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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

The Common Myths of Medicaid Crisis Planning & Asset Protection

Certainly, everyone can be prone to procrastination sometimes! As a result, inevitably, some elders and their families will not have an opportunity to engage in any Estate Planning (Wills, Trusts, Powers of Attorney and Living Wills), let alone start any Advance Asset Protection Planning. If you or your loved one is in a nursing home or think that you or they may need to go very soon, you must remember that Asset Protection Planning in a crisis (while not the best scenario at that point) is still available. However, you should be aware that the crisis planning outcome is often not as ideal as when pre-planning is done in advance. Life favors the prepared!

The goal in crisis planning is to preserve and protect as much income and assets as permissible under the law for the benefit of the elder in crisis (and their spouse if married). One of the challenges of crisis planning is overcoming the false presumption that elders and their families have that it is too late to engage in Asset Protection Planning.

Common Myths:

(1) It is too late to do planning: False

It is never too late to preserve and protect assets! Too often, elders and their families believe that they need to spend-down all their money on the nursing home before the elder may qualify for Medicaid benefits. This misconception is why it is crucial to consult with a Certified Elder Law Attorney to see how they can help as soon as possible. One thing to keep in mind is that property must be protected either by a life estate deed or by placing it in the right type of trust, as both methods are subject to the 5 Year look-back period required by Medicaid.

(2) The nursing home will do your application for free: False

The nursing home may offer to complete the Medicaid application for free or a low fee, but, the fact is that the nursing home will require that you spend down all of your savings before they do that application for "free." To be fair, in truth, applying for Medicaid is not a nursing home's function. The outcome from a nursing home applying for Medicaid is not the same as what can be accomplished by actually working directly with a Certified Elder Law Attorney. We recently heard of a case where a married spouse was in a local nursing home facility on private pay for almost 5 years! Most, if not all of that money could have been protected for the community spouse still living at home.

(3) I will never qualify for Medicaid – I have too much money: False

You cannot make an informed decision about when you might qualify for benefits until after you meet with a Certified Elder Law Attorney. The fact is that every elder deserves to know all of the facts and options before making an informed decision about their long-term care costs!

(3) Medicaid or Asset Protection Planning requires "hiding" assets or engaging in illegal acts: False

No - nothing could be further from the truth! The fact is that a Certified Elder Law Attorney will disclose all planning strategies directly to Medicaid during the application process. The planning is lawful and you have every right to take advantage of your given rights under the law. Just as folks have the right to employ a CPA to save tax dollars, elders have the right to employ attorneys to save and protect their assets in the Medicaid process.

(4) Planning is unnecessary - the nursing home covers everything: False

By shielding assets and income, we can help ensure that married clients protect their spouse at home against impoverishment. For unmarried clients, the attorney should ensure that they have rainy day funds to supplement their quality of life for the rest of their lives. The fact is that nursing homes do not cover all of the needs of the elder. Those elders and their families in nursing homes who have planned ahead enjoy a much higher quality of life than those who failed to save assets.

(5) I am already protected because Medicaid won't count the assets in my spouse's name: False!

Sadly, no - Medicaid counts assets in both your name and your spouse's name. Likewise, most assets owned jointly with 3rd parties (adult children, for instance) are also fully countable to the elder in the Medicaid planning process. Asset Protection that yields real results requires the advice of a qualified and Certified Elder Law Attorney, as trying to protect assets yourself without the right help can have real and dire repercussions if done incorrectly. Also, an often little-known fact is that when it comes to Medicaid Planning and Asset Protection, a pre-nuptial agreement in Virginia will do ABSOLUTELY NOTHING to protect your assets from long-term care should your spouse need to apply for Medicaid.

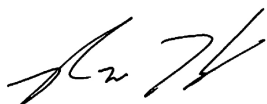
(6) I have no chance at all of protecting my home from Medicaid: **False!**

Without careful planning, Medicaid can require the sale of your home or record a lien on your home. Depending on the elder's individual circumstances, it is often possible to save the home. We work to prevent a forced sale or prevent a lien where possible. **The key here is that you take action toward this as soon as possible.**

Many elders and their families seek legal assistance when an elder is hospitalized or already in a nursing home for rehab or long-term care. Sometimes the elder is already paying privately for nursing home care (often more than \$400 per day, which adds up quickly!). They assume wrongly that the elder must spend down their assets on private nursing home costs. With careful planning, private paying to the nursing home can be stopped after a time, protecting assets for the elder's benefit, and qualifying that elder for Medicaid to pay the nursing home costs.

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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Please Join Us!
Cardiology Presentation
"Mending Broken Hearts"
A Look At Peripheral Vascular Disease & Venous Disease
By Dr. Brian Zagol

February 27th At 12:00 p.m.
Piney Forest Health & Rehab Center
450 Piney Forest Road, Danville, VA
Lunch will be provided.
(Please arrive by 11:45)
RSVP by February 25th to Rebecca Motley
434-799-1565 or 434-548-4847
Email: Rebecca.Motley@MFA.NET



Coloring for Relaxation





How to Save Money on Your Medication

Dear Savvy Senior,

I take several medications for multiple health conditions and the prices keep going up, even with insurance. Can you recommend any tips that can help me save?

Price-Gouged Patty

Dear Patty,

The rising cost of prescription drugs is a problem that stings millions of Americans. While there's no one solution, there are some different strategies and resources that can help reduce your drug costs, so you can afford what you need. Here are several to consider.

If you have insurance, know your drug formulary: Most drug plans today have formularies (a list of medications they cover) that place drugs into different "tiers." Drugs in each tier have a different cost. A drug in a lower tier will generally cost you less than a drug in a higher tier, and higher tier drugs may require you to get permission or try another medication first before you can use it.

To get a copy of your plan's formulary, visit your drug plan's website or call the 800 number on the back of your insurance card. Once you have this information, share it with your doctor so, if possible, he or she can prescribe you medications in the lower-cost tiers. Or, they can help you get coverage approval from your insurer if you need a more expensive drug.

You also need to find out if your drug plan offers preferred pharmacies or of-

fers a mail-order service. Buying your meds from these sources can save you some money too.

Talk to your doctor: Ask your doctor if any of the medications you're currently taking can be reduced or stopped. And, find out if the ones you are taking are available in generic form. About 80 percent of all premium drugs on the market today have a lower-cost alternative. Switching could save you between 20 and 90 percent.

Ask for a three-month prescription: This can be significantly cheaper for drugs you take long-term. If you use insurance, you'll pay one co-pay rather than three.

Split your pills: Ask your doctor if the pills you're taking can be cut in half. Pill splitting allows you to get two months' worth of medicine for the price of one. If you do this, you'll need to get a prescription from your doctor for twice the dosage you need.

Find and use online discounts: Start by trying GoodRx.com, BlinkHealth.com or WeRx.org. They will ask for the name of the drug, the dose, the number of pills, and where you live. Then they will show you what you can expect to pay at various pharmacies if you use their discount coupons or vouchers, which you can print out or download to your phone to show a pharmacist.

Pay cash: Most generic medications cost less if you don't use your insur-

ance. For example, chains like Target and Walmart offer discount-drug programs that sell generics for as little as \$4 for a 30-day supply and \$10 for a 90-day supply if you pay out-of-pocket. While some insurance companies charge a \$10 copay for a 30-day supply.

Also ask your pharmacy if they offer a drug discount card program and compare costs with your insurance plan. You can also find free drug discount cards online at sites like NeedyMeds.org, which can be used at most U.S. pharmacies.

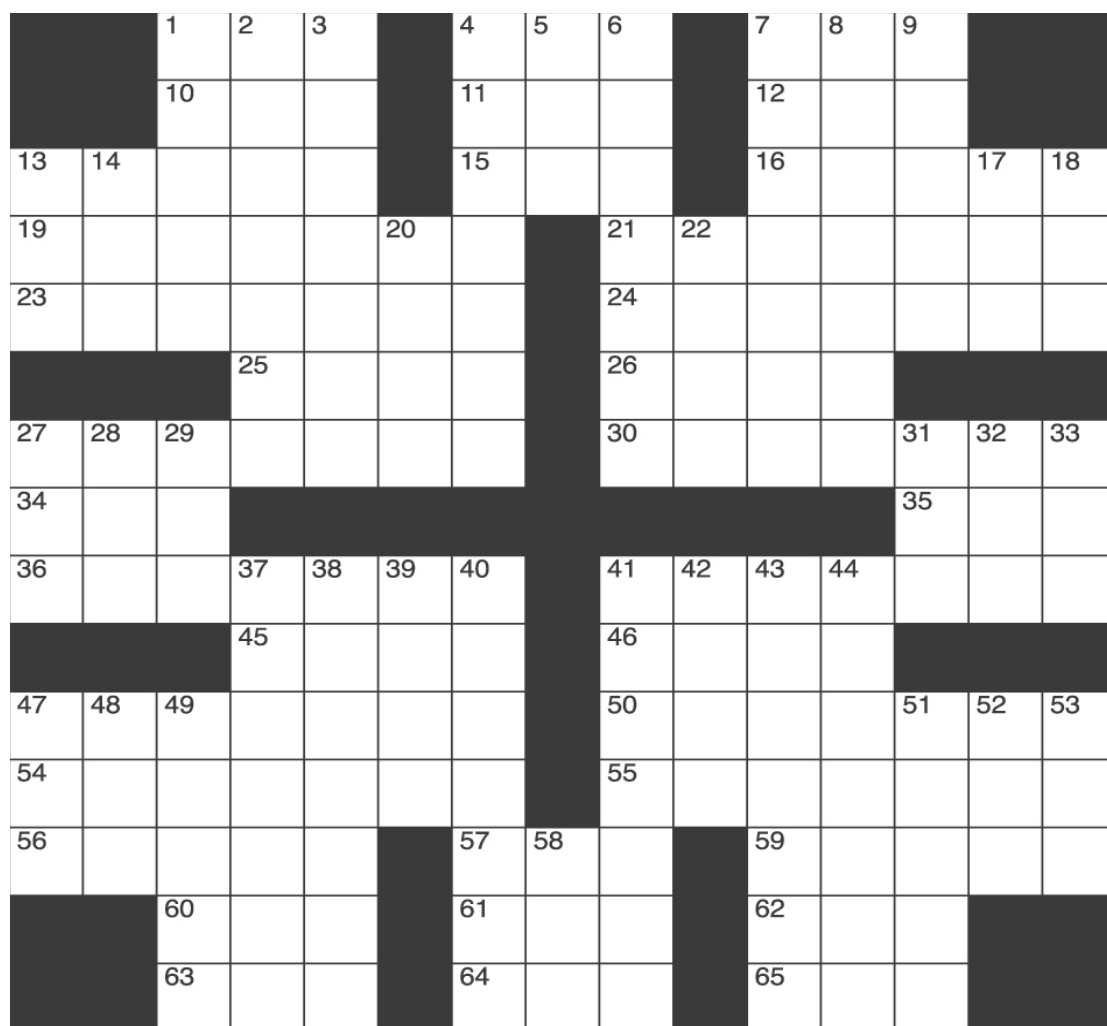
Shop online: You can also save by using an online pharmacy like HealthWarehouse.com but be sure to use an online retailer that operates within the U.S. and is licensed. The site should display the VIPPS symbol, which shows it's a Verified Internet Pharmacy Practice Site.

Search for drug assistance programs: If your income is limited, you can probably get help through drug assistance programs offered through pharmaceutical companies, government agencies and charitable organizations. To find these types of programs use sites like BenefitsCheckUp.org, PatientAdvocate.org, RxAssist.org and NeedyMeds.org.

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. Chop or cut
4. Political action committee
7. Male parent
10. Doctors' group
11. Ottoman military commander
12. A metal-bearing natural material
13. Lively ballroom dance
15. Male Gypsy
16. Once-popular card game
19. Occurred just once
21. ___ Streisand, singer
23. Shiny yellow minerals
24. Get hitched again
25. See (Latin)
26. Lies between the Caspian and Persian Gulf
27. Scourges
30. Sentence
34. Supervises flying
35. Bar bill
36. Alfalfa

41. Type of dishwasher soap
45. Witnesses
46. Ancient Italian-Greek colony
47. Newspapers need them
50. Discuss again
54. Small group with shared interests
55. Support
56. Wool
57. Take hold of
59. Likely the first Meso-American civilization
60. Woman (French)
61. Automobile
62. Popular Georgia rockers
63. Soviet Socialist Republic
64. A major division of geological time
65. Make an effort

CLUES DOWN

1. Czech monetary unit
2. Able to arouse feeling
3. Elk
4. Muscular weaknesses
5. Earlier
6. Lightweight fabric
7. One who greets
8. Soldiers sometimes wear one
9. Officially prohibit
13. US political party
14. Used of a number or amount not specified
17. Make a mistake
18. Biopic starring Jamie Foxx
20. Ancient Media inhabitant
22. About aviation
27. Popular American sports league
28. Cologne
29. Partner to cheese
31. When you'll get there
32. Not pleased
33. One point east (clockwise) of due north
37. Respects
38. Shake up
39. Ethiopian river
40. Intrinsic nature of something
41. Principal parts of the brain
42. Brews
43. Where ships dock
44. One who wassails
47. Shock treatment
48. Popular average
49. Things
51. A type of "bear"
52. Utilize
53. European Economic Community
58. Swiss river



Moments in time

THE HISTORY CHANNEL

• On **Feb. 13, 1861**, the earliest military action to be revered with a Medal of Honor award is performed by Col. Bernard J.D. Irwin, an Army surgeon serving in the first major U.S.-Apache conflict. The Irish-born doctor volunteered to go to the rescue of 2nd Lt. George Bascom, who was trapped in Arizona with 60 soldiers by the Apaches.

• On **Feb. 14, 1886**, the first trainload of oranges grown by southern California farmers leaves Los Angeles via the transcontinental railroad. Development of California surged when state railroad lines linked Los Angeles into the transcontinental railways.

• On **Feb. 15, 1903**, the first Teddy bear goes on sale. Toy-store owner and inventor Morris Michtom placed two stuffed bears in his shop window, advertising them as Teddy bears, named after President Theodore Roosevelt.

• On **Feb. 16, 1923**, in Thebes, Egypt, English archaeologist Howard Carter enters the sealed burial chamber of the ancient Egyptian ruler King Tutankhamen. The room was virtually intact, with its treasures untouched after more than 3,000 years.

• On **Feb. 12, 1938**, Judy Blume, popular young-adult author, is born in Elizabeth, New Jersey. Blume's books, which realistically address such topics as bullying, divorce, friendships and family, gained legions of young fans; however, their content frequently led them to be banned by school libraries.

• On **Feb. 11, 1960**, the Federal Communications Commission proposes a new law making it a criminal act to be involved in Payola — corrupt practices in the radio and music industries that involved manufacturing a hit by paying for it to be played on the air.

• On **Feb. 17, 1996**, world chess champion Garry Kasparov triumphs over Deep Blue, IBM's chess-playing computer, to win their six-game match, 4-2. However, Deep Blue would defeat Kasparov in a heavily publicized rematch the following year.

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*Dividends are paid monthly

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English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call **1-877-320-1235** (TTY: 711). **Español (Spanish):**

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MEDICARE 101 WORKSHOP



Donna Short Abbott



Shelley McGhee

Tuesday, Feb. 19 at 12 p.m.
(Inclement weather date -
Tuesday, Feb. 26 at 12 p.m.)
Riverside Health & Rehabilitation Center
2344 Riverside Drive
Danville, VA 24540

RSVP by February 18, 2019
to receive a boxed lunch

- ◆ Gain an understanding of how Medicare works.
- ◆ Learn the difference between Medicare Advantage and Medicare Supplement plans.
- ◆ Learn how to find the best plan for you.
- ◆ Discover how Medicare Prescription Drug Plans work.

This event is free of charge but seating is limited.
Call 434.441.7279 or email ryoung@mfa.net to register.

Donna Abbott & Shelley McGhee, insurance sales people, will be present with information. For accommodation of persons with special needs at sales meetings call 711. Futurity First is not connected with or endorsed by the United States government or the federal Medicare program.

LUNCH and LEARN



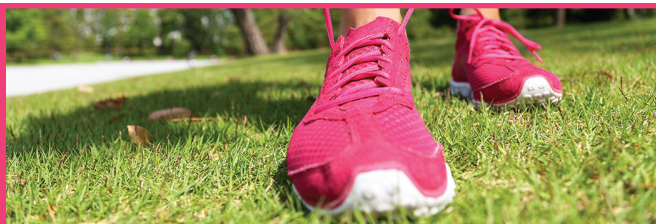
DIABETES MANAGEMENT

Presented by
Dr. Kwado Ofori, MD
Internal Medicine
Hospitalist Specialist in Baltimore, MD
and affiliate at SOVAH-Danville

Date: Thursday, February 21, 2019
Time: 12p – 1p

At Riverside Health and Rehabilitation Center
2344 Riverside Drive
Danville, VA 24540

RSVP by 2/18/19 to ryoung@mfa.net
or call 434-441-7279
Boxed lunch will be available for those that Pre-Register



Lunch and Learn

CARDIOVASCULAR DISEASE AND DIABETES

Wednesday, March 6, 2019 12p - 1p

Presented by: *Kevin Lingle, MD*
SOVAH Heart & Vascular Center

Riverside Health and Rehab Center
2344 Riverside Drive
Danville, VA 24540

Contact: Robin Young, Admissions Director
Call: 434-441-7279
Email: ryoung@mfa.net

RSVP by Monday, March 4, 2019

Boxed Lunch will be provided for those that
Pre-Register

LUNCH and LEARN



STROKE PREVENTION & MANAGEMENT

Presented by
Dr. Rafael Hurtado, MD
Board Certified in Neurology

Date: Friday, March 29, 2019
1p - 2p

Riverside Health and Rehab Center
2344 Riverside Drive
Danville, VA 24540
Contact: Robin Young, Admissions Director
Call: 434-441-7279
Email: ryoung@mfa.net

RSVP by Tuesday, March 26, 2019

Boxed Lunch will be provided for those that Pre-Register

Social Security Matters

by AMAC Certified Social Security Advisor Russell Gloor
Association of Mature American Citizens

Ask Rusty – What Percent of my Benefit will my Spouse Get?

Dear Rusty: I have heard many different answers on this but there are so many scenarios I can't seem to find an answer to mine. My wife and I were both born in 1959 and we both turn 60 next year. Both of us will be eligible for Social Security based on our work records to date, but my SS benefit is much larger than hers. Scenario: Say we both retire from work at 60. For simplicity let's say neither of us works in retirement, my wife claims Social Security at age 62 and I claim at my full retirement age of 66 plus 10 months. What will her spousal benefit be, as a percentage of my benefit, when she starts receiving it when I claim at my full retirement age? Signed: Planning Ahead

Dear Planning: A spouse claiming benefits at full retirement age (FRA) can get 50% of the higher earning spouse's FRA benefit, if that amount is more than she is entitled to on her own record. But if your wife claims her own Social Security retirement benefit early at age 62, her spousal benefit will be reduced even if it starts at her full retirement age. The reason is that her total spousal benefit will be the sum of her own age 62 benefit plus a "spousal boost" computed from both of your FRA benefit amounts - the spousal boost will be the difference between your wife's own FRA benefit amount and $\frac{1}{2}$ of your FRA benefit amount.

Let's use an example: if your wife's Social Security benefit at her full retirement age is \$1000 and your benefit at your full retirement age is \$2400, your wife's spousal boost would be \$200 (\$1200 minus \$1000). If your wife has reached her FRA when you claim benefits that amount would be added to her reduced age 62 benefit of \$708 (70.8% of her FRA benefit amount), which would make your wife's total spousal benefit amount \$908 (\$708 plus the \$200 spousal boost).

So, in this example, your wife's total benefit would be about 38% of your FRA benefit amount, rather than the 50% she would get by waiting until her full retirement age to apply for both benefits. You can apply that same formula using your currently estimated FRA benefit amounts as provided by Social Security to arrive at a more precise percentage, but it will be somewhere in the 38% range, reduced from 50% because she is taking her

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own Social Security retirement benefit at age 62.

Of course, your wife's own full retirement age benefit must be less than 50% of your FRA benefit for her to even be eligible for a spousal benefit. And, since you were both born in 1959, if you both claim benefits some months before your wife has reached her full retirement age, her "spousal boost" amount will be actuarially reduced according to the number of months before she reaches FRA that you claim. The only way your wife can get the full 50% of your FRA benefit amount is by waiting until she has reached her full retirement age to claim Social Security benefits.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

VALENTINE'S DAY WORD SEARCH

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

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

VALENTINE'S DAY WORD SEARCH

ANNIVER-	HOLIDAY
SARY	HUG
ARROW	JEWELRY
BOUQUET	KISS
CANDY	LACE
CARDS	LOVE
CELEBRA-	MARRIAGE
TION	MEMORIES
CHOCOLATE	MUSIC
CUPCAKE	POEM
CUPID	RELATIONSHIP
DESSERT	ROMANCE
DOVES	ROSES
EMBRACE	SAINT
FEELINGS	SERENADE
FLIRT	SWEET
FLOWERS	TRADITION
GIFTS	VALENTINE
HEARTS	WOO

What's Cookin'?

Red Velvet Valentines Cinnamon Rolls

Recipe Ingredients:

For red velvet dough:

1 package red velvet cake mix, regular size
1 package (1/4 ounce) active dry yeast
2 1/2 to 3 cups all-purpose flour
1 1/4 cups warm water

For filling:

1/4 cup butter, melted
1 tablespoon ground cinnamon
1/2 cup brown sugar

For topping:

4 ounce cream cheese, softened
2 cups powdered sugar
1 teaspoon vanilla extract
1/4 cup butter, softened
Valentine's sprinkle, optional



Recipe Instructions:

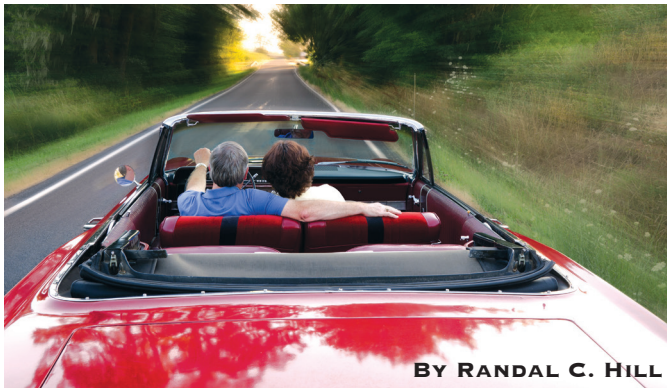
To make red velvet dough:

In a large bowl, combine red velvet cake mix, yeast and 1 cup flour
Add warm water and beat on medium speed 2 to 3 minutes
Add additional flour and knead with a stand mixer or by hand to form a soft dough
Spray a large bowl with non-stick cooking spray and place dough inside

Cover the bowl with plastic wrap and let the dough rest in a warm place for an hour until doubled in size

To make filling:

In a small bowl, mix brown sugar and cinnamon, set aside
After dough has risen place dough on a lightly floured surface and roll out into a large rectangle about 1/4 "thick
Spread melted butter over the dough and sprinkle with brown sugar mixture
Start from the farthest edge and carefully roll the dough into a log
Using a sharp knife, cut into 12 equal pieces
Place cinnamon rolls in a 9x13-inch baking dish with parchment paper
Cover with kitchen towel and let rise for another 1 hour
Preheat oven to 350°.
Bake 15-20 minutes or until lightly browned
To make topping:
In a small bowl, beat cream cheese and butter until fluffy
Add powdered sugar and vanilla extract and mix until combined
Spread topping over warm rolls
Sprinkle with Valentines sprinkles



Boom Times in the Bronx

February 2019

Can you possibly listen to “Sh-Boom” without smiling?

The classic ‘50s hit opens a capella, with five unpolished voices united in razor-sharp harmony, promising that “Life could be a dream” before launching into teen-romance lyrics punctuated by nonsense syllables. Silly but fun, and one of the most enduring of rock’s early doo-wop anthems, “Sh-Boom” emerged just as black music was beginning to weave itself into the fabric of early (mainly white) rock ‘n’ roll.

Yet this iconic ditty and the group who created it almost never found fame.

The Chords, who formed in 1951, had all attended Morris High School in the Bronx. They often met after school on street corners to practice their collective composition. (All five members are listed as the writers.)

Much of the ditty was based on local slang, part of which may have been influenced by cold-war concerns of the time concerning Russia dropping an atom bomb on us. Chord Buddy McRae once said, “When [the kids on the block] talked to each other, they’d say, ‘Hey, man, boom, how ya doin’?”

Fellow member Jimmy Keyes added, “‘Boom’ was the slang word...We would take the ‘boom’ and make it sound like a bomb: shhh-BOOM!”

The lads employed scat singing and tossed numerous nonsense syllables into the lyrical stew, including such deathless phrases as “hey nonnie ding dong,” “a flip a dooba dip” and “a lang a lang a lang.” (Eat your heart out, Bob Dylan!)

A talent agent discovered the Chords singing while using the echoey acoustics of a subway station to enhance their vocalizing, and the group eventually found their way to a recording session at Atlantic Records. Atlantic, however, opted to promote the young men doing a cover version—a perfectly legal business maneuver at the time—of Patti Page’s recent smash “Cross Over the Bridge” and relegated “Sh-Boom” to the typically ignored B side of the single. But hip DJs soon “flipped” the disc and sent “Sh-Boom” into the stratosphere.

Taking advantage of the song’s soaring popularity, Mercury Records brought Toronto’s Crew-Cuts into their Chicago studio, where orchestra leader David Carroll created a peppy but bland arrangement that bleached out the rawness of the Chords’ original. Even the Crew-Cuts’ spoken bridge in the middle became a pop throwaway reading compared to the Chords’ playful but obviously erotic narrative:

Every time I look at you, something is on my mind

If you’d do what I want you to, Baby, we’d be so fine

In the summer of 1954, the Crew-Cuts’ cover shot to Number One and stayed there for nine weeks, while the Chords’ superior original followed closely behind and reached Number Five.

Thankfully, the Crew-Cuts’ version has since faded into the mists of time, but the Chords’ offering was given new life when it was featured in the Disney Pixar’s *Cars*. Perhaps more important is the fact that the Chords’ “Sh-Boom” became the first Top Ten hit by a black harmony group and helped lay the foundation of mainstream rock ‘n’ roll.

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A FISHY STORY

Finding Davo is not a sequel to the film, Finding Nemo. It's a story about a fish that belonged to a woman in Swindon, England who is frantic to find out what happened to her pet gold fish, reports the Association of Mature American Citizens [AMAC]. Although she named the fish Dave when she bought it five years ago, her appeal for help in finding Dave has been designated Finding Davo on Facebook in an attempt to attract attention. One wag, upon hearing the story, suggested that Davo might have met the same fate as A Fish Called Wanda in the film of the same name. Wanda was swallowed whole.

NOT SO FREE SPEECH

Michigan's Lake Superior State University doesn't want you to use certain words and phrases because they're mis-used, used all too frequently or, as the school's announcement put it, "generally useless." For example, according to the Association of Mature American Citizens [AMAC], the school says that all too often "we grapple, litigate, and then yeet irritating words and phrases." That's right, yeet -- an obviously made up word used to express excitement -- is one of the words that are banned, as are the acronyms POTUS, FLOTUS AND SCOTUS [President of the U.S., First Lady and Supreme Court]. And the phrase "the most important election of our time." Aren't they all?

WAS THERE A LITCHI NUT FOR DESSERT

Although it is a side dish in Chinese cuisine, a savvy New York City squirrel recently made a meal out of an egg roll. How he got hold of the egg roll is anybody's guess, says the Association of Mature American Citizens [AMAC]. Nevertheless, an alert passerby caught it all in a video that has gone viral via a twitter page all about New York.

THEY TOOK OFF THEIR PANTS

Unless your town has a subway transportation system, you probably missed out on this year's No Pants Subway Ride, a global event ongoing for 17 years. The Association of Mature American Citizens [AMAC] reports that commuters in two dozen cities with subways, some braving frigid temperatures, shamelessly participated in the event. A group calling itself Improv Everywhere established the annual "happening" in New York City in 2002--where, this year, temperatures hovered around 32 degrees. The comedians who created Improv Everywhere and the No Pants event say they had no purpose in mind other than to get onlookers smiling and maybe even laughing.

SHERIFF AUGMENTS POLICE FORCE WITH CARDBOARD COPS

The cops in Brushy Creek, TX, population just under 22,000, have developed a practical way to beef up the police presence in town without going over budget, according to the Association of Mature

American Citizens [AMAC]. The authorities there are using cardboard cutouts of officers with speed detector radar guns to scare drivers into slowing down, particularly in school zones. Robert Chody, the Sheriff of Williamson County Texas, says the cutouts work. Speeders see the cutout on the side of the road and immediately slow down.

STILL A SWINGER AT 86

Octogenarian Betty Goedhart of La Jolla, CA became a swinger when she was 78 and, by the time she turned 84 years of age, she made it into the Guinness Book of World Records as the world's oldest female performing flying trapeze artist. Now 85, she is still at it, says the Association of Mature American Citizens. AMAC says you can usually find her at Trapeze High in Escondido, CA where she continues to hone her talent. Trapeze catcher Andrew Duncan told San Diego's Fox 5 reporter Kalyn McMackin that Ms. Goedhart "comes four times a week, she practices more than I do and she's just amazing. Every time I see her climb that ladder, I'm always proud of her and the tricks she pulls off are better than mine, so she's amazing."

THE COPS WILL POUR THE DRINKS

Three citizens of Kutztown, PA will imbibe for free at an event sponsored by the Kutztown Police Department. A call for volunteers "willing to drink hard liquor to the point of inebriation" was posted on the department's Facebook Page recently and produced instant results. The volunteers will be part of a training exercise designed to demonstrate how to administer Standardized Field Sobriety Tests during suspected DUI incidents. There were quite a few responses when the police announced they had selected the three volunteers, according to the Association of Mature American Citizens [AMAC]. Most of them lamented that they weren't picked, and many asked to be considered for future such "drinking exercises."

WHERE'S WALLY

There are service pets, mainly dogs, that help individuals with disabilities. And then there are emotional support animals that provide comfort to those who need a break. Take Wally, says the Association of Mature American Citizens [AMAC]. Wally's owner, Joie Henney, frequently visits schools and senior citizen facilities in the greater York, PA area, encouraging the children and the seniors he meets to pet the 4 ½ foot emotional support alligator. "He's just like a dog. He wants to be loved and petted," says Henney.

NEW FOR THE WELL-DRESSED GOLFER

Attention all you golf aficionados, don't let the grass grow under your feet! The Association of Mature American Citizens [AMAC] reports that Nike will soon introduce for sale a new take on golf shoes, golf sneakers featuring what the shoe maker calls, "golf-ready traction." And, to give them a bit of panache they have fairway-like uppers made from an AstroTurf-like material. The company says when they hit the stores, they'll cost a mere \$140 a pair.

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(Hint: 1 = e)

A. 7 3 10 1

Clue: Form of play

B. 11 26 6 20 4 26 16 16 1 4

Clue: Directs action

C. 3 11 20 9 26 6

Clue: Process of doing something

D. 8 2 8 20 1 10

Clue: Hardware components

Answers: A. game B. controller C. action D. system

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WORD SCRAMBLE

Rearrange the letters to spell
something pertaining to romance.

OLWREF

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Answer: Flower

The older
we get...
the less
we care!



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. On one's toes | ___ L ___ | Ward off | ___ V ___ |
| 2. Shuttle boat | ___ E ___ | Covered in hair | ___ U ___ |
| 3. Customer | ___ ___ N | Walk the beat | ___ ___ L |
| 4. Merry, like St. Nick | J ___ | Parrot's name | P ___ |
| 5. Din | N ___ | Idaho's capital | B ___ |
| 6. Saunter | ___ A ___ | Distant thunder sound | ___ U ___ |
| 7. More recent | ___ W ___ | At no time | ___ V ___ |
| 8. Oar | P ___ | Riding seat | S ___ |
| 9. Defeated one | ___ S ___ | Hermit | ___ N ___ |
| 10. Right-angled shape | ___ A ___ | Landholder | ___ I ___ |

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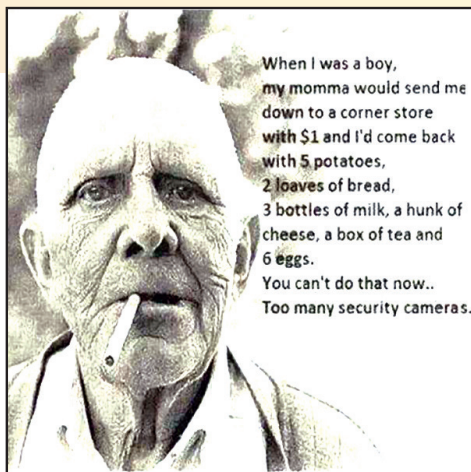
What folks are doing...

The Sassy Ladies met at Moon River for their January gathering. Birthdays were celebrated and gifts were exchanged. There was lots of chocolate and good times!



Shown bottom-Cheryl Darnell and Marie Petty. Shown standing from Left-Carol Sawyers, Jean Santerre, Betty Travis, Faye Pizzulo, Sarah Walker, Faye Dodson, Carolyn Harrison and Diane Mayberry.

Send your activities to info@redbirdtimes.com



The Holiday Village Coffee Hour Gang

The Coffee Hour Gang consist of some fun loving seniors at Holiday Village Senior Apartments meeting on Thursday mornings in the Public Room to enjoy a great cup of coffee, laughter, along with some awesome fellowship. Most mornings we have special treats like home made biscuits, muffins, and donuts.



Left to right: is Pansy Thornton, Carolyn Haymore, Bill Combs,



Left to right Jean McCullen, Nancy Hamlett, and Ann Doolin.

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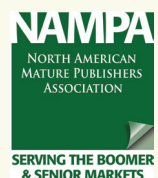
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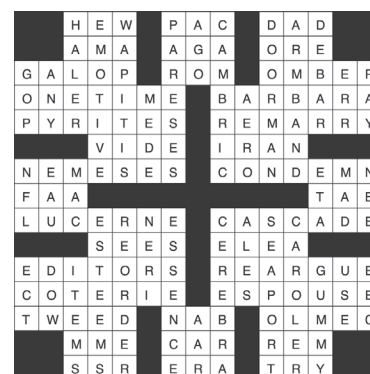
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A 20x20 grid of letters with black lines connecting some letters to form a network. The letters are arranged in a grid, and the connections form a complex web across the grid.

Even Exchange

- | | |
|-------------------|--------------------|
| 1. Alert, Avert | 6. Ramble, Rumble |
| 2. Ferry, Furry | 7. Newer, Never |
| 3. Patron, Patrol | 8. Paddle, Saddle |
| 4. Jolly, Polly | 9. Loser, Loner |
| 5. Noise, Boise | 10. Square, Squire |

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Courage Comes From the Heart

"There is no fear in love. But perfect love drives out fear, because fear has to do with punishment. The one who fears is not made perfect in love."
—1 John 4:18 NIV

The word "courage" comes from the Latin word "cor" meaning heart, via Old French, "corage," meaning heart or innermost feelings. In Middle English, "corage" is connected with the heart as the seat of our emotions. This connection between courage and our feelings is obvious to anyone who has been overcome by fear or anxiety while in the midst of a risky endeavor. Being in a relaxed and positive mood, on the other hand, usually allows us to face difficulties and dangers with composure. It is especially worth noting the connection between courage and love, both of which have their seat in the heart. A man in love will fight valiantly for his maiden. God has wisely implanted in us a powerful connection between love and courage. And the love of God is perhaps the best example of how our



courage can be bolstered. Knowing that God loves and cares for us is perhaps the strongest support for faltering hearts. Of course, some are misguided by the false belief that God wants them to slay their enemies, when He really wants them to love their enemies and turn the other cheek. Being kind to our enemies often requires more courage than taking up arms. Courage must be tempered by wisdom and discretion while being bolstered by love. Know that God loves you and wants you to succeed in every good endeavor, and that his love and grace is sufficient for anything you may face. — Christopher Simon