

Monthly Magazine for Age 50 and Better

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# Red Bird Times





## The Value of Using Irrevocable Trusts in Medicaid Planning (Part 2 of 2)

Last month, we started talking about the value of using irrevocable trusts in Medicaid planning instead of just gifting assets outright. In this month's article, we will continue to talk about some additional benefits of utilizing irrevocable trusts.

### Ability to Make Trust Assets Non-countable for Beneficiaries' Medicaid or SSI

It is a sad fact that an outright gift or bequest from a donor, such as a parent, to a disabled donee can result in the donee becoming ineligible for means-based governmental benefits that he or she was eligible for before the gift or bequest, or soon would have become eligible for. In such situations, unless irrevocable trust planning is then done to establish a "self-settled special needs trust," the gifted or bequeathed assets typically get consumed for the donee's care and once they are gone, the donee goes onto the governmental benefits from which the gift or bequest disqualified him or her until consumed. One way of looking at this outcome is that the indirect recipient of the gift or bequest was the governmental benefit program from which the gift disqualified the disabled person for a period of time. This is generally considered poor planning. Better planning is for the gift or bequest to be made in an irrevocable special needs trust for benefit of the disabled beneficiary, so that the gift or bequest will be managed to enhance the living conditions of the disabled beneficiary by paying for things that the governmental benefits do not pay for. If a disabled person becomes entitled to an outright gift or bequest, or an outright gift or bequest recipient later becomes disabled, depending on the age of the disabled person, it may be possible to establish a "self-settled special needs trust" for the disabled beneficiary. Such trusts (funded with assets of the disabled person) must contain a provision stating that upon the death of the disabled beneficiary any remaining trust assets must pay back the state up to the full amount of Medicaid benefits received by the beneficiary, and only after the state is reimbursed may any excess pass to other beneficiaries such as other relatives. The payback provision requirement is Con-

gress's "quid pro quo" – the balancing deal that makes it fair for the disabled person's otherwise disqualifying assets to be set aside in a Medicaid- and Supplemental Security Income-non-countable trust that is nonetheless able to be consumed by the trustee for benefit of the disabled person to supplement but not replace the governmental benefits.

### Ability to Specify Terms and Incentives for Beneficiaries' Use of Trust Assets

Many parents or grandparents desire to infuse their planning for their children or grandchildren with positive aspirations. Such goals may be as simple as that the gifts or bequests may only be used for the recipients' education, to finance a career change or buy a home. Or the goals may be more serious, for example, establishing that the intended recipient will only become eligible to receive the gift or bequest if he or she participates in a drug or alcohol rehabilitation program or gives up some other behavior that the donor wants to create an incentive for the donee to abandon. Such planning goals of a client almost always indicate an irrevocable trust with beneficiary incentive provisions as the vehicle to implement the plan. This is completely compatible with Medicaid asset protection planning for seniors at the same time.

### Ability to Decide Which Beneficiaries Will Inherit Upon Settlor's Death

The retained Limited Power of Appointment referred to above (sometimes called a Special Power of Appointment) preserves for the settlor the power to decide who within a designated class of recipients will receive the benefits of the trust, how much they will receive, and in what way they will receive it. The class of potential recipients can be as broad as everyone in the world except the settlor and his or her creditors, and the settlor's estate and its creditors. Most often, however, the class of potential appointees consists of the settlor's descendants, certain other relatives or in-laws, and/or certain charities. Such a Limited Power of Appointment (LPOA) can determine whether the trust is a grantor or non-grantor trust, as well,

so the specific language of the LPOA must be crafted carefully with regard to the grantor trust rules of the Tax Code. As an aside, a power of appointment is sometimes referred to jokingly as a "power of disappointment" because it truly retains for the settlor or other power holder the power to disinherit someone who acts badly.

### Ability to Determine Successor Beneficiaries

A major concern in Medicaid asset protection planning and estate planning in general is who will be the successor beneficiaries of anything a client leaves to someone. If the gift or bequest passes outright, the recipient has control through lifetime consumption of assets and income or through his or her estate plan, to determine who will receive anything that the initial recipient doesn't use up. Of course, the recipient's creditors or predators also may gain control over the assets and income gifted outright to the initial recipient. If the client would prefer to designate that only blood descendants, or descendants and their spouses, and/or certain charities will receive what is not consumed by the initial recipient, an irrevocable trust is a key instrument to create such a plan. This is true almost regardless of the initial size of the gift or bequest – if a modest amount of funds are left in trust, there may nevertheless be a remainder to pass to a successor beneficiary or even another successor beneficiary. This sounds like a "dynasty trust" and it actually is, even though it is of modest size. The point is that by use of an irrevocable trust, the client has the option to decide who the possible recipients will be, and even to grant limited powers of appointment to the named recipients in order to give them some control as well.

### Analysis of Need to File a Federal Gift Tax Return for Year of Funding

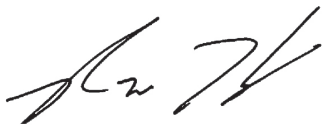
A goal of many planners in design of irrevocable trusts is to make the initial trust-funding gift(s) "incomplete" for tax purposes. The purpose is generally to prevent the settlor from having to file a federal gift tax return for the year(s) of the funding transaction(s), assuming that the taxpayer makes no other "taxable gifts" in any such year.

There is a split of authority with the Internal Revenue Service concerning when transfers to an irrevocable trust are considered "complete," thus requiring the filing of an income tax return. Normally there will not be any gift tax due (the current laws allow an individual to give away \$5 million in assets during their lifetime without paying any tax on the gift) but it is important to follow the rules that do require filing a gift tax return, even if no tax is due. Every situation is different and it is always highly recommended to consult with a tax professional on any questions in this case to be safe!

In conclusion, the above discussions demonstrate that use of irrevocable trusts in Medicaid planning, as in other fields of estate planning, provides many opportunities to create great benefits beyond simply transferring assets. Some or most of these benefits may be achieved through the use of an irrevocable trust. If care is taken to include the correct and desired provisions, an irrevocable trust can greatly enhance the value of the clients' Medicaid planning beyond what can be accomplished through simple outright gifting.

As always, if you have a question or issue that you think might be a good topic for this column, let me know! Email me at [rhaley@vaelderlaw.com](mailto:rhaley@vaelderlaw.com) or send to me via snail-mail to this address:

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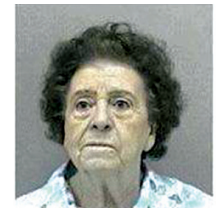
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**When Grandma Goes to Court**

In a trial, a Southern small-town prosecuting attorney called his first witness. He approached her and asked, 'Mrs. Jones, do you know me?'. She responded, 'Why, yes, I do know you, Mr. Williams. I've known you since you were a boy, and frankly, you've been a big disappointment to me. You lie, you cheat on your wife, and you manipulate people and talk about them behind their backs. You think you're a big shot when you haven't the brains to realize you'll never amount to anything more than a two bit paper pusher. Yes, I know you.'



The lawyer was stunned. Not knowing what else to do, he pointed across the room and asked, 'Mrs. Jones, do you know the defense attorney?'

She again replied, "Why, yes I do. I've known Mr. Bradley since he was a youngster too. He's lazy, bigoted and he has a drinking problem. He can't build a normal relationship with anyone and his law practice is one of the worst in the state. Not to mention he cheated on his wife with three differed women. One of them was your wife. Yes, I know him.'

The judge asked both counselors to approach the bence and, in a very quiet voice, said, "If either of you idiots asks her if she knows me, I'll send you both to the electric chair.'

**Red Bird Times**

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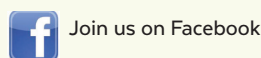
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 ROBERT W. HALEY

# Coloring for Relaxation





# Can a Debt Collector Take My Social Security Benefits?

Dear Savvy Senior,

*Can my Social Security benefits be garnished if I have some outstanding debts? I just turned 62 and would like to start collecting my retirement benefits, but want to find this out before I apply.*

**Worried Retiree**

Dear Worried,

Whether your Social Security benefits are garnishable or not depends on whom you owe. Banks and other financial creditors, for example, can't touch your Social Security checks. But if Uncle Sam is collecting on a debt, some of your benefits are fair game. Here's what you should know.

## Creditor Protections

If you have credit card debts, medical bills, unpaid personal loans or pay day loans, you'll be happy to know that your Social Security benefits are safe from your creditors. Section 207 of the Social Security Act prohibits debt collectors or a bankruptcy court from dipping into your bank account to take Social Security money for purposes of paying off what you owe.

Supplemental Security Income (SSI), veterans benefits, federal employee and civil service retirement benefits, and benefits administered by the Railroad Retirement Board Administration can't be touched either.

But be aware that your creditors can still take legal action against you to recover what you owe them, and depending on your state's law, they may

be able to garnish your wages and tap into other allowable assets, if you have any.

## Government Garnishment

If, however, you owe money to Uncle Sam, it's a very different story. The federal government can garnish a portion of your Social Security benefits for repayment of several types of debts, including federal income taxes, federal student loans, state-ordered child support and alimony, nontax debt owed to other federal agencies, defaulted federal home loans and certain civil penalties. (If you receive SSI, those benefits cannot be garnished under any circumstance.)

How much can actually be taken depends on the type of debt you owe. In most situations, the government can pull 15 percent of your benefits to cover your debt, but under the Debt Collection Improvement Act of 1996, it must leave you at least \$750 each month. That is, unless the levy is for federal income taxes. In that case, the government isn't required to leave \$750 behind.

The other exception is for child support or alimony payments. Depending on your state laws, the court may be able to take half of your benefits or more to pay your obligations to your children or ex-spouse.

If you think your Social Security benefits might be raided to pay overdue bills, you need to address the problem – don't ignore it. Most government agencies are happy to

work with you so long as you're willing to work with them.

The government typically sends several letters about a debt before it takes action. The final letter will inform you of the intent to levy Social Security payments, and after that, you have 30 days to contact the agency and work out a payment plan.

## Get Help

To get a handle on your debt problems, consider contacting a nonprofit financial counseling agency, which offers free and low-cost services on managing financial problems. To locate a credible agency in your area, use the National Foundation for Credit Counseling website at [NFCC.org](http://NFCC.org) or call 800-388-2227.

You also need to make sure you're not missing out on any financial assistance programs. The National Council on Aging's website ([BenefitsCheckup.org](http://BenefitsCheckup.org)) contains a database of more than 2,500 federal, state and local programs that can help seniors with prescription drug costs, health care, food, utilities, and other basic needs. The site will help you locate programs that you may be eligible for and will show you how to apply.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.





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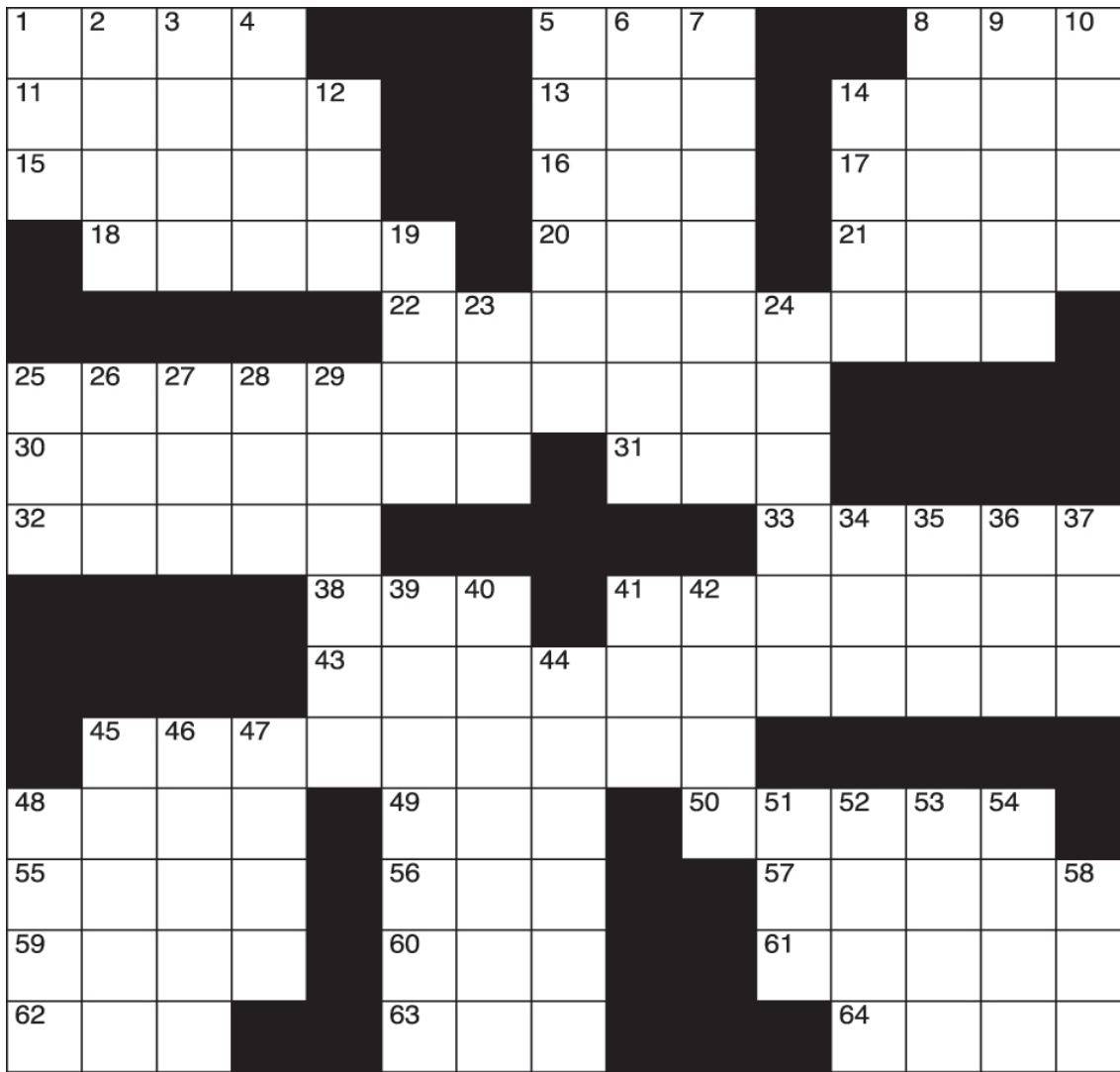
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# CROSSWORD PUZZLE



## CLUES ACROSS

1. Guinean seaport
5. They \_\_
8. Electromotive force
11. "McVicar" director
13. Monetary unit
14. Mother of Hermes
15. Broadway actress Daisy
16. Tobacco mosaic virus
17. Expression of surprise
18. African financial intermediaries
20. Fully ripe egg
21. Soothes the skin
22. Editors write them
25. Nashville-based rockers
30. Surgical tube
31. Lasting records
32. Member of Ghanese tribe
33. Being in a vertical position

38. Spasmodic contraction

41. Cartilage disks
43. Domestic help
45. A way of drying out
48. Small sponge cake
49. Distinctive practice or philosophy
50. Sword
55. Type of missile (abbr.)
56. Home to various animals
57. American comedian Tim
59. Scores perfectly
60. A major division of geological time
61. Spiritual leader
62. Unhappy
63. Unit of force (abbr.)
64. Door part

## CLUES DOWN

1. Academic degree
2. Expression of sorrow or pity
3. Large, stocky lizard
4. Romanian river
5. Stellar
6. A way to change
7. Surround completely
8. A Philly footballer
9. Dinosaur shuang\_\_\_\_aurus
10. Slowly disappear
12. Large antelope
14. Not nice
19. Piece of footwear
23. Newt
24. Seriously mentally ill
25. Kilogram force (abbr.)
26. Terrorist group
27. Negative
28. Time zone
29. A blacksmith's workshop
34. Baked dessert
35. A way to perceive uniquely
36. Breeze through
37. Dry white wine drink
39. Treated with iodine
40. Not thorough
41. Famous museum
42. Supplements with difficulty
44. Polynesian language
45. Bangladesh capital (var. sp.)
46. \_\_ and flowed
47. Excessively theatrical actors
48. Prejudice
51. Swiss river
52. Nonsense (slang)
53. "Luther" actor
54. Resist authority (slang)
58. Pinch

# Jeff Martin - Great Musician, Great Guy

By: LISA GREER

**Jeff Martin is a local musician who entertains residents at several assisted living facilities in the area.**

I met Jeff at Bright Leaf Place last week to interview him. After playing for an hour he took a break so we could talk. The seniors had so much fun. They sang and even ventured (monitored by staff) to dance when Jeff sang an Elvis song. The audience sang along to most of the gospel songs. His passion for music can be heard in his voice and through the instruments he plays, which keeps his audience's complete attention.

**Q. What was the first instrument you played? What other instruments can you play?**

A. It was a twelve string acoustic guitar. I can play several instruments. I have a recording studio in my home. I record as I play an instrument, then add one track at a time. I can add instrument sounds with the keyboard, such as wind instruments, making it sound as if I have a complete orchestra.

**Q. How did your interest in music start?**

A. It started as I was a youngster, first time I had my hands on a real guitar I

was six years old. My father played, but he didn't really have any patience. In fact I was quite discouraged after him showing me three chords and I couldn't remember where to put my fingers. I purposed in my heart that I was going to learn even if I had to teach myself. So I did.

**Q. Have you ever played in a band? Do you have anyone that accompanies you now?**

A. Yes, my first band I was 15 years old. We were making \$25 dollars a night playing at the sock hops and other events. I do have a friend Ray Jones that accompanies me sometimes. He plays his mandolin and sometimes he brings his guitar.

**Q. What other occupations have you had?**

A. I drove an eighteen wheeler truck. Then in the mid-eighties I made a career change into pro wrestling (International Wrestling Federation, character name Nasty Ned Brady). The Lord told me this wasn't what he had for me, but it did allow me to travel all over the world. I had all these experiences I had never had before. Meeting celebrities and stuff like that. When folding chairs were used as props, I made sure to use my head to get hit and not my fingers. So I could still play instruments.

My wrestling career came to an end in 2004. The bottom line is when God has a calling on your life, he knows where he wants you to be and if we follow his will we will find joy in that. After wrestling, I was living in Tampa, Florida and my friend blind evangelist Pastor Don, whom I had traveled and played at church revivals with when I was twelve years old, called and asked if I wanted to perform with him again. Of course, I was floored because I couldn't believe he had tracked me down. I knew it was a great opportunity. During this time, I met Sue and we became really good friends. We stayed in touch and then we got married.

**Q. What made you decide to play for the senior citizens assisted living facilities?**

A. I lived next door to an assisted living home when I was a teenager. I knew then I was meant to sing and encourage, but I had other ideas. So two and half years ago, I realized this is what I needed to do. I have a lot of friends that have felt the calling in the ministry of working with children, I think that is great because we need to give our children a great



start out of the gate. I feel like a lot of times our seniors are left out and that is where my heart is. So I play for the folks that feel like they have been neglected or left out and their families don't come to see them. They just need to know they are loved. There are those seniors that do not know where they are and think they are just visiting and are ready to go to a home that no longer is there. The part that blesses me is when you are singing a song they start mouthing the words too. They may not even know how they know the words, but they do and you can see the joy in their faces.

**Q. What are the places you play at now?**

I not only play at assisted living facilities, in Danville, VA, I play programs in Mebane and Greensboro, North Carolina. I also go to South Boston, Virginia. I would like to expand to the Martinsville area.

For booking details Jeff and Sue Martin can be reached at 336-234-0297





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**Defending  
Hope**

Always be prepared to give an answer to everyone who asks you to give the reason for the hope that you have. But do this with gentleness and respect.

1 Peter 3:15

Human beings can live on scarce resources and in dire circumstances, but we can't live without hope. Hope is essentially the belief that our future will be better than our past. When we are sick we hope for a future of health and wellness, when we are poor we hope for a future of prosperity, and when we are alone we hope for a future with friends and family. Perhaps our deepest hope is to be relieved of our finitude. We all know that our bodies are finite and perishable. But, the good news of the gospel is that there is another realm beyond this world that is imperishable, where death, decay and suffering have no place. But what if this hope in a future life is nothing more than wishful thinking? What gives us the right to believe such things? The resurrection and ascension of Jesus is the biblical basis for this hope, but there are other reasons as well to believe that this life isn't all there is. The principle of conservation of energy suggests that things, including consciousness, can't just disappear. All things change, including who and what we are, but can you conceive of yourself just disappearing? When the light goes out and our eyes grow dim, perhaps it does literally "go out" into some other realm. Finally, the near universality of belief in a future life gives hope to many. It would be a cruel cosmic joke for this near universal belief to be based on a lie.

-Christopher Simon

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# Create an Accessible Lifestyle

## Enhance independence with mobility in mind

### FAMILY FEATURES

If you're like the majority of the population, mobility is something you take for granted. However, once you or a loved one encounters an illness or disability that results in dependence on a wheelchair, your perspective is likely to change dramatically.

Mobility is a major factor in a person's independence, but when illness or injury hinders free movement, even a simple task like running to the store becomes a challenge. Fortunately, there are numerous options you can explore to improve mobility and accessibility if you or a loved one becomes reliant on a wheelchair or other assisted mobility.

### Ramps in Place of Stairs

Safety is a primary concern for someone whose mobility is limited. Even minor falls can cause significant injuries, particularly for seniors whose bones tend to be more fragile. When a loved one begins experiencing trouble with the steps, a ramp is a good solution. In fact, ramps aren't just for those who are reliant on a wheelchair or other motorized device like a scooter. They are also a good solution

for someone who uses a cane or walker, or someone who experiences pain or difficulty maintaining balance on the stairs.

### Accessible Vehicles and Parking

Getting out of the house is an important way to help someone whose mobility is compromised continue to feel connected to the larger world, and practically speaking, even if they're not physically up to social engagements, chances are that doctor's appointments will still be a necessity. However, parking limitations cause major challenges for wheelchair users.

Not only is getting in and out of the vehicle a chore, 74 percent of people have personally seen a handicap accessible parking space being improperly used, according to a survey by BraunAbility. As a leading manufacturer of wheelchair accessible vehicles and wheelchair lifts, its Save My Spot campaign works to educate the public about the meaning and importance of handicap accessible parking. In addition to understanding and educating others about the proper usage of handicap accessible parking, chair users may benefit from wheelchair accessible vehicles that provide maximum maneuverability, such as the BraunAbility Pacifica, which delivers

the most interior cabin space and widest doorway and ramp for ease of entry and exit.

### Hand Rails and Grab Bars

Hand rails add another measure of safety in the home. They can add stability and support on staircases, ramps and other walkways, but they're also beneficial in areas like the bathroom. A rail or grab bar near the toilet can help steady someone raising or lowering to use the facilities. Similarly, rails in or adjacent to the shower can assist with safe transitions into and out of the stall. Remember to follow all manufacturer instructions for installing rails to ensure they provide adequate support and can bear the weight of the user.

### Bathroom Modifications

Proper hygiene goes a long way toward promoting overall wellness and independence, but a person with limited mobility may struggle using the features of a standard bathroom. In addition to safety rails and grab bars, devices such as shower stools and raised toilet seats can provide needed support. Depending on your circumstances, it may be necessary to consider renovations to include a roll-in tub or seated shower and a vanity with a counter at an accessible height.

### Wider Doors and Hallways

While it's not always possible to widen doors and hallways, this is an important consideration for someone who is heavily reliant on a wheelchair or other motorized device. If the chair can't clear hallways and maneuver around corners, a person's access to the home is severely limited, sometimes to the point of needing to find new housing accommodations. When considering whether the doors and hallways will meet your needs, remember to take into account any accessories or equipment, such as an oxygen tank, that may affect the chair's turn radius.

Find more ideas to promote independence and mobility at [braunability.com/savemyspot](http://braunability.com/savemyspot).

## SPREAD THE WORD ABOUT RESPONSIBLE PARKING

around wheelchair accessible vehicle spaces!





**1 of 6**  
accessible parking spaces must be van-accessible.



Always look for stripes in a parking space before you park. These areas are off-limits to ALL vehicles!

### FACTS\*

74% of people have seen a handicap accessible parking space improperly used.

42% of people do not know the stripes represent space to deploy a wheelchair ramp.

75% of able-bodied people said if a car parked too close to them, they would use another door or window to climb in. Chair users do not have that option.

\* Statistics from 2018 Save My Spot Survey



Even if you have a handicap parking placard, please don't park in the striped spaces! This space allows room to deploy a ramp. If you park here, the wheelchair user is blocked from entering his or her vehicle!



The striped area provides an extra car-width of space to allow someone in a wheelchair accessible vehicle room to deploy a ramp and safely enter or exit his or her vehicle.



Join the conversation!  
 f t i  
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## 5 Facts About Handicap-Accessible Parking

Handicap-accessible parking plays a critical role in giving chair users independence and mobility, making it important to understand the rules of the parking lot. To bring awareness to the challenges wheelchair users face, BraunAbility offers these reminders:

1. The striped lines next to a handicap-accessible parking space indicate it is reserved for a wheelchair-accessible vehicle. These spaces are wider than regular handicap accessible parking spaces, offering room for people to safely lower a ramp and enter and exit their vehicles.
2. There is a difference between handicap accessible parking for cars and wheelchair-accessible vans. When the parking sign says, "Accessible Vans," it is reserved for wheelchair-accessible vehicles only. Van accessible spaces are easily identified by a striped access aisle on the passenger side.
3. Some people have hidden disabilities, and it may not be visibly apparent that they need a handicap-accessible spot. Not all people who require handicap parking access are reliant on wheelchairs. These spots are also intended for use by people with disabilities such as deafness or a recent injury.
4. Businesses are required to meet a quota for handicap accessible spots. The number of handicap accessible parking spaces required depends on the total number of parking spaces in the lot, but at least one in every six handicap accessible spaces must be designated for a wheelchair accessible vehicle, according to the American Disabilities Act.
5. Wheelchairs continue to increase in size, requiring more room to maneuver in and out of vehicles, and therefore need extra space in a parking spot for the wheelchair user to safely access a fully deployed ramp.

# What's Cookin'?



## Watergate Salad

### Ingredients

- 1 3.4 ounce box of pistachio pudding mix
- 2 cups thawed whipped topping
- 1 20 ounce can of crushed pineapple
- ½ cup coarsely chopped pistachios or pecans
- 1½ cup miniature marshmallows

### Instructions

1. Using a whisk, mix together the whipped topping, pudding mix and crushed pineapple.
2. Fold in pistachios or pecans and marshmallows.
3. Chill for at least one hour before serving.

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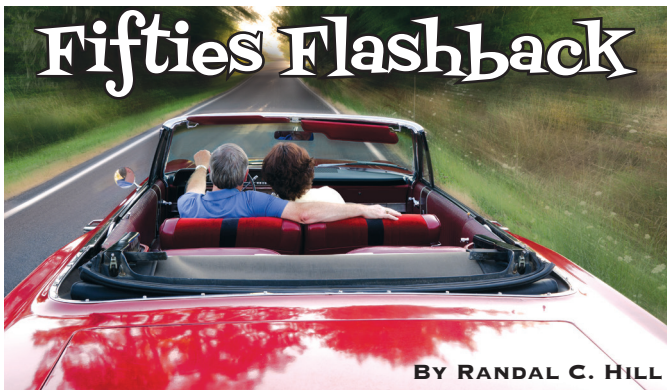
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## The Rockin' National Anthem

July 2018

Bill Haley and His Comets recorded the first rock 'n' roll hit—"Crazy, Man, Crazy," a now-forgotten piece of swing-based fluff that employed teen-oriented catch phrases of the day ("solid," "crazy," "gone"). Issued on Essex Records, the ditty reached Number 12 on Billboard's 1953 singles chart. The success of "Crazy, Man, Crazy" caught the interest of industry giant Decca Records, who quickly wooed Haley away from tiny Essex and onto their powerhouse label.

On April 12, 1954, Haley and his band nervously entered Manhattan's cavernous Pythian Temple studios to tape two songs for Decca that would become the Comets' debut offering. Top-notch veteran Decca producer Milt Gabler focused his energy on the "A" side, a novelty called "Thirteen Women (and Only One Man in Town)," a droll tale of thirteen women and one (lucky) man who somehow survive an H-bomb explosion.

The second track scheduled was an upbeat 12-bar blues dance tune called "Rock Around the Clock." Haley wasn't the first to record it; "Clock" had originally been done by a rock aggregate called Sonny Dae and the Knights. Dae's disc failed to catch fire, but Haley liked the song and had utilized it on the road for two years as a hot dance number.

"Thirteen Women" took longer than expected, and the studio clock showed only thirty minutes of the three-hour session available for the "B" side. Haley's quickly recorded two attempts proved less than perfect. But when time ran out, Gabler, in a deft display of recording-studio wizardry, grafted the two tracks onto one now-usable master tape.

Decca promoted "Thirteen Woman," but deejays soon preferred the back side of the single (which was absurdly labeled a Fox Trot, a smooth ballroom dance). Haley's disc squeaked onto the Billboard Top 30 for one week in 1954, then faded into oblivion.

Temporarily.

Young Peter Ford, the only child of Glenn Ford and Eleanor Powell, was playing some of his favorite records—at full volume—when director Richard Brooks dropped by the Ford/Powell home in Beverly Hills one evening in early 1955. Brooks had come to chat with Ford about a movie they were working on called *Blackboard Jungle*, a gritty tale of inner-city juvenile delinquents based on Evan Hunter's hit novel of the same name.

Brooks had been looking for a teen-oriented tune to use over the film's credits. As rock 'n' roll was just gathering momentum, the pickings for just the right song were slim back then. But when Brooks heard "Rock Around the Clock" blasting from Peter's room, he knew he had found the perfect musical insertion for *Blackboard Jungle*. Brooks borrowed the lad's 78 rpm platter, promising to return it later (but apparently never did).

On his website [peterford.com](http://peterford.com), the now-retired actor/singer/businessman states, "I played a small but pivotal role in launching a musical revolution. Thanks to a unique set of circumstances, the musical passion of a fifth grader helped 'Rock Around the Clock' become, as Dick Clark called it, 'The National Anthem of Rock 'n' Roll.'"

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# Birdhouse NEWS

## ONE TOUGH GRANNY

A rabid bobcat messed with the wrong granny in Hart County, GA. The Association of Mature American Citizens [AMAC] says that when the animal attacked 67-year-old DeDe Phillips recently she fought back. She suffered numerous bites and scratches but managed to grab the cat by the neck, strangling it to death with her bare hands. "It caught me slightly on my face, but I got him before he could do much damage there," she told reporters. Ms. Phillips had just put a bumper sticker on her truck when the incident occurred. It read: "Women who behave rarely make history."

###

## NEW 'STRIP AND DIP' RECORD

Two-thousand-five-hundred-and-five women went to the beach in County Wicklow, Ireland recently and broke the Guinness World Record for skinny-dipping, according to the Association of Mature American Citizens [AMAC]. The previous so-called 'Strip and Dip' record was set three years ago in Perth, Australia when 786 naked women took the plunge.

###

## LEMON AID

School's out for the summer and you can bet that there will be kids setting up their lemonade stands all across the country. You can also bet on hearing and reading stories of how some local officials are fining the kids for setting up shop without a permit. But, says the Association of Mature American Citizens [AMAC], this year young entrepreneurs have a patron who will pay the fines for them. The makers of Country Time Lemonade have announced a program they call Country Time Legal-Ade. It will cover any such fine up to \$300 that may be imposed on kids up to 14 years of age.

###

## A UNIQUE FAMILY REUNION

New Jersey State Trooper Michael Patterson made a routine traffic stop that turned into the oddest of family reunions recently, according to the Association of Mature American Citizens [AMAC]. The driver he pulled over, Michael Bailly, mentioned that he was retired but that he had been a police officer in the town of Piscataway. The trooper said he grew up in Piscataway. The more they talked, the more they realized they had a lot in common. In fact, it turned out that nearly three decades ago then officer Bailly had helped a pregnant woman in distress deliver her baby and that the woman was, indeed, trooper Patterson's mother. The New Jersey State Police wasted no time in posting the news on its Facebook page: "We're not



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sure what the odds are of this happening — maybe they're close to the odds of a hole-in-one, winning the lottery, or being struck by lightning — but it happened."

###

## A BIG BOMB

Bath bombs effervesce when wet and are used to convert bathwater into an aromatic treat. They typically weigh a few ounces, says the Association of Mature American Citizens [AMAC], but a soap store in Indiana decided to make a super-sized bath bomb in hopes of getting into the Guinness Book of World Records. Amie Pearson, owner of Mama Pearson's Soaporium in Gas City, IN said she contacted the folks at Guinness who told her there was no bath bomb record. But, they said, if there were it would have to weigh at least 45 pounds. So, Amie and her crew concocted what they hoped would be the biggest of bombs. It weighed in at 198.64 pounds, just to be on the safe side.

###

## PUPPY LOVE

Scandinavians apparently will go to extremes in order to make sure employees have the best fringe benefits. The Association of Mature American Citizens [AMAC] reports that the Musti Group, which operates in Norway, Sweden and Finland, has started giving its 1,500 employees "pawternity leave." The pet supply company's marketing director says "Puppy socialization and training can't happen during evenings or weekends alone."

###

# TRAVEL TIME WORD SEARCH

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

Find the words hidden vertically, horizontally, diagonally, and backwards.

- |                         |             |
|-------------------------|-------------|
| TRAVEL TIME WORD SEARCH | PACKING     |
| ACCOMMODATIONS          | PASSENGER   |
| AIRPORT                 | PEAK        |
| ALL-INCLUSIVE           | RELAX       |
| ARRIVAL                 | RESERVATION |
| BOARDING                | ROAD TRIP   |
| CALENDAR                | ROOM        |
| CLOTHING                | SCHEDULE    |
| COCKTAIL                | SEASON      |
| DEPARTURE               | SEAT        |
| DESTINATION             | SHIP        |
| DIRECTIONS              | SIGHTSEEING |
| ESSENTIALS              | SUITCASE    |
| GRATUITY                | SUITE       |
| HOTEL                   | TRAIN       |
| INTERNATIONAL           | TRANSFER    |
| ITINERARY               | TRAVEL      |
| MEALS                   | TROPICAL    |
|                         | VACATION    |

## Social Security Matters

by AMAC Certified Social Security Advisor Russell Gloor

### Ask Rusty – Collecting Social Security while Working

Dear Rusty: I'm trying to assist my spouse with her rapidly approaching age 62 when she can get her Social Security benefits. Currently she is working almost a full 40-hour week and her 2017 gross earnings were \$29,000. If she continues to work, she will probably earn approximately \$29,500 in 2018. She is also contemplating beginning to work only part time, which will reduce her earnings to about 40% of what she currently earns. She is concerned that if she continues to work full time, she will have her monthly SS payment reduced significantly and will not recoup that difference. I understand that if you continue to work full time there will be some reduction in the monthly, but when you finally retire you will get the difference back at your full retirement age. Can you enlighten me/her? Signed: Helpful Husband

Dear Helpful: If your wife starts her Social Security benefits at age 62 and continues to work, she will be subject to Social Security's annual "earnings limit" (\$17,040 for 2018) which, if she exceeds, will result in Social Security withholding benefits of \$1 for every \$2 she earns over the limit. To use your example, if she earns \$29,500 in 2018 she will be \$12,460 over the limit and they will withhold all future benefits until they recover the \$6230 that is owed from exceeding the limit (see my note below re: the first year of collecting). This will continue each year until the year she attains her full retirement age (her "FRA") when the earnings limit goes way up (about 2 1/2 times the earlier limit) and the withholding is less (\$1 for every \$3 over the limit); once your wife reaches her full retirement age there is no earnings limit and they will re-compute her benefit amount giving her time credit for the number of months they withheld benefits due to exceeding the limit; they'll then raise her benefit amount as though she claimed benefits later than she actually did. So, over time, the higher benefit starting at her FRA could help her recoup some or all of the benefits withheld - but she doesn't get that withheld dollar amount back in a lump sum; they just increase her benefit amount at her full retirement age.

*NOTE: There is a special rule which applies during the first year SS is claimed so, in your wife's case, if she claims benefits to start in June, instead of the annual earnings limit she'll be subject to a monthly earnings limit for the remainder of 2018. After her benefits start, her earnings limit will be \$1420 per month for the rest of the year and if she exceeds that they will withhold benefits for a following month. The regular annual earnings limit will then go into effect the following year. Social Security requires that you inform them when you will exceed the earnings limit, but if you don't they will eventually catch up to you when your income tax return is filed. Also, please note that Social Security recommends that you apply for benefits 3 months before you wish them to begin, so if your wife wishes to start her Social Security earlier than her full retirement age, when she applies for her benefits she should select the option to "Start My Benefits Now" in order to have them start as soon as possible.*

The information presented in this article is intended for general information purposes only. The opinions and interpretations expressed are the viewpoints of the AMAC Foundation's Social Security Advisory staff, trained and accredited under the National Social Security Advisors program of the National Social Security Association, LLC (NSSA). NSSA, the AMAC Foundation, and the

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Don Leathers, owner of Dahnmar Beef, farms angus beef cattle on a stretch of beautiful Caswell County land. His "pasture to plate" beef is grass-fed which means it is higher in omega 3 than non-pastured beef. Among the many cuts that Don sells is the hanger or "butcher" cut. The latter name comes from the fact that butchers in bygone days preferred to keep this cut for themselves. Why? Because it is the most tender and flavorful cut, and each steer has only one of these. It comes from the lower belly area and has a long inedible membrane that runs down the middle. In spite of this, the meat itself is one of the few cuts that can be grilled quickly for a tender portion, or it can be braised for a long time. In Mexican cuisine, it is frequently marinated, grilled and served with salsa, guacamole and other choices in rolled tacos.



Don takes orders for individual cuts or boxed collections (sides, quarters, etc.) by phone or online, and he'll deliver in Danville at Your Stuff, Kids Stuff, and Home Stuff Consignment on Piney Forest Road. Check out his website at [www.dahnmarfarms.com](http://www.dahnmarfarms.com). Here is a marinate you might enjoy with your hanger steak or other cut of beef from Dahmar Farms. Cut out that membrane before you begin. One side of the hanger steak is a little larger than the other. You'll find one hanger steak is enough for two.

For one hanger steak: Combine 2 tablespoons Dijon mustard, 1

clove of garlic (smashed), a pinch of crushed red pepper (or to taste), a sprig of rosemary (leaves removed and finely chopped), 2-3 tablespoons of lemon juice, kosher salt and a little extra-virgin olive oil. Combine and rub onto hanger steak (or other same size beef cut). Cover and allow to marinate in the refrigerator a few hours. Grill on high for a few minutes, then move to a cooler part of the grill. Cook 4-5 minutes on each side for medium rare. Don't overcook grass-fed beef. Remove, cover loosely with foil, and allow the steak to rest for 5 minutes. Cut slices against the grain. Enjoy.

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# Heartstrings

by: Elsee

Email any comments, suggestions or questions to [elsee53@gmail.com](mailto:elsee53@gmail.com)

## The Sweetness of Summer

It's true summer is upon us again and it's hard to believe that half the year is gone already. As a child, I have the best memories of those summer days. I remember counting down the days until summer vacation began. I would daydream of all the fun activities I knew the neighborhood kids would be engaged in during those 2 months of "freedom." I couldn't wait to wake up later than usual (8 am instead of 6:30am) to be able to go outside from sun up to long after the sun would set. I knew I'd jump into my roller skaters or on my bike and ride and ride without a care in the world. The only time we'd stop was to come in and make a quick PB&J sandwich and some milk or for drinks of water from the garden hose. At night, we'd play hide and seek without worrying about getting abducted or shot at. On those especially hot days, running through the sprinklers was the BEST solution. I remember my Mom always having a pitcher of iced cold Kool-Aid or even turning the Kool-Aid into frozen ice treats. Being outdoors was what all us kids lived for during the summer. In fact, it was BORING to be inside! Sadly it's quite the contrary today. Today's kids have no idea what they're missing out on!

Today, some 55 years later, I still LOVE MY SUMMERTIME. I love it for a variety of different reasons. Yes, I sleep in a bit later than usual. I enjoy my cup of green tea, catch up on the latest world happenings and then plan out my day. My summers now as a senior citizen include a variety of activities and I hope your summers do to.

Even though we are Seniors, we are still YOUNG at HEART. The more active we remain, the better we feel. Some of my activities include going to Zumba class at our local senior center. I may not always keep up, but I give it one heck of a shot at dancing to the latest "hip" music. I engage in water aerobics which is held at our community swimming pool 2 afternoons and 2 evenings a week. There are adults of all ages that attend aerobics which makes it more fun. I enjoy my walks in the evening when I am not in the pool and I've even pulled out my bike on a few evenings to enjoy a ride around the neighborhood. Oh by the way, I haven't had to put training wheels back on it either. HAHA!

Most communities have lots of activities for us Seniors and the more engaged we are the better off we will be mentally, physically and socially. We all need that social interaction with our "peers".

I must share that my MOST favorite part of summer is the freshly ripened vegetables and the sweetness of the various fruits that are available during summer. I try and go to several local Farmers Markets twice a month and restock my fridge. I enjoy walking up and down the aisles while taking in the aromas of the freshly picked berries, peaches, nectarines, plums, green beans, asparagus, cucumbers, melons, and really just everything that is for sale. But without fail, I never leave without my flat of strawberries and several baskets of blueberries. I have grown to LOVE these two berries because of their versatility. It just seems like the berries at

the farmers market supersede the supermarket quality. I can't wait to get home to wash, hull and prepare most of them for the freezer to be used at a later time. Of course I leave fresh ones unfrozen to be consumed immediately in my morning cereal or just eaten as they are. This activity also offers an opportunity to gather some friends and go "produce" shopping together and simply get in some walking and talking exercise. Yet another activity done outdoors, which provides us an excellent source of Vitamin D.

What's most important is for us to just enjoy the "sweetness" of each summer day, whether we join a book club, go on a mini fishing trip, attend a local museum, attend local concerts in the park or perhaps volunteer at the library reading to younger children. The thing is that we must keep moving, keep learning something new, keep challenging our senses to be aware of what is around us or as I say to my fellow senior citizen friends, I never want to stop playing this game of LIFE. That reminds me of this quote, "We don't stop playing because we grow old; we grow old because we stop playing." George Bernard Shaw.

In closing, I want to share with you a stanza of one of my favorite songs by Rod Stewart.

### **FOREVER YOUNG**

*May the Good Lord be with you  
down every road you roam,  
And may sunshine and happiness  
surround you when you're  
far from home.*

*And may you grow to be proud,  
dignified and true.*

*And do unto others as you'd  
have done to you.*

*Be courageous and be brave  
And in my heart you'll always  
stay*

*Forever young, Forever young.*



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*Guess Who?*

I am an actress born in Virginia on July 26, 1964. I moved to Manhattan after graduating from drama school and worked as a bartender. I gained notoriety after starring alongside Keanu Reeves. I won an Academy Award for playing a football mom.

*Answer: Sandra Bullock*



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# What folks are doing...

## HOLIDAY VILLAGE, DANVILLE



The Holiday Village residents had a great time creating their own jewelry under the guidance of Betsy Thurman owner/Licensed Optician with Sterling Optical on May 11, 2018 at 2pm in the public room. Refreshment of fresh donuts and coffee along with fellowship completed the fun time our residents had. Left to right: Carolyn Haymore, Faith Hawley, Bill Combs, Jean McCullen, Second picture, left to right: Bill Combs, Jean McCullen, Betsy, Elise Smith, Faith Hyler, Sue Simpkins, and Faith Hawley.

Send your activities to [info@redbirdtimes.com](mailto:info@redbirdtimes.com)

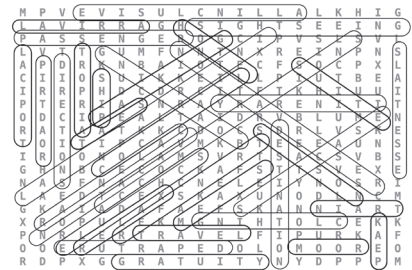
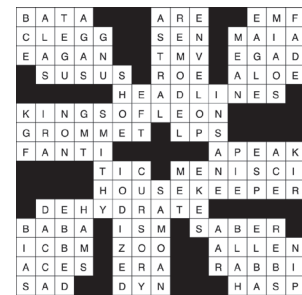
## DO YOU REMEMBER THIS?

#5 Mill Dan River Inc.  
1974

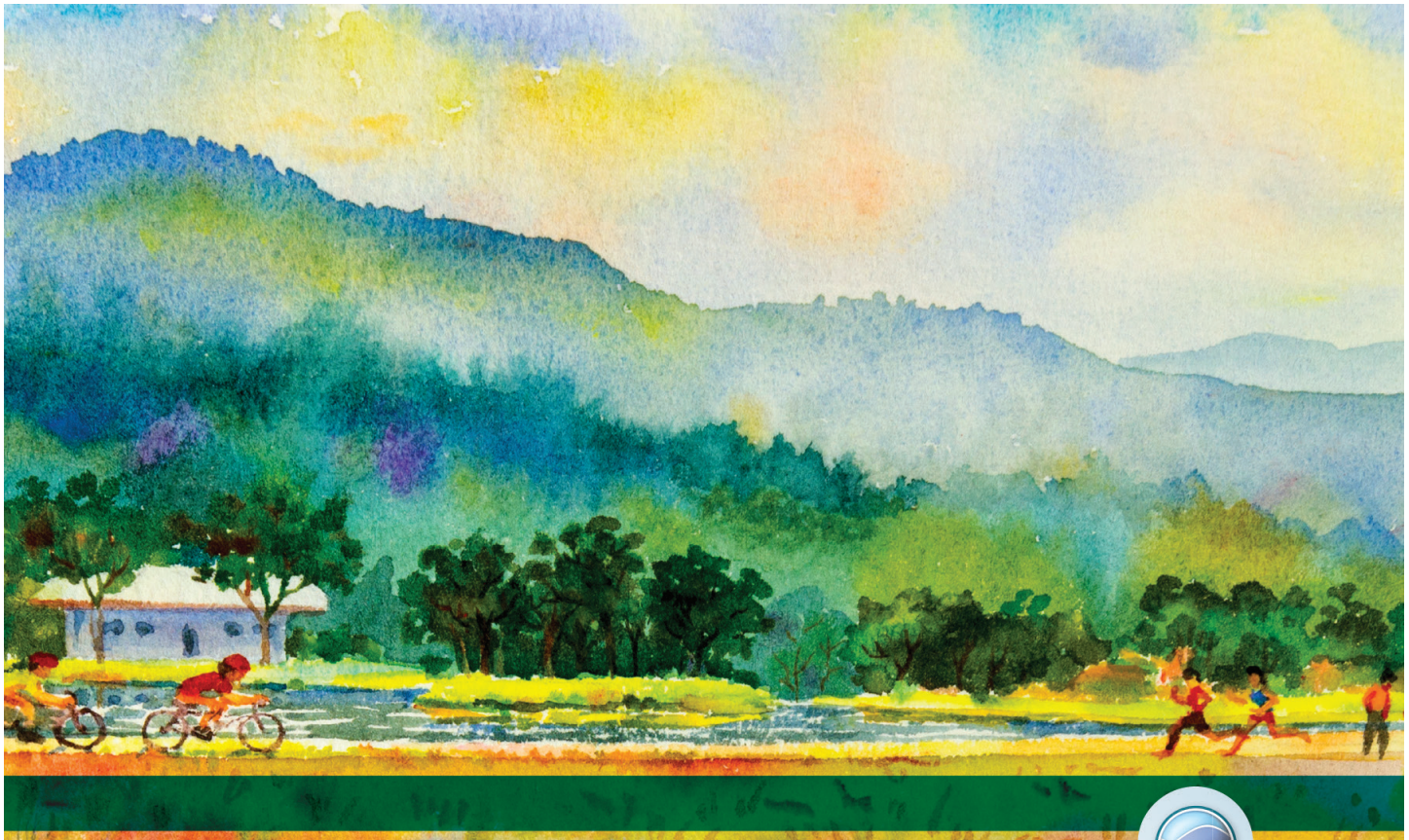
B. O. Gentry, an Overseer in Grey Storage Department, is shown receiving a wrist watch and pin for 45 years of service. His seniority dates back to December 11, 1928.



Left to right: D. W. Johnston, C. R. Howard, B. O. Gentry and J. F. Sutherland



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| Peter O'Brien, MD     | Kurtise Wilkes, PT, DPT |
| Evan Ownby, MD        | UROLOGY                 |
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