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'A LIFE WELL-SPENT' - SENIOR LEGAL PLANNING

by Robert W. Haley, Attorney

THE ESTATE & ELDER LAW CENTER
of Southside Virginia, PLLC

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Please email comments, suggestions or questions to rhaley@vaelderlaw.com

SENIOR ALERT: Avoiding 'Trust Mills'!

Recently, our offices received a flurry of calls pertaining to a seminar held in the Martinsville area given by an out-of-state company, extolling the virtues of incorporating **Revocable Living Trusts** into your family's Estate Plans.

First of all, this needs to be made crystal-clear: **The truth of the matter is that not everyone needs a trust!** A Revocable Living Trust does NOTHING to protect assets in the case of someone going to a nursing home, or in regards to their long-term care expenses later on. In fact, it may even complicate **Asset Protection/Medicaid Planning** in a crisis situation! It is best to have a very full understanding of the short and long-term consequences of that type of trust before proceeding.

How many times have you opened the newspaper and you see an ad or a flyer falls out that advertises a "free living trust seminar"? Or perhaps you received a slickly-printed invitation to this type of seminar in the mail. They often offer a free breakfast or lunch and hold these meetings at a local restaurant, or hotel or event center in many cases. These seminars are often organized by non-attorneys whose primary purpose is to sell a living trust to everyone who attends (regardless of whether a trust is needed), and to follow-up with the sale of annuities to the attendees. These are high-pressured events similar to how time-shares are sold with many follow-up telephone calls to each attendee who declines to purchase the trust package after receiving the free breakfast or lunch. Further, while they are sure to offer you a "discount" if you purchase a trust that day, in most cases that "discount" price is as much as an entire estate plan!

Make no mistake: There is no free lunch. This old adage still rings true today! There are lots of hidden costs at work here: The organizers of these events have spent a lot of money to design and purchase print materials for mailings as well as the actual mailing costs, newspaper advertisements, rent the meeting room, and pay for the travel of their representatives as well as these often elaborate meals for each attendee. They need to recoup their investment and make a profit. Thus, they aim to play on the anxieties and fears of each attendee by making them believe that they must have a trust at all costs or else their home and life savings are in dire jeopardy!

To avoid the accusation that they are practicing law without a license, they often contract with an attorney who may not be completely familiar with the specific elder law regulations in place of the state of that seminar being given in, who is to "supervise" the creation of the trust. In reality, that attorney may never actually speak or meet with the client, but only has developed a checklist that the non-attorneys can follow in order to create a 'boilerplate' trust document.

It bears repeating: Not everyone needs a trust. The two primary purposes to establish a trust are for tax avoidance (where the estate is highly substantial) and to transfer title to property in order to avoid having to "probate" an estate. When these two goals are not involved,

a trust may not be necessary. Again, the organizers of these seminars are not at all concerned with whether or not you truly need a trust. Their goal is to simply sell you on the need for a trust and make a profit.

Many times, after a trust package has been sold at one of these seminars, the dubious estate planning representative then makes a visit to the elderly couple in order to review the trust and obtain the required signatures. However, that representative also has an ulterior motive. That person is now armed with all of the elderly couple's financial information (remember - there is no actual attorney-client confidential relationship in this case) and makes a sales pitch to sell them an annuity. The annuity may not be at all appropriate as a financial investment for the elderly couple; however, the annuity salesperson doesn't care because s/he will stand to make a hefty commission on the sale.

This sort of high-pressured sales tactic continues to be used against unsuspecting senior citizens who thought they were simply going to spend an hour or so at a free lunch in order to gather general information about living trusts. They had no idea that they would be pressured into not only purchasing a trust package, but then investing their life savings into an annuity that makes no financial sense to them but does line the pocket of an unscrupulous annuity salesman.

In closing, remember that there is no such thing as a "free lunch". If you think that a trust may be beneficial to you and your family, then certainly contact an attorney who focuses on Elder Law in your area, schedule a consultation, and bring along your spouse or other trusted loved one with you. Avoid any sort of traveling "trust mill" at all costs. Be sure to consult with a trusted and local elder law attorney in your community first to talk about the right strategy for your family's estate planning situation!

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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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. Impart knowledge | T _ _ _ _ | Get hold of | R _ _ _ _ |
| 2. Abductor | _ _ P _ _ _ | Twin to Pollux | _ _ S _ _ _ |
| 3. Small blanket | _ _ _ _ W | Heart pulsation | _ _ _ _ B |
| 4. Warning in chess | _ _ E _ _ | Coop baby | _ _ I _ _ |
| 5. Portuguese capital | _ _ _ B _ _ | Boxer Sonny | _ _ _ T _ _ |
| 6. Earth's neighbor | _ _ _ U _ | Lets off steam | _ _ _ T _ |
| 7. Composer Cole | _ _ R _ _ _ | Post office picture | _ _ S _ _ _ |
| 8. Gleam | S _ _ _ _ | German river | R _ _ _ _ |
| 9. Lure | _ _ _ _ C _ | All-inclusive | _ _ _ _ R _ |
| 10. Striped feline | _ _ G _ _ | Stopwatch | _ _ M _ _ |

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THE ESTATE & ELDER LAW CENTER
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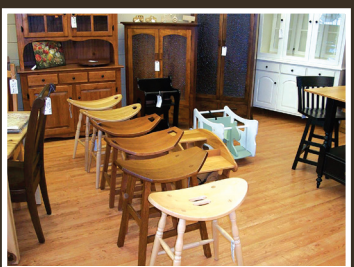
Wills
Powers Of Attorney
Living Wills
Guardianships
Asset Protection
Medicaid Planning
Estate Administration

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In too many instances, the costs of long-term care quickly wipes out a lifetime of savings. You need Robert W. Haley, Certified Elder Law Attorney with **The Estate & Elder Law Center of Southside Virginia** working with you and your family to plan and implement a strategy to cut through the red tape and maximize asset protection!

ROBERT W. HALEY

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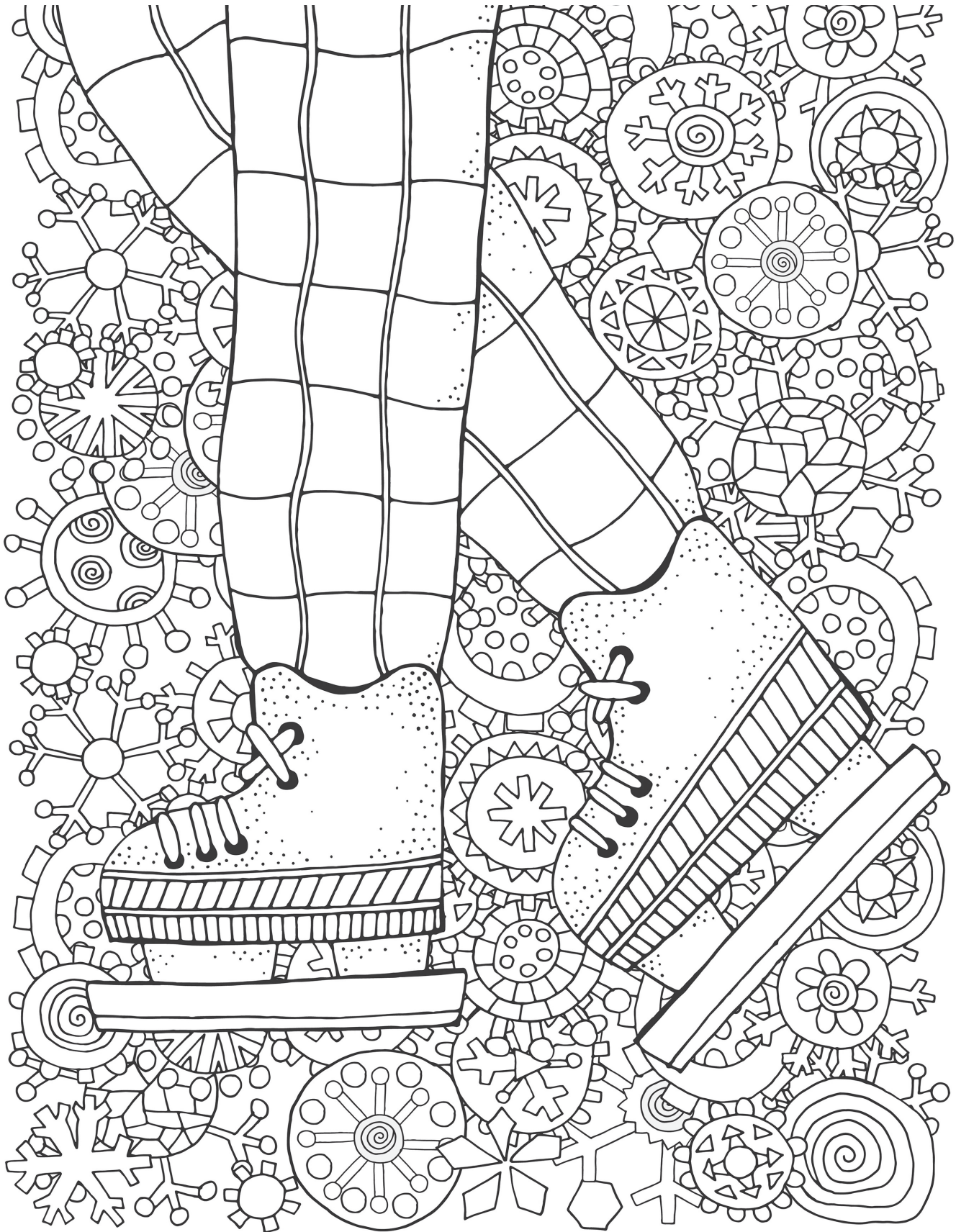
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Smart Home Devices That Can Help Seniors Age-In-Place

Dear Savvy Senior,

I recently read an article about how “smart home” devices can help seniors with aging-in-place. My 76-year-old mother, who likes technology, lives alone but I worry about her safety and would like to find out what types of smart home products can really help her.

Inquiring Son

Dear Inquiring,

There are actually a wide variety of affordable smart home devices you can add to your mom’s home that can help make it safer and easier to live in as she ages, and help reduce social isolation. Here’s what you should know.

Smart Home Technologies

While most Americans today use technology and enjoy the conveniences they provide, there are millions of seniors who still don’t have much use for it. But you don’t have to like technology to benefit from the many different smart home automation devices that can help seniors with aging-in-place.

Smart home devices can also give family members and caregivers the ability to electronically keep tabs on their elder loved one when they can’t be there, which provides great peace-of-mind.

If you’re interested in adding some smart home devices to your mom’s house, you need to know that smart home devices require home Wi-Fi, and for many of the products, she’ll need either a smartphone, tablet or smart speaker to operate them. Here are some popular aging-in-place smart home products to help you get started.

Voice-enabled assistant: If your mom doesn’t have a smartphone or tablet, or just wants to make things as easy as possible, a voice enabled smart speaker like the Amazon Echo (Amazon.com/echo), Google Assistant (Assistant.google.com) or Apple HomePod (Apple.com/homepod) will allow her to operate compatible smart home products with simple voice commands.

These nifty voice technology devices can also play her favorite music, read audiobooks, make calls, set timers and alarms, provide reminders for medications, appointments and other things, check traffic and weather, ask questions, and much more.

Smart lights: Falls are common concerns among elderly seniors, which are often caused by fumbling around a dark room looking for a light switch. Smart light bulbs like the Philips Hue (MeetHue.com) can turn on and off the lights by voice command, smartphone or tablet. These bulbs can also dim the lights and you can program them to turn on and off whenever you want.

There are also smart electric plugs like the Wemo Mini (Wemo.com) that offer remote control automation for lamps, fans, or other electrical devices.

Video doorbell: Safety is also a concern for seniors who live alone. Smart doorbells like the Ring video doorbell (Ring.com) would allow your mom to see, hear and speak to someone at her door (via smartphone, tablet, Google smart displays, Amazon Echo Show or Spot) without having to open it.

Stovetop shut-off: To help seniors prevent home cooking fires, stovetop shut-off devices like the IGuardStove (IGuardFire.com) uses motion sensors to turn off electric and gas stovetops when left unattended for a predetermined amount of time. It will also alert family members via text.

Medication management: Seniors on a complex medication schedule can benefit from a smart medication tracking system like the PillDrill (PillDrill.com) that reminds you when pills are due, tracks that you’ve taken them, and notifies loved ones.

Home monitoring: Family members can keep tabs on older loved ones from afar with smart home video cameras like Lighthouse AI (Light.house/elderly-care) or a smart home sensor system like TruSense (MyTruSense.com).

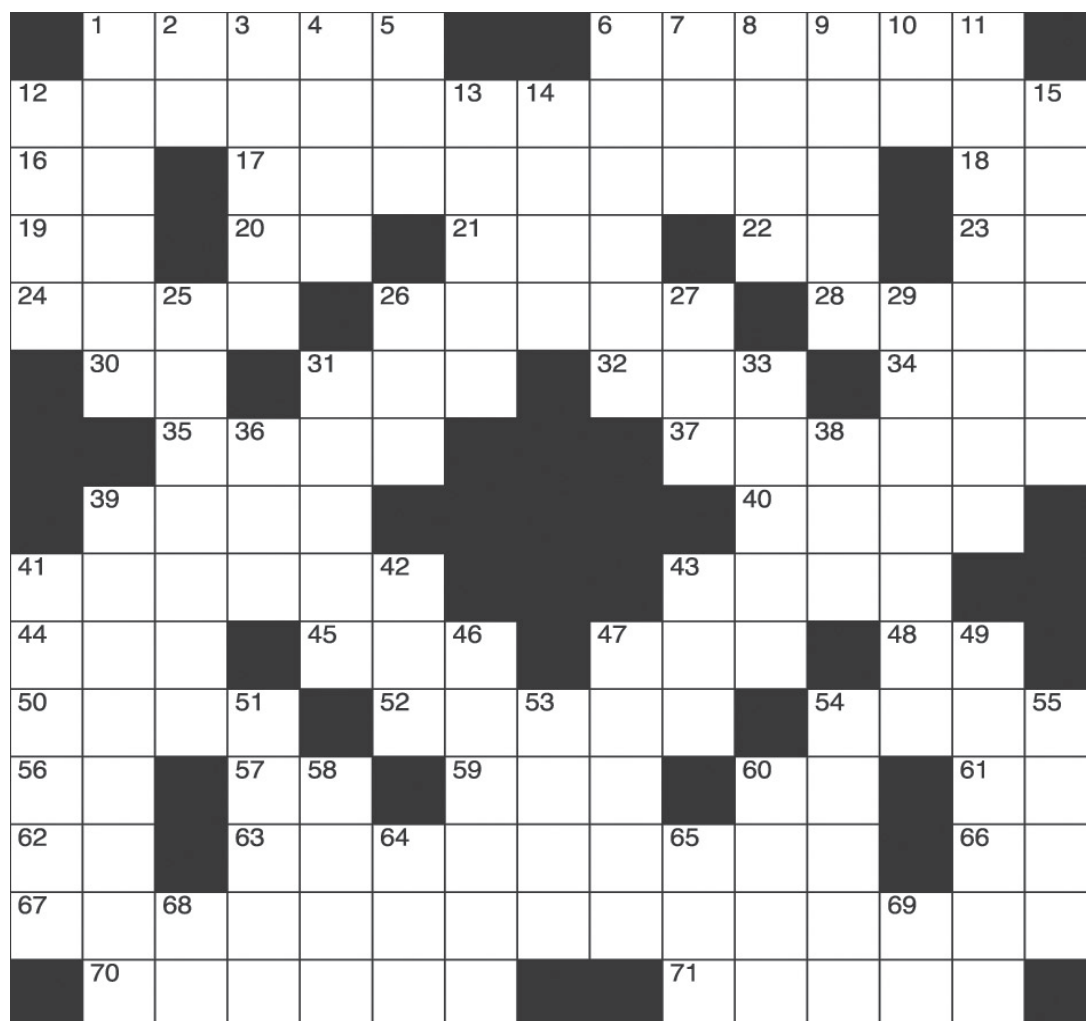
Other options: Some other helpful smart home products to consider include smart door locks like Kwikset Kevo (Kwikset.com), smart thermostats such as the Nest (Nest.com), and smart nightlights like Aladin (Domalys.com), which detects falls and alerts caregivers.

The costs for most smart home products range anywhere from a few dollars to several hundred dollars and can be found in many local home improvement stores as well as online.

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. Class
6. Husband or wife
12. All the same
16. Exclamation of surprise
17. Lived in
18. Hawaiian entertainer
19. Of I
20. Belonging to me
21. One thousandth of an inch
22. Midway between south and east
23. Article
24. Pitchers have them
26. Steps
28. Mars crater
30. ___ route: on the way
31. Diego, Francisco, Anselmo
32. A baglike structure in a plant or animal
34. These three follow A
35. Frail
37. Platforms

CLUES DOWN

39. Level
40. Computers
41. Where spiders live
43. An enemy to Batman
44. Mineral
45. Body part
47. Give
48. Atomic #21 (abbr.)
50. European tax
52. Bleated
54. Capital of Norway
56. Pa's partner
57. Stephen King's clown tale
59. Atomic #50
60. Military policeman
61. One quintillion bytes
62. Where impulses manifest
63. Offers as a candidate
66. Spielberg film
67. Great job!
70. Live in
71. Cares for

CLUES DOWN

1. Form a whole
2. Indicates position
3. Moves in water
4. Diminutive
5. Old English letter
6. "Save the Last Dance" actress
7. Dab
8. Digits
9. Female cattle's mammary gland
10. Yes
11. Improves
12. We all have one
13. Book of Esther antagonist
14. Invests in little enterprises
15. Organs that produce gametes
25. Mediterranean city
26. Peter's last name
27. Unhappy
29. Swollen area within tissue
31. "No ___!"
33. Soap

36. Chop or cut
38. "Atonement" author McEwan
39. Bullfighter
41. Of the universe
42. Founder of Babism
43. Not good
46. Large, flightless bird
47. Punitive
49. Makes less messy
51. Belts out a tune
53. Aboriginal people of Japan
54. An eye protein
55. Broad sashes
58. Actress Spelling
60. Distribute
64. Unpleased
65. Body art
68. Midway between north and east
69. Overdose

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ABCDEFGHIJKLMNOPQRSTUVWXYZ

CRYPTO FUN

☼ ☽ ☾ ☿ ♀ ♁ ♃ ♄ ♅ ♆ ♇ ♈ ♉ ♊ ♋ ♌ ♍ ♎ ♏ ♐ ♑ ♒ ♓

Determine the code to reveal the answer!

Solve the code to discover words related to fireplaces.
Each number corresponds to a letter.
(Hint: 9 = e)

A. 25 22 19 10

Clue: Fuel sources

B. 7 9 3 21 18 7

Clue: Floor of fireplace

C. 24 3 23 18 25 9

Clue: Fireplace surround

D. 5 25 17 9

Clue: Vent or pipe

Answers: A. logs B. hearth C. mantle D. flue

50+

Q: What can a man do while his wife is going through menopause?

A: Keep busy. If you're handy with tools, you can finish the basement. When you are done you will have a place to live.

Q: How can you avoid spotting a wrinkle every time you walk by a mirror?

A: Take off your glasses.

Q: Why should 50+ year old people use valet parking?

A: Valets don't forget where they park your car.

Q: Is it common for 50+ year olds to have problems with short term memory storage?

A: Storing memory is not a problem, retrieving it is.

Q: As people age, do they sleep more soundly?

A: Yes, but usually in the afternoon.

Q: Where do 50+ year olds find eye glasses?

A: On their foreheads.

Q: What is the most common remark made by 50+ year olds when they enter antique stores?

A: "I remember these".



Heartstrings

by: Elsee

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

Good-bye 2018, Hello 2019

Here's hoping that everyone had a joyous holiday season. As for myself, it was filled with beautiful moments, which will become cherished memories. So with much anticipation, I write this year New Years article. I will include parts of my 2010 article with some updates of course.

As the New Year quickly approaches, I'd like to write about one of my favorite topics around this time of year: "**Resolutions**" That word is so freely tossed around as each new year begins, but what exactly does that mean? As defined, a RESOLUTION can be one of several things. A **decision** to end something, a **promise** made never to be broken, **commitment** to something or someone that can/will change our lives, or a **plan** to improve an aspect in our lives. This is the time of year when we begin to look inward and even outward and ask ourselves what can I make as my New Year's resolution for 2019? I can't help but chuckle over this question, as you can't imagine how many New Year's resolutions I have made in the past 50+ years. What's more important is how many I have **NOT** kept! Resolutions as stated above should be approached as a commitment to change something about our lives that will help improve us as a human being. As I researched the top ten most

common New Years resolutions, I repeatedly found the following to be the ones most mentioned in no particular order. 1) Shed those extra pounds, you know lose the LOVE handles 2) Quit smoking and/or drinking (or at least lessen the amount)

3) Get physically fit, join a Fitness club 4) Get out of debt or at least manage our spending better 5) Get organized whether it be at work or home 6) Spend more time with Family/Friends 7) Save Money throughout the 2019 year 8) Get a better job/ Advance in the career you have 9) Learn something new/ Take a class of some sort 10) Reduce stress in your life. So why is it that these **SAME** resolutions show up year after year? I'd say it's apparent. Think about how easy it is to choose one of these because these tend to be the areas in which we as humans WANT to change the most, but are the most difficult to accomplish. They are difficult because most of the time we have NO plan of action on succeeding at ANY of these resolutions. If we would make a personal commitment to just ONE of these resolutions and devise a reasonable plan of attack for success, we'd soon discover that it IS attainable. By the way, many of these resolutions have been my own choice with repeated failure over the past several years. Let's take shedding those extra pounds for example. Having had this one as one of my choices more times than I care to remember, I set

myself up for failure by quickly saying, "Okay I GOING to lose 7 pounds each month by summer so I can sport my new swimsuit!" But where's the plan to achieve this. NONE, zilch, nada, zero, they're just words, therefore I've failed before I've begun. The crux for writing on this topic is because as I began this article, I stated that I have tried just about every one of these resolutions at one point in my life or another. Quite frankly, I failed at each one that I approached for I lacked a plan of action.

So instead I came to the realization that these TOP TEN resolutions **don't** always pertain to every single individual, including **myself**. Being the realist I am, and after giving them more thought, I had to think of resolutions that were more within my reach. I'd like to now share with you some **simpler** examples of resolutions that I feel are much more attainable and would be more rewarding on a personal level. Think about these resolutions as: "Elsee's Top Ten Life Changing Resolutions" in NO particular order.

- **Volunteer** just one hour a week in your community, give of yourself.
- Clean out closet and drawers and donate all those useable items that you have not used in "years" to a Goodwill, Salvation Army or to a place where someone would truly ap-

preciate them.

- Designate one night a month as family night where everyone has dinner and enjoy a movie together.
- Visit a sick family member or close friend that you have been putting off doing so.

• Laugh, laugh and laugh more until your sides hurt and share that laughter with others!

• Make amends with those who are on your "bad" list or perhaps you are on theirs! Life is too short to hold on to unresolved issues.

• Practice "Patience" more than you do already whether it be at home or out in public. In my case, it'll be my classroom.

• Have courage to step out of your comfort zone and make new friendships.

• Be loyal and honest to those who look up to you. Be a role model to someone.

• SMILE at three people you do not know EVERY day, for yours may be the only one they receive that day.

I prefer these types of resolutions as they will make my life richer; rather than one that I know I probably will not achieve, therefore I'm sticking to my personal list. Because of this personal decision, I believe I will start with #'s 7 & 10 as I begin 2019 and continue to work through my list throughout the New Year. My goal is to make 2019 even better than 2018. If I may ask, which, if any of these, sound good enough for you to attempt? In closing I want to say HAPPY NEW YEAR to one and all!

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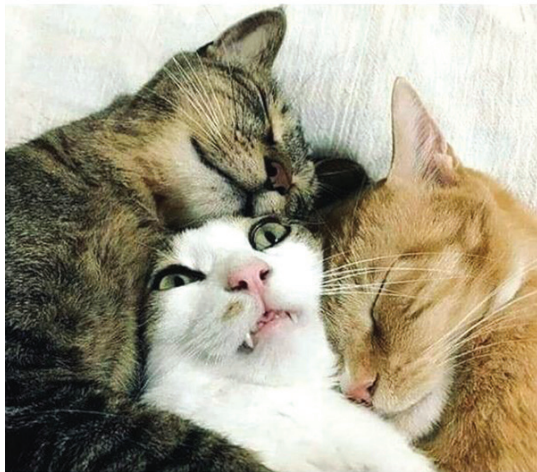
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FIREPLACE WORD SEARCH

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

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

FIREPLACE WORD SEARCH

APPLIANCE	GAS
BLOWER	HEARTH
BRICK	HEATER
BTU	IGNITE
CHASE	INSERT
CHIMNEY	KINDLING
CIRCULATION	LIVING ROOM
COMBUSTIBLE	MANTLE
CONVECTIVE	PILOT
EFFICIENCY	PIPE
ENERGY	RADIANT
EXHAUST	SOURCE
FACADE	STONE
FIREBOX	TEMPERATURE
FIREPLACE	THERMOSTAT
FLUE	VELOCITY
FUEL	VENT
	WOOD

What's Cookin'?

Maryland Crab Cake Recipe

Recipe Ingredients:

- 1 tablespoon butter
- 2 tablespoons finely chopped celery
- 1/4 cup finely chopped onion
- 1/3 cup finely chopped green pepper
- 1 egg, slightly beaten
- 2 tablespoons mayonnaise
- 1-1/2 cups soft bread crumbs (or crushed saltine crackers)
- 1 teaspoon Old Bay Seasoning
- 1/2 teaspoon salt
- 1/2 teaspoon thyme
- 1/2 teaspoon ground red pepper
- 1/8 teaspoon garlic powder
- 1/8 teaspoon ground mustard
- 1 teaspoon Worcestershire sauce
- 1 pound lump crab meat



Recipe Instructions:

Set oven to boil and allow to preheat while you prepare crab cakes. Oven rake should be placed in top position closest to broiler.

Melt butter in frying pan over low heat. Add in finely chopped celery, onion, and green pepper. Cook and stir chopped vegetables over low heat until they are tender. Remove from heat and set aside.

In a large bowl, mix together beaten egg and mayonnaise, blending well. Next add in vegetables, bread crumbs, all seasonings and Worcestershire sauce. Stir all ingredients thoroughly until well blended.

Gently stir in crab meat a little at a time so not to entirely break up the lump meat. Form crab mixture until desired size crab cakes, place on lightly greased baking sheet and then broil in oven for 10 to 15 minutes until golden brown. Allow the Maryland crab cakes to cool for a minute or two before serving.



Fame and Fortune from Midwestern Mud

January 2019

In 1982 Eddie Murphy returned the nearly forgotten Gumby character to popularity. In Murphy's Saturday Night Live recurring parody skit, once the in-studio TV cameras were switched off, Gumby (Murphy in a foam green suit) returned to his "true" self—an arrogant, demanding, cigar-chomping celebrity. Whenever executives balked at Gumby's numerous demands, the clay guy would remind them of his star status by roaring, "I'm GUMBY, dammit!"

"Gumby can laugh at himself," creator Art Clokey said in approving Murphy's sendup.

Clokey originated the name after spending childhood summers on his grandparents' Midwestern farm, where he played with a clay and mud mixture that the family called "gumbo."

It was Ruth Clokey, Art's wife, who suggested that Gumby's shape be based on that of the Gingerbread Man. Gumby's slanted head came from an old photo of Clokey's father in which his short hairstyle featured a prominent cowlick in front. Clokey felt that the color green was the best choice for Gumby, as it was racially neutral.

The original Gumby was a groundbreaking stop-motion flexible figure created by Clokey in 1953 after he finished film school at the University of Southern California. Stop-motion animation features objects that are physically manipulated in small increments between photographed frames in order to simulate movement. Gumby's feet were made wide so he could stand up easily during filming.

Clokey's debut feature, Gumbasia, was a surreal montage of Gumby images as moving lumps of modeling clay set to jazz music. Created in Clokey's father's garage, the 3 ½-minute work—basically history's first music video—was a parody of Walt Dis-

ney's 1940 animated musical *Fantasia*.

Early in 1955 Clokey showed Gumbasia to movie producer Sam Engel, who was impressed enough to encourage Clokey to develop a short Gumby pilot film for a possible children's TV series.

When NBC executive Tom Sarnoff saw Clokey's creation, he requested a second feature. That next work—Gumby on the Moon—was aired later on the Howdy Doody TV show and became such a ratings hit that Sarnoff ordered an entire series, which premiered in 1955 as *The Gumby Show*.

Gumby, who always possessed an almost mystical ability to charm viewers, soon accumulated a diverse group of clay pals with whom he could share adventures, starting with Pokey, an orange and black pony and Gumby's best friend. At the time all the TV characters were formed by rolling pins and cookie cutters.

In 1959 the hit show went into syndication, and further episodes were produced in the 1960s. More new characters appeared, including a blue mermaid named Goo and a yellow dinosaur called Prickle. By then all the characters came from hot clay poured into molds.

Over the years various items of Gumby merchandise have been marketed, including bendable figures, plush dolls, keychains, mugs, a record (*Gumby: The Green Album*) and a video game (*Gumby vs. the Astrobots*).

In 1993, in an issue celebrating 40 years of television, TV Guide named Gumby the 1950s' best cartoon series.

Why?

That's easy.

Because he's GUMBY!

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SASQUATCH

The first annual Bigfoot Festival in the town of Marion, N.C. turned out to be a big deal recently. The event attracted more than 15,000 visitors from across the country who packed the streets of the town, which is home to little more than 7,800 residents, says the Association of Mature American Citizens [AMAC]. In addition to the usual paraphernalia, such as hats, T-Shirts, etc., Allie Webb manned a stand selling what she calls Bigfoot Juice. It's said to attract Sasquatch in addition to fending off insects. And, of course, Ms. Webb produced a witness, John Bruner, who organized the festival, who used the concoction to successfully find Bigfoot.

FAUX CHIC

A "pricey" Santa Monica, CA shoe store attracted quite a crowd of local fashionistas recently when it opened. According to the Association of Mature American Citizens [AMAC], the chic crowd ate up shoes undeterred by price tags as high as \$600. Some of the chic shoppers even boasted that they were getting bargains considering the quality and trendy styles of the footwear on display. What else would you expect in a shoe store with the name Palesi? In fact, the name should have given the stunt away as it is a bit too close to the name of that bargain chain of shoe stores that goes by the name of Payless. The company came clean and launched a promotional campaign noting that the shoes the in crowd was willing to pay hundreds of dollars for sell for \$20 to \$40 a pair at its stores.

A LEAP OF FAITH

A preacher in Mississippi got his 15 minutes of fame when he used a zip line to get a flying start for his Sunday sermon at the Brown Baptist Church in the town of Southaven, MI. He wanted to drive the message home that Jesus will one day make surprise return to earth, according to the Association of Mature American Citizens [AMAC]. "I think more young people left Sunday morning talking about my sermon than they did in a while," Pastor Bartholomew Orr told the syndicated TV show, Inside Edition.

RAUCOUS CHRISTMAS CHORUS

Santa was overwhelmed when 23 sets of twins, and then some, showed up recently to have their Christmas picture taken at the Woodfield Mall in Schaumburg, IL. Some of the 23 moms brought along a non-twin sibling or two and, as one of them put it, things got a little chaotic, reports the Association of Mature American Citizens [AMAC]. But, the Mall's marketing director, Heather Lloyd, described it as a lot of fun. It's just a great time for them to get to see Santa and also be around the other families of twins."

ELVIS LIVES

The late U.S. Army Sergeant Elvis Presley has been memorialized by the town of Friedberg, Germany where he was stationed during his tour of duty between 1958 and 1960, reports the Association of

Mature American Citizens [AMAC]. Drivers there get a glimpse of his image whenever they stop for a red light at one of three crossing signals featuring an animated "Elvis the Pelvis" silhouette in full hip-swinging mode.

AN INTIMIDATING MOMENT

A shy nine-year-old Nathan Grant was on hand with his parents David and Carrie [not to be confused with Cary] Grant when Queen Elizabeth attended a charity event in London recently. So overwhelmed was young Nathan that, according to the Association of Mature American Citizens [AMAC], he dropped to the floor and crawled out of the room as the monarch greeted him.

A LOT OF LETTUCE

She went to the store to buy a head of cabbage and came home with a lot of "lettuce." But, it wasn't the kind you eat, explains the Association of Mature American Citizens [AMAC], it was the kind you spend. Here's what happened. Vanessa Ward's dad asked her to run to the store in Groveton, VA to pick up some cabbage for dinner. While there she also bought a Win a Spin scratch-off lottery ticket that wound up being worth \$225,000.

HOW SWEET IT IS

If you have a sweet tooth and are looking for a really "rich" desert, you may want to head over to Los Angeles when you get the chance. The Association of Mature American Citizens [AMAC] reports that Chef Jason Harley who owns Baby J's Burgers located on East 25th Street in L.A. and who has a knack for catering to discerning diners, has a new item on his menu. He gained notoriety in 2016 for his \$100 doughnuts with a frosting of edible gold. He's outdone himself this time around with his new \$500 24-karat, gold-plated brownie infused with Johnnie Walker Blue Label scotch whiskey, a bottle of which can set you back some \$240.

HELP WANTED

Attention all you shutterbugs out there: you may want to apply for this assignment. It seems that a very wealthy British family is looking for a professional photographer who wouldn't mind a bit of globe-trotting. The job involves visits to some of the most exotic places on the planet. And, the Association of Mature American Citizens [AMAC] says it includes room and board as well as a fee of 80 thousand pounds [about \$100,000]. Better hurry, if you're interested, the family wants to fill the position before they leave on their whirlwind international sojourn in two months or so.

SLEEP DISORDERS

The American Sleep Association estimates that as many as 70 million of us suffer from a sleep disorder of one type or another. Some people snore, some talk in their sleep and still others walk in their sleep, according to the Association of Mature American Citizens [AMAC]. But, says AMAC we're in the digital age and so there is new disorder that has been identified -- sleep texting. And, as you might expect, this 21st Century affliction runs rampant among adolescents and millennials. They fall asleep with their smart phones nearby and during the night they send messages to their friends. And, in most cases they don't remember doing it when they wake up in the morning.

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Moments in time

THE HISTORY CHANNEL

- On **Jan. 4, 1785**, the older of the two Grimm brothers, Jacob, is born in Hanau, Germany. His brother Wilhelm is born the following year. As young men, the brothers published "Children's and Household Tales," later known as "Grimm's Fairy Tales," in several volumes between 1812 and 1822.

- On **Dec. 31, 1879**, in the first public demonstration of his incandescent light bulb, American inventor Thomas Alva Edison lights up a street in Menlo Park, New Jersey. The Pennsylvania Railroad Company ran special trains to Menlo Park in response to public enthusiasm over the event.

- On **Jan. 5, 1933**, construction begins on the Golden Gate Bridge, as workers began excavating 3.25 million cubic feet of dirt for the structure's huge anchorages. The bridge officially opened on May 27, 1937, the longest bridge span in the world at the time.

- On **Jan. 1, 1942**, President Franklin D. Roosevelt and British Prime Minister Winston Churchill issue a declaration, signed by representatives of 26 countries, called the "United Nations." The signatories vowed to create an international postwar peacekeeping organization.

- On **Jan. 2, 1962**, an appearance by The Weavers on NBC's "The Jack Paar Show" is canceled when band members refuse to sign an oath of political loyalty. The folk group saw their careers nearly destroyed by the anti-communist Red Scare of the early 1950s.

- On **Jan. 6, 1975**, some members of a large crowd in line to buy tickets to the rock band Led Zeppelin break into the Boston Garden arena and cause \$50,000 in damage. In response, Boston's mayor Kevin H. White bans the band from Boston for five years.

- On **Jan. 3, 1987**, the Rock and Roll Hall of Fame admits its first female artist, Aretha Franklin. Since then female inductees have included The Supremes, Janis Joplin and The Shirelles.

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What folks are doing...

Send your activities to info@redbirdtimes.com

Holiday Village Seniors celebrated Christmas with a Christmas Cookie SWAP, each resident made enough of one kind of cookie to share. At the party everyone samples each other's cookie and hot chocolate, also the recipe to share ! . "Christmas for me is all about spending time with my family and residents at Holiday Village I cherish any chance we have to spend all day together making gingerbread houses, baking cookies or sitting around and watching movies.".....Kathy Hunt Service Coordinator/Supervisor



Left to right: Pansy Thornton, Elise Smith, Rachel Meeks, Clovis Shelton, Nancy Hamlett, Ruth Clayton, Rhonda Lester, Peggy Blair, Cheryl Nicoletti, Joyce Albarran



Mary Myrick and Pansy Thornton.

Guess Who?

I am a singer and songwriter born in New York on January 24, 1941. During my final year at NYU, I was offered a job writing music for a publishing company. It would help me become a prolific songwriter and a successful artist.

Answer: Neil Diamond

The main function
of the little toe on your foot
is to make sure that
all the furniture in the house
is in place.

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to winter weather.

HSLEVO

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

Answer: Shovel

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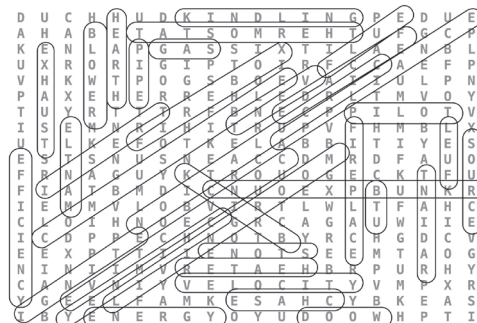
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10. Tiger, Timer

Give Your Eyes a Rest

Tips to reduce digital eye strain

(Family Features) Imagine how strained and tired your arms would feel if you carried around a 10-pound rock for 12 hours. That's essentially what you're doing to your eyes when you focus on digital devices all day.

If you're experiencing headaches, eye fatigue, burning, stinging, redness, watering, blurred vision or even pain in the neck and shoulders after extended time on your devices, you may be experiencing digital eye strain.

A 2018 study from employee benefits company Unum found that nearly 40 percent of adults in the United States spend more than 12 hours a day looking at various digital devices, such as smartphones, tablets, laptops and television screens. In the same study, 34 percent of respondents said they feel they spend too much time on their devices.

In today's always-on digital culture, it can be hard to escape the need to stay connected, but making a few slight adjustments can have a positive impact on your overall well-being.

Dr. Chris Wroten, an optometrist and partner at Bond-Wroten Eye Clinic, suggests a simple, easy-to-remember rule of thumb for relaxing your eyes.

"Every 20 minutes, shift your eyes to look at an object at least 20 feet away for at least 20 seconds," he said. "This 20-20-20 rule can help relax the eyes and allow them to focus on non-digital objects in the distance."

Other tips to reduce digital eye strain include:



* Reduce the brightness or contrast on your screen to a comfortable level. You can find these controls in the settings of your phone or tablet and on the monitor or keyboard of your computer.

* If your glossy screen is prone to glare, consider an anti-glare protector to reduce reflected light.

* Try adjusting the ambient light around you. Strategically placed lamps can produce the proper lighting and result in less visual fatigue than fluorescent or LED light bulbs.

* Maintain good posture and adjust your seating to assure you're viewing screens at the proper angles and distances. The top of your computer monitor should sit just below eye level at about an arm's length away from your face.

* Ensure your prescription is up to date, especially if you wear corrective lenses. If it's been longer than a year since your last eye exam, consider making an appointment with your eye doctor.

Good visual health should be a component of maintaining your overall health and well-being. While the frequency of visits to your eye doctor typically varies for individual needs, most healthy

adults should receive a comprehensive eye exam every year or two, which is included in most vision insurance plans. Eye exams can detect vision problems and allow you to adjust with corrective lenses, if necessary. This visit can also allow you to discuss any symptoms you may be experiencing, including eye strain.

Many employers offer vision insurance, and your human resources department can usually provide information about vision plan options. Vision insurance can be an affordable solution and offer benefits typically not included in a health insurance policy. It can cover routine eye exams, most likely offer a benefit for corrective lenses and may provide discounts for additional lens options. Some vision carriers, like Unum, also offer online tools or mobile apps to help you manage your benefits and find qualified, in-network eye doctors in your area.

For more information about digital eye strain, consumer research regarding device dependence or vision insurance, visit unum.com/vision.

Photo courtesy of Getty Images