

The Courier

January 7, 2015 Volume 16 Number 19

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410-641-6695

WCCW to meet

The Worcester County Commission for Women (WCCW) will meet on

Tuesday, January 20, from 5 to 6:30 p.m. at the Ocean Pines library located at 11107 Cathell Road in Ocean Pines. The purpose of the WCCW is to promote social, education, and economic equality for women in Worcester County. The meeting is open to the public and women of all ages are invited to attend.

The organization seeks volunteers for short-term assignments such as grant writing, fundraising, and event planning. For information, contact Chairman L. Eloise Henry-Gordy at 410-641-2556.

Democratic Women's Club to meet

Sandra Hurley, Curator of the Ocean City Life Saving Museum, will be the speaker at the DWC meeting on Monday January 19. DWC meetings are held on the third Monday of each month at the Ocean Pines Community Center. Coffee and conversation begin at 9:30 a.m. followed by 10 a.m. meeting. All women are welcome to attend these informative and friendly meetings. Please call 814-322-2119 for more information.

Gwin to speak at Anglers meeting

The Ocean Pines Anglers Club will meet this Saturday, January 10, 9:30 a.m. at the Ocean Pines library. The guest speaker will be Captain Sonny Gwin who has been commercially fishing for thirty years.

His boat, the "Skilligalee," is docked at the West Ocean City Commercial Harbor. He fishes for lobster, rockfish, black sea bass, bluefish, croaker and numerous bait fish. Captain Gwin sells his catch from his boat, identified by the white sail with lobster insignia, to the public and restaurants. Captain Gwin will provide an insight into the world of a local commercial fisherman. All are welcome.

Sharing Sunday nears

On January 18, between 1 and 3 p.m., the Democratic Women's Club of Worcester County will collect non-perishable food, toiletries and paper products at the South Fire Station, located on Ocean Parkway (South Gate). Supplies will be shared with a local food ministry. Call 410-641-8553 for additional information.



Literary Ladies celebrate

The Literary Ladies of Ocean Pines celebrated year 2014 at a luncheon held at The Inn on the Ocean in Ocean City.

Pictured here are (left to right): **Sharon Armstrong-Saffran, Marion Winslow, Sandy Glassman, Diane McGraw, Marlene Lombardi, Mary Jo Scarbath, Kay Gibbons, Jeanne Stiehl, Muriel Hinz, Sally Kohler and Shirley Schaefer.**

Ceremony set for YC flag raising

On Saturday, January 10, at 11 a.m., a flag raising ceremony will be held at the Ocean Pines Yacht Club. The first flag to be raised will be the official ceremonial flag from the Worcester County Veterans Memorial at Ocean Pines. This flag was first flown over the American Cemetery at Normandy, and was the first flag raised at the Veterans Memorial in Ocean Pines. It is only fitting that this flag will also be the first flag to be flown at the new Ocean Pines Yacht Club. Eventually the Normandy ceremonial flag will be on permanent display at the Yacht Club.

A brief ceremony will be held at 11 a.m., and will feature two local survivors of the Normandy Beach landings, Elmer Muth and John Sauer. They will have the honor of raising the first flag. An Honor Guard will be in attendance, and all are invited to join the event to pay special tribute to these two WWII survivors.



The above photo was taken with the ceremonial Normandy Flag that was first raised at the American Cemetery in Normandy, France in 2004. Shown in the group are several residents of Ocean Pines. This is the same flag that was the first flag flown at the Worcester County Veterans Memorial at Ocean Pines at its dedication in 2005. Ten years later it will once again be raised on this Saturday at the Ocean Pines Yacht Club. This special ceremonial flag will eventually be displayed at the Ocean Pines Yacht Club.

Light refreshments will follow the ceremony in the Ocean Pines Yacht Club.

For more information call Sharyn O'Hare at 410-603-4777 or Marie Gilmore at 410-726-2881.

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Adult dodgeball offered

The Ocean Pines Recreation Department announces annual adult dodgeball team signup.

The Recreation Department invites you to play regardless of experience. Dodgeball will be back in full swing from January 8 at 7 p.m. The season will end on March 5. To ensure the safety and fun for everyone each team must be made up of males and females (at least 2 team members must be female). The fee is \$300 per team.

For more information or to register, call the Ocean Pines Recreation & Parks Department at 410-641-7052.

'Aladdin' coming to Wor-Wic

The Broadway musical Aladdin is coming to Wor-Wic Community College's Guerrieri Hall Theater. Presented by the Ocean Pines Players Youth Theater, under the direction of Paulette DeRosa-Matrona, 50 talented young people will be dazzling audiences with this magical and extraordinary Tony award winner. Performances will be on on January 9 and 10, starting at 4:00 pm and 6:30 pm each evening. Tickets are available at the door 1 hour before show time for \$15. And, the OPP Youth Theater is inviting students, ages 6 – 18, to see the show for only \$12. Children 5 and under are \$8. For more information call 410-208-9544.

Stamp Club to hold show

The Eastern Shore Stamp Club will hold its 54th annual stamp show on Saturday, February 21, from 10 a.m.- 4 p.m., at American Legion Post #64, 1109 American Legion Road, Salisbury, MD 21804. The show will feature stamp frame displays and exhibits, eight stamp dealers and free stamps and activities for kids. Coins and postcards, as well as refreshments will also be available for sale. Admission is free. For more information, call (302) 846-2746 or log on to <https://sites.google.com/site/easternshorstampclub/>.



Christmas in the Barn

The Sassy, Classy Ladies of Ocean Pines enjoyed a merry celebration at Barn 34 in Ocean City. They exchanged gifts, shared stories of their most memorable Christmas celebration which was highlighted by a visit from Santa as seen in the picture. (L-R) Nancy Taylor, Kim Crame, Deanna Lowe, Andrea Watkins, Janet Morse, Sandy Fennell, Chris Whittenberger, Gloria Moyer, Norma Kessler, Barbara Loffler, Judy Baumgartner, Betty Lou Bowman and Betty De Paolo holding Santa.

Coastal Hospice to offer volunteer training course

Coastal Hospice & Palliative Care is offering an introduction and training course for anyone interested in volunteering at the nonprofit organization that serves Dorchester, Somerset, Wicomico and Worcester counties.

Coastal Hospice depends on a dedicated staff of volunteers to fulfill its mission. Patient volunteers offer comfort and companionship to patients and their families, provide transportation and deliver supplies. Other volunteers support the staff with office work or assist at the Coastal Hospice Thrift Shop in Berlin.

Those interested in volunteering for patient visits are invited to attend the training course on two Saturdays: January 31 and February 7 – from 9 a.m. to 5 p.m. at the Coastal Hospice Volunteer Offices located at Philmore Commons, 224 Phillip Morris Drive, Suite 102 in Salisbury.

Persons interested in volunteering for office or thrift shop work are invited to attend Saturday, January 31 from 9 a.m. to 1 p.m., but are also invited to attend both days.

Along with information about opportunities for volunteering with Coastal Hospice, the course will include discussions about end-of-life changes, the hospice philosophy, admission criteria, and patients' rights.

The course is open to anyone, and attendees are not required to commit to volunteering. There is no cost to at-

tend.

For more information or to register for the course, call Judy Hunt-Harris, manager of volunteer services, at 410-543-2590.

Founded in 1980, Coastal Hospice is a nonprofit health care organization that cares for individuals facing life-limiting conditions but who want to remain as active and engaged as possible. Coastal Hospice cares for patients in their home, nursing home, assisted living facility or at Coastal Hospice at the Lake.

OCES to start Pre-K registration

Ocean City Elementary School will begin the registration process for 2015-2016 PreKindergarten and Kindergarten programs. Children who will be four years old on or before September 1, 2015 may be eligible for the OCES Pre-Kindergarten program. Space is limited and children from families who meet the federal income guidelines will be given pri-

ority enrollment.

Children who will be five years old on or before September 1, 2015 must register for Kindergarten. Children who are currently attending Pre-Kindergarten at OCES do not need to register for Kindergarten. Please call (410) 632-5370 beginning January 28 to schedule a registration appointment.

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2012 Business of the Year

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According to a 2014 study from researchers at the University of Scranton, just 45 percent of Americans admit to routinely making New Year's resolutions. The study also showed that an additional 38 percent of Americans acknowledged they never make New Year's resolutions. Among the former group, self improvement or education-related resolutions were most popular, followed by weight resolutions. The study also found that resolutions tend to be less successful as a person ages. While 39 percent of survey participants in their twenties reported achieving their resolutions each year, those in their fifties reported a success rate of just 14 percent. Time also seems to be against resolutions, as just 46 percent of respondents reported maintaining their resolutions for more than six months.



NOEL Community offers thanks

Editor:

Thanks to your generous donations and efforts, the Noel Community guests enjoyed 250 hot breakfast sandwiches and 200 donuts served with coffee and juice at St. Paul's by-the-Sea on Christmas Day. Santa and live music by Michael Smith made for a very festive celebration. Volunteers also distributed 240 cloth shopping



bags with precooked items for three meals, 100 cloth shopping bags with sandwiches for two meals, and delivered 75 meals to the police, fire, and public service workers. With your support over 1,400 meals and desserts were appreciated by those in need of food or companionship on Christmas.

The Noel Community will continue to expand our outreach, serving free meals and providing non-perishable goods and toiletries to several local food pantries with the leftover funds. In addition to the Christmas Dinner, The Noel Community volunteers provided 5,300 meals/sandwiches to Shepherd's Crook and Other Food Pantries on a total of 75 days in 2014. The Noel Community is working closely with St. Paul's by-the-Sea to re-open the doors for sitdown breakfasts in the Parish Hall this year on January 31, February 14, February 28, March 14, and March 21.

Noel's volunteers actively work with the local food pantries, shelters, and social service groups to identify what is most needed by the individuals and families they serve. Your donations are used by our volunteers to purchase and deliver these items. Tens of thousands (or more) of canned goods, dry goods, fruits, desserts, toiletries, clothing, paper products, cleaning supplies, baby items are donated to the local community thanks to your generosity. The Noel Community is committed to providing an enjoyable and positive outreach environment for those we serve and those who serve.

Please mail us at 302 N Baltimore Avenue, Ocean City MD, 21842 or call us at 410-289-3453 for more information.

The Noel Community



Fun time — Some of Worcester's seniors having fun after the school's Grades 6-12 Christmas Choral Concert on December 11. (front) **Mark Wilson**, (row 1) **Amanda Gabriel, Mikalah Potvin, Jenny Rosales, Will Pedigo, Molly Soule', Tatjana Kondrashow**, (row 2) **Jarad Godwin, Mattie Maull, Raphael DeJesus, Caroline Lewes, Gracie Riley, Fiona Reid, Carolyn Dorey, Emmi Shockley, Shelby Laws and Paige Evans**.

AGH receives new designation

Atlantic General Hospital was recently awarded the ACR Lung Cancer Screening Center designation by the American College of Radiology.

The ACR Lung Cancer Screening Center designation is only awarded to providers that achieve accreditation in the chest module and those whose facility meets or exceeds the requirements set forth by the ACR Lung Cancer Screening Committee.

"As an ACR Designated Lung Cancer Screening Center AGH provides these services to the community at or above the standards set forth by the American College of Radiology. This designation is an indication of our continued commitment to providing the community with the highest quality healthcare possible" commented AGH Staff Radiologist, Assen Todorov, M.D.

With its ACR designation, AGH has joined a select group of healthcare providers on the Eastern Shore who have recently begun to provide special low-dose CAT scans for those individuals who are at high risk for developing lung cancer.

While there is a low level of risk associated with exposure to imaging radiation, the U.S. Preventive Services Task Force has determined that certain individuals can greatly benefit from annual screenings, as re-

cently reported in the Annals of Internal Medicine.

Three out of four people who are diagnosed with lung cancer may already have an incurable form of disease at the time of diagnosis and therefore have a five-year survival rate of less than five percent. The results of a large clinical trial have shown that annual screening with low-dose CT scans is associated with a twenty percent reduction in lung cancer deaths.

To qualify for screening, certain criteria must be met. Individuals must: be between the ages of 55 and 74; be a current or former smoker who has quit in the last 15 years; have a 30-pack year smoking history (a pack a day for 30 years or two packs a day for 15 years); or, a 20-pack year smoking history with certain risk factors such as asbestos exposure or family history of lung cancer.

For more information about the ACR designation or the screening, individuals are encouraged to talk to their primary care physician. To have the test performed you will need a referral from your healthcare provider. Information is also available at atlanticgeneral.org/lung-cancerscreening.

You wash, I'll dry

It was on a Saturday evening not too long ago when my wife and I found ourselves experiencing what Yogi Berra would say was déjà-vu all over again. We were in the kitchen after an

were really living large. We had stepped up in the world. Life was good.

When the kids came along and the pace of our lives accelerated I can't imagine not having had a dishwasher; never really gave a thought about not having one. It became like so many other modern day conveniences, a necessity. But now that our children are grown and our



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

enjoyable meal that my wife prepared. That's not the déjà-vu part. The déjà-vu experience was that we found ourselves replaying roles that we had long ago set aside: her hand washing dishes that I then towel-dried.

We ran out of the dishwasher soap and so there we were performing manually a task we had many years ago relinquished. I'm not complaining. Actually it was a bit of enjoyable nostalgia sort of like visiting a little league field on which you once played years before. As we washed and dried we talked and laughed. It brought back memories of when we were first married, living in our first house before children were even on the horizon.

We had no dishwasher at the time so after each meal dishes, glasses, utensils and cookware had to be manually cleaned. Looking back it's easy to think fondly of those times but in truth the exercise grew tiresome, especially when we had company. Yet, like so many before us, we did it. With each plate cleaned and dried we yearned for the time when all we could afford our very own dishwasher.

That day finally arrived. We saved enough money and purchased a new, very basic dishwasher. Its features were limited to "On" and "Off." It had no delayed timer, adjustable racks or variable wash settings. If memory serves it was a Caloric brand unit with a white front. It cost us about \$199 on sale at American Appliance located in Pleasantville, NJ. I installed it. That first evening when we loaded it and turned the dial to start it, we felt we

life pace is downshifting, spending a little extra time in the kitchen washing and drying dishes is a not so loathed activity. Actually, it can breed enjoyable conversation.

As part of their chores growing up our children were required on a rotating basis to clean up the kitchen after dinner. By then a dishwasher was standard kitchen equipment in our house. Yet to listen to the howls of discontent you would have thought they were being forced to lug everything a half mile to a clear water stream for cleaning. Our boys howled loudest which only prolonged their efforts. They never seemed to catch on to that fact. Our daughter was no nonsense: she got in there, loaded things up, hit the button and got out.

Growing up it always was a given that when the family came together for a holiday or some other celebration, a washing/drying contingent gravitated to the kitchen after the table was cleared. It was usually the women folk. They went about their business, chattering away, gossiping and laughing. Any time a male member of the family entered the area, all went quiet until he left.

Well, not that I would want to again each evening wash and dry dishes manually it was a sort of pleasant diversion to recently once again take in hand the dish towel. But as it was so many years ago, it was nice to once again use the dishwasher after we went to the store to resupply our soap stock. Through the years we've purchased I don't know how many dishwashers. None really have made an impression on me like that first one. I guess it's true what they say, you always remember your first.



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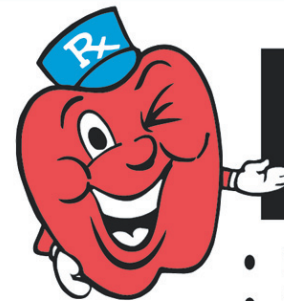
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Three Kings Day honors the men who visited Christ

Christmas celebrants realize that the holiday season does not end on December 26 or even January 2. For many people, Christmas and New Year's Eve are merely a prelude to the real celebration to come on Three Kings Day.

Three Kings Day, or Día de los Tres Reyes, is celebrated on January 6 to honor the wise men who visited and brought gifts to Jesus Christ. Also known as the Epiphany, the holiday marks the end of the Christmas season for many practicing Christians.

Very little is known about the kings, or magi. These kings, who are only mentioned once in the Gospel of Matthew, are never named. The story says they hail from the "east" and are guided to the manger by a mysterious

light in the sky. They begin a journey to bring gold, frankincense and myrrh to the newborn king. Unbeknownst to many, the popular song "The 12 Days of Christmas" actually marks the 12 days following Christmas, ending on the Feast of the Epiphany, and not the 12 days preceding Christmas Day.

Many traditions are associated with the Epiphany. Celebrants in Mexico serve Rosca de Reyes, an oval-shaped cake that symbolizes a crown. The cake has a small doll inside that represents baby Jesus and the hiding of Jesus from King Herod's troops. Herod ordered his soldiers to seek out and murder all male infants born in Bethlehem in retaliation of the prophecy that a messiah would come and become the new King of Jerusalem.

Roscas can be made with dried and candied fruits to symbolize the jewels that adorn real crowns. Whoever receives the plastic doll in his or her slice of cake is expected to throw a party on Día de la Candelaria (Candlemas Day), which occurs each year on February 2.

Unlike in the United States, where gifts are typically exchanged on Christmas Day, much of the Latin community exchange gifts on the eve of January 6. Puerto Rican children have been known to gather grass or straw in shoeboxes for the kings' horses or camels. Some families display carvings and artwork of the three magi atop camels.

Many celebrants participate in Three Kings Day parades and festivals. Family gatherings and parties that would rival other special holidays are common as well. A special meal consisting of corn tamales and hot choco-

late may be served, while others may enjoy black beans, picadillo and yucca.

Who were the kings?

While the Bible does not indicate how many kings visited Jesus on the Epiphany, based on the number of gifts offered, historians believe there were three. Historians and theologians believe these kings were Babylonians, Persians or Jews from Yemen. In the Western Christian church, the kings go by the names of Melchior (a Persian scholar), Caspar (an Indian scholar) and Balthazar (an Arabian scholar). The kings also were said to have distinct physical characteristics. Caspar, who brought the gift of gold, was the oldest and sported a long, white beard. Middle-aged Melchior brought the gift of frankincense, while



Balthazar, who brought myrrh, is believed to have been a dark-skinned young man around the age of 20.

Wor-Wic offers express registration

Wor-Wic Community College is offering "Smart Start Express Registration," two extended days of spring credit registration services on Monday,



January 12, and Tuesday, January 13, from 8 a.m. to 8 p.m., at the college campus on the corner of Route 50 and Walston Switch Road.

A full range of college experts will be available to help students explore career options, complete admission ap-

plications, apply for financial aid, register for classes, buy books, learn about child care opportunities and pay tuition. Students can also complete their diagnostic assessments, but they must allow at least three hours to do so.

Wor-Wic offers more than 60 program options via traditional classes on campus, as well as hybrid and interactive television classes, in a variety of session lengths.

Spring credit classes begin January 16.

For more information or a credit class schedule, visit the college website at www.worwic.edu or call the college at (410) 334-2800.

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*I Love to Cook!*by *Bev Wisch*

BRRRR! Winter has arrived and what could be better on a cold, maybe snowy day than a bowl of homemade soup. My Mom made these wonderful soups for our family and always used ham. However, now so many people are watching their salt intake or are only eating vegetarian meals. Both of these soups can be made without the ham and are delicious.

If you are a ham lover, this is a great way to use your leftover holiday ham. Pop some biscuits in the oven and enjoy.

**Split Pea Soup**

1 pound split green peas

2 quarts water
2 cups carrots, chopped
2 cups celery and tops, chopped
2 cups onions, chopped
½ cup fresh parsley, chopped
1 T. oregano leaves
1 tsp. salt
½ t. pepper
1 bay leaf
1 meaty smoked ham bone (optional)
croutons

In large pot combine all ingredients except croutons. Heat to boiling, stirring frequently. Reduce heat and simmer, covered for about 1-½ hours until peas have cooked down to a thick soup. Stir occasionally to prevent sticking. Remove ham bone from soup. Cut up meat from bone and return to soup. Dis-

card bone and fat. Reheat soup gently, covered. Taste for seasoning, adding freshly ground pepper. Add croutons when serving.

Bean Soup

1 pound navy beans (Great Northern Beans)
2 quarts water
2 onions, chopped
3 stalks celery, chopped
parsley
salt and pepper
1 cubed potato
cut-up leftover ham (optional)

Soak beans overnight in large pot. Another way to give the beans a quick soak is to bring them to a rapid boil. Turn off the heat and let sit for about an hour.

When ready to prepare soup, rinse beans and add fresh water. Add onions, celery, parsley, potato, salt and pepper. Cook slowly until soup thickens. When reheating if soup is too thick, just add some water.

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PRMC to hold weight, diabetes sessions

The Diabetes Education Program at Peninsula Regional Medical Center (PRMC) is offering a Weight Management/Pre-Diabetes Program class session on three consecutive Tuesdays on January 20, 27 and February 3, 2015, from 6:30 to 8:00 p.m. in the Avery W. Hall Educational Center on the Peninsula Regional campus. The program has been designed to provide participants information on developing healthy eating habits and leading a more active lifestyle. The program is taught by registered dietitians and registered nurses of the PRMC Diabetes Education Program. The fee is \$50.

For more information concerning this class session or if you have questions about diabetes, please call the Diabetes Education Program at Peninsula Regional at 410-543-7061.



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Money Matters ...

How do couples merge their finances?

Getting married means accepting change and combining two lives into one. After tying the knot, certain decisions and discussions are easier than others. Conversations about money may be one of the hardest topics for newly married couples to navigate.

Couples are heading to the altar later than they did in generations past. In the United States, the average age of a first marriage is now 27 for women and 29 for men. That means couples are bringing several years of life experiences to their marriage and individuals are possibly leaving behind entirely autonomous lives. Many people have had a few years in the workforce and may have accumulated savings or, conversely, debt. Upon getting married, couples may have some questions as to how to handle financial issues, particularly if one person is contributing more to the household account than the other.

There's no one-size-fits-all scenario that works for all couples when it comes to money management. Similarly, what worked for parents or grandparents may not necessarily be the right fit for couples today.

It may take some time and trial and error for newlyweds or cohabitating couples to find a system that appeals to them. The following are a few ways for couples to approach their finances.

Separate but equal

Some couples opt to continue on just as they had before they got married. That means maintaining separate banking accounts and pooling resources toward bills and other expenses. As long as the bills are getting paid, then maintaining separate accounts can work for some, particularly those who do not want to account for every purchase and want to maintain some financial freedom. This scenario can become problematic when couples are saving toward a larger goal, such as a vacation, home or car. Each person may have different ideas on how to save and contribute toward the goal.

Mine, yours and ours

If you decide to pool your resources, there are still a handful of ways to can go about it. One way is to pool all of your assets and pay for everything out of a

joint account. Another option is to maintain separate accounts but create a joint account for those larger, shared expenses. For example, you may open a house account, out of which your housing and childcare expenses are paid, but maintain separate individual accounts for personal expenses.

This situation may work but only if the ground rules are established right away. Decisions on how much money to put into the shared account can be stressful. Does each person contribute equally or are contributions contingent on salary? Which purchases will be shared jointly, and which ones will individuals take care of on their own? Lots of questions arise, and it may not make money management any easier.

Combined accounts

Combined accounts used to be the norm for married couples. The "what's mine is yours" approach may not be so easy to adopt, especially when couples spent so much time independently before the marriage. Couples who pool their resources should learn to accept each other's spending habits.

According to past census data, 32 percent of wives in 1960 were in the labor force so combined accounts were common and very often managed by husbands. But today the majority of homes are two-income households, so making all purchases out of a single joint account may not make as much sense as it did in decades past.

Decisions about money turn up as relationships take new turns. Newlyweds and established couples may need to modify their spending and saving habits as their relationships change.



Ocean Pines Chamber of Commerce

The Local's Chamber!

Since 1975 our mission has always been the same:

- to strengthen our local economic development by promoting our local businesses.
- to be an important resource for the local residential communities *We are the local's chamber!*

NETWORKING

- The Ocean Pines Chamber holds dozens of business to business networking events; Monthly Business After Hours, Breakfast Networking, Annual Business Expo, Learning Luncheons & more!

PROMOTION The Ocean Pines Chamber:

- publishes a yearly Business Directory listing of all the area businesses.
- has an interactive website for residents and visitors to search for local businesses.
- has an interactive website for residents and visitors to search for local businesses including direct links to all of our members websites!

Whether it's **BUSINESS TO BUSINESS** or **BUSINESS TO COMMUNITY** exposure you need, The Ocean Pines Chamber of Commerce can promote your business directly to your target audience! Give us a call today! 410-641-5306



COME JOIN US!

Local business owners & prospective members are invited to join us:

Nov 13 - Business After Hours
at Plaza Tapatia 5-7pm

Nov 20 - Business Networking
Breakfast at Maho's Kitchen 8:30am

Dec 11 - Business After Hours
at the Ocean Pines Yacht Club 5-7pm

www.OceanPinesChamber.org

410-641-5306

Simple ways to maintain your mental acuity

Many people know that a combination of a healthy diet and routine exercise is the best way to maintain their physical health. But what about mental well-being? Memory lapses are often assumed to be an accepted side effect of aging, but such an assumption is incorrect, as there are many steps men and women can take to maintain their mental acuity well into their golden years.

Find time for cardiovascular exercise. Cardiovascular exercise can help men and women maintain healthy weights and reduce their risk for potentially deadly ailments like diabetes and heart disease. But cardiovascular exercise also can boost brain power. Cardiovascular exercise pumps oxygen-rich blood to the brain, and that

blood contains glucose that can fuel brain cells. Cardiovascular exercise also strengthens blood vessels, which can help prevent potentially devastating diseases, such as stroke, that can have a lasting and negative impact on cognitive function.

Find time for friends and family. Many people need no reason to socialize, but those that do can now cite boosting brain function as a great reason to get together with family and friends. Routine socialization can keep a brain sharp by reducing its levels of cortisol, a potentially destructive hormone brought on by stress. Researchers also believe that routine interaction with other people stimulates structures in the brain's frontal lobe that are likely responsible for

planning, decision making and response control.

Squeeze in a nap every so often. Naps can have a reenergizing effect on men and women, but a study from German researchers also found that naps also can improve memory. In the study, researchers divided participants into three groups: people who would stay awake for 60 minutes; people who would sleep for six minutes; and people who would sleep for 30 to 45 minutes. After the hour was up, participants were given a word recall test, and those who slept performed better on the test than those who hadn't. But the development that was perhaps most interesting was that those

who slept for just six minutes performed just as well on the test as those who slept for far longer, leading researchers to suggest that men and women need not take long naps to improve their memories.

Include fish in your diet. A study from researchers at Chicago's Rush University Medical Center found that people who eat fish once per week have a 60 percent lower risk of developing Alzheimer's disease than those who do not include fish in their weekly diets. Researchers credit this lower risk to DHA, an omega-3 fatty acid that is found in both the brain and in fish such as salmon and tuna.

AGH welcomes new physician

Atlantic General Hospital and Health System is pleased to announce that Roopa Gupta, MD, has joined Atlantic General Health System to provide medical oncology and hematology services along with Dr. Rabindra Paul at their practice located in Berlin. She will



Roopa Gupta, MD

practice at Atlantic General Medical Oncology and oversee cancer and hematology care at the Outpatient Infusion Center at Atlantic General Hospital.

Dr. Gupta's experience includes a geriatric fellowship at Harvard Medical School Division on Aging and a hematology/oncology fellowship at the National Cancer Institute at NIH, where she conducted research on lung and other rare cancers. Gupta obtained her medical degree at

Boston University School of Medicine; she is board certified in internal medicine, hematology and oncology. She is well respected by her past patients, receiving high praise in online healthcare ranking services.

Dr. Gupta is now accepting new patients in the Atlantic General Medical Oncology office located within the James G. Barrett Medical Office Building at the entrance of Healthway Drive in Berlin. To make an appointment, please call 410-629-6888.

Engagement & Wedding Announcements



Sochowski, Rhode Engagement

LCDR and Mrs Jerome Sochowski USN (RET) of Lexington Park, MD, announce the engagement of their daughter, Meghan Marie Sochowski, to Robert John Rhode, son of Mr. and Mrs. Robert C. Rhode of Berlin, MD.

The bride to be is a graduate of St. Mary Ryan High School and earned a Bachelor of Science degree from Salisbury State University. She is employed as a park ranger at Assateague State Park, MD.

The groom graduated from Stephen Decatur Senior High School after which he served in the Air Force. He is currently employed as a 911 dispatcher for Worcester County.

The couple will be wed on April 25, 2015 in Berlin. The couple will reside in Berlin, MD following a honeymoon in Ireland.

**The LORD will surely save me
So we will play my songs on
stringed instruments** Isaiah 38.20



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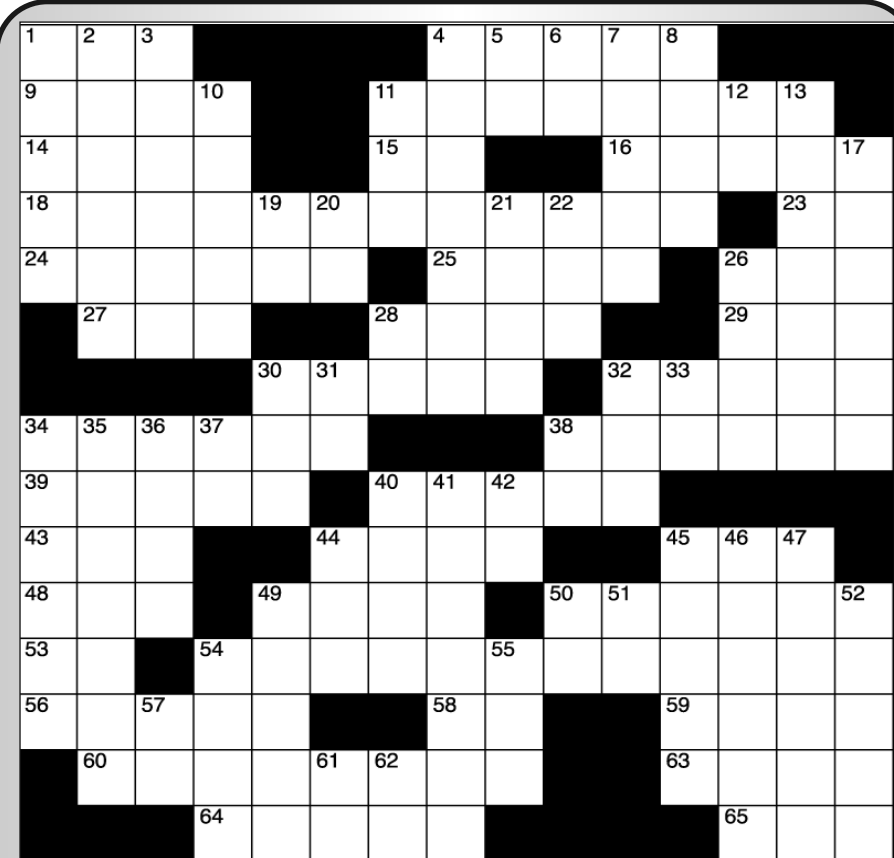


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ACROSS

- 1. Mandela's party
- 4. Gives up territory
- 9. Yellow edible Indian fruit
- 11. Storefront coverings
- 14. King of Huns
- 15. Atomic #18
- 16. Jive talk for ignored
- 18. D. Tartt's third novel
- 23. Three-toed sloth
- 24. Gained through effort
- 25. Macaw's genus
- 26. Helps little firms
- 27. A large group of pheasants
- 28. Baby bed
- 29. English dictionary (abbr.)
- 30. Yellow-fever mosquitos
- 32. Liquify
- 34. Add a supplement
- 38. Insistence on traditional correctness
- 39. Milk, butter & cheese
- 40. = to 10 amperes
- 43. Mined mineral
- 44. Greek god of war

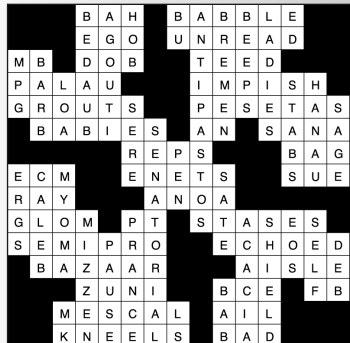
- 45. Don't know when yet
- 48. Fellow
- 49. Detailed criteria for a piece of work
- 50. Special Spanish dish
- 53. Atomic #46
- 54. CBS This Morning hostess
- 56. Rubber tree genus
- 58. Pa's partner
- 59. A tiny bubble in glass
- 60. Lost light
- 63. Surface boundary
- 64. Islands
- 65. = to 1/100 yen

DOWN

- 1. Subside in intensity
- 2. ___ Hale, Am. revolutionary
- 3. Leafstalk herbaceous plant
- 4. Price of a ride
- 5. 1/2 an em
- 6. Execute or perform
- 7. Narrative poems
- 8. Breathe deeply and heavily
- 10. 1/40 inch button measure
- 11. Morally repre-

- hensible person
- 12. For instance
- 13. Members of U.S. Navy
- 17. Crown
- 19. Old English
- 20. Libyan dinar
- 21. Goddess of the rainbow
- 22. Catch
- 26. Fern spore mass clusters
- 28. Music disc
- 30. All without specification
- 31. - ___, denotes past
- 32. A young canine
- 33. Biblical Sumerian city
- 34. ___ Hitler
- 35. Marched in a procession
- 36. Patchy in color
- 37. Trauma center
- 38. Time after mid-

- day
- 40. The expanse of a surface
- 41. Develops into
- 42. Equally
- 44. 4th month (abbr.)
- 45. Nervous & taut
- 46. Emits blood
- 47. Assert without proof
- 49. Saturates in liquid
- 50. No. Italian river
- 51. Article
- 52. Mayflower cooper John
- 54. Filippo ___, Saint
- 55. Begetter
- 57. Old Dominion state
- 61. Raised railroad track
- 62. Point midway between N and E



Answers for Dec 31

Eyes on the Skies

Black Holes

By Douglas Hemmick, Ph.D.

January is here and a nice way to start the year might be to enjoy the winter's impressive stars. The planet Venus and the brilliant star Sirius are beginning to draw attention, and the best known constellation, Orion the Hunter, is entering the stage.

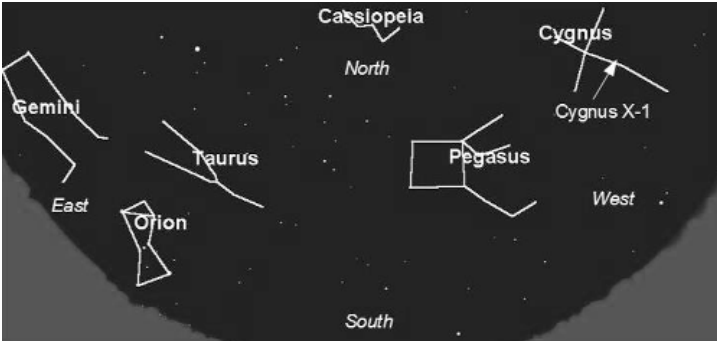
For the year 2015, the column will feature discussions and explanations of modern concepts in astronomy. While some astronomical principles may be old and familiar, others could be a little challenging. One of the unfamiliar concepts for consideration will be dark matter - that strange and somewhat mysterious substance astronomers believe permeates the universe. Another discovery for review will be the accelerating universe - the view that the universe is expanding at an ever-increasing speed. In this column, ideas that might be a little perplexing will be brought within reach, giving readers a better grasp of humanity's home, the cosmos.

This month's topic is black holes. While the first conception of the idea came in the 1930s these extreme celestial objects remained mainly hypothetical for several decades. It was not until the early 1970s that the first black hole was found as the x-ray observations revealed Cygnus X-1.

Science hobbyists are often aware of the strange properties of black holes. The so-called "event horizon," is like a point-of-no-return, bringing to mind the edge of a bottomless pit. Anything crossing this event horizon is doomed to fall into the black hole itself. Even particles of light, or photons cannot escape the immense gravity. However, the black hole's tremendous gravitational influence does not extend far out into space and adjacent planets or partner stars will remain locked in their regular orbits.

The story of black holes includes

insights of several physicists, including Albert Einstein, Subrahmanyan Chandrasekhar, Fritz Zwicky and Robert Oppenheimer. In 1931, the young physicist Chandrasekhar ("Chandra" for short) applied Einstein's groundbreaking new general theory of relativity to the properties of certain unusual stars. Chandra calculated that some of these white dwarf stars would undergo a strange sort of catastrophic, runaway collapse, like a



condemned building which not only falls down but continues to squeeze itself to a smaller and smaller size. According to Chandra's theory, some white dwarves will essentially crush themselves to a miniscule size, squeezing their entire mass into a so-called singularity a mathematical point. For such a point of singularity the gravity would in principle be infinitely strong.

As atomic physics developed further insights, it was realized that other celestial bodies could experience such runaway collapse. The neutron star is another example of a collapsed object and was first proposed by Walter Baade and Fritz Zwicky, in the mid-1930s. In 1939 Oppenheimer and Snyder, showed that neutron stars may also undergo a runaway collapse process similar to what Chandra described for the white dwarf stars. The end result of the Oppenheimer-Snyder process would also be a black hole.

Confirmation of Chandra's 1931 calculations finally came in the 1970s. Observations by both ground-based and Earth-orbiting observatories were focused on a binary star in the constellation Cygnus the Swan. One compo-

please see **eyes** on page 11

How to create a healthy, safe environment for pet birds

Although birds may not be as popular as other companion animals, avian-pets still make wonderful additions to many families. Pet birds can run the

ingly innocent, such as a source of open water, also can be dangerous. Birds easily can drown in water bowls, buckets or open toilets. In addition, any hot surface can be threatening to active birds, as fireplaces, boiling water, hot light bulbs, radiators, and candles can cause serious burns.

water solution can keep bacteria from taking root and prevent odor in the cage.

Controlled light

Beyond providing food, shelter, exercise, and water, bird owners also should consider the physical and psychological benefits of giving caged birds access to full-spectrum lighting. Wild birds are accustomed to many hours of sunlight, and indoor birds may not be privy to such conditions.

According to Everything Birds, bird owners should provide a full-spectrum of light, including UVA and UVB light, to caged birds for 15 to 40 minutes per day, up to three days a week. Exposure to UVA is important for the bird's vision, while UVB rays aid in the production of vitamin D. Too much UV exposure can be harmful, so exercise caution. Adjusting exposure to light can help birds develop healthy sleep-wake cycles that mimic their behaviors in nature. When the weather is warm, bird cages can be rolled outdoors or birds with properly clipped wings can be given outdoor exercise.

Temperature

Birds easily get cold and cannot sufficiently warm themselves, so keep bird cages located in a room with a stable temperature and away from drafts. Do not locate cages close to windows or in the bathroom where temperatures can fluctuate.

Kitchen

When heated, nonstick pans may

produce fumes that can be toxic to birds. Coffee pots and toasters also can give off fumes, especially when they are new, so keep birds away from these appliances. Birds also have a much lower tolerance to the toxins in cigarette smoke, so avoid smoking near a bird after a meal.

Pet birds are seemingly an easy pet to have, and one that requires much less work than a dog or cat. However, birds have unique needs, and they require specialized care not everyone is capable of providing.

Creative fundraising ideas

Let the Art League of Ocean City make fundraising fun. Enjoy a stress-free art experience and unleash your inner artist all while raising money for your charity or organization. Schedule your fundraiser at the Ocean City Center for the Arts for a memorable night of painting (Brushes and Bubbly) or pottery (Sip and Ceramics). An artist will guide you step-by-step as you create a masterpiece— no experience necessary! Bring your own snacks and refreshments and the Art League will supply the rest. Make up to \$500 for your charity and support the arts in the Ocean City area!

Charity or organization must be a certified nonprofit. To schedule your fundraiser at the OC Center for the Arts, contact the Art League at 410-524-9433.



gamut from larger parrots to small lovebirds and finches.

Birds may be more compact pets, suitable for smaller living spaces like apartments, but they're not self-sufficient. Birds may need less daily attention than cats or dogs, but birds have specific needs to be met to keep them healthy and happy.

Household dangers

Captive birds that will be allowed out of their cages from time to time are susceptible to potential dangers around the house. Numerous things can be dangerous to birds. Their small stature makes birds especially vulnerable to household cleaners, even small amounts of which can result in illness. Avoid the use of aerosol sprays or other chemicals around the bird.

Other pets can also be potentially harmful to birds, who cannot defend themselves against cats, dogs and even ferrets.

Something seem-

Birds that are allowed free run of the house should be carefully monitored, and every effort should be made to remove potential hazards from the home. Keep doors closed so that the bird cannot escape to another room where windows may be open or safety measures to protect the bird were not taken.

Cages

The cage will be the bird's primary home and the place he or she will spend the most amount of time. Provide the bird with the largest cage your home can accommodate. Pet professionals recommend stainless steel and powder-coated cages for their safety. Avoid galvanized wire cages that can be coated with zinc and make the bird sick.

Outfit the cage with natural branches or perches of varying diameter to prevent painful worn spots from forming on the bird's feet. Keep the cage as clean as possible, removing papers daily and rinsing the bottom of the cage with soap as necessary. A weekly disinfecting with a mild bleach-and-



Tide and Sun Chart				
* tide is for Ocean City Fishing Pier. Add two hours for Isle of Wight tide				
DATE	HIGH TIDE	LOW TIDE	SUNRISE	SUNSET
Thur., January 8	9:22 a.m. 9:39 p.m.	3:01 a.m. 3:43 p.m.	7:17 a.m.	4:57 p.m.
Fri., January 9	10:01 a.m. 10:21 p.m.	3:43 a.m. 4:22 p.m.	7:17 a.m.	4:58 p.m.
Sat., January 10	10:42 a.m. 11:05 p.m.	4:27 a.m. 5:03 p.m.	7:17 a.m.	4:59 p.m.
Sun., January 11	11:23 a.m. 11:52 p.m.	5:14 a.m. 5:46 p.m.	7:17 a.m.	5:00 p.m.
Mon., January 12	12:09 p.m.	6:05 a.m. 6:30 p.m.	7:17 a.m.	5:01 p.m.
Tues., January 13	12:43 a.m. 12:59 p.m.	6:58 a.m. 7:18 p.m.	7:17 a.m.	5:02 p.m.
Wed., January 14	1:39 a.m. 1:54 p.m.	7:55 a.m. 8:08 p.m.	7:16 a.m.	5:03 p.m.

eyes
from page 10

nent of this binary is not a visible, luminous star but was detected by its x-rays emissions. This first black hole discovery was designated Cygnus X-1. The other member of the pair is a brilliant blue giant star. The x-ray data from Cygnus X-1 demonstrates that there is a vortex of gaseous material falling into the object which is just what is expected of a black hole.

The constellation Cygnus the Swan can still be seen in the early part of the evening hovering over the west-northwest horizon. While Cygnus X-1 can be detected only by professionals with x ray telescopes, it is interesting to note the location.

The brilliant planet Venus should be visible at between 5 and 5:30 p.m., hovering over the western horizon. This month the planets Mercury and Venus will appear less than one degree apart for several days, from January 8 through 12. Mercury will be seen slightly closer to the horizon and just to the right of Venus. Stargazers are cautioned that Mercury is a rather faint planet and may not be easy to observe, especially being so near to the horizon.

After about 8:30 p.m. folks can enjoy the full winter spectacle, including Orion the Hunter, Taurus the Bull and Sirius, the brightest star in the sky.. Sirius lies to the southeast of Orion. To the northeast of Orion one may spot Gemini the Twins.

January is also graced by the second brightest of the planets, Jupiter, appearing in the sky over the eastern horizon after about 9:30 p.m.

CLASSIFIEDS



Display Ads: \$15 per column inch **Deadline:** 5 p.m. Friday *Prepayment required.* *Cash or check accepted*
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ANNOUNCEMENTS

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Taylor Bank announces promotions

Raymond M. Thompson, president and CEO of Calvin B. Taylor Banking Company in Berlin, Maryland has announced the following promotions:

Jamie Hill has been promoted to Branch Manager of the bank's Snow Hill office. Ms. Hill joined Taylor Bank in September of 2011 with 14 years of banking experience. Prior to joining Taylor Bank, Ms. Hill had been employed as a Branch Operations Manager for Shore Bank and Mercantile Peninsula Bank in Pocomoke. Ms. Hill resides in Greenbackville, Virginia.

Allison Lankford has been promoted to the Operations Supervisor of the bank's Ocean Pines office. Ms. Lankford joined Taylor Bank in March 2010. Prior to joining Taylor Bank, Ms. Lankford had been employed at Wacopse Federal Credit Union in Pennsylvania. Ms. Lankford resides in Salisbury, Maryland.

Ross Bergey has been selected to enter the Bank's Management Trainee program and will initially be located at the bank's Main Office in Berlin. Mr. Bergey joined Taylor Bank in January 2014. Prior to joining Taylor Bank, Mr. Bergey was employed at Bergey and Company, P.A., a local accounting firm. Mr. Bergey attended University of Maryland College Park and later, Stevenson University, where he earned a Bachelor of Science degree in Accounting. Mr. Bergey brings to Taylor Bank a background in accounting, and broad knowledge of local business in the Berlin and Ocean City areas. He resides in Berlin, Maryland.

Calvin B. Taylor Banking Company, founded in 1890 in Berlin, offers a wide range of loan, deposit, and ancillary banking services through 10 offices located in Worcester County and lower Sussex County, DE.

Blood and platelet donors urgently needed

Blood Bank of Delmarva urgently needs blood donors. If you can donate, please schedule an appointment or walk in to one of its five donor centers this week, the first full week of National Blood Donor Month.

"Because of the holiday, a flu epidemic this winter and unusually high blood usage these past few weeks, current blood inventories are not adequate. Our greatest need is for O Negative, the universal blood type," said Michael Waite, Director of Marketing and Community Relations for Blood Bank of Delmarva, "but we really need donors of all blood types to call us or walk in to one of our centers this week. Platelet donors are also urged to schedule an appointment as soon as possible. Platelets have a shelf life of just five days, so it is imperative that we maintain an adequate supply," said Waite.

Appointments will be added to accommodate anyone who is able to donate. Blood Bank of Delmarva has convenient hours. The Salisbury office is located at 1309 Mt. Hermon Road. It is open Monday through Wednesday 11:30 a.m. to 6 p.m.; Thursdays 8:30 a.m. to 3 p.m. and alternating Fridays and Saturdays, 7:30 a.m. to 2 p.m.

Appointments are encouraged, but walk-ins are always welcome. To schedule an appointment visit www.DelmarvaBlood.org or call 1 888 8-BLOOD-8.

Blood Bank of Delmarva is a non-profit, community service program that provides blood and blood products for hospitals in the Delmarva region. More than 350 blood donors are needed every day to meet the needs of patients at those hospitals and ensure that more than 20,000 patients receive the blood products they need annually.



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Community Calendar

When submitting items for the calendar please include the event name, date, where held, time and a little about the event. Items being considered for the calendar need to be in by noon on Friday. E-mail to thecourier@delmarvacourier.com

Mondays

Ocean Pines Poker Club

Poker players wanted in Ocean Pines area for Monday evenings. Call 410-208-1928

Open every Monday through October: **Historic St. Martin's Church Museum.** 1-4 pm. 11413 Worcester Highway, Showell, MD. For more information, call 410-251-2849

Sweet Adelines

The Delmarva Sweet Adeline Chorus meets from 7 to 9 p.m. in the Ocean Pines Community Center. Call 410-641-6876.

Mon. & Tues.

Sanctioned Duplicate Bridge

Open bridge games Monday at 12 p.m., Tuesday at 10 a.m. at OP Community Center. Call Mary Stover 410-726-1795

Mon., Wed. & Sat.

Church Thrift Shop

OC Baptist Church's Thrift Shop by Seaside Christian Academy behind White Marlin Mall open 10 a.m.-2 p.m. Mon. & Wed., 9 a.m. to 3 p.m. Sat. Call 410-251-6971.

Tuesdays

Families Anonymous

From 7 p.m. to 8:30 p.m. at room 37 in the the Community Church at Ocean Pines on Rte. 589. For more information call Carol at 410-208-4515.

Take off Pounds Sensibly Meeting. Berlin group No. 331, Worcester County Health Center 9730 Healthway Dr., Berlin, 5:30-7:00 p.m. TOPS is a support and educational group promoting weight loss and healthy lifestyle. It meets weekly on Tuesdays. Info: jean-duck47@gmail.com

Tuesdays and Thursdays

Poker players wanted for Gentlemen's Poker in North Gate area Ocean Pines. Game played

every Tuesday & Thursday evening 5:45 p.m. to 11:45 p.m. on Pinehurst Rd. Ocean Pines. Call 410-208-0063 for more information.

Wednesdays

Kiwanis Club Meeting

Weekly meetings at 8 a.m. on Wednesdays in the Ocean Pines Community Center. Doors open 7 a.m. October through April.

Elks Bingo

Ocean City Elks in Ocean City (behind Fenwick Inn) open at 5:30 p.m. Early birds at 6:30 and bingo at 7 p.m. Call 410-250-2645.

Delmarva Hand Dancing

Dancing at The Fenwick Inn in Ocean City from 5:30 to 9 p.m. Contact 302-934-7951 or info@delmarvahanddancing.com

Rotary Club

Ocean City/Berlin Rotary Club meetings are held at 5:45 p.m. at the Captains Table in Ocean City. Contact Stan.Kahn@carouselhotel.com.

Square Dancing

The Pinesteppers have introduction to square dancing at the OP Community Center at 7 p.m. Call Bruce Barrett at 410-208-6777.

AL-Anon/OP-West OC-Berlin

Wednesday Night Bayside Beginnings Al-Anon family meetings are held at the Ocean Pines Community Center at 7:30 p.m.

Wed., Thurs. & Fri.

Church Thrift Shop

Stevenson United Methodist Church in Berlin is open Wed. - Fri. 10 a.m. - 2 p.m. Sale Fridays. Call 410-641-1137.

Wed., Thurs., Fri. & Sat.

Church Thrift Shop

The Shepherd's Nook at Community Church at Ocean Pines is

open 9 a.m. to 1 p.m. Call 410-641-5433.

Diakonia Thrift Shop

'Used to be Mine' offers clothing, furniture, household items and more. Proceeds benefit Diakonia shelter and pantry. Located at Rte. 611 and Sunset Ave. Open 10 - 4. Call 410-213-0243.

Thursdays

Story Time

Stories, music and crafts at 10:30 a.m. for children ages 3-5 at Ocean Pines library. Call 410-208-4014.

Beach Singles

Beach Singles 45 for Happy Hour at Harpoon Hanna's at 4 p.m. Call Arlene at 302-436-9577, Kate at 410-524-0649 or Dianne at 302-541-4642.

Legion Bingo

American Legion in Ocean City opens doors at 5:30 p.m., games begin at 7. For information call 410-289-3166.

Gamblers Anonymous

Group meets at 8 p.m. at the Atlantic Club, 11827 Ocean Gateway, West Ocean City. Call 888-424-3577 for help.

Fridays

Knights of Columbus Bingo

Bingo will be held behind St. Luke's Church, 100th St. in Ocean City. Doors open at 5 p.m. and games begin at 6:30 p.m. Refreshments available. Call 410-524-7994.

Sundays

Sunday Night Serenity **Al-Anon Family Group** at The Woodlands/Independent Living Apt. Bldg. 1135 Ocean Parkway-Ocean Pines, Md. 21811

Third Sunday

Sharing Sunday

Bring non-perishable groceries and paper goods to the Ocean Pines southside fire hall 1 -3 p.m. to benefit local food banks.

Third Monday

Democratic Women

The Democratic Women meet 9:30 a.m. for coffee followed by a meeting at 10 a.m. at the Ocean Pines Community Center. Guests and new members are welcome.

Third Tuesday

Widows & Widowers Social Club.

Group meets in Ocean Pines at 1 p.m. for luncheon meeting. Call 410-208-1398.

Third Wednesday

Survivors of Suicide Meeting

Starts at 6 p.m. at the Worcester County Health Department. 9730 Healthway Drive, Berlin. Open to anyone who has lost a friend or loved one to suicide. Quiet listening, caring people, no judgment. For more information, call 410-629-0164 or visit www.choosetoliveinmaryland.org.

Fourth Wednesday

Marine Corps League

First State Detachment Marine Corps League raises funds for a variety of charities and meets at 7 p.m. in VFW Post 8296, 66th St. Ocean City. Open to all fellow Marines and FMF Corpsmen. Visit www.firststatemarines.org.

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Caring for an elderly relative requires commitment

Decisions about providing care for an aging loved one are seldom easy. Various options exist in terms of elder care, including assisted living facilities and nursing homes. Seniors who are self-sufficient may be able to stay in a retirement community or active living building. In other instances, the best course of action is to have an elderly relative move in with family members.

According to Dr. Nancy Snyderman, who recently took on the role of caregiver to her own senior parents, 44 million American adults are caring for an older friend or family member. MetLife estimates that nearly 10 million adult children over age 50 now care for an aging parent. Care is defined as helping with feeding, bathing, dressing, and other personal care needs, going beyond driving a parent to appointments or helping them with financial matters.

Taking care of a senior requires a profound commitment and can completely disrupt a person's life, both at home and at work. Men and women faced with caring for an aging parent at home may want to employ several strategies to make that transition go as smoothly as possible.

Talk to the senior about your options. Making decisions together will be best for everyone involved. It can be challenging to discuss mortality and whether or not elderly parents or relatives can properly care for themselves. Broach the subject well in advance of making any plans so you will have some understanding of how the senior feels about the situation and what would make him or her most comfortable. Your parents may already have a plan in place.

Establish a caregiving budget. Caring for the elderly is expensive. MetLife says working Americans lose an estimated \$3 trillion in lifetime wages, with average losses of \$324,044 for women and \$283,716 for men, taking time to provide care. Before a senior can be welcomed into your home, you must first determine which financial changes

must be made to accommodate this person. Will a parent be contributing to a portion of the expenses or paying rent? Is it feasible for you to reduce hours at work to care for this individual? Once you have the numbers in black and white, you can better assess your situation.

Make physical modifications. Your home may not be equipped and safe for an elderly resident. You may need to add a private space for your parent or relative, and install night lights, secured railings, grab bars, ramps, a shower chair, and anti-slip surfaces. You may need to build an extension on the home or completely renovate what you have to make the space safe.

Aim for stability. Moving and changing routines can be especially stressful for seniors who are used to their own schedules and habits. Transfer furniture and mementos from their home into yours. Encourage seniors to maintain a social schedule and invite friends over. Try to help your loved one keep his or her doctors and, if possible, take them to shop where they have shopped in the past. These opportunities will make the transition to a new home easier.

Discuss finances. It's essential to understand your loved one's financial situation. Make lists of his or her assets and any insurance policies in his or her name. Understand which health procedures are covered and discuss ways to finance any procedures or medications that are not covered by your loved one's policy. Ask if your loved one wants you to manage his or her finances or when he or she may feel this is necessary. Professional help, such as an attorney, financial planner or a geriatric care manager, can make it easier to understand the legalities and subtleties of these arrangements.

Make time for yourself. Caring for the elderly can seem like a full-time job, and it's easy to forget yourself in the process. Make time for yourself so your own health is not sacrificed while you tend to your loved one.



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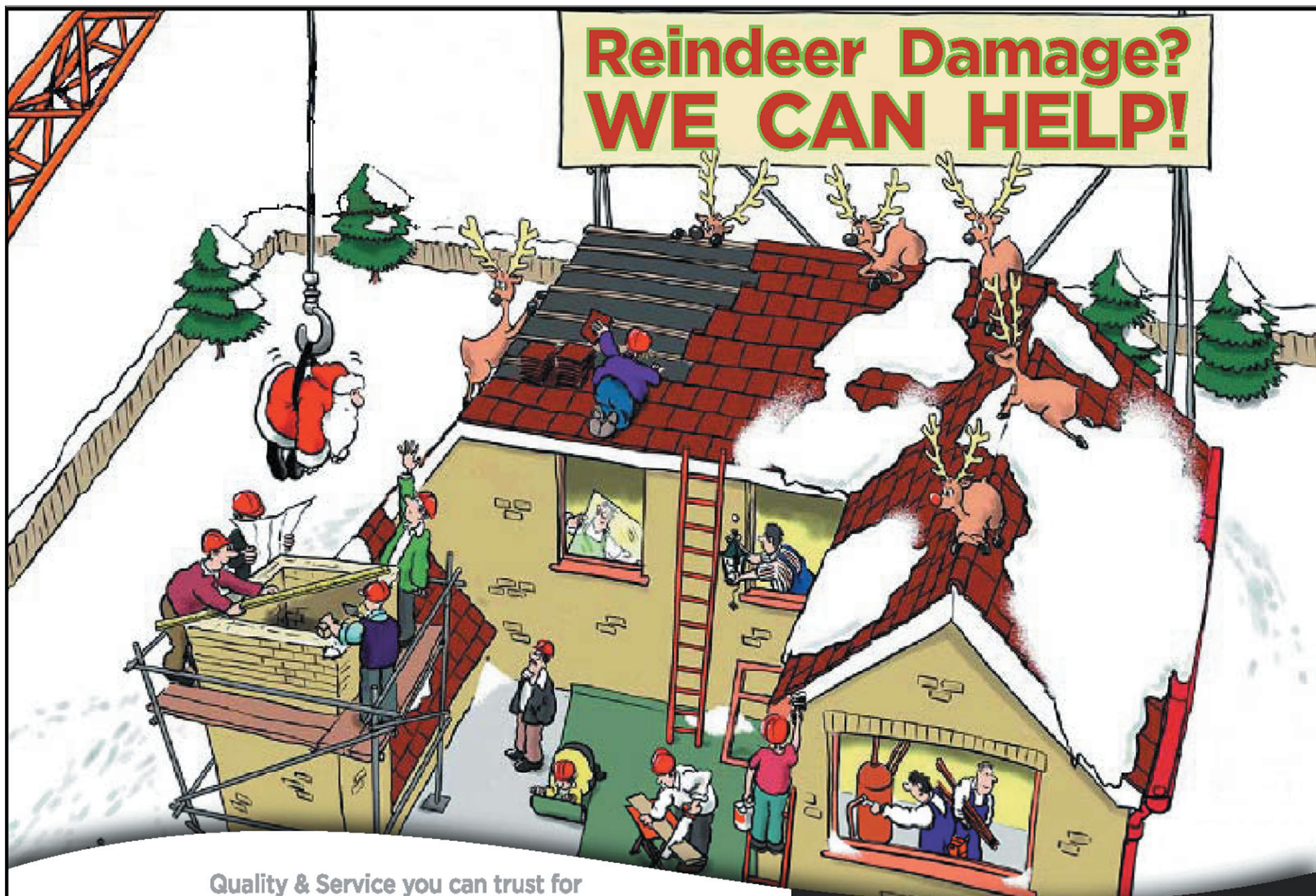
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