the resort.

Are you a train lover? There are four vintage trains, two pulled by steam engines, and two by diesel engines, that take day excursions lasting an hour to half a day. The Cass Scenic Railroad, a steam-driven vintage train, is a popular day excursion to a picnic area and to the top of a small mountain. Be prepared to dress warmly if you go in the early spring, as many of the cars are open to the elements. Some may have a roof, but no windows. Some have no roof at all and no windows. Others are the usual coach cars of 40 to 50 years ago. A buffet lunch can be enjoyed on one of the coaches that has a half-day excursion.

Where do you go on these trains? There are deserted logging towns, remote picnic areas, almost forgotten small towns and small and larger cities from which to choose.

At one of the state parks that is a destination of one of the excursions, a caboose can be rented for a night, a weekend or more. This is true solitude, as once the train departs, you are on your own. Supplies are taken up on the train with you, and bathroom facilities are nearby, but not in the caboose. It's a fun getaway for a family, such as the one we enjoyed with two small children.

One of the children said, "This is more fun than camping, and we even have a deer that keeps us company." But the mother answered, "But we hope we don't find any curious bears on the way to the bathroom! We love to camp, and this caboose is a wonderful alternative."

Are you a book or history lover? The birthplace of the Pulitzer Prize for literature author, Pearl S. Buck, is located on the way to the Greenbrier Resort in the small town of Hillsboro, W.Va. This historic home, built in 1892, houses a museum where period-dressed guides will greet visitors and give a tour of the house. The author of the famous book, *The Good Earth*, also won the Nobel Prize in literature. This is a must stop for lovers of literature. The house contains some of the original furniture and memorabilia of Pearl S. Buck and her family.

For nature lovers, hikers, birders, walkers, bikers and just plain outdoor lovers, there are a multitude of state and national parks to choose from. One of West Virginia's most popular and successful trails is the Greenbrier River Trail, which extends 75 miles and crosses 35 bridges and two tunnels. It is less than 1 percent grade and features some of the most spectacular scenery in the state. For Civil War buffs, Droop Mountain Battlefield State Park is the site of West Virginia's last significant Civil War battle, which took place in 1863. It is a 285-acre park, which includes interpretive exhibits, a small museum, Confederate earthworks, a picnic area, hiking trails and a children's play area. This is just a sampling of the many outdoor activity choices in this little-known state.

The town of Elkins, which has more than 7,000 residents, is the largest town in the south-central and eastern portion of the state where we visited, boasts the lovely Davis and Elkins College, a wonderfully presented American Mountain Theater and a fun-filled, two-day festival in mid-October.

Other parts of West Virginia offer more small towns and larger cities such as Charleston, the state capital, in the central part of the state, or Wheeling, up in the northwest area near Ohio and Pennsylvania, for those who are longing for more people or more activities.

If this sampling of the sights in "Wild and Wonderful" West Virginia interests you, visit the state Web site at wvtourism.com Elderhostel also offers several programs featuring West Virginia. Whatever you decide, there is adventure and quiet and beautiful scenery just around the bend. All of this is less than a day's drive from most mid-Atlantic metropolitan areas.



PHOTO BY LESLIE PAYNE

For additional information on any of these sites you can access the following Web sites:

- State of West Virginia: www.wvtourism.com
- Railroad Information: www.mountainrail.com
- Pearl S. Buck birthplace: www.pearlsbuckbirthplace.com
- American Mountain Theater: www.americanmountaintheater.com
- National Radio Astronomy Observatory: www.gb.nrao.edu
- Cass Scenic Railroad: www.cassrailroad.com
- Greenbrier: www.greenbrier.com

Peggy Kiefer is a freelance writer who lives in both San Diego and Annapolis. She had worked in the travel industry for many years and enjoys discovering new and exciting destinations.

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You're your own worst critic — Would you ever be so critical of a friend?

Hybrid Life and Long-Term Care Policies

May Play a Key Role in Your Financial Plan

By John Zinaich

John Zinaich, Certified Financial Planner™, Chartered Financial Consultant and Chartered Life Underwriter is an industry veteran of 18 years. He can be reached by e-mail at jz@zincap.com or by cell at (240) 285-1911.

Let's take a look at some of the best combinations of all time: Oreo cookies and milk, peanut butter and jelly, Terry Bradshaw and Lynn Swann, Michael Jordan and Scottie Pippen, Joanne Woodward and Paul Newman, Tom Cruise and Mimi Rogers, Life insurance and long-term care insurance. Whoa! Who put that last one in there? I'm speaking, of course, about Tom and Mimi—they never were much of a couple. All kidding aside, the combination of a life insurance policy with a long-term care policy is an interesting pairing.

The first life insurance policy was written on June 18, 1583. The first generation of long-term care insurance was written in the 1960s. Now, some 350-plus years after the first life insurance policy was written, the insurance industry has decided that it might be a good idea to combine them. Excellent! Why is this excellent? Allow me to first set the tone by stating as a certified financial planner, I am an advocate of (and work for) clients, not the insurance companies. That being said, I do firmly believe that there are insurance carriers and products out there, that when used properly, can really do wonderful things for a client's financial plan and peace of mind.

Let's look at some numbers in a case study to help demonstrate how you may benefit.

To site a hypothetical case, Karen, who is 65 years old, is married with four grown children and two grandchildren. She and her husband have a net worth of more than \$600,000 (house, investments and other assets). They have no debt, and a comfortable income that is comprised of Social Security, individual retirement accounts and a pension. She and her husband, Tom, are relatively healthy (standard ratings, nonsmokers) and enjoy retirement. They have looked at traditional long-term care insurance (LTC) and felt that while they want (and need) the coverage, it seemed too expensive for something they might never use. Their main concern is that if they never use the coverage, their premium dollars will be wasted. As an aside, most folks never use that rationale when speaking about auto insurance or homeowner's insurance, probably because one is mandated by the state and the other by your mortgage company. The statistics show that over the next 20 years you have a 5 in 1,000 chance of a house fire (0.5 percent), and a 70 in 1,000 chance of a car accident (7 percent), according to The Hartford. Compare that with this quote from the Wall Street Journal, "a couple turning 65 has a 75 percent chance that one of them will need long-term care." Frightful!

So what is an informed consumer to do after realizing that LTC is needed (and wanted) in order to keep from being a burden to the children, as well as to protect the "nest egg" for the spouse who does not require LTC? (You may be interested in knowing that the Administration on Aging reports more than 70 percent of nursing home residents are women!) Isn't that just like the men to stick around for you to take care of them, and then leave the scene by dying when you need help!

Enter the hybrid life/LTC combination insurance product.

In our example for Karen, a traditional LTC policy for her would have an annual price tag of more than \$5,000 (four different carriers were quoted). This policy would have the following benefits: five-year benefit period, \$200 daily benefit amount, 90-day elimination period (the period for which you self-insure before the policy kicks in), and inflation protection of 5 percent compound. Please keep in mind that when you are buying LTC, there are a million bells and whistles that can be added—some are good for you, some are good for the insurance company. I'll be breaking down these options in a separate article that explains LTC in greater detail.

However, when both policies (life and LTC) are combined in a hybrid product, and keeping the same annual payment of \$5,000, Karen could get \$241,556.00 in tax-free death benefit, while having \$3,511/month at age 75 (and increasing each year thereafter) in the LTC bucket. That amounts to \$42,132.00 that could be spent on an annual basis (for four years), to help defer the onerous costs of LTC (please note that this amount is less than the stand-alone LTC policy because you are purchasing two products in one). You may never need to use the LTC, but eventually we all die. This combination type policy allows us to remove the fear of "What happens to



"... a couple turning 65 has a 75 percent chance that one of them will need long-term care."

the money I have paid for LTC over the years if I don't use the policy?"

Keep in mind that the underwriting may also be advantageous for those who have been refused traditional LTC, as the LTC

benefit is considered an acceleration of the life policy death benefit. Long-term care insurance is underwritten from the viewpoint of the insurance company, which is trying to avoid those medical conditions causing you to be unable to do two of the six activities of daily living (ADLs) -- eating, bathing, continence, toileting, dressing and transferring. Being unable to do two of the six ADLs is typically the trigger for a long-term care claim. Life insurance underwriting, on the other hand, involves the insurance company trying to avoid those medical conditions that will cause you to die prematurely. The hybrid life/LTC product is underwritten as a life policy first, not as a long-term care policy first. Does this mean that if you have been declined for LTC that you will definitely be able to get this type of insurance? No, but that does mean it could be worth exploring.

On a cautionary note, please remember, like cell phones that take photos, surf the Internet, wash your car, and brush your teeth, these combination policies do not always work as well (or have as many benefits) as a stand-alone policy. That is why it is important to find out what is covered and how the coverage works before buying the policy.



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Long-Term Travel Preparation

By Phil Ferrara

The good fortune of having an enjoyable trip begins with its advanced planning. The philosophy of the "Law of the six Ps" plays a big part in travel's success: "Prior Proper Planning Produces Perfect Performance." This checklist for long-term travel preparation can be adapted for all trips, short or long. It is extensive but not all inclusive, and the list can be modified or added to depending on particular family, home or lifestyle situations. It will provide the peace of mind that all necessities have been considered and properly prepared before you have left on your journey. If you would like an electronic copy to use or modify for your use, please e-mail pferrara65@comcast.net and we will be happy to send it to you.

DURING THE TWO WEEKS PRIOR TO DEPARTURE

- Digital camera and photo cards ready
- Ample camera batteries and charger ready
- Traveler's checks
- Extra personal checks
- Maps and travel info
- Plane, train, auto rental, etc., tickets and plans
- Passports
- Mail travel itinerary to family and applicable friends
- Cancel newspaper & mail
- Arrange lawn cutting
- Provide travel detail to neighbors watching house
- Get out suitcases
- Pack small umbrellas
- Get necessary amount of cash from ATM
- Gifts for people as needed
- Arrange for deck and walkway plants to be watered
- Arrange for pet's feeding
- Use up perishable food
- Set aside ample prescription medicine.

DAY BEFORE DEPARTURE

- Water house plants and rearrange in one place for person watering
- Pack suitcases and carry-on bags with clothing, medicine, etc.
- Pack camera, batteries, charger, etc.
- Pack passports and documents, tickets, etc.
- Turn off all fountains
- Turn off all pendulum clocks
- Check all timer settings
- Set out pet food
- Check sprinkler system for desired settings
- Remove nonessential items from wallet not needed for trip
- Arrange taxi or car
- Check boat mooring and safety
- Pack tennis, hiking gear, PC, etc.
- Remove select items from refrigerator
- Turn off laundry hot and cold water valves

DAY OF DEPARTURE

- Turn off water heater and valve to water heater
- Turn off refrigerator ice maker and empty ice tray.
- Turn off TV, cable and unplug
- Turn off PC and unplug
- Leave flood lights outside and front door lights on or on timers.
- Set temp at 78 F for summer, 65 F for winter
- Turn off phone recorder
- Set door security devices





Tilghman Winter Getaways

“...much of what draws visitors to Tilghman Island in warm weather is still there when the temperatures drop.”



A Chesapeake Bay Island, even one with a drawbridge to the mainland, may seem an unlikely destination for a winter vacation or weekend, but plenty of people have discovered that much of what draws visitors to Tilghman Island in warm weather is still there when the temperatures drop.

Situated at the tip of the Bay Hundred peninsula on Maryland's Eastern Shore, Tilghman looks out over miles of open water to the east, south and west, providing magnificent sunrises and sunsets almost every day of the year. The quality of the light attracts landscape and seascape artists year-round, some of whom maintain homes on the island. Although this traditional watermen's community can seem far away from modern America, it's only a two-hour drive from Washington and Baltimore.

It's a slightly longer drive – three and a half hours – for Betty and Jim Reynolds, who visit Tilghman regularly from their home in Brigantine, N.J., near Atlantic City. "We go all the time," said Ms. Reynolds, a schoolteacher. On winter visits, Mr. Reynolds, a farmer, often goes hunting for geese or deer while Ms. Reynolds stalks other prey in the shops of the nearby towns of St. Michaels and Easton.

But the real draw for them may be the food. "We always stay at Harrison's Chesapeake House," she said. "We love the Friday night oyster buffet. We've brought down friends who swore they'd never eat an oyster, and now they can't wait to get there and pick up a plate of raw ones." Harrison's has been a sport fishing destination for over a century. For this couple, it's also a place for entertainment. "We sometimes book 16 rooms," Ms. Reynolds said. "We'll bring down a group of friends and enjoy the disc jockey or the karaoke."

In addition to singing, hunting, shopping and eating, some people find Tilghman the perfect place to do nothing. They find comfortable chairs by a window and enjoy a big sky that rivals that of Montana or watch the V-formations as Canada geese take to the air.

"My wife and I have been going to Tilghman Island in every season of year since the mid-'90s," said Randy Rosebro of Cedar Point, N.C. He and his wife, Sue, retired to North Carolina about seven years ago from Frederick, Md., but their favorite getaway has remained the same, even though Tilghman Island now requires an 11-hour drive.

"We like the pace there," he said. "I read, I play my guitar, we walk around the island and we go up to St. Michaels and walk around there." They always stay at the Chesapeake Wood Duck Inn, where they don't have to go out to eat on blustery winter nights. "His dinners are some of the best I've ever had," Mr. Rosebro said of Jeffrey Bushey, a chef who runs the inn with his wife, Kimberly, "and the accommodations are wonderful."

Other regular visitors to Tilghman are Tage and Kate Jakobsen of Baltimore County. "It's about two hours from my door to the Tilghman Island Inn," said Ms. Jakobsen, who is an administrative assistant for a physician at Johns Hopkins Hospital. She said she visits the island almost once a month, usually from Thursday



to Monday, with her husband, a stained-glass artist, joining her late on Fridays. "I usually stay close to the inn," she said. "I like every minute I can get there. To me, it feels like an old shoe."

Her ties to Tilghman date back to her childhood when her father would take her fishing there. Now she likes to watch the boats going back and forth in Knapps Narrows, the band of water in front of the Tilghman Island Inn that separates Tilghman from the mainland. "The food is outstanding," she said of the inn's dining room where co-owner David McCallum has created a menu and wine list that have attracted national attention. In fact, Ms. Jakobsen was making plans to go to one of the inn's themed wine dinners when she was interviewed for this article.

It takes Tom and Carolyn Nolan about three hours to reach Tilghman from their home in Harleysville, Pa., north of Philadelphia, but they're willing to make the drive almost every weekend in the summer to use their boat, which they keep at a Tilghman marina. In the winter, when the boat is out of the water, they still make up to four visits to stay at the Lazyjack Inn on Dogwood Harbor.

In addition to checking on their boat, Mr. Nolan said that he and his wife visit the Blackwater National Refuge, an hour's drive from the Lazyjack. "But mainly, we go out to dinner," he said. "We've been coming to Tilghman for 15 to 18 years now," which means a lot of research into where to eat. "The Tilghman Island Inn is the best on the island," he said of the inn's restaurant.

Most of the bed and breakfasts and inns on Tilghman offer winter packages that include some meals. Here's a guide to your place on Tilghman:



“...Knapps Narrows, the band of water in front of the Tilghman Island Inn that separates Tilghman from the mainland.”

Black Walnut Point Inn

(410) 886-2452, www.blackwalnutpoint.com
This inn, set in a 57-acre wildlife preserve, was once a vacation spot for Soviet diplomats based in Washington. Winter rates for its four rooms and three cottages start at \$120 and include a continental breakfast. Other meals are not available; there is a two-night minimum on weekends.

Chesapeake Wood Duck Inn

(410) 886-2070 and (800) 956-2071
The Wood Duck overlooks Dogwood Harbor, which is home to several skipjacks, the traditional sailboat used by Chesapeake Bay watermen. Winter rates for its seven rooms start at \$129 and include a significant breakfast. Dinners are available only to guests by reservation. A "Winter Escape" package, available Nov. 26 to March 21 this season, includes a Saturday night room, a four-course dinner for two and breakfast on Sunday morning.

Harrison's Chesapeake House

(410) 886-2121, www.chesapeakehouse.com
This rambling inn has 56 rooms that start at \$85 in winter. A two-night "Winter Getaway" package, which includes dinner each night and a full breakfast each morning, is \$279 per couple. Its dining room, which is open to the public, offers a \$29.99 buffet on Friday nights during oyster season with oysters prepared as many as eight or nine ways; a Saturday night prime rib buffet is \$21.99.

Inn at Knapps Narrows

(410) 886-2720 and (800) 322-5181, www.knappsnarrowsmarina.com
This inn, on the mainland at the drawbridge to Tilghman Island, has a full-service marina and a restaurant, the Bay Hundred, that is open to the public. Its 20 rooms, all of which have water views, start at \$80 on winter weekdays and include a continental breakfast. A changing menu of packages is offered during the winter.

Lazyjack Inn on Dogwood Harbor

(410) 886-2215 and (800) 690-5080, www.lazyjackinn.com
The Lazyjack, which is across Dogwood Harbor from the Chesapeake Wood Duck Inn, is elegantly housed in a mid-19th-century house. Its two rooms and two suites, some of which have fireplaces and whirlpool tubs, start at \$156 a night in winter and include a full breakfast. A two-night "Winter Blues Breaker" package, including a four-course breakfast each morning and a fruit and cheese tray in the room, is \$330 to \$407, depending on the room.

Tilghman Island Inn

(410) 886-2141 and (800) 866-2141, www.tilghmanislandinn.com
This inn overlooks Knapps Narrows and an expansive wetlands with great blue herons and other waterfowl. It allows guests to have dogs with them in the first-floor rooms, all of which have direct outdoor access. Its 20 rooms (10 with water views) start at \$125 for winter weekdays; \$150 for a first-floor room on the water side. Two-night weekend packages, which include a five-course dinner for two, breakfast and Sunday brunch, are \$480 to \$580, depending on the room.

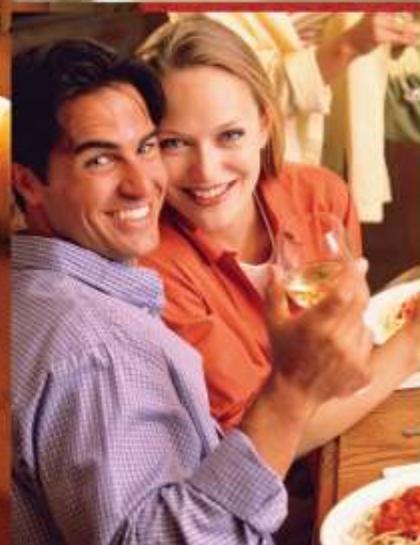
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Tolerations

By Kater Leatherman

It was a former partner who first brought my attention to the concept of tolerations. "You know," he said to me one evening, "living with that slow leak in your car tire is a toleration." It was at the end of a very long day.

"What are you talking about?" I asked him defensively.

"Tolerations are things in your life that suck energy from you on a regular basis."

"Keep talking," I said, rummaging through the pile of mail.

"Putting air in that car tire is something that you have to keep doing until you decide to get it fixed." Hmm, I thought to myself.

The next day, I flipped through the dictionary to see how Websters defined toleration. After scanning through four different meanings, I picked the one that resonated the most. It read: "To put up with." Clearly, I was putting up with that leak in my tire.

Even though everyone's list of tolerations is different, they all share one common thread: They rob our energy, time and peace of mind. Sometimes, tolerations are so subtle that we don't even realize the impact that they have on our lives. Putting up with" eventually creates feelings of frustration, anger, resentment, complacency and being out of control.

You can begin this process by making a toleration list for each room in your house. Then tackle the room where you spend the most time, or the one that is causing you the most stress. Commit to one toleration each day or, if that feels overwhelming, one a week. Like clearing clutter, start with something small like sharpening your dull kitchen knives, replacing a missing knob on a drawer, changing a light bulb, tossing out pens that don't work, staging things where

you use them, replacing a lousy can opener with a more functional one, etc.

Granted, some tolerations require more effort, patience and time. Let's face it. Sewing a missing button on your favorite sweater is very different from changing how you react to someone who has an annoying habit. Living with a practicing alcoholic, an undesirable neighbor or caring for a terminally ill family member are all examples of tolerations that you have little or no control over and, therefore, may not be able to eliminate entirely. That's where the rubber meets the road. You will have to change if you want the world to change.

Other tolerations include being in noisy places, eating bad-tasting food, clutter, shoes that look good but hurt your feet, retail stores that don't value your business, cigarette smoke, being around angry and/or controlling people, local television news, a snoring spouse, a slow-draining bathroom sink and so on.

You will notice that the more tolerations you let go of, the less you will be able to tolerate in your life. However, like the mail, I promise you that they will keep coming: things break, issues surface and change is inevitable. The key is to stay on top of them, which will save precious time, reduce stress and give you a sense of accomplishment. Every time something is modified, eliminated or accepted, you will feel motivated, energized and more in control.

Soon after I had my car tire fixed, I found myself rummaging through my pocketbook for the car keys. The shoulder bag was way too small for the amount of stuff I needed to carry. I had outgrown the color, it didn't have any compartments and I was tired of digging. Clearly, a new, more functional handbag would eliminate another toleration in my life.

Kater Leatherman is a home stager, professional organizer and space solutions expert. She also teaches yoga at Ridgely Retreat in West Annapolis. This article comes from her book, "MOVING ON: Feel Lighter, Liberated, More Live! To order the book, go to www.katerleatherman.com or e-mail her at: simplykater@earthlink.net

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Creating a Good Lighting Scheme

By Gina Garunkstis

This is the time of the year when the days are shorter and colder, and we spend more time getting cozy and working inside our homes. Indoor spaces require good, yet "peaceful" lighting for those times that we need to rest and relax or entertain. The type of lighting you use and the way you use it will contribute to the mood you want to create.

There are two general types of lighting that you must take into consideration in lighting a room: natural and artificial. Artificial light is also broken down into general lighting, task lighting and accent lighting. Here are some tips to help guide you in making the right choices to turn what might be a dull, lifeless room into a vibrant space.

Natural light

To maximize natural light:

- Let light come through windows without interruption. Remove objects from window sills. Replace heavy curtains with blinds, shades or sheers.
- Mirrors amplify light. Place a large mirror opposite the window to reflect light around the room. Just make sure that you are reflecting a pleasant view.
- Choose light and bright paint colors. Shades such as pale green, blue and lilac will make a room look larger, whereas red, orange, brown and black absorb light and make the room look smaller and darker. As a rule of thumb, the lighter the paint - the closer to white - the more reflective it is.
- Colors that work well in bright, "hot" rooms that face south, southwest or west, look different in cold rooms that face north, northeast or east. Terra cotta, for example, looks much duller in a "cold" room. Be careful when choosing such colors.
- Your choice of flooring will affect how light a room is. Carpets are soft, absorbent, and hold the light, whereas floors with a high-gloss finish reflect it around the room.
- Keep small, dark rooms bright and fresh with as little pattern as possible. This will make the space look larger and lighter.

“...turn what might be a dull, lifeless room into a vibrant space.”



Artificial light

You can never light a room as efficiently as the sun, so think of artificial light as atmospheric background because it can create a cozy environment or a really dramatic one. With that in mind:

- Choose something more versatile than a single bulb hanging from the center of the ceiling. Use small directional lights on a track, which can be used to highlight your favorite painting or sculpture. Or, have recessed lighting installed for better general illumination.
- Layer the lighting throughout the room so you have the right kind for your different needs, such as ceiling lights, table lamps, task lamps and accent lights.
- Put a floor socket in the middle of the room, so you don't have trailing wires across the floor.
- Highlight architectural features, such as ceiling peaks, coves or tray ceilings with accent lighting.
- Each lighting type should be controlled separately so the space can be given a different "look" or be used for various functions.
- Put as many lights as possible on dimmer switches to give you control of the intensity of light.
- Light projected through plants from the floor is an excellent way to soften a room with interesting shadows and create a nice mood and brighten a dark corner. Place a light behind a large plant or indoor tree and aim it through the leaves toward the ceiling.
- Don't forget to use candles as cozy accent lighting in any room.

The key is to create a flexible lighting scheme that takes you right through the day and all the different uses of your room. At the flick of a switch, you should be able to transform it from a bright, vibrant living space to a setting for a romantic dinner for two. 

For information about GG Design Inspirations and Gina's design services please visit: www.ggdesigninspirations.com or call (410) 672-7224.



To Join or Not to Join

By John Bernard

Making New Year's resolutions again about staying fit? While it may be true that maintaining our physical health becomes harder yet more essential as we move on with life, it is also true there is so much more information and equipment available at affordable prices since we've moved into a more sedentary lifestyle. Gyms and health clubs have sprouted up everywhere. Here are some advantages to gym membership:

Equipment. A gym can provide you with weights and strength machines essential to building skeletal strength to help you avoid falls, sprains and other balance problems. Aerobic equipment abounds, including treadmills, stationary bikes, stair and elliptical machines, rowing machines and stepping blocks are there for your cardiovascular fitness. And when your workout is over, the list doesn't end. Many clubs offer a steam room, sauna, whirlpool or even a masseur to relax weary muscles.

Continuing education. Because exercising is only one-half the problem, these places often offer dietary counseling. And if you need direction, they can provide personal trainers. Classes in yoga, overall fitness, aerobics and spinning, a challenging form of stationary bike riding, are usually in the mix.

Fiscal fitness. Be careful when you look at membership costs, keeping in mind that bargaining is not out of the question in this shaky economy. Other questions to ask: Do I qualify for a senior discount? Does the price come down if I join for more than one year? Is there a sign-up fee? Can I freeze membership, and for how long and what reasons? Do you have reciprocal agreements with other clubs? Does the club participate in programs in which health insurance can cover all or part of my fees?

Socializing. Don't forget the social outlet the gym can provide. As we grow older, it can be easier to become isolated from others. The workplace that provided so many friendships is gone after retirement. At the gym you will find new people who share your goals. Don't mind if a lot of your workout partners are younger: you may serve as an inspiration to them!



But what if working out in a gym becomes tedious, you really don't enjoy being in a group and the expenses are a bit much? Instead of joining a local gym, you could design your own program that fits your lifestyle that would include planning hikes in your area, going on bicycle trips, learning yoga or taking special classes at the Y that don't require full membership.

Other tips for a loner seeking to stay in shape: Buy rubber tubes in a variety of resistances to use at home and that fit easily in a suitcase so you don't sacrifice your workout on the road. Get a set of dumbbells with changeable weights that are easier to handle than regular barbells. As a rule, do stay away from those gadgets advertised on TV that promise exceptional results in two or three minutes a day. Those are candidates for your next yard sale.

Finally, you could try a hybrid approach by working out at home and joining a gym. This would allow you to do the strength training in the gym with equipment that you may not own while continuing to do aerobics at home - preferably outside which recent

John Bernard works as a counselor and advocates physical exercise to enhance a person's quality of life. Reach him at jbernard@ccp.edu

One of the best Web sites loaded with exercise designs, health assessments and just plain fun fitness tips is www.realage.com Or to access some of the thousands of sites with training routines, just Google AMA, fitness guidelines or National Institute for Aging and follow the links that interest you.

For books to guide you along the way try: *Younger Next Year* by Chris Crowley and Henry S. Lodge, MD, and *You, Staying Young* by Michael Roizen, MD, and Mehmet Oz, MD.

And to keep track of your progress on a daily basis, try *The Ultimate Workout* by Susanne Scholsberg, *I Will Get Fit This Time* by Alex A. Lluich.

studies have shown to be more beneficial. Having the gym membership in reserve allows you to go there during nasty weather. Also, to make the hybrid approach more affordable, check to see if the gym offers a cheaper rate for working out during off hours.

Whatever method you choose, keep track of your progress. There are log books available that cover all aspects of health including your moods, activities and diet without being cumbersome. Last but not at all least, be sure to run your workout plan past your doctor for his advice.

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China Highlights

By Kathryn Marchi

In October 2007, my husband and I went on a three-week trip to China. I compiled an extensive diary of our travels and impressions since I wanted to preserve that "trip of a lifetime." With the Olympic Games being held in Beijing and other parts of China, the media provided glimpses into the Chinese tourist sites and briefly expanded upon the country's culture. Having recently had firsthand experience there, I felt a need to entice others to travel to China to learn in more depth.

For me, the most impressive and mesmerizing experience of the trip was the Terra Cotta Warriors in Xi'an. This site was one that had intrigued me for years and it did not disappoint me. The history and excavation site of these ancient soldiers amazed me; I could not believe what I was seeing...

Located outside of Xi'an on the east side of the mausoleum of China's first emperor, Qin Shi Huang (259-210 BC, Qin Dynasty), the "Terra Cotta Warriors" have become one of the most visited excavation sites in China, one of the greatest archeological treasures in the world.

Interestingly enough, these clay figures were discovered in the 20th century quite by accident. A local farmer, Mr. Yang Zhi Fa, was digging an irrigation well in 1974 when he discovered some large pieces of clay in the soil. He called government officials who began an excavation, and over time, they discovered more broken clay remains of more than 7,000 life-sized figures. China was stunned by this discovery.



THE UNDERGROUND TERRA COTTA
ARMY OF XI'AN, CHINA

Today, this huge site has become the largest on-site museum in China. Along with trees, flowers, and green grass are large arch-dome steel structures built over three excavation sites called Pit 1, Pit 2, and Pit 3. Each displays the clay figures 5 to 7 meters beneath the present ground surface. A rail and walkway circles the entire area for observation. One's first view of the "army" shows soldiers standing in corridors. These corridors are divided by "earth-rammed partition walls" and are paved with pottery bricks. Originally a roof of huge strong rafters covered by layers of fiber mats were built to totally conceal the army. Outside of the "pits" are other structures that house a museum showing the history of the area and some temporary exhibits.

Pit 1 has the bulk of the clay soldiers, over 6,000 life-sized figures. It resembles a large football field and the soldiers are placed in row after row of the corridors in typical battle formation. Some are on horseback, and others in infantry groups, armed with authentic weaponry of the era: spears, swords and crossbows. These weapons are made of bronze and other metals since China was very advanced in its metallurgy techniques at that time. The figures are all a "terra cotta" or a clay color, but were originally painted in bright colors, according to rank and file of the military. After so many thousands of

years, this color was faded and finally oxidized by the oxygen when unearthed. It is said that every face has different features, expressions and hair styles. I could see these differences as I scanned as many of the faces as my two hours allowed.

According to the extensive research into this army, each figure was individually designed and constructed. The head, arms and torso were hollow, but the legs and feet were solid. Made of local clay mixed with ground quartz, they were constructed in individual molds, but the facial features -- mouth, mustache, beard and hairstyle of each head were sculpted. Other details such as uniforms, belt hooks, shoes and ties and armor plates were also carefully sculpted. The detailing on all of these soldiers was utterly amazing. As a result, researchers believe that human soldiers posed as models for the figures. After the clay figures were completed, they were fired at a temperature of 950 to 1,000 degrees centigrade. Each one was signed by the craftsman who designed and made it.

Horses were constructed by the same methods. A closer look at a display in the museum showed horses with chipped feet, something I am well acquainted with, since I once had horses of my own. I can also say that the horses were all quite correct in their conformation. We were told that even the

“Terra Cotta Warriors have become one of the most visited excavation sites in China, one of the greatest archeological treasures in the world.”



horses' teeth were engraved to show the age of six years, the average age of draft horses used at that time.

Pit 2 was discovered in 1976 and contains 1,300 pottery figures, including wooden war chariots, which completely deteriorated when unearthed, cavalry soldiers standing by their horses and archers all in various battle formations.

Pit 3 was also discovered in 1976. It is the smallest, containing 68 pottery figures and one chariot with four horses. Researchers have determined that this area was considered the command center of the entire army.

Along with these three pits, excavators found two sets of bronze chariots and horses, constructed in half sizes. These have been placed in the museum on the grounds, along with other artifacts found in this area.

At this point, it must be stressed that the Terra Cotta Warriors seen by tourists today were all reconstructed over the last 30 years. According to historians, in 206 B.C, a rebel in the Qin Dynasty burned the emperor's palace and mausoleum, which collapsed the roof above the terra cotta figures, shattering them into many fragments. Since excavation of the entire area is still ongoing. Each pit area has a section showing rows of many partially reconstructed figures. Pieces of unearthed relics are strewn on the ground around them. It becomes very obvious that the work is painstakingly slow as these various pieces of clay must be carefully numbered and reconstructed to form just one complete soldier or horse. Archeologists expect to find many more similar buried artifacts and figures in the coming years.

Now that we know how the figures were found and constructed, the question becomes why this "army" was constructed in the first place. It is said that Emperor Qin Shi Huang built an imperial city underground for his mausoleum. The Terra-Cotta Army was built to protect this city and the emperor after death. There are graves of his children and childless concubines, some buried alive along with the tomb builders. It was thought that the secrets of the tomb would be kept that way. The emperor died at the age of 50, but his tomb was not complete when he was placed there.

Little did those ancient people of the Qin Dynasty know that one day thousands of years later, a well driller would accidentally unearth the most unbelievable and beautiful "army" of clay that the world had ever seen.

As you can imagine, more tourists are flocking to China each year. If you want to go, the best way to travel there the first time is on an organized tour. Not only is there a language barrier, when you leave the large cities, there are no English translations on signage. On a tour, everything is taken care of and you don't waste time finding your way around. Our tour was quite comprehensive and very well organized. We took five flights within China to get to our destinations.

Our tour included everything that was humanly possible to see in the 21 days. Not only did we see the big tourist attractions,

we also were taken off the beaten path to visit with Chinese families, local restaurants, markets, senior citizens' centers and several schools. These experiences gave us an opportunity to learn the "heart" of the Chinese people. The tour allowed flexibility. We took a side trip on the Shanghai Maglev Train, which can go up to 250 mph.

Although you hear that China is changing every day, the history is still there and the famous tourist spots will always be interesting to visit. Just think about the Terra Cotta Warriors who are waiting for you!

Web site for China Trips:

www.gct.com Grand Circle Tour Company
Kathryn Marchi can be reached at Marchi-wre@mris.com



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Traveling with Payne:



Tips for More Comfortable Travel

By Leslie J. Payne

Certain joys and privileges come with growing older. If the kids are grown and you've saved up some money, one of those joys is traveling.

I entered retirement the undesirable way, an auto accident left me with irreversible nerve damage and kept me from completing my career. The happy result of it all was I met and married my wonderful husband who loves to travel and does a stellar job showing me the world. We took my mom to Vail, Colorado, and to Ireland and Scotland to explore her roots. We also took my father-in-law to the West Coast to meet his great-grandchildren. Traveling with Dad, spry and alert at 94, was like traveling with a celebrity, everyone loved him. The main problem with traveling is an uninvited companion: my chronic pain. Perhaps chronic pain or the aches of aging are part of your journeys. Below are some tactics for traveling I've learned along the way. See if they will also bring you added comfort.

Keep It Light

- Use soft-sided luggage. It's lighter than the hard-shell equivalent.
- Whatever luggage you use, make sure it has wheels and is easy to roll.
- Pack less. Take only small amounts of toiletries, use a small hairbrush and comb. Force yourself to pack less by using a suitcase smaller than you usually use.
- Pack light. Consider the weight of every item you pack, including clothing, shoes, belts, and jackets. It all adds up.
- Consider shipping some items ahead to your destination.
- Take reading material like magazines and paperbacks you can leave for someone else when you're done. If you're in the habit of taking your Bible, get a small travel version.
- Use a fanny pack instead of a purse. It removes the strain from your neck and shoulders, and is a less likely target for pickpockets. If you must have a purse for an event, pack a light one, or buy one along the way as a useful souvenir.
- Use curbside check-in at the airport.

Keep It Simple

- Invest in comfortable travel clothing. Companies specialize in attractive travel clothing that is light, comfortable and resists wrinkles. Invest in a couple pairs of quick-dry underwear. Rinse it, squeeze it in a towel, and it's ready the next morning.
- Take half the amount of clothing you would use at home. Pack items that mix and match. Wear each item several times. Rinse shirts around the collar and under the arms if need be. Fewer clothing choices eliminate the stress of decision-making.
- Don't take a camera, instead buy postcards. If you must have a camera, consider a small, lightweight style.

Keep It Comfortable

- Wear loose, comfortable clothing especially when traveling long distances by car or airplane.
- Wear shoes that easily slip off and on, making it easier to get through security at the airport. Slip your shoes off when seated on the plane. Wear thick soft socks or bring along slippers to pamper your feet.
- Keep hydrated, especially when traveling by plane where cabin air and altitude tend to dehydrate. If your destination is at high altitude, remember to keep hydrated once you arrive. Muscles and connective tissue ache more when dehydrated.
- Sit in an aisle seat on the plane, get up and walk the aisles every 30 minutes. When seated occasionally move your legs, stretch your arms, and rotate your wrists, ankles and neck. This keeps you limber and helps

prevent blood clots sometimes associated with air travel. For car travel, stop every hour for a quick walk around the car to keep limber and alert.

- Take along a small towel. Roll it up and put it behind your lower back for lumbar support, or behind your neck for added support. Or find a travel pillow that fits your body and needs.
- Before leaving try over-the-counter gels and creams to relieve muscle aches and pains. Ask your doctor about prescription patches. Lidoderm comes on an adhesive patch, loosens tight muscles and numbs pain.

Keep It Pleasant

- When planning your schedule, allow for down time every day or every few days according to your needs. Sitting in a coffee shop and listening to the locals can be as interesting, or even more interesting, than touring a museum. Soak in the local flavor while you relax.
- If traveling with a group tour, remember this is your vacation. Take time to relax nap, or just sit and watch. You don't need to participate in all the options offered.
- Use the most comfortable furniture available. No need to sit on a stiff chair if a soft couch is available. Pamper yourself before discomfort hits.
- Practice deep breathing. Remember to relax. Stretch your muscles. Focus on the pleasant things surrounding you... blue sky, beautiful flowers, smiling children, foreign languages.
- Buy some mineral salts and enjoy a hot bath in your room. If a Jacuzzi or hot tub is available, enjoy! Remember you shouldn't hot tub alone or for longer than 20 minutes. Drink water to replace the moisture you lose while in the tub.
- Prepare for crossing into new time zones. Arrive a day or two early to adapt before sightseeing, or start adjusting the times you sleep and wake up while still at home.

There's no way to guarantee travel will be comfortable, but there are ways to make it easier on your body. As a last resort use my little travel mantra, "If I have to hurt, I might as well hurt in Greece!"...or wherever you are at the time. In years to come when you think back on your travels, you will be amazed how you fail to remember the aches and pains. Pain is the travel companion you will love to forget.

Leslie Payne wrote this article well-hydrated and relaxed while visiting Colorado. If you have additional tips, she would love to hear them at newlifecruises@yahoo.com

Check out these Web sites for more information on travel clothing, luggage and accessories:
www.packinglight.net
www.travelsmith.com
www.exofficion.com



An Evening in Paris

By Lesley Younes

Since this issue focuses on travel, what better way to celebrate plans for a trip to Europe than, with familiar French winter comfort foods, easily prepared in your own kitchen. Good quality ingredients will guarantee perfect results and simple cooking methods will certainly ensure that you have plenty of time to relax and enjoy the fruits of your labor with family and friends.

Start off with a homey satisfying dish of endive, also known as chicory or chicoree, which has been wrapped in ham and smothered in a Gruyere sauce before being oven cooked to golden perfection. Endive was originally grown in Belgium, but has long been adopted by the French. Try them chopped in salads for a crisp, bitter twist.

Endives au Jambon

This recipe serves four, but can easily be made to serve six or more.

- 4 endive heads
- 4 slices cooked ham
- 1/4 c. unsalted butter
- 5 tbs. flour
- 2 c. whole milk
- 1 c. grated Gruyere
- freshly ground salt and black pepper

Cut off the end of the endive and remove as much of the inside stem as possible. Blanch in boiling salted water for 15 minutes, drain well and then wrap a slice of ham around each head.

Preheat the oven to 375 F. Butter an oven dish that is big enough to allow a little movement, but no overcrowding, depending on how many or how large the endive.

For the sauce, melt the butter and lightly brown the flour in it. Add the milk while stirring continuously so no lumps form and leave to simmer for five minutes. Fold in one-third of the cheese and season with salt and pepper. Pour the sauce over the endive and sprinkle on the remaining cheese. Bake for about 10 minutes or until the cheese turns golden brown. Serve immediately with a freshly baked crusty farmhouse loaf.

Traveling to Burgundy now, with its wines, large snails, river crabs and the finest and most flavorful beef and poultry, it is rightly known as the gastronomically elite region.

Many chefs preserve the traditional recipes and keep the same classic dishes on their menus year in and year out. Boeuf bourguignon is just one of those recipes we know and love. Less is more in this easy to prepare version of this special classic.

Boeuf Bourguignon

Serves 8. If you are serving fewer, make the full recipe, keep it in the refrigerator as it will develop more flavor each day. It will also freeze beautifully for a second showing.

3 lbs. shoulder of beef. *(Purchase as a whole piece and have the butcher cut it up or you can do this very easily at home.)*

1/4 c. olive oil

3/4 c. flour

4 carrots

1 lb. cippolini onions

4 c. red Burgundy (pinot noir)

4 c. very good chicken stock, not from cubes

6 cloves garlic

spring thyme, 1 bay leaf

freshly ground salt and pepper

Cube the meat and dust with the flour.

Using a Dutch oven on the stove, brown the meat in the olive oil. Remove and drain. Cube the carrots and leave the cippolini onions whole. Brown these in the same oil and remove. You should have some very nice browning remaining in the pan from the flour and juices. To this add the wine and stock and bring to a boil. Add the vegetables, meat, garlic, thyme and bay leaf, a little salt and pepper. Cover and cook in a 375 F oven for about four hours. The meat is cooked when it can be mashed with a fork and the sauce is reduced, thickened and dark. Serve this with buttered mashed potatoes and finely chopped Italian parsley.

For the finale: The French patisserie classic

Tarte aux Pommes

For this French apple tart, which will serve eight to 10, you will need a loose-based tart tin with fluted edges, prepared pate brisee, which can be found at Trader Joe's and is perfect every time. If you cannot find good apples during the winter months, canned apples are an adequate substitute. Pre-heat the oven to 200 F.

- 4 - 5 well flavored dessert apples, peeled and cored or equivalent canned, unsweetened
- 3 tbs. sugar
- 1 stick unsalted butter, cubed
- 4 - 6 tbs. apricot jam
- 2 tbs. Calvados (apple brandy) or regular brandy

Bring the pastry to room temperature. One sheet of Trader Joe's pastry just fits your loose-based tart tin. Line the tart tin, cutting off any excess.

Slice the apples thinly, using any uneven pieces to line the bottom of the tart tin. Place the evenly sliced pieces on the top in a well formed pattern. Sprinkle with the sugar and dot with the butter pieces. Set the tart tin on a baking sheet and bake for about one hour or until the apples are very well browned and the pastry is golden. Allow to cool. In the meantime, place the apricot jam and the Calvados into a small saucepan and warm gently. Strain and then use this mixture to glaze the apples just before serving.

A couple of great wines you may not know about: A small grower in western Australia, Mollydooker, produces a wonderful Shiraz called The Boxer, a full bodied cabernet sauvignon called The Maitre D and a great white verdelho called The Violinist. These are becoming very popular and hard to find, but still a great buy. Don't tell the French!

Bon appetit.



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Marvelous Maple Syrup

By Melissa Conroy

When European settlers first came to this continent, they discovered Native Americans of the northern areas had a unique form of sweetening that they derived from tree sap. The Native American people would cut slashes in the bark of trees from the *acer saccharum* species and collect the sap that dripped out. After collecting it, they would boil and process it until it crystallized and formed hard lumps of maple sugar, easy to transport and preserve. The native people shared their sap-gathering techniques with the new settlers, and the popularity of maple sugar spread quickly. Maple syrup and maple sugar remained the most commonly used sweeteners in North America until cane sugar started to be imported in the 18th century.



Today, we have refined white sugar, brown sugar, Splenda, corn syrup and a myriad of other sweetening agents from which to choose when we want to add some sweetness to our lives. Most homes have a bottle of artificially-flavored maple syrup substitute in the fridge for pancakes and waffles. These syrups are cheaper than real maple syrup and have a pleasant taste. However, for full-bodied flavor and rich, satisfying taste, nothing beats pure maple syrup.

Maple syrup is processed in much the same way as it has been for hundreds of years. The sap is collected during the early spring months, usually when it is below freezing during the night but above freezing during the day. There is about a month's duration when the sap may be collected, and the sap actually changes in taste and quality as the season progresses: Maple syrup becomes darker and more intense toward the end of the harvesting season. As a result, maple syrup has several grades signifying color and quality: Grade A Light Amber is lightest in color and intensity while Grade B's dark, rich taste and color is often sought out by true maple syrup connoisseurs, although it may be too heavy for some people.

To collect the sap, workers bore a small hole into the tree, push a spile (a small spigot) into the hole, and place a bucket or other collection unit underneath the spile that the sap drips into. When the collection unit is full, the sap is taken away to be processed. Processing is important because the sap has a high water content which needs to be boiled away; on average, ten gallons of sap will only produce about a quart of syrup. The boiling process is delicate because if too little water is boiled away, the syrup will not be as sweet. Too much boiling crystallizes the sap. Sometimes this sap is purposefully crystallized in order to make maple candy or maple sugar. If not, it will then be filtered and bottled as syrup or turned into other products.



While much of the sap collected in the northern states is turned into maple syrup, there are many other wonderful products that maple sap is turned into. Here are many of the maple-inspired treats you can enjoy, and all are available through many companies that advertise their wares on the Internet.

- Maple butter. This is a creamy, sweet spread that many people love on bagels, toast, or muffins.
- Maple jelly. This is a unique spread for baked products and toast.
- Maple applesauce. Gives applesauce an interesting twist.
- Maple crunchies. These are tiny bits of maple candy that are wonderful for sprinkling over ice cream or coffee drinks.
- Maple candy coated nuts. Who doesn't love toasted nuts with a bit of sweetness?
- Maple-flavored salad dressing. Try something new at a salad supper.
- Maple-flavored barbeque sauce. Instead of honey-flavored sauce at your next barbeque, try maple-flavored sauce.
- Granulated maple sugar. Substitute this for regular sugar when baking an extra-special treat.
- Maple-flavored teas. These are delicious and soothing on a cold day.
- Maple mustard. Wake up your sandwiches.
- Maple-flavored lip balm. Sooth your lips with a tasty salve.

“...for full-bodied flavor and rich, satisfying taste, nothing beats pure maple syrup.”

Sounds delicious, right? Maple syrup is not only wonderful to the taste buds, but it also has some important nutritional benefits to offer.

- Pure maple syrup is all natural and additive-free. It is a completely organic way to sweeten things. Unlike other flavoring such as high-fructose corn syrup or Splenda, maple syrup is 100 percent nature-made.
- Maple syrup contains manganese which helps antioxidants fight off disease.
- Maple syrup packs a wallop of zinc that helps you ward off colds and other illnesses.
- Men in particular benefit from the manganese and zinc maple syrup contains because these two important elements help protect men from prostate cancer.
- A tablespoon of maple syrup contains about 14 milligrams of calcium.
- There are other minerals and nutrients in maple syrup such as iron, magnesium, potassium and phosphorus.

With winter upon us and mornings growing more chilly, there is nothing like a stack of buttery, fluffy pancakes to start the day off right. For breakfast tomorrow, why not whip up a stack of buckwheat pancakes or open the box of Bisquick to give yourself a perfect excuse to break out the bottle of pure maple syrup? A few tablespoons on top of a pat of melting butter and a plate of steaming hot, velvety soft pancakes will give you some zinc to fight off any cold germs, calcium to strengthen your bones and a sweet, satisfying taste to keep you smiling the rest of the day.



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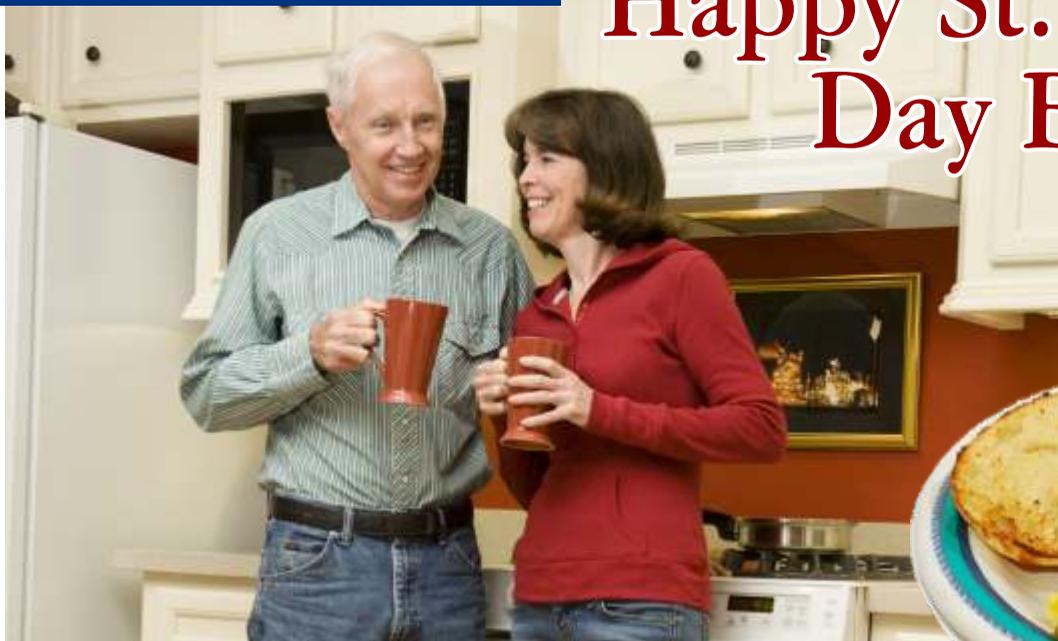
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Happy St. Valentine's Day Brunch

A strategy for the 'Man of the House'



By Phil Ferrara

The manly art of cooking is an event not often seen, but that need not be so! By using the KISS principle you can both please your 'one and only' and impress a few good friends at the same time.

This year Saint Valentine's Day falls conveniently on a weekend. That presents you with the opportunity to bravely step forward and volunteer to prepare a special Saturday holiday brunch. Invite your two favorite couples to join you for the celebration. What better way to display your love and affection than by undertaking such a wonderful gathering of friends for good food and good cheer.

And now to apply the KISS principle, that is, "keep it simple, sweetheart." It is not some complicated recipes or some exotic ingredients that will count. It is the gathering that will win the day, and the camaraderie that will be important.

So, what do you need to get started? Begin by preparing a nicely set table, perhaps a few candles, soft music in the background and some flowers with a small box of candy as a gift.

When your guests arrive, welcome them warmly. Offer them a cup of coffee, a bloody mary, or a favorite beverage.

When your guests are settled and enjoying themselves in the den, you can easily turn to the final food preparation in the kitchen. Much of it will already have been completed or at least begun prior to the arrival of your company. Here now are your simple-to-prepare recipes for the Saint Valentine's Day brunch for six people.

You will serve your guests a vanilla yogurt parfait followed by a cheese and vegetable omelet with English muffins coated with butter or raspberry jam. If you feel extra courageous, add your favorite sausage or bacon to the menu.

Yogurt Parfait

- 32 oz. container of vanilla yogurt
- 1 pint each of any three fruits of your choice (pick from mandarin oranges, blueberries, raspberries, strawberries or bananas)
- 1 box of granola cereal

In each 12-ounce parfait glass or a clear glass bowl or cup, intersperse a 6-ounce mix of fruit with 5 ounces of vanilla yogurt. Top with a tablespoon or two of granola cereal. You might even wish to add a splash of crème de menthe on top.

Cheese and Vegetable Omelet

- 10 eggs
- 1/2 c. of milk
- 3 tbs. olive oil
- 2 cups diced vegetables (a mix of your choice of red onion, a pepper, carrots, tomatoes, etc.)
- 1 1/2 cups of cheese (Romano, cheddar, etc.)
- 3 tbs. of a pre-prepared seasoning mixture of your choice (oregano, basil, Italian parsley)

Warm the oven to about 130 degrees F. Grill the vegetables in an oiled skillet for about 10 minutes on the stovetop. Mix the eggs, milk and olive oil in a bowl and warm in the microwave for two minutes on medium.

For six people it is best to make three large omelet batches in a 13-inch oiled skillet, splitting each omelet with half per person. Use one-third of the above egg, vegetable, cheese and seasoning quantities for each of the three omelet batches. Keep each batch in the preheated oven until ready to serve all the guests simultaneously. Concurrently, the English muffins and bacon or sausage can be cooking in the toaster oven and a separate skillet. Have the soft butter and raspberry or other favorite jam ready to spread onto the muffins. Here's a tasty butter recipe to try.

Orange Blossom Butter and Honey Spread

- 1/2 stick butter
- 2 tbs. pulp orange juice or 2 tbs. hand squeezed from a fresh orange
- 3 tbs. honey

In a small pan soften a half stick of butter with two tablespoons pulp orange juice and three tablespoons honey, or warm them in a creamer or mug in the microwave on medium for one minute.

And, finally, it is time to summon your guests to the feast of the Saint Valentine's Day Brunch, confidently knowing that you are the master chef. At the same moment you might even want to lead your valentine sweetheart to the table and affectionately give her a real KISS!



Phil Ferrara can be reached at pferrara65@comcast.net

To Move or Not to Move

By Kathryn Marchi

After retiring from the military in 1986, my husband, Dennis, and I bought some fallow farmland on Kent Island on Maryland's Eastern Shore and built our dream house. We lived in that house for 18 years, loving every minute of caring for our horses, mending fences, mowing pastures and entertaining friends with a "weekend in the country." We knew that if we needed to, we could live entirely on the first floor; the design was meant for that. My long-term plan was to leave that house in a pine box!

So four years ago when my husband presented me with a plan to sell my beloved farm-home and downsize to adapt our lifestyle, I flatly refused! I was stunned when he told me he was tiring of all of the work that kept the farm running and besides that, he wanted to travel more! He felt that this was the optimal time to sell and find a suitable home in an "over-55 active adult community." I thought to myself, "Why would active adults want to leave their home for another? If they were 'active' and in good health, why the change?"

I knew that my husband had made up his mind; after all he was 50 percent of the equation that managed the farm. Intellectually, I knew it was time to make a change, but emotionally, I resisted.

And so, I was dragged "kicking and screaming" to the various over-55 communities in the area. Since we had really put down roots for the first time in our married life, I was bound and determined to at least stay in this area. Our children and grandchildren were here so that was another incentive. (Although this is usually not a good reason to stay or move.)

As we researched and visited some of the active adult communities, we found that they were actually springing up all over the country. This concept had become very popular as young seniors became more concerned with creating and maintaining proactive lives. The idea was to move there by choice and not out of necessity. There are no health-related services available in most of these communities, so deteriorating health is not a reason to move to this type of neighborhood.

In the greater Annapolis area, there were actually quite a few active adult communities. Some offered condominiums and others, single-family dwellings. As we were looking for a single-family home on the Eastern Shore, we narrowed our search down to three

communities. The question then became, which one would best serve our needs?

We found that most communities of this type offered basic amenities such as:

- A variety of home styles and sizes
- A large, well appointed clubhouse, usually containing a fitness center
- A full-time activities director
- Indoor /outdoor pools
- Tennis courts and opportunities for golf

With the above information in mind, my husband and I made the decision to move to Symphony Village in Centreville. We chose our lot and house design and sold the farm as planned.

As we began disengaging ourselves from the farm and its multitude of obligations, we actually felt a sense of freedom! We would now have the time to work on projects, long put away, and to travel at our leisure. Once we actually moved in and put in the time and effort to decorate our new house and make it our own, we began meeting our new neighbors.

Admittedly, the loss of privacy had bothered us when we first contemplated the move because of the close proximity and number of houses. We discovered that many of our neighbors had felt the same way. We were not used to so many people gathering for picnics and "happy hours" routinely at the clubhouse. We also were not used to having a set of covenants governing the way we planted our flowers and trees. As time went on, these matters became non-issues as we settled into this new phase of our lives. We began to appreciate the fact that we were able to live so comfortably in our beautiful new neighborhood. Many new friends were added to our list.

I think it is safe to say that ours is an "active adult" community in the truest sense. At any given time during the day and sometimes at night, you'll find residents walking, jogging, swimming and biking. They are constantly on the "go." The clubhouse is a hub of activity every day and evening with meetings, arts and crafts, card games, book clubs, music groups, etc. If there is a special interest among residents, it can be set up.

There's something for everyone. It is important to also mention here that there are many singles living in our community. For many of them, this life style provides companionship and activities with others and a safe environment in which to live. Folks definitely watch out for one another.

For readers who have decided to downsize as well, my advice is to find as many adult



communities in the area as you can and request information packets. Decide which ones interest you and visit them. There usually are furnished models available to look at and a sales representative to take you around to the clubhouse and other sites. Then drive through the neighborhood and get a "feel" for the overall look and layout. Stop and speak with some of the residents. I would also suggest that you drive around the area surrounding the community to see the proximity of facilities such as stores, doctor's offices, churches, libraries, banks, etc. I can assure you that you'll find just the right place to begin this new phase in your life!

As a military wife, I always said, "You live in the space you're given." That has proven to be true with us in this move. But it certainly helps when many of our former responsibilities have been lifted from us. We drastically changed our lifestyle, but we have been enriched by it and granted a newfound freedom to learn and do other things.

Kathryn Marchi and her husband Dennis live in an active adult community in Centreville. She and Dennis enjoy the freedom to travel extensively in the US in their 30 foot motor home and recently toured China and Europe. Kathryn can be reached at marchi-wre@mris.com

Here are some adult communities of interest:

Asbury~Solomons Island
www.AsburySolomons.org

BayWoods of Annapolis
www.BayWoodsOfAnnapolis.com

Chesapeake Del Webb – Easton
www.delwebb.com/chesapeake

Four Seasons at St. Margaret's - Annapolis
www.fourseasonsatsaintmargarets.com

The Gardens of Annapolis (Rental community)
www.equitymgmt.com/gardensannapolis.cfm

Ginger Cove - Annapolis
www.GingerCove.com

Londonderry Retirement of Easton
www.londonderryretirementeaston.com

The Reserve at Heritage Harbour - Annapolis
www.TheReserveAtHeritageHarbour.com

Severna Park Gateway Village - Severna Park
www.gateway-village.com

SummersGate - Salisbury
www.SummersGateonline.com

Symphony Village at Centreville
www.Symphonyvillage.com

Be happy in the moment.

Bringing in the Green

By Neil Moran

With all the travel, food and fun of the holidays finally behind us, perhaps we can turn our attention to our houseplants. January is a good time to take stock of the plants we have inside. Is it time for some changes? Is your dumb cane drooping? Is the spider plant that you were once so excited about getting to be old hat? If you can bear the thought, this might be the time to relegate some of your golden oldies to the compost pile and look for some new plants to get your blood flowing and lift your spirits again. New shipments of houseplants should arrive any day now in the stores and nurseries around the Bay area.

How about the rest of your houseplants? If you spent more time on the boat than inside taking care of your houseplants this past summer, it might be starting to show in the form of yellow leaves and crusty soil. A little TLC will whip them back into shape. Start by checking the surface soil around the inside edge of the pots for signs of a white residue, which is a salt deposit from regular fertilizing with inorganic plant foods. You can either flush the salt through with warm water (the kitchen sink is a good place for this job), or repot the plant. Plants should be repotted at least once per year.

Replace old potting soil with a good quality houseplant potting mix. I really like the Scotts and Peters brands of potting mix. These two are moist to the touch right out of the bag and hold water quite well. While you're at it, you may need to graduate your houseplant to a larger pot. Only if the roots are severely root bound is it necessary to move it to a larger pot, then only move up to a pot that is the next immediate size (about two inches wider). Untangle any girdling roots and clip dangling roots that won't fit into the new pot. Make sure all of your pots have good drainage.

How about the bugs? If you brought your houseplants in from outside without inspecting them first for bugs you should have your antenna checked. The great outdoors is a great place for bugs, and a great place for bugs to congregate is on plants, unless you're a deer tick! They'll love you even more when you share your warm, cozy house with them, so much so that they'll breed like crazy so they can share the bounty with their offspring.



“January is a good time to take stock of the plants we have inside.”

Insects to watch out for on houseplants include the tiny pale green to brown aphids which like to cling to the stems and under the leaves of plants. Also look for spider mites (the webbing is a dead give away) and whiteflies, which are no relation to the housefly. Another critter that likes to hang out around houseplants is the fungus gnat, which will burrow into the potting mix. They don't cause much damage but can be a nuisance, especially when a special guest bends over to get a close up of your beautiful houseplants only to have a gnat dive bomb their nose! Control gnats by shallow cultivating with a plastic fork around the base of the plant. A nontoxic insecticide with the main ingredient pyrethrin will eliminate all of the above mentioned insects. Apply this two to three times per week until the insects are under control.

To feed or not to feed. Many of the books say to quit feeding house plants in the winter, but I believe a half serving of a plant food, such as Miracle Grow or Peters Plant Food, about every two weeks will help keep your plants green and disease-free. Speaking of winter, be careful not to position your houseplants so close to the windows that the leaves touch the glass. Ouch! This can mean frost burn when the mercury dips. Also, make sure that the window you're using to provide life-giving photosynthesis to your plants is free of drafts. A cold, drafty window will contribute to the demise of your cherished houseplants in a hurry.

I've got a thermometer by my bay window, as this is the first time I've grown plants in this location. I monitor it regularly and try to keep the temperature at 68 degrees, which is about right for most houseplants during the winter months.

If you've been hustling all summer to keep up with the watering, you can catch your breath now and slow down a bit.

Plants don't dry out, or transpire as quickly in the cooler temperatures of late fall and winter. However, central heating may suck the humidity out of the air. You can compensate for this by giving your plants an occasional misting with room temperature water or you can purchase a humidifier and point it in the direction of your plants.

Finally, remember the first knuckle rule: If the potting mix feels moist up to the first knuckle, then don't water. Overwatering and underwatering are the biggest threats to otherwise healthy houseplants.

Once your houseplants are in good shape you can look forward to the spring catalogs!

Happy gardening. 

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

Just Up the Road:

An Ideal Art Museum in a Peaceful Private Home

By Tricia Herban

Do you have original oil paintings by Claude Monet in your dining room? No. Well then, you must not be David or Carmen Kreeger. In fact, the Kreegers owned nine Monets and their dining room remains filled with them. They commissioned the renowned architect, Phillip Johnson, to build their home. It was completed in 1967 in the early postmodern style; you will find it at 2401 Foxhall Road NW in Washington, DC.

Snuggled in a lovely residential neighborhood, the Kreeger Museum is an absolute gem. A visit to The Kreeger will take you about two hours if the weather is nice and you stroll the sculpture garden by the pool outside. In the winter, the tours take 1 1/2 hours. Parking is adjacent to the building and it is free. Admission is \$10 for adults, \$7 for seniors over 65 and students with I.D.

When you visit the Kreeger during the week (Tuesday-Friday) you must have an advance reservation and come specifically for either the 10:30 a.m. or the 1:30 p.m. tour. On Saturday, reservations are not required and tours are offered at 10:30 a.m., noon and 2:00 p.m. are optional. I would recommend the tour because it is filled with information about the Kreegers and their lifestyle, architect Johnson and the art itself.

Most museums are vast halls with huge walls. The Kreeger is anything but. It is first and foremost a home. The Kreegers built it so that they could share their paintings and sculpture with friends and host concerts in their 66-foot living room. Many of the walls are glass, but the counterpoint to that starkness is walls upholstered in natural beige-colored cotton carpeting. Not only does the wall treatment provide a soft tone and texture, but it serves acoustic purposes by warming the musical sounds. In addition, it has an aesthetic function by hiding nail marks so that the paintings can be moved without leaving a trace.

One of my favorite features is the glass-enclosed tropical garden in the middle of the house. Seen from all four sides, it provides a rest for the eyes--a complete visual change of pace. Despite the fact that the house is constructed based on a 22-foot sized cubic unit, the feeling is one of openness and peace, not the geometry of rigid spaces.

The intimacy of the spaces is one of the most attractive features. I can imagine living in the house. I would love to be able to look at "Springtime at Giverny" or "The Cliffs at Petites-Dallas" while eating breakfast. I would enjoy reading on the patio surrounded by Henry Moore and Joan Miro sculptures while a piece by Rickey moved gently in the distance.



Less than an hour from Annapolis, a private home shelters an exquisite collection of impressionist art and sculpture.

The Kreeger Museum begs to be discovered and enjoyed!

While I would never attempt to play the grand piano at the patio end of the salon, I could happily attend an informal concert there, listening to the sound bounce gently back to me from the domed ceiling above.

Last winter, we visited the Kreeger with my son, his wife and their baby. I had planned to sit in the vestibule and baby-sit while they went through the museum. I felt that it was the perfect place to bring them because our visit wouldn't last longer than the baby's nap and I knew I could sit out in the hall. In fact, however, the moment we walked in, the staff on duty directed me to the library. Baby and I settled in to a soft leather chair and I had the opportunity to read up on Mexican art from a couple of catalogs in the collection. That level of graciousness is what makes the Kreeger a special place.

Artists in the collection include: Monet, van Gogh, Picasso, Sisley, Pissarro, Renoir, Cezanne, Chagall, Rodin, Miro, Kandinsky and Washington artists Gene Davis, Sam Gilliam, William Christen and Kendall Buster. Sculptures include works by: Arp, Brancusi, Calder, Moore, Lipchitz, Rickey and Smith, among others. On the lower level of the house there are a few very fine examples of West and Central African sculptural masks.

The Kreeger honors the memory of its founders with a concert series in the great room and offers rotating exhibitions of works by living artists, as well as the Kreeger

Museum Artist Award biennially presented to a Washington area artist whose work demonstrates excellence and creativity and whose life and work have had a positive influence on the Washington, DC, arts community. Also offered are year-round educational programs for children and adults that include hands-on activities, lectures, tours of private local collections and discussion with artists.

Tricia Herban, an Annapolis resident and former art critic, can be reached at triciah@erols.com



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No Keys? No Problem!

By Cindy Rott

One of the best things we recently added while remodeling our home was a keyless deadbolt on the front door. No longer do we fumble with keys trying to find the right one; we simply punch in a 'secret' code. When we leave the house the deadbolt locks with the touch of just one button. This lock is extremely easy to install. There are many different types and styles available at your big box hardware store and, of course, there are countless choices online.

We love this new addition to our home because we can now go for a run or a walk, and not have to carry our keys. We don't have to hide a key if house guests or a repairman arrive when we are not home, we just program in a temporary code and then delete it when that person has left. Our

lock kit cost less than \$120, and was installed (by a pro), in less than 30 minutes. But I am told that most home owners with a minimum of skills could do it themselves.

A certain party with whom I live has admitted how life has become so much easier, now that he does not need to search for his keys (his car is also keyless). He who is always in a hurry has now found the time to lock up, since it is so easy -- the quick push of a button is all it takes on his way out the door.

The lock can be programmed with an easy-to-remember code, but it shouldn't be too easy so thieves could guess the code. Previous to this lock, our deadbolt was almost more trouble than it was worth to lock. The key had to be found, inserted, turned, sometimes jiggled, and then checked

to see if it was really locked. When in a hurry to leave the house, we often would skip this step and just turn the knob lock. And guess what we learned? Dumb thing to do. Our door was kicked in, and more important than what was stolen, our sense of security in our quiet Severna Park neighborhood went right out the door with that thief.

Now, since it is so simple and because we learned something the hard way, we just push the button, listen for the bolt to lock and off we go.



Ask the Undertaker

By Ryan Helfenbein

As you can imagine, people ask me interesting questions on a daily basis about my work in the funeral business. "Can I scatter my cremated remains in the Chesapeake Bay?" "Do I need a special permit to fly my husband's urn to Ohio?" "Can you be sure to see that I am in my birthday suit when my visitation takes place?" I've pretty much heard it all, and nothing is a surprise anymore. Nonetheless, it has made me realize that many people today want to know more about what is available to them and what funerals are all about than ever before. So I have been asked to write a regular column to answer your questions about this business.

Let's start with a commonly asked question when I meet with a family to make advance funeral plans: "What do I do if a death occurs out of town?" This is a very good question. We've seen Hollywood create some very memorable moments based on this situation. For example, how can we forget

Clark Griswold tying his grandmother-in-law to the roof of his station wagon, with his entire family in the car, so he could make sure her body was returned home in the 1990s film National Lampoon's Vacation? I would strongly recommend not using the "Griswold method" and instead contact a licensed funeral establishment.

When a death occurs away from home, you first need to contact the funeral home who assisted the deceased in making advance funeral plans or "prearrangements." If this was not done in advance, then you need to contact the funeral home that would have normally been called if death did in fact occur near home.

Funeral homes have affiliates, or at least a resource book that they can reference, throughout the United States. This doesn't mean they are all owned by the same company, although some are, this just means that your local funeral home will contact a reputable firm in that area to assist them in seeing that your remains return home. This is so important. When a family contacts a funeral home when death occurs and also contacts their hometown funeral home, they may receive charges for two professional service fees and possibly other expenses. Not only is it a smart financial decision to contact your hometown funeral home, but by using your home town funeral home, you will have one

contact, one company to oversee the entire process and one point of reference for any information and questions your family may have. It reduces the confusion at a very overwhelming time.

But what if death occurs in a third world country? Many times in a third world country when a death occurs the deceased is buried within 24 hours if a funeral director is not contacted. I think you get the point: Contact your hometown funeral home as soon as possible.

Ryan Helfenbein is a licensed funeral director and certified planning counselor. He assists local residents with end-of-life decisions offered by Advanced Funeral Planning and Insurance Solutions through Fellows, Helfenbein and Newnam Funeral Home, P.A. To book Ryan for a group presentation or a private consultation please call (410) 758-3987 or contact him via e-mail at ryan@shnfuneralhome.com

Is it going to matter that you were here?



The Most Scenic Drives in America **Reader's Digest, New York (2005)**

Are you thinking of getting behind the wheel again now that gas prices appear to have stabilized? Here's a great book to help plan your next road adventure. *The Most Scenic Drives in America* has recently been updated and revised and is so popular I suspect they'll be updating it periodically. The book is large -- coffee table size -- but that makes for easier reading. The illustrations are top-notch, typical of Reader's Digest books, the maps are clear and easy to read, and each adventure is well laid out. The suggested stops on any of the 120 road trips are briefly described, unlike many other travel books where you're bogged down with far more information than you'll ever need. The articles provide just enough inside scoop to peak your interest and then provide phone numbers and Web sites if you'd like a more in-depth study. Each article is clear as to distances, locations and nearby stops.

We took the 2001 version with us recently when we traveled to the Southwest and made a few discoveries that we would have missed if we hadn't brought our book along. Our most interesting find was the Apache Trail in Arizona, which follows an old Indian path. It was where we had our first-ever glimpse of a small herd of javelinas -- mountain pigs for the uninitiated. We also stopped in the Tonto National Forest, which boasts three million acres with 180 miles of hiking trails. We couldn't resist leaving the car for just one brief hike into the amazing always changing high plains.

If you're planning to be part of the ski scene this winter, don't miss the chapters devoted to the White Mountains and Vermont's quiet corner, both fabulous locations for the best in winter sports. Take the book along on your next trip and let it guide you to some of America's hidden gems. ~ Edree Downing

Eight Weeks to Optimum Health **By Andrew Weil, MD** **Alfred A. Knopf Publishing, New York (2006)**

Andrew Weil, MD, the "guru" of natural health, has written many books on managing your health without the taking of expensive prescription drugs. *Eight Weeks to Optimum Health* has been updated since its original publication in 1997 to reflect new theories and supplements that have been discovered as helpful since then.

This book is very clearly organized to follow week by week, after a pep talk on why it is important to your health and well-being to do so. Do you question the value of supplements? There is a chapter devoted to alleviating your confusion about these additions to your health.

Dr. Weil has always been an advocate of breathing as a healthy means of calming the body, slowing down the heart beat, lowering blood pressure and alleviating stress. Throughout the book he gives short examples of how regulating breathing has helped individual patients.

I found the chapters on diet particularly helpful because specific recipes and ideas to prepare the most nutritious meals were very easy to follow. He is not an advocate of the typical diet books and plans on the market, as most people who use these methods fall back on their bad eating habits and gain most of their weight back, if not more.

A customized plan is offered to the reader over age 25, over age 70, and under age 20. Also, separate ideas are suggested for women and men, as we all know we are not created the same. Of special interest to some readers will be the chapter on healthy eating and living for those who travel frequently and those who are at risk for cardiovascular disease and cancer.

Selected case studies of real people who have benefited from this program can help motivate the timid or anxious.

I'll have to admit it would take a very dedicated person to adhere to all Dr. Weil advocates, but if you can at least get some good ideas to help you live a healthier, longer, livelier life, it is certainly worth reading. ~Peggy Kiefer

Three Cups of Tea: One Man's Mission to Promote Peace... One School at a Time **By Greg Mortenson and David Oliver Relin** **Penguin Books, New York, (2006)**

In Pakistan a village chief said, "Here we drink three cups of tea to do business; the first you are a stranger, the second you become a friend, and the third, you join our family and for our family we are prepared to do anything--- even die."

Greg Mortenson was a mountain climber who in 1993 failed in his attempt to climb K2, one of the highest mountains in the Karakoram Mountains of Pakistan. On his descent, which was helped by a villager, he took a wrong turn and ended up in a poor Pakistani village. He was so moved by the inhabitants' kindness, in spite of their poverty and lack of education, that he promised to return and build a school. His pledge was inspired by seeing the village children trying to learn by using a stick to write in dirt. This dedication of the children to their desire to learn in spite of no schools or supplies launched what became his life mission to bring education to the children in the remote areas of Pakistan and Afghanistan, especially for girls.

"Dr. Greg," as he was known to the villagers because of his training as a nurse and his ministering to the medical needs of these communities, became a hero in many of the forgotten villages of both Pakistan and Afghanistan. *Three Cups of Tea* takes the reader through a decade of dedication, long periods of separation from his family, imprisonment and unbelievable living conditions in order for his promise of the schools to be fulfilled.

Many cups of tea were consumed by Dr. Greg and village commoners as well as chiefs during the course of this fascinating and informative book. The customs and culture of both Pakistan and Afghanistan become very clear to the reader as one follows the author through his treks by old car, foot and vintage planes through the treacherous mountain passes and dust bowl deserts. The beauty of the country and the kindness and dedication of the people will remain with the reader after the book is finished. It demonstrates how one man with dedication and a purpose can make a difference. Many opinions of the Islamic people and the Muslim religion can certainly be influenced by reading about their daily lives. The book has much to say about the American failures in Afghanistan.

Co-writer David Oliver Relin is an award-winning journalist who accompanied Mortenson on several occasions to remote valleys and villages to write this book. He had not believed the stories he had heard of this remarkable American who was building schools in remote mountain regions. Mr. Relin relates that the more time he spent watching what Greg was doing, the more convinced he became that he was writing the story of a remarkable person.

Greg Mortenson is now the director of the Central Asia Institute, which has changed the lives of thousands of children, one school at a time. If most Americans would read this book, their perspective on this part of the world would certainly be enlightened and probably changed. ~ Peggy Kiefer

Being organized in your record keeping is important regardless of your tracking and documentation system. If you have assets, debts, current bills, a stamp collection, articles in old National Geographic's or other possessions, realizing the maximum benefit will be easier with organization. Record keeping in your finances is of the utmost importance and you will reap the rewards for being organized and prepared throughout the years.

I am going to focus primarily on current records of paid and unpaid bills and the current balance in the checkbook with a focus of being ready for the taxman. Documenting and filing items that fall under these areas is an easy chore for some, a major undertaking for others and an "I do not care approach" on the part of others. In the last issue of *Outlook by the Bay* I was talking about being prepared for tax return preparation. This article is a follow up to that topic with tips and examples to help you in this process.

In the accounting world control is more than a word. At home, the concept of control means, in part, we know what our resources are. Being aware of the resources and the required payouts gives us a degree of control. Staying informed about household finances will lead to a more stable status of the financial part of life.

An organized status exists when you have a need for an item and can locate it promptly without a search. This applies to a piece of material for a sewing project, some screws for a woodworking project and documents for your tax return.

What are the benefits of being organized?

- Clear and actual data on a current basis
- Increased preparedness for taxes
- Duplicate payments are less likely
- The checkbook balance is more current and more reliable
- Organization adds comfort and stability to life overall
- Staying current with an organized approach takes most of the agony out of the task
- Outside help will be able to follow your finances with greater ease



Organized Record Keeping at Home

By Ed Kelley

“... you will reap the rewards for being organized and prepared throughout the years.”

Who benefits for being organized?

- YOU!
- Your significant other in the event information is needed and you are not available
- Your credit rating because bills are more likely to be paid in a timely manner
- Last minute rushing will be greatly reduced
- Your level of frustration and reluctance is seriously reduced

What are the costs of being organized?

- In terms of frustration and irritation, it is very inexpensive
- Commitment of your time to do it and keep current
- Saves time by having the records in order and massive hunting is not required when information is needed; this is a savings and a cost reduction
- Some dollars if you have to acquire a computer system

How to start?

- COMMITMENT, COMMITMENT, COMMITMENT
- Without the commitment, the plans and methods will not mean much
- Set goals of what you want to organize.
- Are you focused on records for the tax

return or the photos of last week's ski trip to Utah? Do you need two hours for the ski trip photos and 25 hours for the tax records? When do you schedule the hours? Scheduling 10 hours next Saturday is too harsh and you may find an excuse to postpone. Maybe break it up into five sessions of five hours each so it is more doable.

- Set a timetable that is reasonable.
- In January, you set a goal of having your holiday card list organized by November first. Though this is a nice idea, there is too much time until the end result and it can easily lose priority. If the timetable is to be completed by January 31st, you are more likely to be serious and do it.
- Establish a method of how you will handle the items to be organized.
- Where will you file your documents and receipts—in an accordion file? On your computer? What is your filing method? You need to stay consistent so it is easy to file and find.

Handling the record keeping can be very simple if paper, pen or pencil and an ABC accordion file are used. Manually a check is written to pay a bill, the check mailed and the paid bill is filed in the ABC file. When you need to verify the record, simply look in

If not now — when?

the ABC file under the appropriate letter section. The transactions can also be categorized on a secondary list to simplify your system and make it easier to find the answers to questions. For example, if you are looking for the total paid for medical expenses for the year you will add up all of the expenses in that category. Otherwise, this may involve pulling from several different files the bills from Dr. Smith, Dr. Jones and Dr. Sample. This will continue for other medical bills from the drug store, maybe insurance premium bills, etc. After all are taken into account you will have your grand total for the year end. All of this is done with the very dependable, paper, pencil and our minds. It may not be fast, but the job gets done.

Today, a computer can easily do much of the manual and tedious parts of the tabulating and reporting. In my career, it is almost impossible to practice accounting without the benefit of this wonderful tool. Early in my accounting career, computers were not so fool proof as today and wiping out data, happened frequently. With today's equipment, my fear is down to an infinitesimal level.

Processing your records on a home computer makes a lot of sense. The initial investment can start at about \$500 and grow to as much as you want to spend. Equipment exists that will simplify processing and reporting and it can expand to a more sophisticated level.

So where to start organizing?

Say you need to write several checks to pay your bills. The computer will prepare the actual check and make the entries to compute the cash balance after each check. You will need to enter information to tabulate the payments for your telephone, car payments, insurance payments, and any other payments that you would like to setup. The computer will give you a report of how much you paid for any category you have set up. You have written the check and the computer did the rest so that you have the reports when they are needed as a by-product.

Much of what you need will be determined when you set up your computer. The reports and tabulations are a by-product of the basic chore of preparing a check. You can gain the same accounting tabulation with your income. You simply enter into the proper account the amount of a payroll check, a dividend received (either a check or the electronic transfer), later your social security check and/or pension check and any other forms of income that may apply. You make one entry and the computer tabulates, summarizes and reports.

Now you have gotten very close to the ultimate of organization and the computer is doing 90percent of the work. You will maintain a file for the paper documents. The file will be almost identical in organization and

sequence as the computer. At the end of the year when it is time to have the tax return done you print out the reports needed for the revenues and expenses that impact the tax return. Take the reports and selected documents to your tax advisor and he/she does the preparation. Do you need information for a budget? Ask the computer for the proper report and you have the data you need.

You want your records organized, and staying organized will enable you to answer some questions easily and quickly. How much have you spent on car repairs on your 9-year-old vehicle in the last year, or three years? Was the roof repaired in 2000 or 2001? After which storm? And so on.

Organization once established becomes a tool working for you. Manually with a pencil or with a computer the results make you proud because you have made progress. Tools are very helpful in working for us. The starting point is COMMITMENT from you. As you cruise the bay of life navigation is easier when your structure is an organized one.

Ed Kelley is affiliated with Retirement Planning Services, Inc. Ed has over 40 years experience as a corporate manager of finance and as a CPA. Contact Ed with questions/concerns at edkelley@swanportfolios.com or by calling (410) 451-9500.

Hints from Ellen

Keeping Colds Away This Winter – Top sources of Vitamin C

We all know oranges and grapefruits are high in Vitamin C, but what other veggies and fruits are good sources?

Top Ten Vegetables Highest in Vitamin C

Peppers (all colors)	Broccoli
Spinach	Kale
Watercress	Cauliflower
Parsley	Mustard greens
Chinese cabbage	Radishes

Top Ten Fruits Highest in Vitamin C

Guava	Kiwi
Lemons	Grapefruit
Currants	Oranges
Strawberries	Pineapple
Papaya	Lychee Fruit

NOTE: Fresh, raw fruits and vegetables are the best sources of Vitamin C. High heat can destroy Vitamin C, so these foods should be cooked as briefly as possible at moderate temperatures. Boiling, freezing, and canning also deplete Vitamin C. Heavily processed fruits and vegetables may have lost up to 70 percent of their Vitamin C by the time you eat them.

You can visit Ellen at www.ellenkittredge.com



Living well

Take Charge of your Health

Get the most out of life through a Self-Management Workshop.

Why does a Self-Management Workshop help people with chronic conditions? The course helps people learn skills to manage their symptoms and get the most out of life. Although there are many chronic conditions, the problems and the symptoms associated with each one are often similar. Many people with chronic conditions experience:

- Loss of energy
- Pain
- Breathing Difficulties
- Sleeping Problems
- Depression
- A Concern for the Future

"Living Well...Take Charge of your Health" Workshops run for 2 1/2 hours, once a week. The course is led for 6 weeks by two trained Lay Leaders who live with chronic conditions themselves. Classes will be held at various sites in the Upper Shore region and Queen Anne's County.

**Are you interested in becoming a participant?
CONTACT: Anne Slater at 410-827-5810
or sign up at the location of the class.**

The Getaway Blues

This is not the end of the world, but lately, it's just irritating me a great deal. About once or twice a year, my girlfriends go on a getaway together. It's usually nothing really expensive. They might go to the beach for a few days in the off-season or to someone's second home. My husband can't understand my need to get away with my friends and makes my life miserable both before and after the trip. It's gotten so bad that I usually make up an excuse about why I can't go, but I resent him for that. How can I get him to understand that it's not that I don't love him but, rather, that I just have fun doing things with my friends that he would not enjoy anyhow?

Sounds like there's a bit of male insecurity and maybe some control issues afoot! Grab him for a frank sit-down and chat. Choose a good time, have your thoughts together ahead about why you want to go away with your friends, and be prepared to keep your tone pleasant. Set your intention that you are going to seek to understand his concerns first and then follow up with a conversation about why this is important to you.

So, tune up your listening ears and begin by observing that you notice how much he dislikes it that you go away with friends. Ask him to help you understand his objections. Don't defend yourself or argue. Just listen. Then, in your own words, rephrase his concerns back to him and check to see if you are clear about his reasons. After you've gotten it right, ask him if there are any other objections that he may have left out. By empathically listening in this manner, you will help him feel understood and valued. And you may be surprised at what you learn! This information may help you to set his mind at ease and make your life easier too.

Next, request that he listen quietly with an open mind to your thoughts and feelings on the matter. How can he refuse when you've just granted him the same privilege? Calmly relate your reasons for wanting to travel with your friends, reassure him about any concerns he has brought up, and share how unpleasant it is when he makes it uncomfortable for you to go. Keep your cool if he starts to get ruffled and speak only of your feelings and experiences rather than pointing the finger at his actions and attitude. Remember too, that your aim is not so much to gain his approval but, more simply, to secure his acceptance of your choice, whatever that may be. In other words, he may never come around to understanding these getaways, but perhaps he can learn to graciously concede that it is important to you and be a good sport about it.

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



If this succeeds in a meeting of the minds, go ahead and enjoy yourself! Be sure to give him positive reinforcement for understanding and cooperation. For example, when I leave town, I always send my husband postcards and leave little notes behind in the house where he might find them. Remember to call often, even when you're busy having a great time. Bring him back a small gift along with a relaxed and rejuvenated wife who is happy to see him. And while the men in my life are all capable of cooking, I think that making a pot of soup or buying a treat to enjoy in my absence is a thoughtful gesture.

What if he stubbornly refuses to accept these getaways with good grace? Well, then two choices remain for you to consider. You can cave to the pressure and stay home. In the long run though, I don't think that is fair to you or to your marriage. Resentment never results in happiness and only breeds discontent. Also, by this time in your life, you deserve a break and being with friends is good for your spirit and your health.

Your other choice is to decide that his attitude is his problem, not yours, and go anyhow. Just gird yourself for some flack and ignore it as much as possible. Avoid arguments. Rather, calmly make observations such as, "I'm sorry that you are so unhappy about my upcoming trip and perhaps you will change your mind when you see how much good it will do me to relax with my friends." Remember that negative behavior usually subsides when it does not receive any attention and fails to engage us in power struggles. Don't fall for that trap!

Girlfriend getaways are great and I recommend them for women's mental health and happiness, as long as there is plenty of couple time too. To get a guy's take on this, I did some sound research by asking my husband. His opinion is that when I get away with friends, I return rested, energized and enthusiastic. He looks forward to hearing the tales of adventure and wants to be caught up on everything. An unexpected bonus for him is that while I am away, he watches all the scary movies and sports that I usually avoid! Of course, one good turn deserves another and he, also, enjoys an occasional "guys only" golf outing or sailing trip. These little breaks keep us interesting to each other and keep our marriage fresh, too. Go for it and have a wonderful escape!

To Show or Not to Show, That is the Question

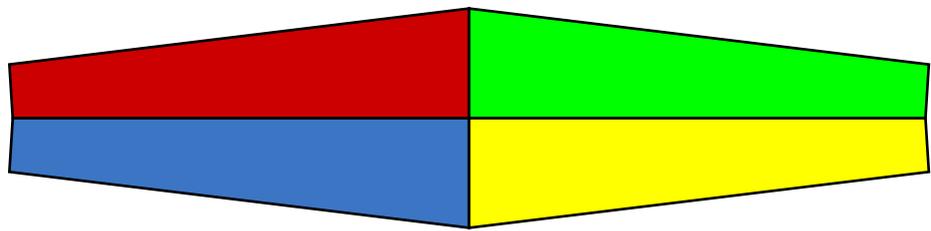
Last week, I was cleaning out my step-daughter's bedroom. She is now 29 years old and has not lived at home for some time. Actually, she hasn't lived at home since she was 19 because we do not get along. I married her father when she was 14 and, in my opinion, already out of control. Her parents allowed her to do anything she wished and the proof is in the pudding. She dropped out of college, has not held a job for any length of time, and is in and out of one bad relationship after another. My husband sees her on occasion, but they are not really close. I know that she is a big disappointment to him but he just defends her on everything and gives her money every time she needs it for one stupid thing or another. It just burns me up because she takes such advantage of him.

Anyhow, as I was redecorating her room as an office for myself, I found some x-rated photographs of her taken when she was probably still in high school. I don't know what to do with them, but I certainly don't want them in our home. Should I give them to her father so he can finally see what a tramp she really is?

And what positive outcome would be achieved by you showing these photographs to your husband—and her father? These photographs are somewhere around a decade old. Your step-daughter is no longer a minor child and is of the age of consent to do whatever she pleases. Showing them to him will only bring him pain and embarrassment and further damage the relationship between you and your stepdaughter.

Furthermore, such actions will not endear you to your husband or change his relationship with his daughter. Clearly, he has ample evidence that she is troubled and your adding this bit of smuttiness will only serve to make you look petty. Toss these photos in the trash where they belong in favor of being a bigger person. You'll feel better about yourself for doing so.

That investment loss that's on paper isn't a real loss — until you sell it!



Across

1. Certain girders
6. Makes 'it'
10. 7 O'clock ____
14. Souvenir
15. Winter bird feed, maybe
16. List ender
17. Supreme Being
18. Domain
19. Prego competitor
20. ...all these years
23. Dead, e.g.
24. Parapsychology subj.
25. Residue
28. Earlier
31. Fruit related to custard apples
36. Drive off
38. Brownie
39. Like a slob
40. And whispered in the...
43. Says yes
44. Big ISP
45. First left-handed Masters winner
46. The Divine ____
47. Gillette brand
49. Croak
50. Rent to ____
52. Global standards grp.
54. Are you going to...
63. Decorative work
64. Eye part
65. Last movement of a sonata
66. ____ of Man
67. Bait fish
68. Pays for a hand
69. First name for this puzzle
70. Winter transport
71. ____ Verde (National Park)

Down

1. Gershwin and Levin
2. Wallop
3. "____ Need" (Temptations hit)
4. Tehran bills
5. Lug
6. Last one was shot in 1918
7. Halo, e.g.
8. Eccentric old man
9. Remains
10. Spongy toy
11. State in France
12. Salary
13. Aspersion
21. Stroke
22. Outrage
25. Famous Indian tea state
26. Japanese chess
27. Entry sign info, probably
29. Worldwide workers' grp.
30. Meat for petfood, say
32. ____ good men
33. Longed for
34. Common text code

'Simon Says' Crossword Puzzle

1	2	3	4	5		6	7	8	9		10	11	12	13	
14						15					16				
17						18					19				
20					21					22					
			23					24							
25	26	27		28		29	30			31	32	33	34	35	
36			37		38				39						
40				41				42							
43							44				45				
46						47				48		49			
				50	51				52		53				
54	55	56	57					58	59				60	61	62
63						64					65				
66						67					68				
69						70					71				

Dave Fisher (© Dave Fisher)

35. Seeker's word
37. Snake eyes
39. Roughneck's locale
41. Discharge militarily, abbr.
42. Tippler
47. Imaginary
48. Guru's community
51. Plains
53. "The Power ____" (Bryce Courtenay novel)
54. Berth
55. Maison in Mexico
56. Rights protection org.
57. Rod's partner
58. Story teller's first word, often
59. Not new
60. Colony critters
61. Light bulb, figuratively
62. Phillie's famous Betsy

Solution to Holiday 2008 "Christmas Crossword Puzzle"

N	A	P	S		A	R	A	B		A	L	A	M	O
A	B	U	I		B	O	L	E		V	O	G	=	L
R	E	P	O	U	S	S	E	S		A	I	O	L	I
C	L	A	U	S	I	S	C	O	M	I	N	G	T	O
			I	A	N			I	A	I	C			
I	R	A			T	R	U	S	-		L	O	T	I
M	A	C	M	A	H	O	N			E	O	S	I	N
A	W	H	I	I	F	C	H			S	I	M	A	S
G	E	E	S	E		A	Y	R	S	H		R	E	
E	R	G	T		A	S	T	E	R		C	A	T	
			R	A	N	K				R	S			
B	E	G	I	N	N	I	N	G	-	O	L	O	O	K
A	P	I	A	N		M	O	R	A	T	O	R	I	A
R	F	I	A		P	O	P	-		P	A	I	I	
Y	E	A	S	T		S	K	Y	E		E	L	S	E

Do Snow Geese Overstay Their Welcome?



Increasing Numbers Flock to Bay Area Causing Damage to Habitats

A snowbird is a tongue-in-cheek moniker for one of the retired folks who, opting to avoid snowy days and bitter cold temperatures, journeys south during the wintertime. Like these discerning human travelers, the *Chen caerulescens* or North American snow goose, migrates south to inland coastal areas including Massachusetts, New Jersey, Pennsylvania, North Carolina and the Delmarva Peninsula. Of the two distinct species, the Greater Snow Goose and the Lesser Snow Goose, it is the eastern population of the former that can be found wintering in great numbers here in Maryland. In late November, flocks numbering in the thousands travel from their Arctic tundra breeding grounds to freshwater and salty marshes, slow-moving rivers, lakes, ponds and farm fields along the mid-Atlantic Coast. Such wet grassland habitats exist throughout the Eastern Shore of our Chesapeake Bay. Choosing to hang out along the Eastern Shore during the winter months until early March, these long-necked waterfowl dine on aquatic grasses, plants in shallow waters, rootstalks, corn, wheat, barley and other agricultural waste grains left over from harvested fields. These birds have plump bodies with mostly white plumage, black wingtips, and wingspans ranging from 53 to 65 inches. Imagine the visual splendor witnessed as thousands of these birds roam the Atlantic flyway soaring in immense diagonal or V-shaped formations. During migration the snow geese fly both day and night, sometimes at speeds reaching 50 miles per hour, following winds and making the most of periods of no precipitation and good visibility.

The fascination with one of the world's most abundant waterfowl species lies in part with their aesthetic charm, which includes a black patch on the edge of their bill that resembles a grin from a profile view. Also

intriguing are their many idiosyncratic behaviors. Known for being very vocal, snow geese often emit shrill noises akin to a barking dog. They sometimes engage in a plummeting "falling-leaf" maneuver when preparing to land, and have also been observed sleeping afloat in the water. In addition, snow geese couples become "bosom buddies," forming lifelong pair bonds and sharing in the initial rearing of their young.

The seasonal voyage to warmer environments by human "snowbirds" also tends to consist of similar characteristic patterns. Couples leave their "nest" when the cold begins to nip at the nose, and they hop into an RV, stopping frequently along the way to graze on traditional, southern breakfast foods at cozy waffle houses before reaching their sunny destination spots for the winter.

Like their human counterparts, according to Maryland Department of Natural Resources Waterfowl Management Director Larry Hindman, the overabundant concentrations of snow geese have created "eat outs" on federal refuges in Delaware, Assateague National Seashore and private wetlands in Maryland. He said these voracious eaters have caused significant agricultural damage to pasture and winter grain crops. "Damage to wetland ecosystems is caused by geese feeding on the tubers of *Spartina* (cord-grass) which, when overgrazed, can result in actual wetland loss. Significant wetland loss has occurred in Worcester County in the vicinity of Newport Bay and islands in Chincoteague Bay. This loss indirectly affects other wetland-dependent species."

Oftentimes "snowbirds" of the human variety get the cold shoulder by the year-round residents, who mutter disparaging labels like "tourist" under their breath, especially when their favorite hangouts become crowded, traffic gets more congested or the lines at the grocery store grow longer. Similarly, snow geese that select the Delmarva Peninsula as their winter retreat aren't welcomed wholeheartedly.

Courtney Leigh, a conservation manager at Chesapeake Bay Environmental Center says hunting is currently the only management strategy implemented to limit the increasing numbers of snow geese. She explained that snow geese are more problematic to farmers than the Canada goose because they flock in greater numbers and produce higher levels of nutrients in their waste which can be harmful to fields. The harmful waste products eventually end up in the nearest tributary. However, Leigh noted, "The snow geese are not becoming permanent residents of this area, which is a good thing, unlike the Canada goose."

The U.S. Fish & Wildlife Service receives recommendations from the Atlantic Flyway Council to "determine actions required for sound migratory game bird management." The council's 2008 Waterfowl Population Status Report revealed midwinter counts of snow geese have increased an average of 2 percent per year from 1999-2008.

Comparable findings from a 2005 research article for The Gerontological Society of America estimated that Florida had more than 800,000 elderly temporary in-migrants. The results demonstrated that the transitory migration of elderly adult (humans) has a major impact on the resident populations. Is it possible that "snowbirds" and snow geese possess a similar, and possibly instinctive, wisdom that compels them to leave before overstaying their welcome? As warm weather approaches both creatures of habit systematically pack up their belongings and head for home sweet home.

For more information on snow goose monitoring, visit The Atlantic Flyway Council at www.flyways.us To learn about waterfowl hunting in the Atlantic Flyway, visit the Maryland Waterfowler's Association at www.mdfa.org For general information on the snow goose or other waterfowl in Maryland, visit the Maryland Ornithological Society at www.mdbirds.org

~ Leah Lancione



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