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Red Bird Times





Are You Prepared? Estate Planning for Parents of Children with Disabilities (Part 2 of 2)

Last month we talked about the importance of **Special Needs Planning**. As I mentioned before, and at the risk of repeating - If you have a child with a disability, the need to plan for the future is important and the time is certainly now not later! This month, in part 2 of this 2 part article we will go into further things you should think about when planning ahead. First and most importantly:

- **Meet With An Attorney Who Understands Special Needs Law:** Not only can an attorney draft the necessary documents for expressing how you want your property, finances, health care, and care of your children handled following your death and/or incapacity, but your attorney can also help you set up the right financial strategies, such as trusts, to ensure that your child with a disability can continue to maintain a quality life when you are gone. Make sure this attorney is familiar with Medicare, Medicaid, Social Security, and Supplemental Security Income (SSI) and the unique challenges that a disability brings to the estate planning process.

- **Plan For Your Own Disability Or Incapacity:** Determine how your finances and health care will be managed if you are no longer able to manage them. How your finances will need to be handled, depends upon your situation. Here are some options:

Informal Arrangements For Finances: You can ask a trusted friend, or relative, or hire someone on a part-time or one-time basis to help manage your money and property. You could rely on automatic banking, direct deposit, or naming someone as signatory on your bank accounts to allow him or her to sign checks, pay bills, and transfer money between accounts. It is preferred and recommended to name someone you trust as an Agent in your Power of Attorney in majority of cases instead of just adding someone's name to an existing bank account outright. If someone's name is simply added to an account, this can lead into complications later on. If you are the representative payee for your child's Social Security benefits you cannot formally name someone to fill this role should something happen to you, but you can include your preference in your letter of intent. You should think about potential representative payees for your child's Social Security benefits and approach those individuals to see if they are willing to assume that role if needed.

Power Of Attorney To Manage Finances. A Power of Attorney is a written document that appoints someone to handle financial matters in whatever way you spell out. For

instance, the person you appoint could pay your bills, manage your bank accounts, and make sure that you are getting your income. Make sure you get a durable power of attorney, that is, one that continues to be effective after you lose capacity. The person you name as your attorney-in-fact or agent should be someone you trust, as you are giving this person an immense amount of power over you and your finances. If your child is disabled but has capacity (i.e., the child can manage his or her own affairs), then at 18 the child should also execute a Power of Attorney to appoint an agent to help with financial decisions if needed.

Arrangements For Health Care. There are countless informal and creative ways you can have health care and living needs managed. Often friends, family, neighbors, and the community will help provide you with the things you need. To ensure that you have your basic needs met, however, you should consider meeting with an attorney regarding this or some of these more formal options available:

Health Care Power Of Attorney With Living Will. These two documents are often paired together, and are how you name someone to make decisions on your behalf about your care. By putting your health care wishes in writing, you give your family and loved ones a gift: They will know your health care preferences and to whom you choose to make decisions for you in case you are not able to. It is best to meet with the right attorney to discuss your specific situation. The agents you nominate to manage your health care for you is an important decision! It is crucial to communicate your personal wishes to your agents or potential agents in the event that you are not able to express your wishes directly.

DNR/DNI/DNH Or POLST Order: You may also choose to limit the scope of emergency medical care possible for example, through a "do not resuscitate/do not intubate/do not hospitalize" directive by you to your physician.

- **Your Child's Conservatorship Or Guardianship:** Review your child's conservatorship or guardianship. A conservatorship or guardianship is a court proceeding to designate a person to handle the financial or health care decisions for an incapacitated person. If your child has a guardianship or conservatorship, you should identify who should succeed you if you are no longer able to serve. Your state may have a procedure for you to designate your preference for who should replace you if needed. If you do not have a guardianship or conservatorship for your child but believe it may be needed after your death, you should discuss this with your attorney and get advice on the steps

to take to be sure your child will be protected. Your planning should include identifying possible guardians or conservators if needed for your child and making sure those individuals understand the steps they will need to take to have the court appoint them for that role.

• **Decisions And Arrangements Upon Death:**

Determine what arrangements should be made for you or your child at death, including wishes for organ or tissue donation or funeral planning.

• **Your Own Estate Plan And Child's Special**

Needs Trust: Have your attorney prepare a will or trust that specifies what will happen to your property at your death. This document directs what portion of your estate should go to your child. Because Medicaid and the Supplemental Security Income (SSI) program impose special rules about how much money a person with disabilities can have to remain eligible, your estate plan may most likely include a Special Needs Trusts (SNT). A SNT can ensure a quality life for the child without affecting your child's ability to continue to receive Medicaid and SSI, as long as the trust is properly drafted and administered properly. If you have specific goals or preferences for how your child should be cared for after your death, they can be specified in your will or living trust.

• **Reviewing And Updating Your Plan:**

Remember that planning for the future is an on-going process, not a one-time task. As circumstances change for you and your child, you will need to revisit your plan. Sometimes this will mean updating your documents on your own, but usually you will need an attorney to guide you. You should review and update your information every year.

Consulting with an attorney who is familiar with special needs trusts and disability benefits will help ensure that you have done everything possible to provide for your child with disabilities. These steps are not all easy, but they will bring you peace of mind knowing that you have planned in advance for the time when you may no longer be able to manage your own or your child's financial and health care matters. Life favors the prepared.

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 or send to me via snail-mail to this address:

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Member of the Council of Advanced Practitioners, National Academy of Elder Law Attorneys

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FIVE @ FIFTY FIVE
Five Essential Legal Documents You Need By Age 55

It's easy for families to put off estate planning and asset protection until "tomorrow." If we could predict the future, we would know exactly when incapacity or death would occur and plan for it. Unfortunately, we do not know what the future might hold and thus we must act now, not "tomorrow", to plan for the unexpected and the eventual.

This is why our law firm has joined the National 5@55 Campaign! The campaign seeks to educate the public and help you begin to put your plan in place. Contact The Estate & Elder Law Center at **855-503-5337** for more information on the 5 documents everyone needs!

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Granny knitted herself a sweater for those chilly nights coming soon. (SA)



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Does Medicare Cover Dental Care?

Dear Savvy Senior,

I will turn 65 in a few months and will be enrolling in Medicare, but I am concerned about Medicare's coverage of dental care. Does Medicare cover dental procedures? And if not, where can I get dental coverage?

Almost 65

Dear Almost,

Medicare's coverage of dental care is extremely limited. It will not cover routine dental care including check-ups, cleanings, or fillings, and it won't pay for dentures either.

Medicare will, however, cover some dental services if they are required to protect your general health, or if you need dental care in order for another health service that Medicare covers to be successful. For example, if you have cancer and need dental services that are necessary for radiation treatment, or if you need surgery to treat fractures of the jaw or face, Medicare will pay for these dental services.

Although Medicare's coverage of dental services is limited, there are other ways you can get coverage and care affordably. Here are several to check into.

Consider a Medicare Advantage plan:

While dental services are mostly excluded under original Medicare, some Medicare Advantage plans do provide coverage for routine dental care. If

you are considering joining a Medicare Advantage plan, find out what dental services, if any, it covers. Also, remember to make sure any Medicare Advantage plan you're considering covers the doctors and hospitals you prefer to use and the medications you take at a cost you can afford. See Medicare.gov/find-a-plan or call 800-633-4227 to research plans in your area.

Purchase dental insurance: If you have frequent gum problems and need extensive dental care, a dental insurance plan may be worth the costs versus paying for care yourself. Expect to pay monthly premiums of \$15 to \$40 or more for insurance. To find dental plans in your state, go to NADP.org and use the "find a dental plan" tool. Then review a specific plan's website.

Consider dental savings plans: While savings plans aren't as comprehensive as insurance, they're a good option for those who can't get covered. How this works is you pay an annual membership fee – around \$80 to \$200 a year – in exchange for 10 to 60 percent discounts on service and treatments from participating dentists. To find a savings plan, go to DentalPlans.com (or 888-632-5353) where you can search for plans and participating dentists, as well as get a breakdown of the discounts offered.

Check veterans' benefits: If you're a veteran enrolled in the VA health

care program or are a beneficiary of the Civilian Health and Medical Program (CHAMPVA), the VA offers a dental insurance program that gives you the option to buy dental insurance through Delta Dental and MetLife at a reduced cost. The VA also provides free dental care to vets who have dental problems resulting from service. To learn more about these options, visit VA.gov/dental or call 877-222-8387.

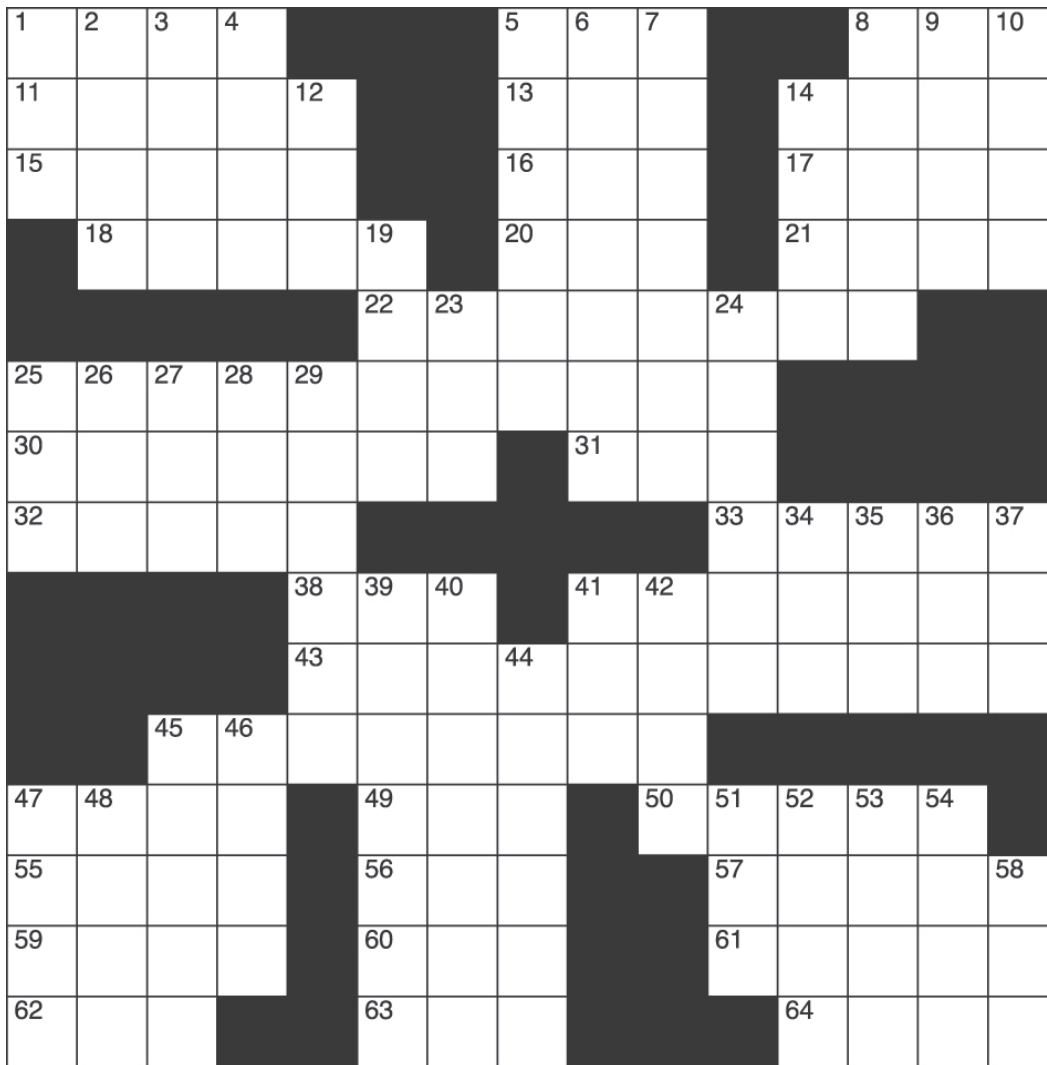
Shop around: FairHealthConsumer.org and HealthcareBlueBook.com lets you look up the cost of different dental procedures in your area, so you can comparison shop – or ask your regular dentist for a discount.

Try community health centers or dental schools: There are many health centers and clinics that provide low-cost dental care to those in need. And all university dental schools and college dental hygiene programs offer dental care and cleanings for less than half of what you would pay at a dentist's office. Students who are supervised by their professors provide the care. See ToothWisdom.org to search for a center, clinic or school near you.

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



CROSSWORD PUZZLE



CLUES ACROSS

1. Thick piece of something
5. Engine additive
8. Anticipated arrival time
11. French commune
13. Cigarette (slang)
14. Nobleman
15. Ghana capital
16. Adam's wife
17. Most popular student
18. Where you currently are
20. Increase motor speed
21. Queen of Sparta
22. North, South and Central
25. Churchgoer
30. Russian empress
31. Female daredevils organization
32. Relating to music
33. Female body part

38. Tyrion Lannister
41. Honored
43. Argentine footballer
45. Novices
47. Wings
49. Doctors' group
50. Packers' QB
55. Qatar capital
56. Unpleasant noise
57. Lovable elephant
59. Sleeping
60. Lute
61. Weight of a liter of hydrogen
62. Crimson
63. Returned material authorization (abbr.)
64. Employee plan

CLUES DOWN

1. Helps little firms
2. Type of curtain
3. Online stock exchange
4. Irish castle
5. Audio-system
6. Places to grab a drink
7. What's coming
8. Designed chairs
9. Stepped on
10. Genus of birds
12. Consume
14. Ancient Syrian city
19. Australian brewery
23. Not present
24. Necktie
25. What part of (abbr.)
26. Type of compound
27. Jogged quickly

28. Roth is one type
29. Mineral
34. Purpose
35. Financial term (abbr.)
36. Orange is the New Black character
37. Used to cut and shape wood
39. Bullfighter
40. Top of the line
41. Hill
42. Greek mountain
44. Angola's capital
45. Expressed pleasure
46. Fermented honey beverage
47. Month in the Jewish calendar
48. Frontal is one type
51. Basics
52. Uncommon
53. Broad kimono sashes
54. European defense organization
58. Box score term



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Ride With Dan

Ride with Dan USA is Navy Veteran Dan Hurd cycling across the USA for Suicide Awareness and Prevention. Dan's story, "I survived my 3rd suicide attempt April 2017, I was doing everything I was told to do, but deep down I still felt the same and was planning my next. By July of 2017, my good friend finally got me on a bicycle. He had tried for many years to get me and anyone to ride with him. By September he had inspired me to plan out a tour. It turned into something EPIC. For the first time, I felt happier than ever and planned to ride America's Lower 48 States. I got rid of everything, but the things I felt I truly needed. On March 5, 2018, I left my job and place of living. With just the money from my last paycheck I began something far greater than I ever thought. Now I am riding for Suicide Awareness and Prevention. Total trip is hoping to be 25,000 Miles over 3 Years' time. Currently over 7 Months, over 5,000 Miles and on State number 14. Bicycling saved/changed my life physically and mentally; the people I have encountered have truly blessed me in so many ways throughout my journey. I am out of my valley and climbing my mountains of life."



FACEBOOK POST FROM RIDE WITH DAN USA;

Ride with Dan USA
October 14 at 2:06 PM ·

Arrived in Danville Virginia yesterday. Spent the night outside their Station 2. Woke up this morning to a beautiful sunrise. Was invited to church by the oncoming crew. So I took up the offer and attended the Dan River Church with them. I was blessed by so many people there that when the Pastor said they need volunteers to help the community after the recent storm here that I felt that I could pay it forward. I will be staying in Danville for a few extra days to contribute to their needs as so many have provided for mine.

#ridewithdanusa #akaso #akaso-50pro #sunrise #bikepacking #church #danville #provide #help #morning #optoutside #support #community #beautiful #volunteer #danriver #flooding #love @ Danville, Virginia

Ride with Dan USA
October 17 at 7:07 PM

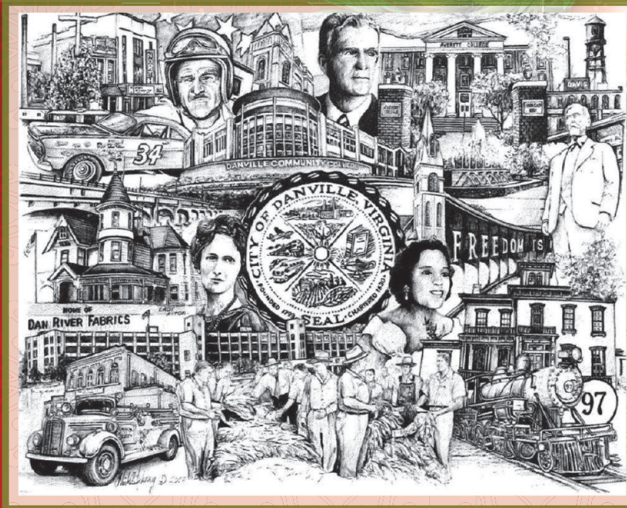
It was really great to get involved and help out the church and the community for a couple of days. Getting ready to depart Danville tomorrow and continue to make progress. Thank you to all those that have made it an amazing experience here.

#ridewithdanusa #akaso #akaso-50pro #cleanups #bikepacking #danville #danriverchurch #crew #volunteers #greattime #experience #movingon #stormrecovery #amazing #bethechange #helpout @ Danville, Virginia

A good friend of Dan's has setup a go fund me. 50-50. Half will go to his charity (T.W.L.O.H.A.) and half will help keep his journey going strong. This way you are giving to two great causes. Thanks again everyone for your support.

OMG, I'm rich!
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Christmas

"As they were walking along the road, a man said to him, 'I will follow you wherever you go.' Jesus replied, 'Foxes have dens and birds have nests, but the Son of Man has no place to lay his head.'"
 —Luke 9:57-58 NIV

Christianity is a religion of paradoxes, and one of the most paradoxical elements of Christianity is the incarnation, the idea that God became man, being born as a helpless child in the humblest of circumstances. Nativity scenes memorialize this event, showing a baby lying in a manger, which is nothing more than a feeding trough for domesticated animals. But Jesus's birth is only the first of many paradoxes. At the other end of Jesus's life is the paradox of the almighty God letting himself be taunted and tortured, and ultimately letting himself die an ignominious death by hanging on a cross. We do well to remember that Christianity turns many virtues on their head. Strength, pride and wisdom are replaced by weakness, humility and a kind of naivete or simple-mindedness. At this time of year when we celebrate Christ's birth with lavish spending and gift-giving, we do well to remember that material things are golden fetters and that poverty makes us free to live a simpler, more spiritual life. The Son of God was born in a manger, and as He himself told a potential follower, he still had nowhere to lay his head. Jesus appears to be telling this man to count the cost of becoming his follower. Christmas might make us think that Christianity is nothing but sweetness and light when in fact it's incredibly difficult to be a good Christian.— Christopher Simon



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Heartstrings

by: Elsee

Email any comments, suggestions or questions to elsee53@gmail.com

The Beauty of Christmas Memories

By the time you read this article, there will be less than a month left before Christmas. This statement can affect people in one of two ways. It may bring a huge smile of excitement and anticipation OR it may set off an internal alarm of PANIC! As for me, I choose the first because Christmas is my absolute FAVORITE time of the year.

Now that I am in my Senior years, the more I have come to love EVERYTHING about this glorious day. It's become more of a time of reflection on all of the Christmas' I have experienced in my past, especially those when my parents were alive. Without a doubt, the meaning has changed over the course of time. For example, I don't recall there ever being a sense of ANXIETY when the season began to roll around in my younger years. There was always so much joy and excitement as we planned our favorite traditions in celebration of the big day. Perhaps it was because life was simpler and more relaxed about 50 or 60 years ago. There wasn't the hustle and bustle of fighting the unruly Black Friday crowds in search of what to buy for that certain someone. Perhaps it was because we made TIME to really focus on the truly important meaning of Christmas and not worried so much about the materialistic aspect. As I began to think about content for this month's Christmas edition, I began to think about that good old-fashioned Christmas of yesteryear. You know those

Christmas's that were filled with thoughts of spending TIME, not money with family and friends that perhaps we hadn't seen during the year. The more I thought about TIME and quickly it has gone by, the more my own memories began to surface. I'd like to share some of my memories with you. I hope they jar some memories of your own and bring a smile to your face.

As a child, teenager, and young mother I remember every year being involved with the following traditions as a family:

- **Trimming the Christmas Tree**- what fun it was to bring out those shiny glass ornaments that were used year after year because we didn't want to toss them out for fear of losing the sentimentality of them. No Christmas tree was complete without stringing freshly popped popcorn to use instead of garland on our tree. Sometimes this took twice as long as it should have because for every kernel strung, one would land in our mouths somehow. The best part about our tree was that it didn't matter how tall or how many gifts were under it, it always turned out perfect and was the most beautiful tree ever.

- Next were our **Christmas Stockings**- I'm not referring to the fuzzy or character ones like today. I'm talking about the good old fashioned red NET ones that were filled with ribbon candy, nuts, maybe a miniature coloring book with crayons and a piece of fresh fruit. The anticipation of receiving one was indescribable. What a treat!

- **Family**- The most important part of the season was the gathering of tons of family all over the place. As I think about it, we were so many that we looked like sardines packed into a small house BUT we didn't notice at all. My Grandmother was the nucleus of the family until her passing. There were all the aunts and uncles and cousins of all ages that were part of those cramped quarters, yet the atmosphere was filled with laughter and stories that captured all of our attentions. Being from a large, no HUGE family, was like a bonus which made Christmas extra special. We'd sit around and pass out song sheets and sing our favorite Christmas carols and the highlight of the night was gathering as the baby Jesus was placed in the manger straight up at midnight. Delightful!!

- **Caroling** - Speaking of singing Christmas Carols, Oh what fun we had going up and down our street to those special neighbors and sing a Christmas carol or two on their porches. We always enjoyed their smiles and Thank You's as we left to move on to the next house. Sad to say that in today's world this is almost impossible due to the safety issues or lack thereof.

- **Lights**- Because my folks were always on a tight budget, our treat was to go out for a "ride" at night and look at Christmas lights on neighboring streets instead of hanging many on our own home. The beautiful homes that were lit up with every color light and decorated so perfectly were amazing and just added that extra sense of

excitement to the coming of Christmas.

- **Cookies** - Oh how we loved baking cookies. All types, any shapes, all flavors; they were all so yummy. Sugar cut out cookies that we would decorate with various colors of frosting, chocolate chip, peanut butter, snickerdoodles, and of course snowball cookies. Our tradition wasn't complete without baking biscochitos (Mexican wedding cookies) which was a must especially when Grandma was alive. This was an activity that involved the whole family and no one was left out. Once all the baking was done, we got to sample a cookie or two with our favorite brand of hot chocolate.

- **Midnight Service** - The final tradition and most important of all the above-mentioned was going to CHURCH as a family and truly remembering what the real Reason for the Season was and always will be.

As I am every year, I am truly thankful and blessed to be a small part of the Red Bird Times. So once again I humbly wish each and every one of you a Joyous, Blessed, and Merry CHRISTmas!. Until next time, God bless and take time to make new memories and share your own memories of your past with your loved ones.

"May God grant you the light of Christmas, which is FAITH,

The warmth of Christmas, which is LOVE,

The righteousness of Christmas, which is JUSTICE,

The belief in Christmas, which is TRUTH,

The ALL of Christmas, which is CHRIST."

By: Wilda English



Moments in time

THE HISTORY CHANNEL

• On Dec. 10, 1915, the one-millionth Model T car rolls off the assembly line at Ford's River Rouge plant in Detroit. Ford would go on to sell more than 15 million Model Ts, and toward the end of their run in 1927, had cut the price to just \$300 (about \$3,700 today).

• On Dec. 14, 1939, the League of Nations, the international peacekeeping organization formed at the end of World War I, expels the Soviet Union in response to its invasion of Finland on Oct. 30.

• On Dec. 15, 1944, legendary band-leader Glenn Miller's aircraft disappears over the English Channel while en route to France. Miller had set aside his music career at its peak in 1942 to serve his country as leader of the USAAF dance band.

• On Dec. 12, 1963, a vinyl LP record, "John Fitzgerald Kennedy: A Memorial Album," sets a record for album sales. Some 4 million copies sold in the first six days of its release. The album included recordings of some of the late president's most memorable speeches.

• On Dec. 16, 1977, "Saturday Night Fever," a movie that ignites the disco dance craze across America — along with the movie career of its star, John Travolta — opens in theaters. Travolta earned a Best Actor Oscar nomination for his performance as 19-year-old dancer Tony Manero.

• On Dec. 11, 1981, Jamaican boxer Trevor Berbick beats former heavy-weight champion Muhammad Ali in a unanimous 10-round decision in Nassau, the Bahamas. At the age of 39, Ali (born Cassius Clay) was attempting his second comeback from retirement.

• On Dec. 13, 2000, Vice President Al Gore reluctantly concedes defeat to Texas Gov. George W. Bush in his bid for the presidency, following five weeks of complex legal battles over the recounting of votes in Florida. Gore narrowly lost the state.

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SENIOR NEWS LINE

by Matilda Charles

Time to Cash Those Old Savings Bonds?

Did you stash away savings bonds years ago? Do you know what they're worth now?

While savings bonds used to be a great way to put money aside for the future, with the different interest rates and dates of maturity, it's all too easy to forget they're there. Paper bonds haven't been issued for years; they've all gone electronic. But if you have paper bonds from long ago, there's a good chance they've matured. A few things to consider:

— Paper bonds can add interest over and above the face value until they're finally mature, which is usually 30 years. If your paper bonds are very old, they could be worth much more than face value.

— Cashing in the oldest bonds first is a mistake. They might still be earning great interest.

— If you cash in a bond on the wrong day, you might be giving up six months of interest.

— Since you pay federal taxes on the interest, cashing in too many at once can have tax consequences you might not expect.

If you have paper savings bonds, your best bet is savingsbonds.com. It has loads of information to help you get the most cash out of your bonds, plus a complimentary bond calculator. If you set up an account, it will track your bonds and give you their current values.

Perhaps its best feature is that it tells you the next time interest will be added. The last thing you want to do is cash in one right before the interest is posted. And it will warn you what interest you need to report on your taxes before you cash them in.

If you have paper bonds that you want to convert to electronic, you can do that too. Ask at your bank.

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WINTER'S CHILL WORD SEARCH

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

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

WINTER'S CHILL WORD SEARCH

ANORAK	GALE
ARCTIC	GLOVES
BITTER	GUSTS
BLANKET	HEATER
BLUSTERY	ICEBERG
BOOTS	ICICLE
BRISK	JACKET
CHILL	MITTENS
COAT	OVERCAST
COLD	POLAR
DECEMBER	SHOVEL
DREARY	SKI
EVERGREEN	SLED
FIREPLACE	SLEET
FLANNEL	SNOW
FLEECE	SWEATER
FRIGID	WINTER
FROSTBITE	ZERO

What's Cookin'?

Cranberry Brie Bites

The perfect holiday party appetizer, and so easy to make.

- 1 tube crescent dough
- 1 cooking spray, for pan
- 1 flour, for rolling out dough
- 8 ounce wheel Brie
- 1 cup whole berry cranberry sauce
- 1/2 cup chopped pecans
- 6 sprigs of rosemary, cut into 1 inch pieces.

1. Heat oven to 375 F and grease a mini muffin tin with cooking spray. On a lightly floured surface, roll out crescent dough, and pinch seams together. Cut into 24 squares. Place squares into muffin tin slots.

2. Cut brie into small pieces and place inside the crescent dough. Top with a spoonful of cranberry sauce, some chopped pecans and one little sprig of rosemary.



Delish magazine

3. Bake until the crescent is golden, about 15 minutes.

4. Serve warm. Makes 24 bites.

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BUMPER SNICKERS

My grandmother has a bumper sticker on her car that says, 'Sexy Senior Citizen.' It's hard to think of my dear old granny in that way. What is she doing? Out entering wet shawl contests? Wheelchair racing? Teeth swapping? Makes me wonder where she got that ten dollar bill she gave me for my birthday.



What, Me Cook?

December 2018

In the early 1950s, appliance manufacturers began offering refrigerators with freezer compartments. Frozen fish, meat and vegetables began appearing in markets at about the same time. Also growing in popularity was the unrelated phenomenon of television. Eventually all three coalesced into a concept that would radically alter the eating experience of the traditional American family.

And it all started with lots of unsold meat.

Accounts vary as to the actual development of so-called “TV dinners,” the most frequently told story involving an oversupply of 260 tons of turkey meat in 1953. Supposedly an especially warm turkey breeding season had resulted in a warehouse full of surplus meat owned by C. A. Swanson and Sons of Omaha, Nebraska. To keep their product from spoiling, Swanson used refrigerated turkey-stuffed box-cars that rumbled back and forth across the Midwest while the company frantically worked on a plan.

Gerry Thomas, a Swanson sales executive, had flown to Pittsburgh for a sales meeting earlier in 1953. On his flight Pan American Airlines had served their passengers a hot meal of meat, potatoes, vegetables and dessert on an aluminum tray. Thomas experienced a “light bulb” idea moment and sketched a food-tray design on an envelope.

Back in Omaha he presented his idea to the Swanson honchos, glibly explaining, “Look, what if you put frozen turkey in here and cornbread dressing in there and sweet potatoes in there? Stick the whole thing in the oven, and in less than half an hour—no fuss, no bother—you’ve got a meal!”

The idea of cooking food and freezing it for later consumption wasn’t really new. A New York outfit

called W. L. Maxson had provided meals consisting of meat, a vegetable and a potato for the navy during World War II. In 1949 brothers Meyer and Albert Bernstein had started a Pittsburgh company called Frozen Dinners, Inc. (They sold their product locally and under the odd brand name of One-Eyed Eskimo.) By the early 1950s, American markets were already offering entrees of frozen steaks and pizzas, and Swanson itself sold a popular frozen chicken pot pie.

By 1953 television sets could be found in over half of the nation’s homes. Swanson—with much more marketing clout than the folks behind One-Eyed Eskimo—promoted their frozen meals under the brand name TV Dinners, with cartons that featured images of a wood-grained television cabinet and various knobs.

When the heated meals proved too hot to balance on one’s lap while watching television, another invention—the folding TV tray—quickly solved the problem.

With more women staying in the postwar workforce, frozen dinners proved to be a godsend to many harried homemakers exhausted by the day’s end. But women were often still expected to fix dinner, and some men, resisting change, hated the idea of eating once-frozen food rather than fresh. “Men said they would divorce their wives if they were served our dinners” Thomas once explained. “I got a lot of hate mail. They said we were ruining family life.”

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THE 24 DAYS OF CHRISTMAS

Just in time for the holidays, a British spirits distributor is offering an advent calendar for adults. Instead of chocolate treats the calendar offers up daily doses of “very old and rare” whiskies from around the world. The calendar features 24 individual drams of whiskies including one that would set you back \$24,656.78 if you purchased a bottle of the stuff, says the Association of Mature American Citizens [AMAC]. In fact, the alcoholic advent calendar, which comes in a walnut or ebony box, costs a pretty penny, \$12,977.19 to be exact.

OLD NEWS

Goodwill of Southern New Jersey and Greater Philadelphia received quite the contribution from an anonymous donor -- an intact pre-revolutionary war newspaper. The Association of Mature American Citizens [AMAC] reports that the Dec. 28, 1774 edition of the Pennsylvania Journal and Weekly Advertiser was appraised at \$18,000. Appraiser Robert Snyder, who authenticated the newspaper, noted that there are three other copies of the same paper at Yale, Illinois State University and Chicago University.

HEY, BIG TIPPER

A customer tipped his waitress at the Sup Dogs Restaurant in Greenville, NC after paying for the bottled water he'd ordered. It was a big tip. It was a very large gratuity. It was enormous, says the Association of Mature American Citizens [AMAC]. To be exact, it was \$10,000 worth of thank yous. The waitress was taken aback but didn't forget her coworkers with whom she shared her good fortune.

THE TOOTH, THE WHOLE TOOTH AND NOTHING BUT THE TOOTH

They call Oleg Skavych “Tug-Tooth.” The Ukrainian strongman earned the moniker by pulling a 21 ½ ton streetcar with his teeth, according to the Association of Mature American Citizens [AMAC]. Recently old Tug-Tooth did it again, this time pulling a 677-ton cargo ship a distance of more than 52 feet using only his choppers.

FOOT FETISH

A pair of Canadian shoe designers have come up with a pair of high heel shoes designed not for comfort but for their shock value. The Association of Mature American Citizens [AMAC] explains that you have to see these pumps to believe them. The thigh-high shoes are called “Skin Heels” because they are unabashedly designed to look like a woman's feet. But, if you are interested in being fitted for these boots, let the buyer beware because they'll cost you an arm and a leg or \$10,000 a pair.

A RARE BIRD, INDEED

It might look like a colorful decoy, but it is a real, live duck. New York City was abuzz recently with the news that a genuine Mandarin duck had found a home in a lake in Central Park. It was first spotted last month, and Park Ranger John McCoy believes it might have been released in Central Park by a pet owner. It's more than unlikely that this rara avis winged it to the Big Apple all the way from Asia on its own.

TO THE RESCUE

The Royal Society for the Prevention of Cruelty to Animals takes its mandate seriously and goes to great lengths to fulfill its duties. So, it comes as no surprise that RSPCA officer Alison Sparkes did what she did when called upon in Somerset, England recently. According to the Association of Mature American Citizens [AMAC], she rescued a pet hamster that was trapped in a pipe for a week. It's owners had tried desperately to rescue Jamie the hamster with no success and finally decided to call for help. Officer Sparkes responded and when all other means failed, she came up with the idea to make a teensy ladder using wire mesh. She inserted it in the pipe allowing Jamie to climb to safety.

A HEAVENLY STREAKER

It's a bird. It's a plane. It's Superman! No, it was a meteor and it was caught on camera as it streaked across the night sky in Killeen, TX. Patrol officer Christopher Cato captured the event on his dashboard camera, says the Association of Mature American Citizens [AMAC].

A GAME FOR THE 21ST CENTURY

Just in time for the holidays, Hasbro has introduced a gift for those millennials in your life-- an updated version of its time-honored board game, Monopoly, reports the Association of Mature American Citizens [AMAC]. The new version of the game is called, simply, Monopoly for Millennials and it focuses, not on amassing real estate but on pop culture experiences such as eating at a vegan restaurant and attending a music festival. Forget about buying up properties, says Hasbro, you can't afford it. The company also says it came up with the idea for Monopoly for Millennials because: “Adulthood is hard. You deserve a break from the rat race.”

NOCHE DE NACHOS

The citizens of Las Cruces, NV know how to celebrate Noche de Nachos, a festival celebrating the Mexican dish that blends tortilla chips, cheese, salsa and ground beef spiced up with jalapeno peppers. They gathered smack dab in the center of town recently to snack on the world's largest serving of the stuff. It weighed in at 5,039 pounds, according to the Association of Mature American Citizens [AMAC] giving Las Cruces a good shot at getting into the Guinness Book of World Records. The current record stands at a measly 4,689 pounds.

SKY COPS

Traffic cops in Dubai are apparently preparing for the day flying cars come into vogue. The police there are learning how to fly so-called Hover Bikes, according to the Association of Mature American Citizens [AMAC]. The drone-like vehicles will also be used to access hard to reach areas in an emergency.



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- Donna Jones

Grandmothers - Then & Now



Even Exchange by Donna Pettman

Each numbered row contains two clues and two 6-letter answers. The two answers differ from each other by only one letter, which has already been inserted. For example, if you exchange the A from MASTER for an I, you get MISTER. Do not change the order of the letters.

- | | | | |
|--------------------------|---------------|------------------|---------------|
| 1. Deep red gem | __ _ _ _ _ T | Bring together | __ _ _ _ _ R |
| 2. Schoolyard menace | __ U __ _ _ | Nanny's mate | __ I __ _ _ |
| 3. Crooner Michael | __ _ L __ _ _ | Bean Town | __ _ S __ _ _ |
| 4. Birch bark vessel | __ _ _ _ E | Tenet | __ _ _ _ N |
| 5. Old Macdonald, e.g. | __ A __ _ _ _ | More solid | __ I __ _ _ _ |
| 6. Safe harbor | H __ _ _ _ | "Nevermore" bird | R __ _ _ _ |
| 7. Take for granted | __ _ _ _ M _ | Make certain of | __ _ _ _ R _ |
| 8. Give a talking to | __ _ O __ _ | Burn with water | __ _ A __ _ |
| 9. Ballroom dance | __ _ _ _ O | Pungent | __ _ _ _ Y |
| 10. Tenter's alternative | __ _ M __ _ _ | Friendly ghost | __ _ S __ _ _ |

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Roxboro, NC

WORD SCRAMBLE

Rearrange the letters to spell
something pertaining to corporate life.

M R G R E E

--	--	--	--	--	--

Answer: Merger

Guess Who?

I am a comic and actor born in
Texas on December 13, 1967. I was
a star quarterback in high school and
I'm also proficient in piano. I gained
recognition for my role on "In Living
Color," and won an Oscar for
portraying a music legend.

Answer: Jamie Foxx



Dessert on the Ceiling

(and Other Kooky Christmas Traditions)

BY RANDAL C. HILL

More than 160 countries around the world celebrate Christmas. Overseas and elsewhere, some holiday traditions may seem wonderfully weird—and maybe even a bit bizarre. For some chuckles, let's check out the yearly happenings in

- Slovakia: During Christmas Eve dinner, the oldest male resident tosses a spoonful of loksa pudding (a mixture of sweetened poppy seeds, bread and water) onto the ceiling—the more that sticks, the better his crops or business will do during the next year.
- Guatemala: Each neighborhood sweeps dirt into one large pile, then plants an effigy of the Devil on top before setting it on fire.
- England: The idea of kissing under the mistletoe began here. Refusing a smooch was said to bring bad luck, and one tradition required that, with each kiss, the participants pluck a berry from the mistletoe bunch.
- New Zealand: Summertime Santa often appears in “jandals” (New Zealand sandals) and an All Blacks (their national rugby team) shirt. Kids leave beer and pineapple chunks for Mr. Claus, and carrots for his reindeer.
- Venezuela: Caracas streets close to all traffic when Christmas Eve arrives. This is a safety measure as many city dwellers roller-skate—nobody seems to know why—to late-night Mass.
- Norway: All brooms are hidden in order to keep witches from finding them and riding off into the Christmas Eve night. Men also fire their guns into the evening sky.
- Japan: Since 1974 the power of persuasive American advertising has established a newer tradition: enjoying a Christmas Day feast at the nearest Kentucky Fried Chicken restaurant.
- Greenland: Folks relish holiday treats of mattak (whale skin with a strip of blubber inside) and kiviak, the raw flesh of auks (a type of Arctic bird) which have been buried whole in sealskin for seven months until they have reached a certain level of decomposition. (Seconds, anyone?)
- Wales: Some villages in South Wales celebrate Mari Lwyd, a wassailing folk custom in which a local man parades through the streets, his identity hidden under a sackcloth while bearing a horse's skull on the end of a stick.
- Germany: Each December 5th, German children leave a shoe outside the house. Well-behaved kiddies awake to find the shoe stuffed with sweets. Those behaving otherwise are likely to find a tree branch instead.
- Canada: There's an actual postal code used in Canada to send letters to the North Pole: HOHOHO. All the letters received, even those in Braille, are answered by thousands of volunteers who donate their time every year.
- Czech Republic: Some folks fast on Christmas Eve in the hope that they will visualize a golden pig—a sign of good luck—appearing on a wall before dinner.
- South Africa: After residents enjoy a traditional Christmas Day meal, they eagerly tuck into after-dinner treats of plump, fuzzy caterpillars that have been fried in oil.

Final thought: Makes you wonder how some of our own Christmas traditions might seem strange to others, as well?

What folks are doing...

Send your activities to info@redbirdtimes.com



JWD Retirement Group traveled to Bryson City, NC for a train ride on the Great Smoky Mountain Railroad. It was the perfect time of the year for a train ride. Beautiful scenery and a relaxing time. The group also traveled on to Pigeon Forge, Tenn and watched a show at the Smoky Mountain Opry. What a fun trip!!!



Thanks to **Jerry & Diane Younts** of Eden, NC who sent in these pictures that Diane colored from the Red Bird Times. Didn't she do a beautiful job?

Celebrating and honoring Veterans on November 9, 2018 at **Person County Senior Center**. Thank you to Joni Dawson for making this a special day!



"Thanksgiving Meal" at Holiday Village



Holiday Village residents enjoyed the annual "Thanksgiving Meal" on Friday, November 09 in the Public Room. Great food by the best cooks and great fellowship leads to a rewarding Thanksgiving. Left to right: Linda Durham, Dorothy Sowell, Melody Murphy, Edith Petty and Odell Ferguson.

"Not what we say about our blessings, but how we use them, is the true measure of our Thanksgiving"

The Holiday Village staff and residents hope everyone had a blessed Thanksgiving.

New device stops a cold

New research shows you can stop a cold in its tracks if you take one simple step with a new device when you first feel a cold coming on.

Colds start when cold viruses get in your nose. Viruses multiply fast. If you don't stop them early, they spread in your airways and cause misery.

But scientists have found a quick way to kill a virus. Touch it with copper. Researchers at labs and universities agree, copper is "antimicrobial." It kills microbes, such as viruses and bacteria, just by touch.

That's why ancient Greeks and Egyptians used copper to purify water and heal wounds. They didn't know about viruses and bacteria, but now we do.

Scientists say the high conductance of copper disrupts the electrical balance in a microbe cell and destroys the cell in seconds.

Tests by the Environmental Protection Agency (EPA) show germs die fast on copper. Some hospitals tried copper for touch surfaces like faucets and doorknobs. This cut the spread of MRSA and other illnesses by over half, and saved lives.

The strong scientific evidence gave inventor Doug Cornell an idea. When he felt a cold coming on he fashioned a smooth copper probe and rubbed it gently in his nose for 60 seconds.

"It worked!" he exclaimed. "The cold went away completely." It worked again every time he felt a cold coming on and he hasn't had a cold since.

He asked relatives and friends to try it. They said it worked for them, too, so he patented CopperZap™ and put it on the market.

Soon hundreds of people had tried it and given feedback. Nearly 100% said the copper stops colds if used within 3 hours after the first sign. Even up to 2 days, if they still get the cold it is milder than usual and they feel better.

Users wrote things like, "It stopped my cold right away," and "Is it supposed to work that fast?"

"What a wonderful thing," wrote Physician's Assistant Julie. "No more colds for me!"

Pat McAllister, age 70, received one for Christmas and called it "one of the best presents ever. This little jewel really works." Now thousands of users have simply stopped getting colds.

People often use CopperZap
(paid advertisement)

preventively. Frequent flier Karen Gauci used to get colds after crowded flights. Though skeptical, she tried it several times a day on travel days for 2 months. "Sixteen flights and not a sniffle!"



New research: Copper stops colds if used early.

Businesswoman Rosaleen says when people are sick around her she uses CopperZap morning and night. "It saved me last holidays," she said. "The kids had colds going round and round, but not me."

Some users say it also helps with sinuses. Attorney Donna Blight had a 2-day sinus headache. When her CopperZap arrived, she tried it. "I am shocked!" she said. "My head cleared, no more headache, no more congestion."

Some users say copper stops nighttime stuffiness if used just before bed. One man said, "Best sleep I've had in years."

Copper may even stop flu if used early and for several days. Lab technicians placed 25 million live flu viruses on a CopperZap. No viruses were found alive soon after.

People have used it on cold sores and say it can completely prevent ugly outbreaks. You can also rub it gently on wounds, cuts, or lesions to combat infections.

The handle is curved and finely textured to improve contact. It kills germs picked up on fingers and hands to protect you and your family.

Copper even kills deadly germs that have become resistant to antibiotics. If you are near sick people, a moment of handling it may keep serious infection away from you and your loved ones. It may even save a life.

The EPA says copper still works even when tarnished. It kills hundreds of different disease germs so it can prevent serious or even fatal illness.

CopperZap is made in the U.S. of pure copper. 90-day full money back guarantee when used as directed to stop a cold. It is \$69.95. Get \$10 off each CopperZap with code **RBVA4**.

Go to www.CopperZap.com or call toll-free 1-888-411-6114.

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