

Long-Term Care: A Nursing Home Is Just One Option!

When we think of long-term care, most of us immediately think of the nursing home. While that is still the overwhelming option that most folks utilize, it is not the only option to think about. Which means, you should be thinking of long-term care options a lot sooner in the process!

Most folks have very little idea of the options that are available when planning for long-term care. I have many clients that do not come to see our firm until a parent or loved one is already in skilled care (rehab) or custodial care (nursing home). Yet, when I hear about what has been going on previously, the family missed opportunities for care because they simply did not know possible alternatives even existed!

Whenever we finish a document execution for clients, we always urge them to return if and when someone's health begins to deteriorate. Why? Because we want folks to know the options available to them and in many cases, these options can delay or even alleviate the need for nursing home care. At the very least, we can put off nursing home care as a last resort. We also warn them against any steps that they might take that could jeopardize eligibility for long-term care coverage later.

Caregivers

Often the first step folks might take is to hire extra help for the home. This could be in the form of just a sitter or an experienced nurse that sits with elders either as their primary occupation or on the side. No matter, if you or your family hires the person, you just became an employer, and they just became your employee. It is now your responsibility to comply with all tax laws (deductions) applicable to all employers. I have seen many folks make the huge mistake of hiring a sitter and paying them in cash. Not only will that potentially get you in trouble with the IRS, it will jeopardize future eligibility for long-term care coverage under Medicaid.

Further, if you hire an employee, you have to have a written and signed personal services contract between you and that sitter. This is a requirement under the medicaid regulations. If you do not, Medicaid will treat all the money you have spent on caregivers as if you just simply gave that money away! It's harsh, but that is the rule at this time. We help folks set up a proper caregiver agreement so as to be in compliance with all the laws and avoid this unexpected and unwelcome issue.

Note that, if you hire a sitter through an agency, the agreement and tax compliance is not required, as the caregiver is an employee of that agency and not your family.

So, if you are thinking of hiring a caregiver or sitter to help care for an aging loved one, do your due diligence and put the right plan in place.

Community Based Care

Community based care (CBC) through Virginia Medicaid is a program virtually no one knows exists! Once eligible, CBC will provide a caregiver in the home for up to forty hours a week. In many cases, this is enough help so that the family can put a plan in place that will keep the elder out of the nursing home for a period of time, perhaps even eliminating the need for nursing home care!

The criteria and eligibility requirements are virtually identical to nursing home Medicaid. Just think, this may be the help that you need that will allow your spouse or parent to remain in the home as long as medically possible! Plus, it's cheaper for Medicaid to help you keep your loved one at home than it is to pay for nursing home care, so it is a winwin for all concerned.

Private Homes

Scattered throughout Southside Virginia are private homes that have been licensed by the state to provide care for up to eight elders. There are also homes that do not accept Medicaid but still provide lower costs than a traditional nursing home. Families often opt for this type of care so as to keep their loved one in a home environment. Once again, few know of this option unless they have direct contact with one. We attempt to maintain a current roster of all options available at our elder care resources website: http://www.estateandelderlawcentervirginia.com

Assisted Living

At times, an elder will need help but they still do not meet the criteria for either CBC or nursing home care. In that case, many families look to assisted living facilities for help. These facilities are predominantly private pay, which means that there is no Medicaid coverage available to help pay the costs. The one benefit that is helpful here is if the elder is a qualifying veteran. If so, he or she may be eligible for Veteran's Aid and Attendance. In these cases, most assisted living facilities can help with the application for benefits.

The key to remember is that there are options available and pitfalls to avoid. If you see a loved one's health deteriorating, please contact a qualified and certified Elder Law Attorney to discuss the options available for your family.

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:

The Estate & Elder Law Center of Southside Virginia, PLLC 742 Main Street, Danville, VA 24541

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

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\$80,000 PER YEAR! ARE YOU PREPARED?

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 742 Main Street, Danville, VA / 855-503-5337 3371 Fairystone Park Hwy, Bassett, VA / 276-629-5381 VAElderlaw.com

SUNDAY	
Daylight Saving Time begins March 10 At 2am turn your clocks ahead ONE hour	н
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1979	2019
Long hair	Longing for hair
KEG	EKG
Acid Rock	Acid Reflux
Seeds and stems	Fiber
Hoping for a BMW	Hoping for a BM
Going to a new,	Getting a new hip
hip joint	joint
Rolling Stones	Kidney Stones
Disco	Costco
Whatever	Depends

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 M Δ STER for an I, you get MISTER. Do not change the order of the letters.

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 Bit of buckshot 	_ E	_ Wooden platform	A						
2. Watch location	_ R	Old card game	_ н						
3 monoxide	B	_ Milk container	T						
4. Trench	D	Throw a baseball	P						
5. Robust	G	Caress	C						
6. Larger	_ !	Grocery store worker	_ A						
7. Dog's rope	H	Smallest amount	T						
8. Unmarried	s	Prickly sensation	т						
9. Welcome	T	Wet behind the ears	N						
10. Hose down	T	Hesitate	V						
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 WORD SCRAMBLE

 Rearrange the letters to spell something pertaining to basketball.

 ANOEGR

 Bando : Dassuy

Coloring for Relaxation





Dear Savvy Senior,

I will be enrolling in Medicare in a few months, and would like to know how Medicare covers vision services? I currently have vision insurance through my employer but will lose it when I retire.

Looking Ahead

Dear Looking,

Many people approaching 65 are unclear on what Medicare does and doesn't cover when it comes to vision services. The good news is that original Medicare covers most medical issues like cataract surgery, treatment of eye diseases and medical emergencies. But unfortunately, routine care like eye exams and eyeglasses are the beneficiary's responsibility. Here's a breakdown of what is and isn't covered.

Eye exams and treatments: Medicare does not cover routine eye exams that test for eyeglasses or contact lenses. But they do cover yearly medical eye exams if you have diabetes or are at high risk for glaucoma. They will also pay for exams to test and treat medical eye diseases if you're having vision problems that indicate a serious eye problem like macular degeneration, dry eye syndrome, glaucoma, eye infections or if you get something in your eye.

Eye surgeries: Medicare will cover most eye surgeries that help repair the eye function, including cataract surgery to remove cataracts and insert standard intraocular lenses to replace your own. Medicare will not, however, pick up the extra cost if you choose a specialized lens that restores full range of vision, thereby reducing your need for glasses after cataract surgery. The extra cost for

Does Medicare Cover Vision Services?

a specialized lens can run up to \$2,500 per eye.

Eye surgeries that are usually not covered by Medicare include refractive (LASIK) surgery and cosmetic eye surgery that are not considered medically necessary.

Eyeglasses and contact lenses: Medicare does not pay for eyeglasses or contact lenses, with one exception: If you have had a conventional intraocular lens inserted during cataract surgery, Medicare will pay for eyeglasses or contact lenses following the operation.

Ways to Save

Although original Medicare's vision coverage is limited to medical issues, there are ways you can save on routine care. Here are several to check into.

Consider a Medicare Advantage plan: One way you can get extra vision coverage when you join Medicare is to choose a Medicare Advantage plan instead of original Medicare. Many of these plans, which are sold through private insurance companies, will cover routine eye care and eyeglasses along with all of your hospital and medical insurance, and prescription drugs. See Medicare.gov/find-a-plan to shop for plans.

Purchase vision insurance: If you get routine eye exams and purchase new eyeglasses annually, a vision insurance plan may be worth the costs. These policies typically run between \$12 and \$20 per month. See Ehealthinsurance. com to look for plans. Check veterans benefits: If you're a veteran and qualify for VA health care benefits, you may be able to get some or all of your routine vision care through VA. Go to Vets.gov, and search for "vision care" to learn more.

Shop around: Many retailers provide discounts – between 10 and 30 percent – on eye exams and eyeglasses if you belong to a membership group like AARP or AAA.

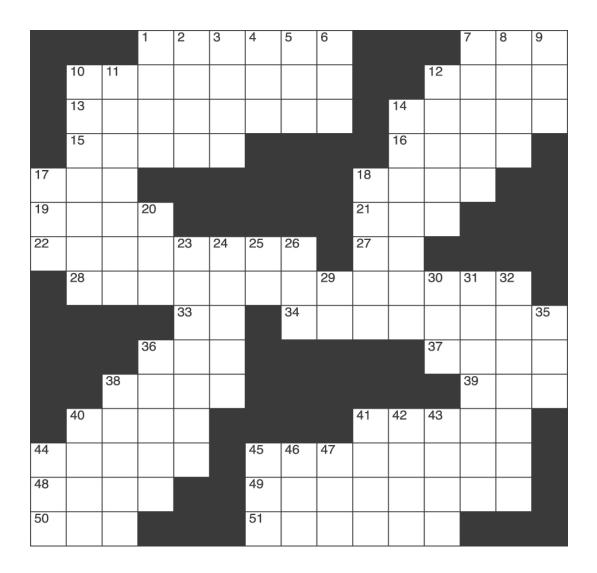
You can also save by shopping at discount retailers like Costco Optical, which is recommended by Consumer Reports as the best discount store for good eyewear and low prices – it requires a \$60 membership fee. Walmart Vision Centers also offer low prices with no membership.

Or consider buying your glasses online. Online retailers like WarbyParker.com, ZenniOptical.com, and EyeBuyDirect. com all get top marks from the Better Business Bureau and offer huge savings. To purchase glasses online you'll need a prescription.

Look for assistance: There are also health centers and local clinics that provide free or discounted vision exams and eyeglasses to those in need. To find them put a call into your local Lions Club (see Directory.LionsClubs.org) for referrals.

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







GROSSWORD

CLUES ACROSS

- 1. Submit
- 7. When you hope to arrive
- 10. Ducks
- 12. Ancient Dead Sea region
- 13. Hatch
- 14. Genus of finches
- 15. Knifes
- 16. Towards the oral region
- 17. Bitter-flavored beer
- 18. Brews
- 19. Hideouts
- 21. Where one sleeps
- 22. Unbroken view of a region
- 27. Hammer is one
- 28. Racing legend
- 33. Commercial
- 34. Understood by just a few
- 36. Global design effort

- Portuguese folk song
 Traditional woven cloth
 Oil barrel (abbr.)
- 40. Cupbearer of the gods
- 41. Spiritual leader of a Jewish congregation
- 44. Dabs
- 45. Bedspread
- 48. Visionary
- 40. VISIUIIUI Y
- 49. Prime Ministers
- 50. Criticize
- 51. Teeter

 4. Baseball stat
 5. Insecticide
 6. Midway between east and southeast
 7. Icelandic poems
 8. Rocker Rundgren
 9. Doctors' group

CLUES DOWN

2. A baseball team

1. Bird genus

3. Taxis

- 10. Inform wrongly
- 11. TVs used to have one
- 12. Long-___: donkeys
- 14. Weasel-like mammal
- 17. Payroll company
- 18. Conductance unit
- 20. Fifth note of a major scale
- 23. Prepares

25. Partner to Pa 26. They ____ 29. Canadian province (abbr.) 30. Official 31. More colorless 32. Goodies 35. Sanders was one 36. Talkative 38. Rips apart 40. Chinese Muslim 41. Rapid eye movements 42. Song 43. Spent it all 44. Somber 45. Cycles per second 46. Naturally occurring material 47. "Orange is the New Black" character

24. Yellow-fever mosquitos

MOMENTS IN TIME

* On March 15, 44 BC, Julius Caesar, dictator of Rome, is stabbed to death in the Roman Senate house by 60 conspirators led by Brutus and Cassius, who believed that his death would lead to the restoration of the Roman Republic.

* On March 16, 1751, James Madison, author of the Federalist Papers and fourth president of the United States, is born in Virginia. Madison is best remembered for his critical role in the Constitutional Convention of 1787, where he oversaw the drafting of the final Constitution.

* On March 17, 1776, British forces are forced to evacuate Boston following Gen. George Washington's successful placement of fortifications and cannons on Dorchester Heights. Realizing their position was now indefensible, 11,000 British troops sailed to the safety of Halifax, Nova Scotia.

* On March 14, 1919, Max Brand, perhaps the most prolific writer of Western stories, publishes his first novel, "The Untamed." Max Brand was one of 21 pen names used by author Frederick Faust. Unlike many Western authors,



Faust made no pretense to historical accuracy in his works.

* On March 13, 1969, "The Love Bug," a movie about the adventures of a Volkswagen Beetle named Herbie, opens in theaters. The Walt Disney film, based on the 1961 book "Car, Boy, Girl" by Gordon Buford, spawned four spinoffs.

* On March 12, 1972, the last remnants of the First Australian Task Force withdraw from Vietnam. The Australian government had first sent troops to Vietnam in 1964 and by 1969, their forces totaled an estimated 6,600 personnel.

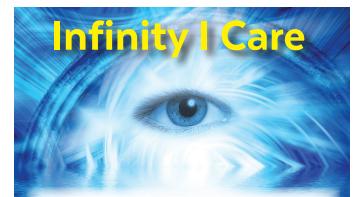
* On March 11, 1990, Lithuania becomes the first Soviet republic to proclaim its independence from the USSR. The Soviet government responded by imposing an oil embargo and economic blockade against the Baltic republic, and later sent troops. Lithuania would gain its independence in September 1991.

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SENIOR NEWS LINE

by Matilda Charles

You Don't Have to Go Hungry

Some things just break your heart ...

I was sitting at a traffic light when I saw one of my neighbors go into a pawn shop carrying a bag. This was worrisome, and I pulled into the parking lot across the street to watch. Sure enough, she came out empty-handed ... and sure enough, she pulled out into traffic and headed for the grocery store. When I spotted her later as she headed for the checkout line, there wasn't much in her basket.

I pulled into the pawn shop on my way home. The owner was hesitant to disclose any information, but yes, my neighbor had brought in three items to pawn, and yes, he knew why. She was out of money and her Social Security wasn't due for two weeks. When he told me what she'd pawned, my heart broke.

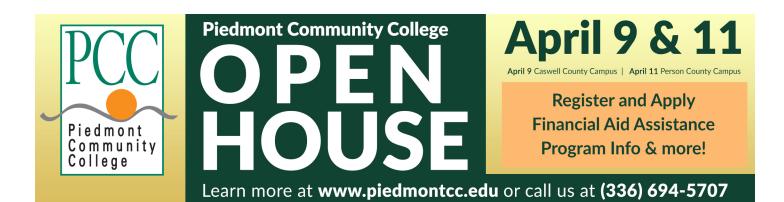
From there I went to the food bank where they loaded up two bags of food once I told them what I was doing. With a little subterfuge, the groceries were delivered anonymously to my neighbor.

If you're ever in a position where you don't have enough food, there are ways to get help. Church pantries (even if you're not a member), a food bank and your local senior center are good places to start.

For more information, contact your local Agency on Aging. Ask about the monthly food boxes, Supplemental Nutrition Assistance Program (SNAP), The Emergency Food Assistance Program (TEFAP), Senior Farmers' Market Nutrition Program (SFMNP) and Meals on Wheels. Call the National Hunger Hotline at 1-866-3-HUNGRY (1-866-348-6479). Look online at www.feedingamerica.org and nutrition.gov (put Nutrition Programs for Seniors in the search box). Check your potential benefits at www.benefitscheckup.org.

Don't wait until you're to the point of needing to pawn precious belongings before you ask for help.

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FOODS WE EAT WORD SEARCH

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FOODS WE EAT WORD SEARCH

ABSTAINING FATS ACCESSIBLE FIBER **AEROBICS** FOOD ANEMIA FRUCTOSE **ANTIOXIDANTS GLUCOSE** BALANCED HEART RATE BASAL METABOLISM CALORIE **MINERALS** CALORIES NUTRITION CARBOHY-OBESITY DRATES ORGANIC **CHOLESTEROL** PROBIOTIC COMPLEX PROTEIN CONSUMP-TION **SUPPLEMENT** DEHYDRATION VITAMINS DIET WATER DIGESTION **ELECTROLYTES** FAT

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

What's Cookin'?

Garlic Shrimp Pasta

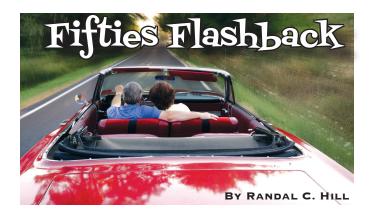
Recipe Ingredients: 4 tbsp. butter 1 lb. shrimp kosher salt Freshly ground black pepper 4 cloves garlic, minced 3/4 c. dry white wine Juice of 1/2 lemon pinch of crushed red pepper flakes 3/4 c. grated Parmesan, plus more for garnish 1 tbsp. Freshly Chopped Parsley 12 oz. cooked angel hair pasta



DIRECTIONS

In a large skillet over medium heat, melt 1 tablespoon butter. Add shrimp and season with salt and pepper. Cook until pink, 2 minutes per side. Transfer to a plate.

In the same skillet, add remaining butter and garlic. Cook until fragrant, 1 minute. Add wine, lemon juice, and crushed red pepper flakes and simmer 2 minutes, then add Parmesan and parsley and let cook 2 minutes more. Add cooked angel hair and shrimp and toss until completely combined. Garnish with Parmesan.



The Cat with 10 Million Lives

March 2019

"Write me a story that first-graders can't put down." This was the challenge that William Spaulding, a director at Houghton Mifflin Publishers, offered to Theordor Geisel one day in 1955 as he handed Geisel a list of vocabulary words for six- and sevenyear-olds. At the time, Geisel was a little-known children's author who wrote under the name Dr. Seuss. (Seuss was his mother's maiden name.) His fortunes—and his life—would change forever when he accepted Spaulding's unconventional assignment.

Geisel had scanned the list and decided that creating and illustrating such a book should be quite easy. "I figured I could knock it off in a week or so," he admitted later. "It took a year and a half." Geisel had underestimated just how hard it would be to write a truly compelling children's tale that utilized a mere 200 words.

Determined to outdo the ubiquitous—and boring—Dick and Jane books found throughout American elementary schools, Geisel decided to write a fun-to-read story predicated on the first two rhyming words that appeared on his list. They happened to be cat and hat.

Seuss's clever creation tells of an outrageous anthromorphic feline who wears an impossibly tall striped hat. One rainy day, this odd intruder drops by to relieve the boredom of two housebound youngsters, a girl called Sally and her unnamed brother, who narrates the story.

The cheerful cat sets about performing a bizarre trick that involves balancing plates, books, a cake, toys, a milk bottle and even the family goldfish, all the while balancing himself precariously upon a huge ball. To nobody's surprise, the cat and all his accoutrements crash to the floor in a heap. Undaunted, he then hauls in a huge box that contains two wild-haired, impish creatures called Thing One and Thing Two. They proceed to run amok throughout the house, flying kites and scattering things everywhere.

When the children and the fish realize that Mother will be coming home soon, panic sets in. That's when the irrepressible invader removes both Things, then zips about the house in an ingenuous machine that quickly tidies up everything. By the time Mother returns, the cat has slipped out, the house is back in order, and Mother is none the wiser.

Published in March 1957 and composed mostly of one-syllable words, The Cat in the Hat sold 1 million copies by the decade's end and, in the process, made Dr. Seuss a household name. Geisel later proclaimed, "I have great pride in taking Dick and Jane out of most school libraries. That is my greatest satisfaction."

His delightful classic has now sold over 10 million books, and The Cat in the Hat has lived on through a 1971 animated TV special and a live-action 2003 film. But when the movie was panned for its adult humor and innuendo, Geisel's widow, Audrey, disallowed any future films based on her husband's works.

Theodor Geisel was childless by choice, but he always enjoyed telling others, "You have 'em, I'll entertain 'em."

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'SUN DOG' WEATHER

That gal in Kalamazoo, MI got as rare glimpse of what the National Weather Service calls, "Sun Dogs, last week when temperatures plummeted to as low as 18 below zero, reports the Association of Mature American Citizens [AMAC]. It was a sight to see and, fortunately, the phenomenon caused by airborne ice crystals was caught on video.

SHE WAS FROZEN

Anyone with a little daughter, niece or granddaughter will know Elsa. She's the animated Queen of Arendelle in the Disney film, Frozen, who had the power to deploy ice and snow, explains the Association of Mature American Citizens [AMAC]. So, when frigid temperatures left McClean, IL "Frozen," the cops decided to hunt Elsa. They found her [or a reasonable facsimile] and put her under arrest, noting on Facebook that she would not be freed until the temperatures warmed up.

THIS VALENTINE'S DAY, SAY IT WITH A METEORITE

Valentine's Day is fast approaching, and you can bet that a goodly number of local lovers will soon scramble in search of an appropriate present lest they be labeled Lotharios. But, there are plenty of ways this year to make an impression on your lady fair, says the Association of Mature American Citizens [AMAC]. For example, AMAC points out, British auctioneers have a 22-pound meteorite up for bid. Not romantic enough, you say. Well this bit of space debris split from an asteroid 320 million years ago and fell to earth in 1947 in the shape of a heart. And, it has the appropriate moniker, "Heart of Space." Can it get any more adorable than that? Oh yeah, it is expected to fetch \$300,000 to \$500,000 when it is put up for auction on Valentine's Day. Now, that's adorable.

WHAT'S IN A NAME

Looking for a unique way to say "I Love You" or has the love of your life betrayed you? Don't take this the wrong way, but the Bronx Zoo is peddling cockroaches as an ideal Valentine's Day gift for that special someone in your life, according to the Association of Mature American Citizens [AMAC]. The zoo claims that while flowers wilt and candlelight fades, for a fee, they'll name a roach after your loved one... because roaches are forever. Or, if that special someone has done you wrong, as they say, you may want to turn to a zoo "down under." The Wild Life Zoo in Sydney, Australia will enter you in a competition to name a very deadly snake after that miscreant so you can truthfully declare that he or she is a snake in the grass.

A-MAZE-ING

It gets pretty cold in Manitoba this time of the year and there's plenty of snow so the proprietors of A Maze in Corn, a summertime

attraction just south of Winnipeg, replaced it with A Maze in Snow to attract wintertime tourists. Owner Clint Masse believes his creation will make it into the Guinness Book of World Records. His snow maze measures more than 29,000 square feet, says the Association of Mature American Citizens [AMAC], significantly larger than the 17,222 square foot Thunder Bay snow maze in Ontario, which currently holds the record.

PUPPY LOVE

New York City again pays homage to man's best friend with the return to the City of the Museum of the Dog, which reopened recently, reports the Association of Mature American Citizens [AMAC]. The museum, which is operated by the American Kennel Club, was relocated from New York to St. Louis in 1986. In addition to dog-themed works of art, visitors can learn everything they ever wanted to know about breeds of dogs. And, it features an interactive exhibition that allows you to "train" a virtual dog named Molly.

TUT-TUT-'TUDDER'

A new online dating service for ranchers in the U.K. was introduced recently. No, it's not a boy-meet-girl smart phone app. The "Tudder" bull-meet-cow service lets ranchers find suitable breeding partners for their cattle and other farm animals online, according to the Association of Mature American Citizens [AMAC]. It is currently available to British farmers via the Apple app store, which boasts that it features "data-profiles of farm animals from 42,000 farms across Britain.

THAT 'SNOWNA LISA' SMILE

Robert Greenfield, of Toronto, Canada, obviously loves to go ice skating and he seems to be pretty good on ice. But, says the Association of Mature American Citizens [AMAC], he garnered his minute of fame not for his toe loops, flips and Lutzes. But, explains AMAC, it is for recreating Da Vinci's famed Mona Lisa as he cleared the snow from his backyard ice skating rink. He was so proud of his facsimile on ice that he posted a time-lapse video on YouTube that can easily be accessed by Googling "Snowna Lisa," the moniker he gave his work of art.

HOW EMBARRASSING

Towson University Police are still trying to identify the mom who has been trying recently to set up a date for her son, reports the Association of Mature American Citizens [AMAC]. She stops undergraduates on campus and shows them a cell phone picture of the young man. It's not clear whether her son attends the Maryland college, but her antics have stirred a variety of different reactions. Some thought it is a sweet thing for a mom to do; others felt it is creepy. Still others felt embarrassment for the son. The police say she is not going to be charged with a criminal offense. But, they do want to inform her that her actions are inappropriate.



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



STROKE PREVENTION & MANAGEMENT

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

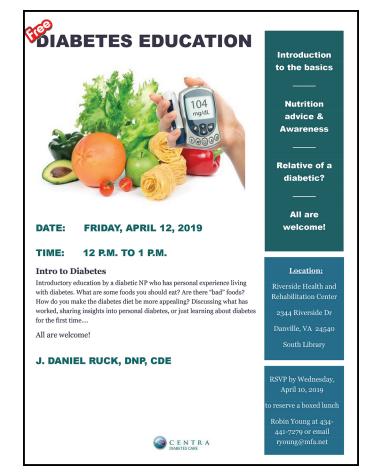
Date: Friday, March 29, 2019 1p - 2p

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





What folks are doing ...

The Sassy Ladies celebrated a delayed Valentine's Day at Golden Corral. Chocolate candy was abundant and many birthdays were celebrated. Shown front I-r: Jean Santerre, Anita Newton, Delores Bayes, Betty Travis and Diane Mayberry. Back row I-r: Juanita Hardy, Marie Petty, Brenda Rogers, Faye Pizzulo, Cheryl Darnell and Sarah Walker.



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Holiday Village for Seniors hosted a Valentine Social "You're Captured My Heart" for the residents in the public room on February 14, 2019 at 2 pm with entertainment by Jeff Murphy. This year each resident (49) received a milo balloon to release in honor or in memory of someone close to them. Refreshments consisted of pizza, chips, drink and special desserts made by our many talented cooks !



Left to right: Mary Myrick, Pansy Thornton, Jeff Murphy, Nancy Hamlett and Joan Murphy.

Left to right: Richie Owens and Margaret Reese.

Food, Fun and Fellowship year around at Holiday Village, The Beacon on The Hill.

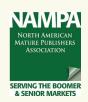


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The Small Stuff

e have probably all heard the wise advice to not sweat the small stuff. The corollary to this advice is that in the grand scheme of things it's all small stuff. The exam you are fretting over or the bill to be paid probably won't be remembered in 10 years, and in the eternal scheme of things, almost nothing on this earth has any great importance, except perhaps the fate of our souls. This is why the great spiritual teachers have always told us to keep our eyes on eternity. It relieves us of the anxiety over our daily cares and woes, and puts things in their proper perspective. This doesn't mean that we shouldn't take care of our daily needs; food, clothing and "Therefore I tell you, do not housing are all important to a healthy life. But we shouldn't be overly-anxious about these things. An anxious mind that is constantly worrying about these minor things indicates that we have taken our eyes off of the eternal things. Trust in the Lord that things are unfolding as they should, and be at peace with the things you cannot change. It is always wise to work intelligently to improve our lives, while realizing that there are many things which we have no control over. -Christopher Simon



worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes?" Matthew 6:25 NIV

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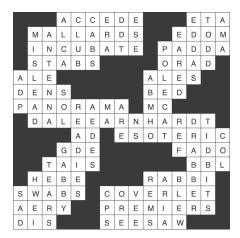
Advertise in the Red Bird Times... the **FUN Senior** Magazine! **Call Lisa Greer** at 434-250-2001

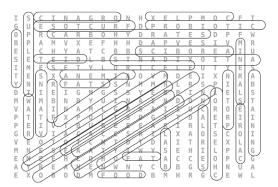
Hard to believe I once had a phone attached to a wall.



When it rang, I'd pick it up without knowing who was calling. Amazing I'm still alive

PUZZLE ANSWERS:





Even Exchange answers

- Pellet, Pallet 1.
- 6. Bigger, Bagger
- Wrist, Whist Carbon, Carton
- 7. Leash, Least 8. Single, Tingle

10. Water, Waver

- Ditch, Pitch 4.
- Greet, Green 9.
- Tough, Touch 5.

CRYPTO FUN

2.

3.

Answers: A. tempo B. notes C. melody D. harmony

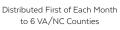
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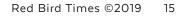
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Learn how to sleep like a child again

Many adults lament that even if they were solid sleepers in their younger years, by the age of 50, their quality of sleep has unraveled. Some cling to the wisdom that people simply do not need as much sleep as they get older. Even though that is partly true, sufficient sleep is still a vital component of a healthy life.

The National Sleep Foundation recently updated its sleep recommendations per age group to include categories "may be appropriate" and "not recommended." This includes a range of hours that may be adequate for certain adults. Adults between the ages of 26 and 65 are advised to get seven to nine hours of sleep per evening. However, six hours or 10 hours also may be acceptable. People over the age of 65 need roughly seven to eight hours of sleep each night, though between five and six hours also may be fine. Generally speaking, anything under five hours is not recommended based on data reviewed by sleep experts.

Many older adults do not get enough sleep due to insomnia, states Jack Gardner, MD, a neurologist certified in sleep medicine. They're concerned about health issues, may have sleep apnea, can experience pain or frequent urination, or may be taking medication that impedes sleep. Dr. Leila Kheirandish-Gozal, director of clinical sleep research at the University of Chicago, says that, over time, insufficient sleep can impact metabolism, mood, memory, and heart function.

Various strategies can help people get more sleep and enjoy better sleep quality.

• Create a luxury bed environment. Splurge on the largest mattress you can afford and one that is comfortable for both parties (if married/coupled). A roomy bed routinely invites sleep. If you have a restless partner, try two separate beds pushed against each other.

• Consider white noise. The sounds of the house or outdoors may be keeping you up. Many people find that the gentle hum of a fan or a white-noise machine with a calming sound effect makes it easier for them to dose off than complete quiet. It can also block out extraneous noises.

• Keep electronics out of the bedroom. It can be challenging to disconnect from electronics, but it is essential to falling asleep. Even a back-lit text coming through in the wee hours can be enough illumination to disrupt sleep.

• See your doctor. If medications or illnesses are keeping you up, a change in regimen may provide the relief you need.

Older adults can learn the steps to sleeping more soundly and easily.



Adults can learn strategies to get more restorative and lengthy sleep.



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