

The Courier

January 25, 2023 Volume 23 Number 16

Living 50^{plus}
Special Edition





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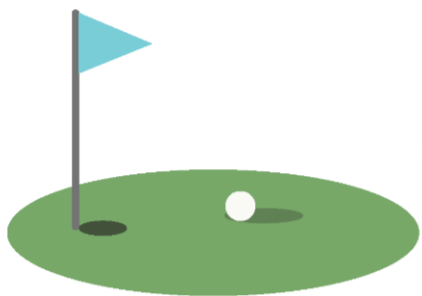


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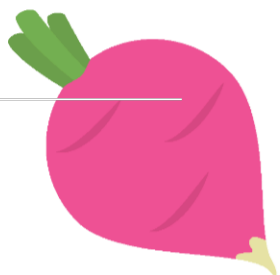
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How to build friendships in your golden years

Making friends as a child or even as a parent to school-aged children is relatively easy. Classrooms and school functions facilitate the building of friendships. Even as one gets older and enters the workforce, it's not uncommon



for people to become friends with their coworkers.

As people near retirement age, their situations may have changed considerably. Children have moved out, careers are coming to an end and friendships may be hard to maintain due to people relocating or traveling. Older adults may aspire to make new friends, but they may not know how.

According to Irene S Levine, Ph.D.,

The Friendship Doctor and contributor to *Psychology Today*, it is not unique for seniors to want to make new friends. Age can be a barrier because there are stereotypes that pigeonhole people of certain ages. But Levine notes that state of mind and physical ability is not directly tied to chronological age. Making friends is possible at any age. These guidelines can help along the way.

Explore online connections. A 2016 study published in the *Journal of Gerontology* found seniors (even those in their 80s) who stay connected with friends and family using social media report feeling less lonely and better overall. Connected seniors also demonstrated higher executive reasoning skills. There are plenty of ways to meet new people online by joining social media groups that cater to your interests.

In person meetings in particular cities or regions of the country also can make for great ways to make new friends. Exercise caution when meeting people in person after contacting them online. Bring another person along,

whether it's a spouse or an adult child, to ensure that you are safe.

Volunteer your time. One way to meet new people is to get involved with causes or activities you love. This serves the double benefit of getting you outside and active and puts you in touch with people who share your passions and interests.

Attend alumni events. If you have an interest getting in touch with someone from your past and reconnecting, make the time to attend school reunions and other alumni activities. It can be fun to

reconnect with friends from high school or college.

Join a gym. The local gym isn't just a great place to get physically fit. Group exercise classes also can be ideal places to meet other people who enjoy working out. Strike up a conversation with another class participant you see on a regular basis. Once you develop a rapport, schedule lunch dates so your friendship grows outside of the gym.

Making friends is not just for the young. Men and women over 50 also can find ways to build new friendships.

A Note to Readers

You will notice that we're doing something different with this week's edition as we focus the content on active living for those of us who are over age 50. Those who have achieved this status most likely have raised their children and are now grandparents, they may be pursuing second careers or considering retirement. As we enter what some call the golden years, our perspectives are tempered by our experiences to date. Our objectives and outlooks are different from when we were starting families and careers. The theme of this week's edition reflects that reality.

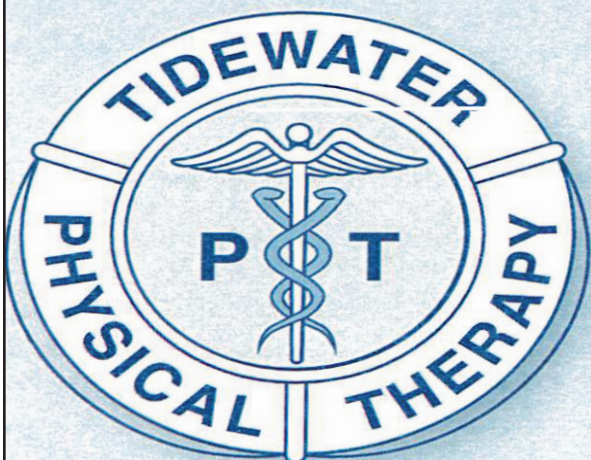
Let me know what you think.

Chip Bertino
Publisher

chipbertino@delmarvacourier.com

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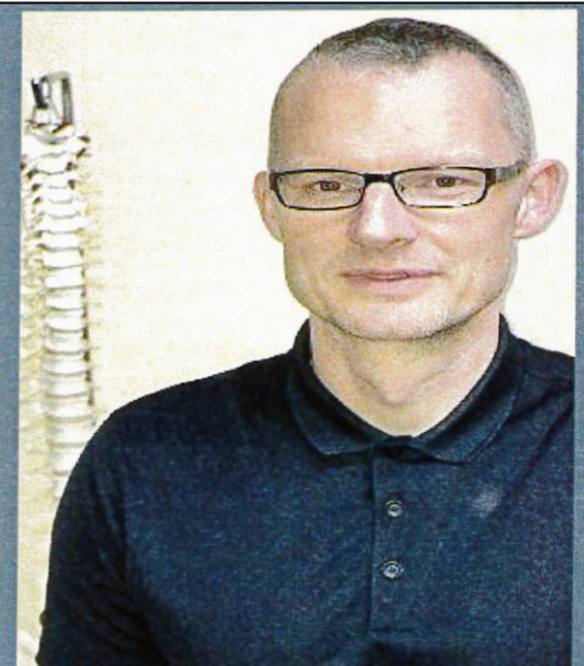
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MCBP announces funding opportunities

The Maryland Coastal Bays Program (MCBP) is now accepting community stewardship mini-grant proposals for environmental projects and scientific research needs proposals benefitting the Coastal Bays watershed.

The community stewardship mini-grants are available to any individual, group, school, organization, service youth and civic groups for projects that will raise awareness about the challenges and solutions to restore our coastal bays, engage citizens in community-based restoration and protection projects or educate students about the coastal bays.

The MCBP Mini Grant Program seeks to support watershed-based community, science, and educational initiatives that align with CCMP action items. Through this funding opportunity, MCBP is seeking to engage new applicants and organizations from diverse communities in small-scale projects that enhance communities, engage residents, and, ultimately, improve natural resources.

The scientific research funding is available to MCBP's partners to assist in responding to research needs identified in the Maryland Coastal Bays Program. Opportunities include reach-

able scientific goals and the most effective means for implementing them. Existing and on-going projects that seek to augment or add an additional element to an existing scope of work may also be considered for funding.

Both funding opportunities must align with the Maryland Coastal Bays Management Plan, the CCMP. This plan can be found on the MCBP website at www.mdcoastalbays.org.

These funding opportunities are provided by the Environmental Protection Agency (EPA) through Bipartisan Infrastructure Law (BIL) funding. With BIL funding, the EPA will be making significant investments in the health, equity, and resilience of American communities and taking significant strides to tackle the climate crisis.

Applicants for the community stewardship mini-grants may request up to \$5,000 for their project. Applicants for the scientific research grants may request up to \$25,000.

Funding details and contact information can be found on the Maryland Coastal Bays website at <https://mdcoastalbays.org/funding-opportunities/>. The proposal submission deadline for both funding opportunities is March 1.

AARP offering free tax services

AARP Tax Aide volunteers have been training for the current tax season and are ready to take appointments.

This year, the program will return to in-person tax preparation where community members can bring their tax records and have their federal and state taxes prepared in a single sitting.

The AARP program is for those with regular wages, retirement income, interest, dividends, capital gains, non-employment income, and most other common tax situations.

This free tax preparation service is available to most everyone, but focuses on seniors and those with lower incomes. Those who make more than six figures, or have rental income/depreciation or multiple brokerage statements or special tax situations, may be better suited by a paid preparer.

Those wishing to have their taxes done should call 443-373-2667 to make an appointment.

Tax Aide volunteers serve the Ocean Pines area on Mondays at the library starting in early February. Volunteers are in Ocean City on Saturdays, in Salisbury on Tuesdays, and in Pocomoke on Fridays.

AARP membership is not required. Clients are asked to make sure they have all current tax documents and related information with them and sorted prior to their appointment. A copy of the previous year's return is also helpful.



Newly installed - The Ocean Pines Garden Club installed its 2023 officers at their January 12 meeting and luncheon. They are from left to right: **Ann Shockley**, co-president; **Patti Lookner**, co-president; **Laura Stearman**, corresponding secretary; **Anita Roberts**, recording secretary; **Maria Brown**, treasurer; **Sandy Gaffigan**, co-vice president; and **Sandy Kelley**, co-vice president. The club meets the second Thursday of the month, at 10 a.m. in the Ocean Pines Community Center. New members are welcome.

Virtual poetry reading to be held

Wor-Wic Community College is inviting the public to a free virtual poetry reading with Jennifer Givhan on Monday, January 30, at 7 p.m., via Zoom.

Givhan is a Mexican-American and indigenous poet, novelist and transformational coach from the southwestern desert and the recipient of a poetry fellowship from the National Endowment for the Arts. She has a master's degree from Cal-

ifornia State University Fullerton and a master in fine arts from Warren Wilson College in Asheville, N.C. She is the author of five full-length poetry collections, including "Rosa's Einstein" and her most recent collection, "Belly to the Brutal." Her novel "Trinity Sight" won the 2020 Southwest Book Award.

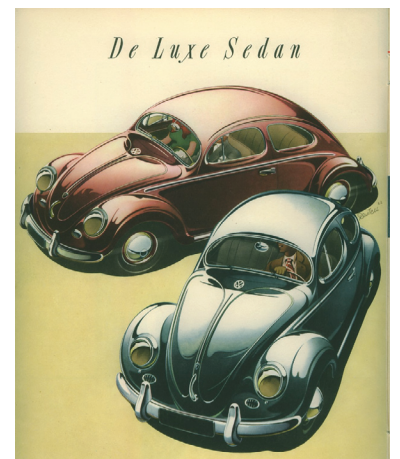
Visit the events section of www.worwic.edu for more information.

Rearview Mirror / Chip Bertino

Jack Ferry of Ocean Pines on his 1952 VW Beetle as told to Chip Bertino.

My first car was an off-white 1952 VW Beetle. It was very used and I paid \$150 for it.

It had semaphore blinkers in the door frames as turn signals. No gas gauge but if you ran out of gas, it had a lever on the floor you could move with your foot to get another quarter gallon of gas. In the winter after about an hour of driving, I'd have an opening about the size of my fist defrosted on the windshield. Had to scrape the windows inside and out. We had a blast in that car.



*If you live in Ocean Pines, be sure to contact The Courier if you want the paper each week in your driveway.
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Age is a number

Getting older is a state of mind. I believe that statement because I observe it regularly with the people with whom I come in contact. Recently, while having breakfast with a friend, the topic of age came up. She



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

agreed that our individual perception of who we are and what we can still accomplish is not dependent on how many birthdays we've celebrated. It's a mindset. Given that she's much older than me, I'm inclined to accept her wisdom. (Note: Although we've been friends for many years, I suspect that last sentence will initiate a complaint call from her.)

The 1955 movie "Marty" is a reminder of how perceptions of age have evolved. The movie stars Ernest Borgnine as a 34-year old butcher who has been unsuccessful in love. He comes from an Italian family and lives with his widowed mother. Although the story portrays a day in Marty's life as he unexpectedly finds love at a dance he reluctantly attends, there's a side-story involving his mother's sister, Katerina. She lives with her recently married son, his wife and their newborn. The long and short of it is that the son asks Marty's mother to ask her sister (Katerina) to move in with her so the young couple can live alone.

I know, you're wondering why I'm writing all this. I'm getting to it. There's a scene when Marty's mother and her sister somberly discuss between themselves that because their children are grown, their lives are, for the most part, over. The scene is poignant, and not a little bit comical. What struck me was that the older of the two women was only 56 years old. FIFTY-SIX YEARS OLD! She laments that her life is over and she has nothing to live for at just 56 years of age.

Even accounting for the fact that this movie was made more than 60 years ago, it's hard to understand

anyone believing that when you reach age 56, that life is, for all intents and purposes, over.

How old is old? It's a matter of mindset. I've known people in their thirties who were old, already complaining about what ails them. Give me a break! People like this remind me of the George Burns line that some people rehearse being old at a young age so that when they are old, they're a hit.

I know people in their seventies and eighties who are more like twenty-somethings than candidates for a rest home. Some of my very good friends fall into this category, but you would never know it when we're together because age is not the common denominator, camaraderie is. Certainly, age is relative. My ten-year-old granddaughter thinks I'm really old. But what does she know? She thinks her mother, my daughter, is ancient.

My mother's horizon for being old is 105. Until then, she doesn't want to hear or talk about aches and pains. I'm with her.

My wife and I have been AARP members for several years, initially enrolling in order to benefit from discounts for travel and accommodations, rental cars and other services. Despite this perk, it's still a little hard for me to reconcile that I have an active membership in an organization that my grandmother once belonged and revered. She was a proud member, asking unabashedly for her AARP discount wherever she went, sometimes becoming contrary when no discount was offered.

Truth be told, while I like saving money with discounts, I'm not overly enthusiastic about flashing my membership card thus admitting I'm of a certain age. Isn't that silly? Why should I care? It's been a very long time since I've been carded when purchasing an adult beverage at a restaurant. Sometimes I don't even have to prove my age to get a senior's discount, it's automatically applied. Maybe I should be bothered by that.

One final thought. Upon reflection, I should worry less about being of a certain age and worry more about the reality that I'm married to someone's grandmother.



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Commentary

By Joe Reynolds
OceanPinesForum.com

Farr creates firestorm

Ocean Pines Association board member and vice-president Rick Farr created a firestorm on social media with his comments about the family of Gavin Knupp, the young man tragically killed in a hit-and-run incident last summer.

The website doitforgavin.com states, "The Gavin Knupp Foundation is a non-profit organization created to honor the life of our beloved 14-year-old boy whose life was tragically ended in a hit and run incident. The Foundation's purpose is to give back to the youth in our community that Gavin was such a huge part of."

Writing on a "JusticeforGavin" Facebook page, Gavin Knupp's father, Ray Knupp, posted screenshots of what he claims Rick Farr wrote on the Get Involved Facebook page operated by Esther Diller.

The text purported to be from Farr included, "This is nothing more than a money grab for the Knupps and their mob mentality followers to include former board members Peck and Wheatley who openly are boycotting the Matt Ortt Company and our food and beverage amenities in Ocean Pines. Sherrie Clifford from the ROC

FB page cannot be trusted either - she is as divisive as the others. She wants to bring in another F&B company and on the other hand says she supports Matt Ortt! Can't trust her. We all stand by Matt Ortt, his family and his businesses!!"

Letter to the Editor

Beware HB119 - primary, pecondary education

Editor:

I am writing to inform your readers of some pending legislation in Maryland which may be of concern.

The first Bill is HB119 Primary and Secondary Education - Health Education Framework - Established. This bill would require all counties in Maryland to create an "age-appropriate" curriculum that is consistent with the Comprehensive Health Education Framework. The Framework requires that 7th grade students be able to "identify solo, vaginal, anal, and oral sex along with possible outcomes of each". In addition, the Framework requires that students in Kindergarten through 2nd grade "recognize" and "identify a range of ways people iden-

tify and express their gender". Frankly, the thought that my 11 or 12-year-old would be required to describe these sex acts is abhorrent. The bill sponsor is Vanessa.Atterbeary@house.state.md.us.

The other bill of concern is SB1 - Criminal Law - Wearing, Carrying, or Transporting Firearms - Restrictions (Gun Safety Act of 2023). This bill, if passed, would prohibit a concealed carry license holder from carrying a firearm on or near any public accommodation. This would pretty much negate the carrying of firearms any-

where except on the owner's own property. The bill sponsors are jeff.waldstreicher@senate.state.md.us and susan.lee@senate.state.md.us.

If you disagree with these proposed bills, please contact the sponsors as soon as possible and be sure to copy our Senator, Marybeth.Carozza@senate.state.md.us and our Delegates, Wayne.Hartman@house.state.md.us and Charles.Otto@house.state.md.us.

The full text and status of these bills can be read at mgaleg.maryland.gov.

I hope you are speaking as a citizen and not a board member."

Asked if something could be done legally about "these false allegations," Ray Knupp responded, "We are looking into that."

Farr created a firestorm for OPA where none existed and it appears to serve no purpose. Farr has been highly critical of statements and actions of the previous board majority, accusing them of "poor judgment."

While Farr did not say he was speaking for the Board of Directors, his unsupported, undocumented, unproven public comments about the Knupps reflect badly on the Ocean Pines Association.

Carol Frazier
Ocean Pines

Courier Almanac

On January 25, 1961, President John F. Kennedy became the first U.S. president to hold a live televised news conference. From a podium in the State Department auditorium, Kennedy read a prepared statement regarding the famine in the Congo, the release of two American aviators from Russian custody and impending negotiations for an atomic test ban treaty. He then opened the floor for questions from reporters, answering queries on a variety of topics including relations with Cuba, voting rights and food aid to impoverished Americans.



Men and women may have more free time after 50 than they had in previous decades. As children grow more independent and even leave the house, parents look to various activities, including travel, to fill their free time. Travel is often seen as a luxury, but heading off for parts unknown can produce some serious health benefits. A joint study from the Global Coalition on Aging and the Transamerica Center for Retirement Studies found that women who vacation at least twice a year have a lower risk for heart attack than those who travel once every six years. The study also found that men who do not take annual vacations are at a significantly higher risk of death (20 percent) and heart disease (30 percent) than those who make who take time to get away each year. Vacations don't even need to be long to produce significant, positive results. A 2018 study published in the International Journal of Environmental Research and Public Health found that a four-day long weekend vacation positively affected well-being, recovery, strain, and perceived stress for as long as 45 days.

The Courier

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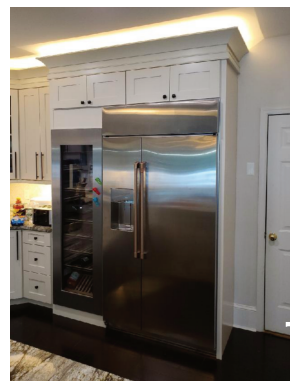
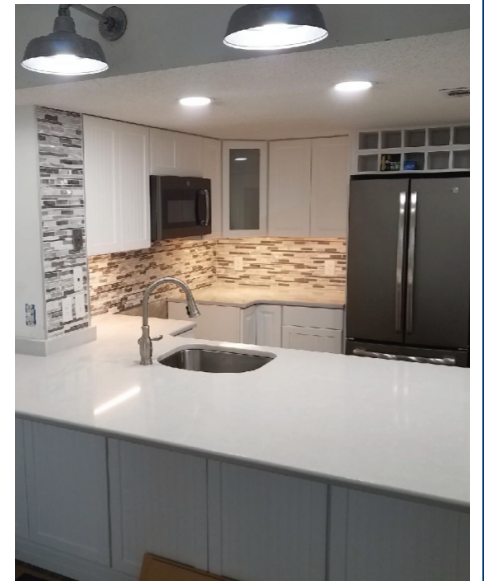
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How seniors can engage with their communities

Though a significant percentage of individuals report desires to retire later in life, many people stop working around the age of 62. The desire for a later retirement may stem from financial concerns or because some people wonder just what they will do when they're no longer working.

Retirement is a time for hardworking individuals to enjoy themselves and their newfound free time. Interacting with the community can keep the brain engaged and foster beneficial social connections. In recognition of the value of staying engaged, the following are a few ways for seniors to become more involved in their communities.

Join a club or group. Identify an activity you find interesting and determine if there is a way to get involved with it in

your community. Senior centers or adult activity providers may sponsor local programs.

Participate in worship. Many older adults find they want to reconnect with their faith at this point in their lives, even if attending services hadn't been a top priority earlier in life. Reach out to your local house of worship and find out when services take place and which activities they offer.

Read to children. Volunteer your services at the library by reading to youngsters. Interacting with other generations can be inspiring.

Volunteer at a soup kitchen or food pantry. Times continue to be challenging for many people who may find it hard to cover their expenses. Soup kitchens and food pantries can be a saving grace for

those who might otherwise miss meals. Volunteering some hours at these organizations can do worlds of good and help you make a difference.

Befriend neighbors. A passing "hi and bye" wave may have been the norm when you were busy working a job. Now that you have free time, you can get to know neighbors better and even take turns hosting get-togethers. Moving to a retirement or active adult community with others in similar positions may facilitate such friendships.

Volunteer with local government. Find out ways you can become involved



civically. Perhaps you can run in a local school board election or try to become a member of the town council?

Become a substitute teacher or paraprofessional. Many schools are experiencing shortages of qualified staff. You may find your place helping to shape the minds of youngsters by volunteering at schools or taking on part-time jobs in the classroom.

Seniors can be more engaged in their communities, thus strengthening their "social capital," the term scientists often use to describe the strength of their social relationships, and the extent to which people feel physically and emotionally supported by their communities.

How to start a seniors' social club

Various changes are associated with aging, and these can be physical, mental and emotional. Though each person manages these changes in their own way, there's no denying that social interaction can benefit people from all walks of life as they navigate their golden years.

The Foundation for Senior Care says socializing can give seniors a sense of purpose, stimulate the mind, relieve boredom, potentially prevent feelings of depression, and give individuals something to look forward to. The senior living center Aston Gardens says socialization provides a significant boost to the cognitive health of older adults, helping to prevent or delay conditions that can affect memory.

Individuals looking to cultivate healthy social interactions may turn to clubs and other groups. If there's a dearth of opportunities, individuals can start and promote their own social club using this useful guideline.

The impact of reading on long-term cognitive health

Older adults recognize the threat posed by cognitive decline, which can make it hard for individuals to live independently. According to data from the Max Planck Institute for Demographic Research published in 2020 in the journal *Epidemiology*, since the mid-1990s, rates of dementia cases in the United States have risen steadily. Since that time, the annual increase for men is 2.0 percent and for women it is 1.7 percent. Researchers concluded that, "uncovering determinants of increasing cognitive impairment risk should become a research priority."

As doctors grapple with figuring out why dementia rates are growing, individuals can do all they can to help reduce their risk for serious cognitive decline. Some reduction in cognition is to be expected with age, but dementias, such as Alzheimer's disease, should not be accepted as an inevitable side effect of aging. In fact, reading more can help people keep their brains sharp.

Studies looking at the effects of daily reading activity on the risk of cognitive decline point out that reading does, in fact, make a big difference. According to research by Yu-Hung Chang, I-Chien Wu

and Chao A. Hsiung, from the Department of Public Health, China Medical University and Institute of Population Health Sciences, a 14-year study of people aged 64 and above determined those with higher reading frequencies were less likely to have cognitive decline at 6-, 10- and 14-year interval measurements. This remained the same at all educational levels. The authors concluded that reading was protective of cognitive function later in life.

Dr. Wade Fish, Director at Northcentral University's Graduate School, advises that reading can improve memory and concentration, and also relieves stress. Brain-stimulating activities like reading have been shown to slow down cognitive decline in older age.

While reduction in cognitive decline is one benefit of reading, Psychology Today also reports that bibliotherapy, or the therapeutic use of select reading materials, can alleviate many different mental health challenges. It can improve one's social cognition and ability to empathize with others. Reading also can be associated with a longer life. A cohort study drawn from the Health and Retirement Study (HRS) collected by the University of Michigan's Institute of Social Research and supported by the National Institute on Aging found book reading was associated with a 20 percent reduction in mortality.

Individuals who want to live longer and reduce their risk of cognitive decline can turn to books. Reading every day can support positive health outcomes.



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EOE

please see club on page 22

The different ways to repair a driveway

Asphalt driveways do not last forever. Over time, weather and general usage can degrade the driveway surface, resulting in cracks, pitting and more. Ultraviolet rays, salt and automotive fluids also can affect the appearance and functionality of a driveway. An unsightly driveway can adversely affect curb appeal and resale potential.

Homeowners have to consider various factors when it comes to repairing driveways. They may have the option of getting the driveway resurfaced, resealed or repaved, and each

project is unique.

Resurfacing. According to the home improvement price comparison site Kompere It, resurfacing is simpler and faster than installing a new asphalt driveway. With resurfacing, any cracks are filled in to create an even base. Then a new layer of asphalt is applied over the existing one. That new layer can range in thickness from 1.5 to 3 inches. A heavy rolling machine will then smooth and flatten the layers together. If the driveway has minor pitting or cracking, then resurfacing can be a cost-effective strategy, as it may be a \$3,000 to \$6,000 job as opposed to \$5,000 to \$10,000 with repaving.

Resealing. Resealing a driveway, also called sealcoating, is another repair strategy. HGTV says resealing can be a do-it-yourself project. Resealing helps the driveway last longer.

The driveway needs to be clean and dry, with holes and cracks filled prior to sealcoating. Start at the far edge of the driveway and seal that area by “cutting-in” by hand for a neat edge. Afterward the rest of the driveway can be sealed using a squeegee or broom. This project can be completed within two or three days if no precipitation is forecast.



Repaving. A project best left to professionals, repaving typically involves the removal of an existing driveway and the installation of a new one. The sub-grade layer is essential in the process for a smooth look. Contractors also will assess soil and grading when doing work. The construction blog Main Infrastructure says the new asphalt driveway can vary in thickness between two and six inches, depending on budget and need. The contractor also can advise if full-depth asphalt application or an aggregate base is practical.

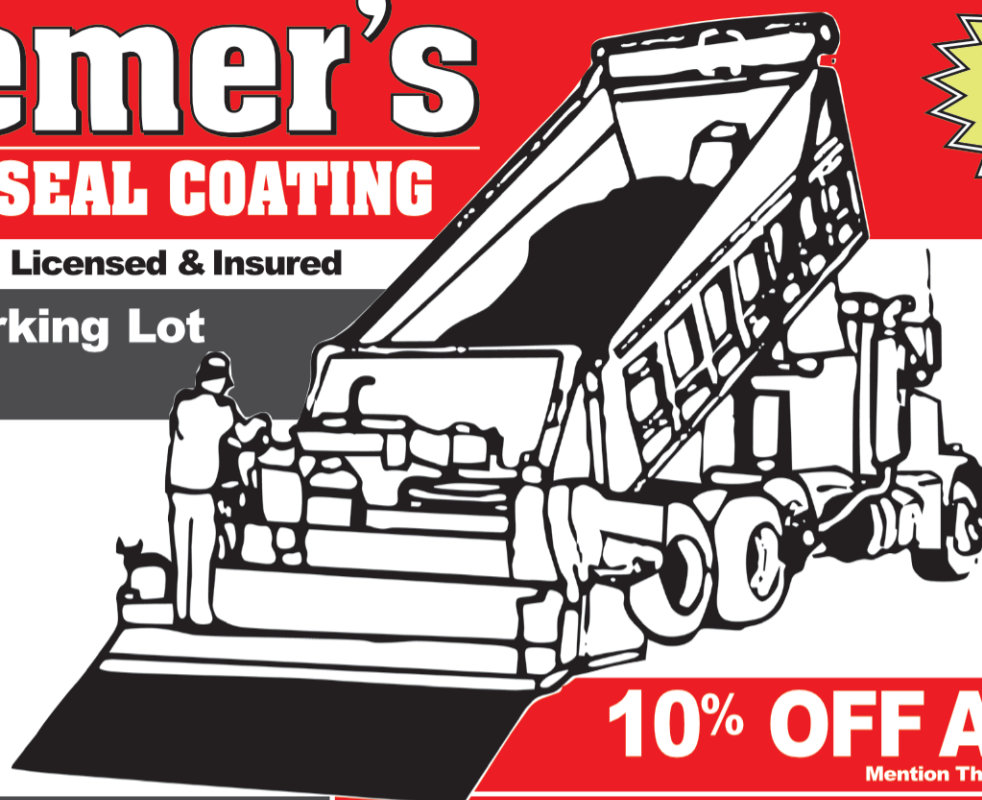
Assessing the condition of driveway can give homeowners a better idea about which type of repair project best suits their property.

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By **William Hamilton, Jr.**

Physical therapy (PT) has long been thought to take a fairly large time & financial commitment. Well, like other industries, physical therapists have also learned how to offer our services in more convenient ways. PT can now be a one time educational session either in person or virtually through a safe and secure online video session. This avenue can save you both time and money. Last, but not least, in Maryland you have the advantage of “Direct Access” which allows you to see a physical therapist without a doctor’s referral and it’s covered by your health insurance.

Physical therapists are human too, we realized time is a precious commodity that we cannot regain. We need to do a better job of educating our community on how easy it is to schedule a one time session with a therapist. Looking up your condition online may seem simple, but without proper diagnosis you are most likely performing a blind shot gun approach. A one time session with a PT will allow you to receive an accurate diagnosis and treatment plan for your particular issue.

Proper diagnosis is critical in resolving painful conditions quickly. PT’s are the experts in diagnosing and treating conditions involving muscles, tendons, ligaments, and joints. With proper diagnosis, there are many conditions that can be self treated. However, to self treat, you must be able to correctly identify the problem. Another critical reason to be evaluated by a PT is to rule out something more serious. There have been many times over the years that I have immediately referred a patient to a physician for various reasons. Recently, I detected a nerve issue in a patient’s wrist that was causing weakness in her hand. She thought it was simple age-related weakness. This patient was immediately schedule for a nerve study and a subsequent operation to prevent permanent nerve damage. This is by no means a common occurrence, but on to note and be aware of. \

There are 2 ways to take advantage of your local PT. The first is the traditional method of simply calling today to schedule your one-time evaluation and

development of a treatment plan. Be sure to let them know at the time you schedule that your plan is to be only evaluated. This will help the therapist know that they must develop a conclusive plan during that visit. The other method is with a virtual visit. This is performed from the comfort of your home on your tablet, Ipad, or computer. Physical therapists are able to make an accurate diagnosis most of the time through taking a thorough verbal history and observing patient responses to physical movements of the painful joint and/or muscle. I would say that roughly 80% of the time I have a good idea of what is wrong with my patient from the verbal interview, then I use a few tests to confirm my suspicion or steer me down a different path. If virtual is better for you, be sure to confirm with your therapy office that they have that capability. Most PT’s are now able to offer this service.

In summary, PT should not be thought of as a time consuming long-lasting chore. You can get an educated diagnosis & treatment quickly, conveniently and cost effectively. Take advantage of the expertise from your local therapist if and when you need the help with little to no wait.

William “Billy” Hamilton Jr., DPT, CHT is owner of Hamilton Physical Therapy (Ocean Pines). He can be reached at 410-208-3300 or via e-mail at Billy@HamiltonPTcares.com.

Virtual poetry reading to be held

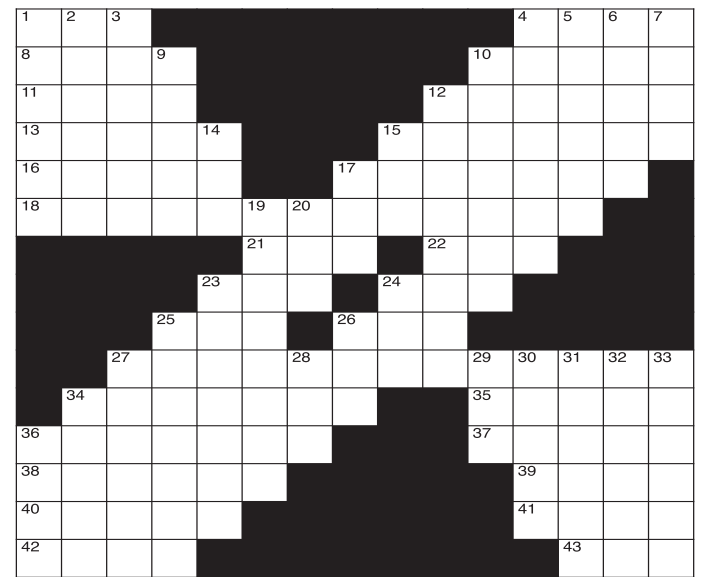
Wor-Wic Community College is inviting the public to a free virtual poetry reading with Jennifer Givhan on Monday, January 30, at 7 p.m., via Zoom.

Givhan is a Mexican-American and indigenous poet, novelist and transformational coach from the southwestern desert and the recipient of a poetry fellowship from the National Endowment for the Arts. She has a master’s degree from California State University Fullerton and a master in fine arts from Warren Wilson College in Ashville, N.C. She is the author of five full-length poetry collections, including “Rosa’s Einstein” and her most recent collection, “Belly to the Brutal.” Her novel “Trinity Sight” won the 2020 Southwest Book Award.

Visit the events section of www.wor-wic.edu for more information.



Billy Hamilton

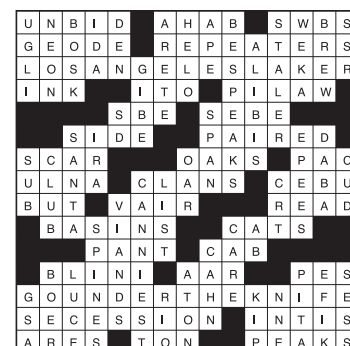


CLUES ACROSS

- 1. Tax collector
- 4. Fishes without the line touching water
- 8. Brooklyn hoopsters
- 10. Actress Lathan
- 11. A metric for athletes
- 12. Food storage location
- 13. Colossus
- 15. Desolations
- 16. Accustom to something unpleasant
- 17. ___ Kubrick, filmmaker
- 18. You might ask this at Thanksgiving
- 21. Arkansas city
- 22. Gave food to
- 23. Request
- 24. V-shaped open trough
- 25. Make lively
- 26. It accompanies feather
- 27. Blonde bombshell
- 34. One who revolves
- 35. Bluish greens
- 36. Charity
- 37. Having the shape of a cube
- 38. Unwind
- 39. Believed by some to be the supreme being
- 40. Checks or guides
- 41. Leak slowly through
- 42. Top-quality
- 43. Midway between south and southeast

CLUES DOWN

- 1. Part of your foot
- 2. It’s at the back of the eyeball
- 3. Where things stand
- 4. Offered
- 5. Contains pollen
- 6. Boisterous get-together
- 7. Asserts out loud
- 9. They’re in the sky
- 10. Canonized
- 12. A politician’s official stances
- 14. It can catch fish
- 15. British thermal unit
- 17. Helps little firms
- 19. Where patients go for treatment
- 20. Large red deer
- 23. Pokes holes in
- 24. “Star Wars” hero Solo
- 25. One in a hospital
- 26. Scandinavian god of battle
- 27. Famous cat
- 28. ___ Angeles: City of Angels
- 29. Type of drug (abbr.)
- 30. City along the Rhine
- 31. Animal disease
- 32. Martini ingredients
- 33. Get away
- 34. Rare species of rodent
- 36. Suppress



Answers for January 18

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Tips to find the right skilled nursing facility

Humans' desire to live independently begins in adolescence and continues into older adulthood. Though many seniors can handle the tasks of daily life on their own, others may need varying degrees of assistance.



Seniors have various options at their disposal in regard to finding help to get through daily life. Those who need round-the-clock help typically look to skilled nursing facilities, or SNFs, which

are staffed with licensed nurses and therapists who are capable of providing a more advanced level of medical care than home health aides or assisted living facilities can offer.

Seniors who want to plan ahead can shop around for SNFs and make their preferences known in their estate planning. When looking for an SNF, seniors and their loved ones can utilize these tips to find the right facility.

Speak with your health care team. Seniors' health care teams, including their general practitioners as well as any doctors who may have treated them for specific diseases or conditions, can be great resources. For example, an oncology team may recommend a local SNF that has a strong track record in working with cancer survivors. Many people who

stay in SNFs do so as part of a rehabilitation program, and a health care team can provide valuable insight into which facilities may match up well with individual patients' needs.

Give location ample consideration. When looking for an SNF, location should not be overlooked. The quality of care a facility can provide should be the utmost priority, but the value of choosing a facility that's close to loved ones cannot be understated, especially for seniors who will be moving in for a lengthy period of time. Routine visits from loved ones can lift the spirits of SNF residents. In addition, AARP notes that regular visitors can scrutinize care and serve as residents' advocates if they feel their concerns are not being satisfactorily addressed by staff members.

Visit facilities in person. Online ratings can provide some insight into a facility, but nothing can replace the value of an in-person visit. The American Health Care Association urges families to observe a facility in person so they can gauge its overall environment and whether or not it seems like a peaceful or chaotic place. Pay close attention to residents and try to determine if they're well-groomed. These are things that can only be noticed in person, which underscores the importance of in person visits.

Skilled nursing facilities are an option for seniors who require advanced medical care. Finding the right facility requires careful consideration of a host of factors.

Considerations for retirees thinking of working part-time

Retirement is an opportunity to wave goodbye to the daily grind. Retirees may focus on rest and relaxation, and many make travel a major component of their lifestyle.

According to a 2022 Gallup poll, Americans expect to retire at an average age of 66, up from 62 in 2022. However, most do not hold out that long; the average actual retirement age is 61. Canada used to have a mandatory retirement age of 65, but that mandate was overturned in 2009. Today, the average retirement age for Canadians is 64.4 for men and 63.8 for women, according to Statistics Canada.

Upon retiring, many retirees discover that they sorely miss getting out of the house and being productive through some sort of employment. Others may find it necessary to supplement their re-

retirement incomes. There are a few things to know about working during retirement, particularly if a person is collecting government benefits.

According to the Social Security Administration, those falling under full retirement age for the entire year (which was raised to age 67 for those born in 1960 or later) will be subjected to an SSA deduction of \$1 from your benefit payments for every \$2 you earn above the annual limit. For 2022, that limit is \$19,560. In the year you reach full retirement age, SSA deducts \$1 in benefits for every \$3 you earn above a different limit, but they only count earnings before the month you reach your full retirement age. For full retirement age reached in 2022 your limit on earnings for the months before full retirement age is \$51,960. After full retirement age, there is no limit on earnings.

The Financial Consumer Agency of Canada reports that individuals between the ages of 60 and 65 who continue to work while receiving a Canadian Pension Plan (CPP) retirement benefit must still contribute to the CPP. Your CPP contributions will go toward post-retirement benefits. These benefits increase your retirement income when you stop working. However, if you continue to work while getting a CPP retirement pension and are between the ages of 65 and 70 years old, you can choose not to make any more CPP contributions.

Keep in mind that if you are on Medicare, extra income could potentially trigger surcharges for parts B and D. It's



beneficial to speak with a financial consultant to weigh the pros and cons of part-time work during retirement.

Part-time work does not need to be daily work. Many retirees work according to how they feel. Some options include seasonal jobs, such as driving shuttles in national parks or working during the holidays in retail stores. Or you may use your expertise to consult or start a business.

A number of people work part-time during retirement simply to get out of the house. Jobs that help you interact with a number of people can be beneficial, as socialization has been shown to benefit the mental health of seniors.

Working during retirement can supplement savings and provide structure that some retirees may be missing.

Tides for Ocean City Inlet

Day	High / Low	Tide Time
Th 26	Low	5:03 AM
	High	11:27 AM
	Low	5:36 PM
	High	11:56 PM
F 27	Low	6:03 AM
	High	12:17 PM
	Low	6:26 PM
Sa 28	High	12:53 AM
	Low	7:05 AM
	High	1:10 PM
	Low	7:17 PM
Su 29	High	1:54 AM
	Low	8:09 AM
	High	2:09 PM
	Low	8:09 PM
M 30	High	2:58 AM
	Low	9:16 AM
	High	3:10 PM
	Low	9:03 PM
Tu 31	High	3:59 AM
	Low	10:23 AM
	High	4:09 PM
	Low	9:58 PM
W 1	High	4:54 AM
	Low	11:22 AM
	High	5:01 PM
	Low	10:51 PM

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What to know about your bladder

Few people think about their bladder unless an issue develops that compromises their overall health. Such issues are not uncommon, and that can make learning about the bladder an important component of preventive health care.

What does the bladder do? Located in the lower abdomen, the bladder is a hollow organ that stores urine. The medical experts at Johns Hopkins Medicine note that a healthy adult bladder can typically store up to two cups of urine for anywhere from two to five hours. The storage capacity of the bladder enables greater control of urination, including the frequency with which people need to urinate.

What are some conditions that affect the bladder? The American Cancer Society notes that bladder cancer is the fourth most common cancer among men. Bladder cancer is less common in women, but there are still issues that can affect both women's and men's bladders. Those issues include:

Overactive bladder (OAB): Studies have found that OAB is prevalent in

both men and women. One study published in 2016 in the journal *Research and Reports in Urology* estimated that nearly 11 percent of men and roughly 13 percent of women had OAB. OAB is a common cause of urinary incontinence that occurs when the bladder muscle squeezes uncontrollably, resulting in a leakage of urine.

Urinary incontinence: Urinary incontinence is an uncontrollable leaking of urine. The Urology Care Foundation estimates that around one-third of men and women in the United States suffer from urinary incontinence.

Interstitial cystitis (IC): Also known as bladder pain syndrome, IC is a chronic condition that causes painful urinary symptoms. Individuals with IC, which the National Institute of Diabetes and Digestive and Kidney Diseases estimates affects as many as 12 million men and women in the United States, may struggle with urinary urgency, a sudden need to urinate or a frequent need to urinate.

Bladder stones: The Mayo Clinic notes that bladder stones are masses

of minerals in the bladder. When minerals in concentrated urine crystallize, they form stones. Bladder stones differ from kidney stones, though kidney stones can travel down the ureter into the bladder and ultimately grow into bladder stones. Men over 50 are more likely to have bladder stones than any other group, though the Cleveland

Clinic notes that anyone can get them.

The bladder does not garner much attention when it's functioning optimally. However, individuals are urged to report any abnormalities with urination or unexplained lower abdominal pain to their physicians immediately, as such issues could indicate the presence of bladder problems.

How to create structure after retirement

Professionals typically look forward to retirement and the freedom that comes with it. The notion that commuting and deadlines will one day be a distant memory is enough to make anyone excited for retirement. But when the day to leave the daily grind behind arrives, many retirees admit to feeling a little anxiety about how they're going to find structure.

Retirement is a big transition, and Robert Delamontagne, PhD, author of the 2011 book "The Retiring Mind: How to Make the Psychological Transition to Retirement," notes that some retirees experience anxiety, depression and even

a sense of loss upon calling it a career. Some of those feelings can undoubtedly be traced to the perceived lack of purpose some individuals feel after retiring. Without a job to do each day, people can begin to feel useless. Overcoming such feelings can be difficult, but finding ways to build daily structure can make the transition to retirement go smoothly.

Find something to truly engage in. Professionals who truly enjoy their work tend to be fully engaged, so it's no surprise if such individuals have a hard time adjusting to retirement. Some may suggest volunteering can help fill the void

*please see **structure** on page 22*



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Get ahead of chimney repair

Woodburning fireplaces or fuel stoves can add warmth and ambiance to a home. These appliances are particularly coveted in the cooler months when people spend more time indoors. Maintenance is necessary in order for fireplaces and stoves to function safely, and that upkeep must include paying close attention to the functionality of the chimney.



Chimneys are designed to last for decades. Cracks and spalling in brick chimneys are common concerns that can cause significant damage if left unchecked.

Chimney maintenance involves more than cleaning the flue. Rather than running the risk of costly repairs, which can cost several thousand dollars, homeowners can take some simple steps to keep their chimneys in tip-top shape. Certain components of chimney maintenance are do-it-yourself tasks, while others may be better left to the professionals.

Start from the inside and ensure that dampers are working properly. When using fireplaces and other appliances, dampers need to be open to allow smoke to vent outside; otherwise, smoke will be trapped in the home and could lead to carbon monoxide buildup. Dampers need to be fixed or replaced if they are not operational. Replacement fireplace dampers should be snug and not have any gaps, states Vertical Chimney Care.

Conduct a visual inspection of the chimney to check for any cracks or spalling. Spalling is the wearing away of masonry due to water, weather and time. If enough of the material erodes, that

erosion can adversely affect the structural integrity of the chimney. Some repairs can be made by patching up cracks or replacing missing bricks. Chimney tuckpointing is the process of repairing mortar.

Think about waterproofing the chimney to prevent damage. A water sealant applied to the outside of the chimney can prevent moisture from breaking down the masonry.

Inspect and replace the chimney cap if it is worn out. A chimney cap is a contraption that sits atop the chimney to allow the smoke to vent while also preventing critters and water from going inside the flue, helping to extend the flue life. The chimney cap attaches to the flue liner, so outside dimensions should be taken to ensure the cap is the right size for the chimney.

Have the chimney swept. Sweeping helps remove the soot and debris that clings to the inside of the flue, known as creosote. The amount of time the fireplace is used will determine how often the chimney must be cleaned. Generally speaking, the chimney liner needs to be cleaned if it has 1/8-inch or more of soot.

Regular inspection and maintenance can help keep a chimney working safely for decades. For those who do not like working at such an elevation, leave exterior chimney repair to a certified professional.

RWWC to host card party

The Republican Women of Worcester County will host a Card and Game Party Luncheon on Thursday, March 23 from 11 a.m. to 2:30 p.m. at The Grand Hotel Terrace Room located at 1200 Baltimore Ave. in Ocean City. The cost is \$30 per person. Please call Merilee Horvat at 410-641-6110 to make your luncheon selection and for more information.

Boating course offered

The US Coast Guard Auxiliary is offering a virtual Maryland Basic Boating Safety Course on February 7, 8, and 9 between 6 p.m. and 9 p.m. The cost is \$20 for all three evenings. Register or get more information by calling Barry Cohen at 410-935-4807 or -mail CGAUXOC@Gmail.com.

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Senator Mary Beth Carozza updates district

On January 18, 2023, Westley Wastende Omari Moore was sworn in within the Maryland State Senate as the 63rd Governor of Maryland, pledging to “bear true allegiance to the State of Maryland” and to maintain the bipartisanism that the highest office in Maryland has become known for during the past eight years.

Senator Mary Beth Carozza attended the swearing in of the Governor and the Lt. Governor held in the Maryland Senate Chamber followed by the outdoor Inauguration, and a Faith and Community event in Prince George’s County held by Governor Moore and Lt. Governor Miller on the Sunday evening prior to the official Inauguration.

“I appreciated being invited to attend these historic events, and I am making every effort to keep our Shore priorities in front of the new Governor and his Administration,” said Senator Carozza, who represents Worcester, Wicomico, and Somerset. “I recognize that there will be areas of common ground as well as fundamental differences, and my focus will remain on working with both sides of the aisle in support of my constituents.”

Hearing held on Carozza’s Crisfield Police Department Bill

Senator Carozza, Crisfield Mayor Darlene Taylor and Crisfield Police Chief Rick Taylor testified in strong support of Senate Bill 68 before the Senate Budget and Taxation Committee’s Pensions Subcommittee. The purpose of Senate Bill 68 is to allow members of the Crisfield Police Department to participate in the Law Enforcement Officers’ Pension System.

“This is a local priority bill that is absolutely essential to the recruitment and retention of the Crisfield Police Department... This crucial bill will allow the Crisfield Police to remain competitive with neighboring law enforcement agencies and jurisdictions during a rampant law enforcement shortage across the Shore and the State of Maryland,” said Carozza.

Crisfield Council Members Eric Banks and Laverne Johnson, along with Captain Lonnie Luedtke of the Crisfield Police Department, also attended the hearing. Written testimony in support of Senate Bill 68 was submitted by the Somerset County Commissioners, the Somerset County Sheriff’s Department and Wicomico

County Executive Julie Giordano, showing regional cooperation in support of the bill.

The hearing on Senate Bill 68 was Carozza’s first bill hearing of the 2023 Legislative Session.

Education briefing in Education, Energy and Environment Committee

The Senate Education, Energy, and Environment Committee on January 19th held an Education Briefing with State Superintendent of Schools Mohammed Choudhury. Prior to the briefing, Senator Carozza contacted local school superintendents Somerset John Gaddis, Wicomico Micah Stauffer, and Worcester Lou Taylor to ensure local education concerns and issues were brought to the State Superintendent’s attention.

The State Superintendent focused his remarks on curriculum development, financial literacy, the teaching workforce, and student performance. During the hearing, Carozza brought up several local issues including the need to maintain some local control and to avoid a “canned curriculum” approach; meaningful and early parental involvement during curriculum development; the challenge to expanding Prekindergarten as there are limited private childcare providers, and schools have reached full capacity; and allowing other teacher certifications like college master degrees rather than just national board certification to meet the Kirwan Blueprint standards.

“Our local school superintendents know the challenges of implementing the Kirwan Blueprint, and I will keep pushing for local flexibility regarding curriculum development and teacher preparation, and for more meaningful and early parental involvement,” said Carozza. “I also appreciated that the State Superintendent publicly recognized at the briefing that Worcester County has the highest percentage of kindergarten readiness in all of Maryland, and I commend all of our local

teachers and school personnel for their dedication to our local students.”

Eastern Shore Delegation Zoom: TidalHealth Trauma Center’s Funding Challenges

Highlights from this week’s Eastern Shore Delegation zoom included a key presentation from TidalHealth President Steve Leonard and Vice-President Chris Hall. As the only

Eastern Shore each year.

In a letter to Governor Hogan in October and Governor Moore in November, Leonard wrote, “...our trauma center is in jeopardy, and we are requesting funding to continue operations and maintain the high level of care we offer to residents of the Eastern Shore and across the State of Maryland.”

“As an Eastern Shore Delegation, we will work together now to increase funding for TidalHealth’s trauma center which benefits residents on the Shore and throughout Maryland and beyond,” said Carozza.

Carozza also is the Senate sponsor of a bill to establish a commission to study the adequacy of trauma funding across Maryland for operating, capital and workforce costs. The bill was requested by TidalHealth and the House sponsor is Delegate Tom Hutchinson, District 37 (Wicomico, Dorchester, Talbot, and Caroline).

Locals in Annapolis

Several local officials were in Annapolis for the Inauguration and for the Annual Taste of Maryland event, including Crisfield Mayor Darlene Taylor; Crisfield Council Members Eric Banks and LaVerne Johnson; University of Maryland Eastern Shore President Heidi Anderson; Ocean City Mayor Rick Meehan; Somerset County Tourism Clint Sterling and Wendy Robertson; and Wicomico Tourism Manager Kristin Goller.



trauma center on Maryland’s Eastern Shore, TidalHealth Peninsula Regional’s trauma center is the second busiest in Maryland and serves more than 500,000 residents and more than 3 million people who visit the

Tobacco equity funding available

The Worcester County Health Department (WCHD) is requesting proposals to address tobacco use disparities as a result of receiving funds from the State of Maryland to advance health equity by identifying and eliminating tobacco, diabetes, and chronic disease related health inequities and disparities. Community-based organizations, churches, private entities, non-profits, and workplaces are encouraged to apply. Organizations can request up to \$10,000-\$20,000, and awards will depend on the number and quality of applications received. A total of \$20,000 is available to support these efforts.

Projects can include public awareness, community outreach, education, youth vaping prevention, youth advocacy, and tobacco health literacy. Tobacco control may address the reduction of smoking, prevention of vaping and smoking, or environmental change strategies. Funds should be used for projects implemented in places where residents live, work, learn, play and worship.

A virtual pre-proposal orientation meeting will be held through Google Meet on January 27, 2023, at 2 p.m. If you plan to attend this orientation session, RSVP to Crystal Bell at Crystal.bell1@maryland.gov.

Applications must be returned to the health department by February 17, 2023, no later than 4:30 p.m. A review team will evaluate the applications, and awards will be made after February 24, 2023. For more information or to request an application packet, please call the Worcester County Health Department Prevention Services at 410-632-1100 ext. 1108.

Pros and cons to open-concept homes

Open-concept homes have become increasingly popular in recent years. An open-concept home is one in which the rooms flow into one another with

open, often one- or two-room units built around the central kitchen/hearth. This maximized warmth and functionality. Homes evolved as incomes grew, and soon homes had several smaller rooms with specialized functions.

What's old has become new again. However, before diving head first into a new home purchase or a big renovation to realize an open-concept dream,



limited obstruction from walls or other barriers. According to the National Association of Home Builders, 84 percent of new single-family homes have fully or partially open layouts.

While they may seem like a new trend, open floor plans are anything but. Early American homes featured

consider the pros and cons of this type of setup to determine if it's really right for you.

Advantages of open floor plans. Open floor plans facilitate the flow of natural light throughout a space and can promote air flow, helping to reduce warm or cool pockets of air in other-

wise closed-off rooms.

Open homes make socializing easier, even when people are doing different things. While someone is cooking dinner in the kitchen, he or she can still interact with someone else playing video games in the family room or paying bills in the home office. Entertaining also is easier, as mingling with guests is much more convenient when walls are not getting in the way.

A smaller home can feel much larger if it employs an open concept. The square footage is not divided into smaller quarters, which sometimes are rooms (such as formal dining rooms) that are only used a few times per year. This eliminates underused spaces and opens up sight lines in the layout.

The value of real estate has risen dramatically since the onset of the COVID-19 pandemic, and prospective buyers may prefer an open-concept plan because it can help them minimize building costs.

Disadvantages of open floor plans. Open layouts are not for everyone. The same sense of space that occurs when

walls are taken down may make rooms feel cavernous and less cozy, particularly in homes with ample square footage. In addition, privacy can be hard to come by when all rooms feed into one another.

When the kitchen is not separate from the family room space, that makes it easy for noise to compromise the area's comfort levels. There is no hiding from noise in an open floor plan, as sounds from voices, television shows and appliances tend to echo and blend together. And if the home is a single-story layout, those noises from the main living areas also may carry to adjacent bedrooms.

Smoke and smells are another thing to consider. When something on the stove spills over, a small range hood will not be practical for clearing smoke from a large space. Though the aroma of freshly cooked food is enticing, it can make it hard for cooks to keep guests out of the kitchen.

Open-concept homes are popular, but homeowners should weigh the pluses and minuses to see if this trend is truly right for them.

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Senior communities offering lifestyles

Living life to the fullest does not need to stop when adults near or reach retirement age. Age-restricted housing communities once bore the stereotype of having limited recreational options and dated surroundings. But modern senior homes and facilities are all about catering to active lifestyles with some communities offering resort-like amenities and pristine properties. Furthermore, certain communities provide niche offerings for people who are looking for something even a little more different.

Eligibility to live in these communities varies, but generally speaking one resident in the home must be age 55 or older. According to research by TRI Pointe Homes, of the 75 million people who comprise the Baby Boomer generation who are eligible for age-qualified communities, more than 32 million would consider living in such a community. The website 55places.com, which specializes in promoting age-restricted communities, indicates Florida has the most age-restricted communities in the

country, followed by New Jersey.

Choosing an age-restricted community requires consideration of a host of factors, including the amenities residents most desire and the cost of a facility. The following factors can help people decide which community is most suitable for them.

Style of home: Homes built in retirement communities are designed to be comfortable and convenient for aging residents. Many are single-floor units. Certain communities may be comprised of apartments, condos or townhouses, while others may be single, detached residences.

Amenities: When comparing age-restricted communities, consider the amenities available. Do they include on-site dining, transportation, travel assistance, pools, fitness centers, walking trails, or outdoor sports facilities? Some communities have "aging in place" amenities, which means residents can move from independent living to as-

sisted living to skilled nursing care as their needs change. Make a list of interests and then match them to a community that can fit your needs.

Costs: Costs vary considerably. Investopedia advises seniors to consider



the community's location and what is being offered, as these factors will affect costs. In addition to rent or mortgages, most communities also have monthly maintenance or homeowners' association fees that need to be compared and considered. Read contracts carefully to see which other costs are included.

Specialized features: Unique men and women call for unique communities. If standard age-restricted communities do not fit the bill, 55places.com says there are specialized offerings for people who spend retirement in an RV; desire homes that align with their heritage; communities just for postal workers; or communities tied to a local college to continue lifelong learning.

Age-restricted retirement communities are evolving and many specialize in catering to active lifestyles.

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Tips to find the right lawyer

It may not be possible to predict every instance in which you could use some legal advice, but it's fair to assume that such a situation will present itself at some point. Knowing where to look for legal advice can provide peace of mind and help potentially difficult situations become much more manageable.

Finding a trustworthy lawyer is no small task, especially for people who have never had to do so in the past. Opening the yellow pages or looking online for a local lawyer will likely turn up hundreds of results. Sifting through those results can be intimidating and time-consuming. In recognition of the importance of finding the right legal representation, the American Bar Association offers these tips to people on the lookout for a lawyer.

Ask someone you trust. The ABA notes that seeking recommendations from friends, relatives or business associates can be a great way to find a reliable lawyer. Individuals you know who live nearby may offer advice on who to hire or even lawyers to avoid based on their own experiences, so don't hesitate

to ask around. However, the ABA points out that no two legal cases are the same, so a lawyer who was right for a loved one's case may not necessarily be perfect for you.

Contact your local bar association. According to the ABA, bar associations in most communities will make referrals according to specific areas of law. This can ensure people without much or any experience hiring lawyers find one with the right experience and practice concentration. Local referral services also may help, and the ABA notes that many, though not all, have competency re-

quirements for lawyers who wish to be referred. When speaking with a referral service, ask if they have such requirements in place and how frequently they reevaluate lawyers they refer.

Recognize what you need. Lawyers specialize in many different areas of the law, so finding the right lawyer is not a one-size-fits-all venture. Someone who needs help with estate planning will be looking for a different lawyer than someone seeking a personal injury specialist. Individuals are urged to identify which services they need and then narrow their search to include only those lawyers who

specialize in providing them.

Consider your comfort level. The ABA urges individuals to make their own comfort levels with a given lawyer a top priority. Lawyers serve as their clients' representation, so their clients must be comfortable telling them all they need to know to represent them to the best of their abilities.

Finding a lawyer can seem like a daunting task for those who have never done so in the past. But some simple strategies can help people find the right person to represent them in all types of legal matters.

How to include giving in your estate plan

Charitable giving is the lifeblood of many nonprofit organizations. The generosity of donors helps charities meet their missions and provide vital services to people facing disease, financial hardship and other situations they cannot overcome on their own.

Many donors make sacrifices to support their favorite causes and charities. Forgoing certain luxuries so money can

be donated to charity illustrates the selflessness nature of charitable giving, which can even continue after death. Estate planning is a complicated process that details exactly how a person wants their assets divided up after death. But an estate plan also can go into effect while individuals are still alive.

Each year, millions of people across the globe choose to include charitable

giving in their estate plans, and that can benefit charities and donors. The following are a handful of the many ways charitable men and women can incorporate giving into their estate plans.

Bequest giving in a will or living trust. Perhaps the most widely known way to include charitable giving in an estate plan is to bequeath money in a will or liv-

*please see **estate** on page 22*

SL

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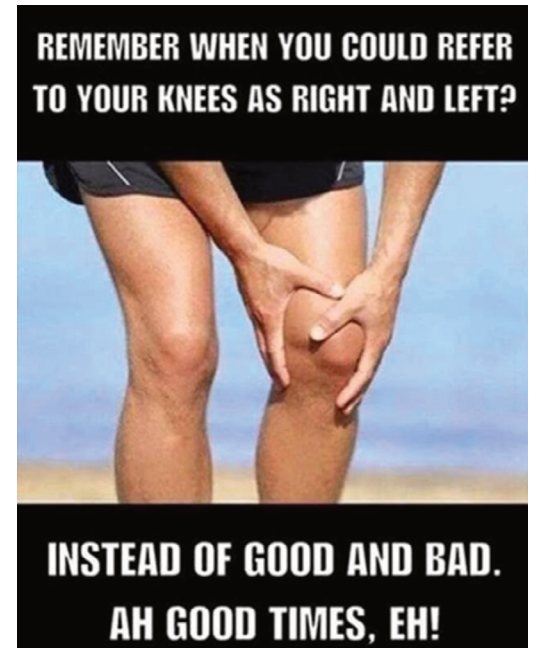
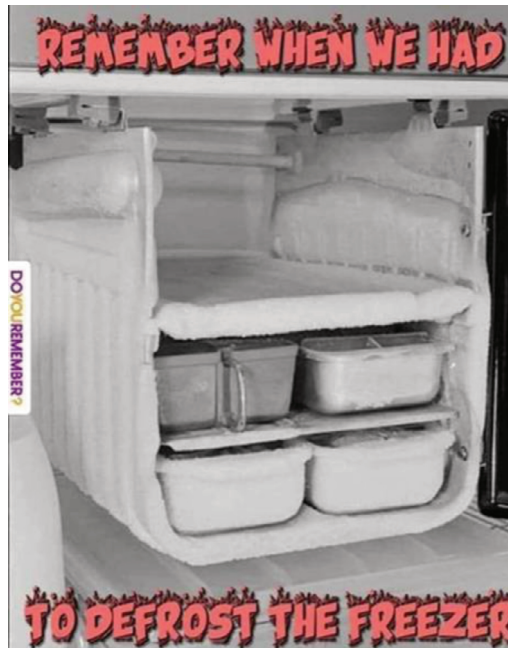
Some things to think about

Gathered from the internet by **Jack Barnes**

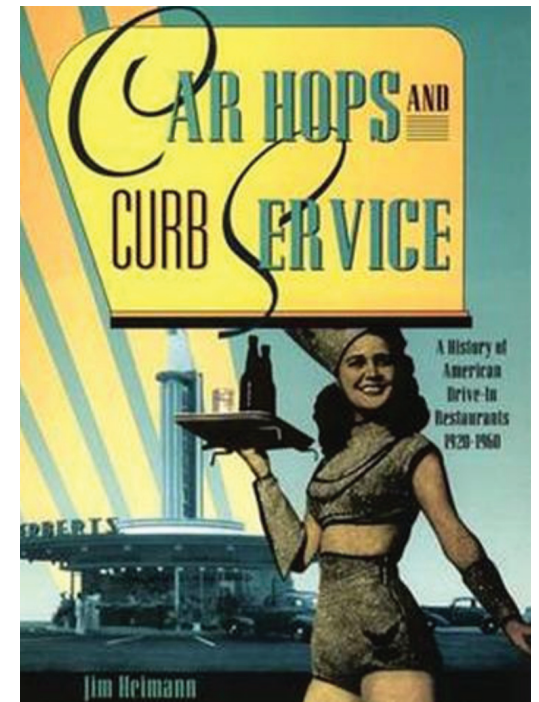
Groovy couple, Charles Bronson with Jill Ireland, 1970s. 🧑🏻‍🦱🧑🏻 **COOL**



A pretty and young Sally Field in 1975. 👍



When we're young, we sneak out of our house to go to parties. When we're old, we sneak out of parties to go home.



Growing old is hard work... The mind says "yes" but, the body says "what the hell are you thinking"

OLD AGE COMES AT A BAD TIME! WHEN YOU FINALLY KNOW EVERYTHING, YOU START TO FORGET EVERYTHING YOU KNOW.

Life is short. Smile while you still have teeth.

Factors to consider when buying furniture

Buying furniture can be an exciting prospect. The opportunity to breathe new life into a home with the addition of different furnishings inspires many people. However, at the same time, searching for furniture can be a tad overwhelming, especially when homeowners do not know where to begin.

Statistics Canada reports that Canadians spend an average of \$934 on furniture each year. The Bureau of Labor Statistics reported that, in 2017, Americans spent an average of \$2,484 on furniture. While furniture may not be the most costly investment, it's also not the cheapest, which is why getting it right is important.

Determine your needs. The first step in purchasing new furniture is to decide what is needed. Assess current furniture and think about what works for certain pieces and what doesn't. Then you can gear purchases around desired features. For example, if you've determined chenille fabric holds on to too much pet fur, the next couch may be leather or microfiber.

Measure more than once. Measure your room multiple times and create a

mock floor plan. This will help when figuring out if certain pieces can fit into the space. Some retailers even offer floor plan software on their websites so that you can upload the dimensions of your room and see how certain items will fit in your spaces. In addition, be sure to measure the width of doors to ensure that it's easy to get the furniture into the home when delivered.

Determine your style. Figure out which style best fits your personality and lifestyle. This may be traditional, transi-

tional or modern. Incorporate pieces accordingly, or mix and match to create a look that is completely unique.

Confirm materials. Consider your budget when choosing the construction materials for the furniture. Solid wood tends to be more expensive, but often more durable than engineered products. In addition, check to see how items are built. Pull out drawers and check hinges to ensure the quality is there.

Save money on sales. Furniture can be expensive, but there is room for sav-

ings. Shop when retailers offer seasonal sales. Consider warehouse retailers, which often sell select items at a discount.

Read reviews. Before taking the plunge, be sure to read reviews of items and retailers. While items may appear perfect, reviews can shed light on how pieces stand up to wear and tear.

Shopping for furniture means taking steps to measure, match style, read reviews, and find pieces that fit homeowners' lifestyles.

How mattresses affect sleep quality

People make many renovations around their homes to improve their quality of life. When attention turns to the bedroom, some changes can greatly affect quality of sleep.

The temperature of the bedroom, its configuration and lighting can impact a person's ability to get a good night's sleep. However, the item that may bear the most influence is the mattress.

The Better Sleep Council says whether one wakes up feeling rested and healthy depends largely on the age

of a mattress and its condition. A good mattress should alleviate pressure on joints while providing bodily support. It should not be a contributor to aches and pains. Mattresses that are seven years or older may need to be replaced.

A century or two ago, mattresses were constructed of whatever people had on hand — from feathers to pine needles to straw. That's all changed today. But even though there are many options, it's key for people to discover which material is right for them.

Innerspring. Innerspring (also called coil) mattresses have been around for some time. These metal springs provide internal support. The number of coils, types of coils and distribution pattern throughout the mattress impacts how well the bed will conform to the body. These mattresses may be best for back or stomach sleepers due to their level of support. Keep in mind that innerspring mattresses may have limited durability

*please see **mattress** on page 22*

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estate

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ing will. The Community Foundation Alliance notes that bequests typically allow donors to define how their donations will be spent or utilized. That benefits charitable organizations, but surviving family members also can benefit from such arrangements. According to LawDepot.com, individuals may be able to lower the estate taxes on their estates at their time of death if they bequeath money to an eligible charitable organization in their wills.

Consider a charitable rollover. The Internal Revenue Service notes that individuals with an IRA, SEP IRA, Simple IRA, or retirement plan account generally must begin withdrawing money from these accounts when they reach age 72. These withdrawals are called required minimum distributions and they are considered taxable income. However, individuals who want to give to charity can opt for a Qualified Charitable Distribution, or QCD. A QCD counts toward the

minimum distribution from retirement accounts and individuals will not be taxed on the money they donate to charity. That's a win-win for charities and individuals 72 and over who do not need to withdraw money from their IRAs to meet daily living expenses.

Donate via a charitable remainder trust. A charitable remainder trust, or CRT, allows individuals to set up a trust that benefits both a designated beneficiary and a charity or charities of their choosing. When a CRT is set up, a beneficiary will receive annual payments from the trust until it terminates, at which time the remaining funds in the trust are donated to charity. The philanthropy experts at Fidelity Charitable note that individuals can name themselves as the beneficiaries of the trust, which ensures they will have an income during retirement and that their favorite charities will be supported when the trust expires.

Individuals who want to make charitable giving part of their estate plan can do so in various ways.

club

from page 8

Decide on the purpose of the group. Social clubs can meet and be organized around any number of themes or interests. Social clubs may meet to discuss gardening, crocheting, reading, or other shared hobbies. Friends also may be in-

terested in doing food and beverage sampling. In such instances, a luncheon social club makes perfect sense.



try and the world. The website makes it a snap to organize a local group or find an existing club.

Check for competition. Conduct a search of groups already meeting within a 50-mile radius to see if an existing group already meets your criteria. If not, proceed full speed ahead as you establish your own club.

Establish consistent meeting times. Most people prefer a schedule so they can plan their days accordingly. Choose a regular meeting time and place to hold the social club; otherwise, it can be confusing to accommodate everyone. Inconsistency also can make it hard to get the club off the ground.

Start small and then build. For those new to hosting social clubs, it may be better to begin with only a few members as everyone gets into a groove. As the group becomes more established, it can be opened up to more members. Although it may be wise to cap membership so that things are more easily managed.

Social clubs are a great way for seniors to stay connected and active. When there isn't one that meets a person's interests, it's relatively easy start one from scratch.

Turn to social media. Meeting details can be posted in a community bulletin or on a message board at a local house of worship. However, the internet can be a speedy messenger and help like-minded people figure out how to connect. Facebook groups are one way to organize social clubs, as is the website Meetup.com. The latter is a large online network of offline groups that meet all over the coun-

tereded in doing food and beverage sampling. In such instances, a luncheon social club makes perfect sense.

mattress

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and may start to sag after just a few years.

Memory foam. Memory foam mattresses are relatively recent additions to the market. According to the mattress shopping resource The Sleep Judge, memory foam mattresses may eventually replace innerspring mattresses. Famous for its ability to contour to the shape of the user's body, memory foam envelops a person and absorbs energy. This means there's less motion transfer. That's a big plus when sleeping with a partner who moves around in bed. Memory foam provides a high level of pressure point relief and promotes proper spine alignment.

Gel foam. Gel foam mattresses

structure

from page 14

created by retirement, but researchers with the Sloan Center on Aging and Work at Boston College have found that only those individuals who are truly engaged in their post-retirement volunteering enjoy the psychological benefits of such pursuits. So before retirees dive right in to volunteering as a means to creating structure, they should first exercise due diligence and find an opportunity they'll find genuinely engaging.

Embrace the idea of "bridge employment." "Bridge employment" is the name given to the trend that has seen retired individuals take on part-time or temporary employment after they have retired from full-time working. COVID-19 has no doubt skewed post-retirement working statistics since the World Health Organization first declared a pandemic in March 2020, but a 2019 survey from the LIMRA Secure Retirement Institute found that 27 percent of pre-retirees with at least \$100,000 in assets planned to work part-time in retirement. Even part-

time work can provide enough daily structure to help retirees feel as though each day is not just a free-for-all.

time work can provide enough daily structure to help retirees feel as though each day is not just a free-for-all.

Make a concerted effort to be more social. Volunteering and working are not the only ways to create structure in retirement. A concerted effort to be more social can help retirees fill their days with interactions with like-minded individuals who may be experiencing the same feelings. Join a book club, a local nature group that goes on daily or semi-daily morning hikes or another local community organization. These are great ways to build structure and meet new people. Retirees can create social media accounts to find local community groups that cater to their interests. Even if it seems hard to believe, plenty of retirees are seeking to create structure in retirement life, and social media can make it easier to find such individuals in your community.

Structure and retirement may seem like strange bedfellows. But many retirees seek structure after calling it a career, and there are many fun ways for seniors to create more organization in their lives.

Structure and retirement may seem like strange bedfellows. But many retirees seek structure after calling it a career, and there are many fun ways for seniors to create more organization in their lives.

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