

Red Bird Times

FREE!

©2017

*SPRING
Begins
March 20th*





Chastain Home For Gentlewomen

Since 1949

*"There can never be any place like home -
but Chastain is the next best thing."*

Now Accepting Applications!

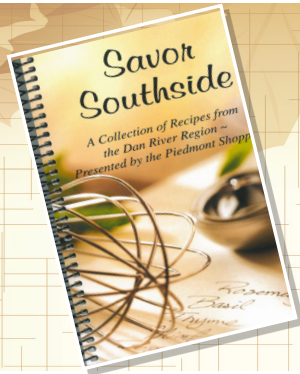


A Home for Residential Living in the Town of Halifax

- Private Bedroom & Bathroom • House Keeping Provided • 3 Home-Cooked Meals Daily
- Social Programs & Activities • In-House Salon • Cost of Living based on Income & Assets

For Details or to Schedule a Tour (434) 476-6057

www.chastainhomehalifax.com - info@chastainhomehalifax.com



The Savor Southside Cookbook is filled with over 200 recipes from the surrounding area.

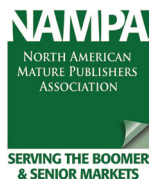
Books can be purchased for \$12 each at the Piedmont Shopper office located at 3157 Westover Drive, Danville, VA.

Red Bird Times

A publication of Piedmont Publishing, Inc.
Publisher & Editor, Kathy Crumpton
© 2016 All rights reserved
Contents may not be reproduced in whole
or in part without written permission from
the Publisher

Share us with a friend!
RBT is published 12 times a year and is available
by subscription for \$20.00 per year.

Send check or money order to:
Red Bird Times
3157 Westover Dr. • Danville, VA 24541



Contributors

LAURA COVINGTON
ROBERT W. HALEY
ALICE DIPPEL

To place an
advertisement, call
Robin Martin at
434.728.3817
or 434.822.1800
or email:
martindrobin@gmail.com

info@redbirdtimes.com | 434.822.1800 | www.redbirdtimes.com



Join us on Facebook



'A LIFE WELL-SPENT' - SENIOR LEGAL PLANNING

by Robert W. Haley, Attorney

THE ESTATE & ELDER LAW CENTER

of Southside Virginia, PLLC

(855) 503-5337 / www.VAElderlaw.com

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

What Caregivers Need to Know About the Dependent Care Credit

While parents often use this credit to write off childcare expenses, family caregivers can also benefit if they meet certain criteria. With this credit, you can claim up to 35 percent of qualifying expenses (depending on your adjusted gross income), so you don't want to miss out on this opportunity to reduce what you owe this tax season!

Establishing Dependency

As is evident by the name of this credit, the person whose care you are claiming must either be your dependent or:

- * Could have been your dependent except for that their gross income either equals or exceeds the exemption amount;
- * Could have been your dependent except they are filing a joint return; or
- * Could have been your dependent except you (or your spouse if you are filing jointly) could have been claimed as a dependent on another taxpayer's 2016 return.

Once you have determined whether you have met the IRS' criteria to claim your parent as a dependent or one of the above equivalents, you can use the dependent care credit on your federal income tax return.

Place of Residence and Reasons for Care

In addition to dependency, your loved one must meet the following criteria to count as a "qualifying individual."

- * The adult you are caring for has to have lived with you for more than half the tax year.
- * The adult has to be mentally or physical incapable of caring for themselves. This includes people who can't feed, dress or clean themselves, or who, without constant attention, may injure themselves or others.
- * Their care must be needed so you can work or look for a job (and can show taxable income). This is also the case for your spouse if you are married and filing jointly.

Define the Type of Care Needed and Who Provides It

The definition of a care provider may be broader than you think. It can include an individual you have personally chosen to watch your elderly loved one, and it covers those whom provide care both inside and outside of the home.

- * For this exemption, you can't pay your spouse, your child under 19 years of age, or someone you claim as a dependent for care.
- * A care provider can be a social services agency, home health care service or other care provider who brings someone into your home. It also can be an adult or senior care facility where your loved one goes while you are at work. You can deduct the expenses of an eligible individual you chose to come into your home and serve as a companion or sitter.
- * The care provider must be identified on your taxes through their name, address and taxpayer identification number (SSN or EIN).

- * If you use an agency to place a companion or sitter in your home, then they are not considered your employee and you don't have to pay employment taxes. It's the same case if the provider is self-employed, or if they care for your loved one at their home or place of business.
- * If you pay for someone to come into your home as an employee, you may have to pay a host of taxes, including Social Security, Medicare, federal employment and federal income tax withholding.

Determine How to Claim the Cost

- * To figure the credit, you can use up to \$3,000 of expenses (paid in a year) for one qualifying individual or \$6,000 for two or more individuals who qualify.
- * If your employer offers a tax-deductible dependent care benefit, or a dependent care FSA where you contribute pre-tax dollars to cover expenses, that will reduce your dependent care credit deduction. "People get tripped up on that a lot," says Melissa Labant, a CPA and technical manager for the American Institute of CPAs. Amounts your employer paid directly to either you or your care provider for the care of your qualifying person while you work, and the fair market value of care in a daycare facility provided or sponsored by your employer may reduce your credit as well.

- * Don't double dip. If you've already claimed the \$5,000 for

the dependent care FSA, you have to lower your dependent care credit by that amount. For examples, the dependent care credit allows you to claim up to \$6,000 for two individuals, so only \$1,000 would be eligible for this credit.

- * Use the dependent care FSA option first, since you already have paid that money before taxes, recommends Mary Beth Saylor, CPA and tax principal with Windham Brannon, an Atlanta-based accounting firm.
- * Some expenses for the care of dependents may qualify as work-related expenses and also as medical expenses, but you have to choose one, not both.
- * Other expenses that you can deduct include the cost of meals someone eats in your home because of their employment or additional costs for rent, mortgage or utilities if someone lives with you to care for your parent.

If you think you might qualify, contact your CPA or tax preparer! If you are caring for a parent and have not met with a certified elder law attorney, we strongly urge you to do so to ensure you are not creating a problem situation that may come back to bite!

As always, if you have a question or issue that you think might be a good topic for this column, let us know! Email us at rhaley@vaelderlaw.com or send to us via snail-mail to this address:

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

ROBERT W. HALEY
Managing Attorney –
The Estate & Elder Law Center of Southside Virginia
www.VAElderlaw.com



FAT DUMMIES

Americans are overweight and so it comes as no surprise that automakers are starting to use obese car crash dummies, reports the Association of Mature American Citizens.

Trauma surgeon Stewart Wang, M.D. says it is simple logic. "You can't talk about injuries without talking about the person - it's individuals who are hurt. The condition, size and shape of an individual is hugely important in how severe their injuries are in any given crash."

One manufacturer of crash dummies recently created one that weighs 273 pounds, 106 pounds heavier than the traditional model, according to Insurance Journal.

BUCK ROGERS WOULD APPROVE

Self-driving cars are already a reality, though they may not be all they are cracked to be for the time being, but now there's an aircraft manufacturer that claims it will soon have a prototype of a self-flying car, according to the Association of Mature American Citizens.

Airbus recently announced that it hopes to start testing its so-called autonomous flying car as early as this year.

As the company's CEO, Tom Enders, put it: "One hundred years ago, urban transport went underground, now we have the technological wherewithal to go above ground."

YOU ARE NEVER TOO OLD FOR LOVE

Talk about a May-December romance, a 106 year old Brazilian woman recently was engaged to her 66 year old nursing home boyfriend, reports the Association of Mature American Citizens.

"I know it's not going to happen but I would have loved to be able to wash Jaco's clothes, cook his meals and look after him like a wife," Valda Rodrigues

de Olivera said after the elderly sweethearts exchanged engagement rings.

DO YOU HAVE THE FLU?

It's that time of year when the flu can strike out of the blue. But now there appears to be a quick way to find out if you have a cold or influenza, says the Association of Mature American Citizens.

A professor at the University of Texas says he has built of device that can diagnose the flu by analyzing your breath. It works like the Breathalyzers that police use to catch drunk drivers.

The inventor, Professor Perena Gouma, is quoted in a UT press release as saying: "This technology could be used by ordinary people to quickly and accurately diagnose illness."

EDUCATED CROOKS HAVE AN EDGE

Smart criminals can get a shorter sentence and many of them can beat the rap if a new study proves accurate, according to the Association of Mature American Citizens.

Researchers at the University of Texas studied cases involving 115,674 prisoners charged with federal crimes. They found that High School grads were 10 percent less likely to be sent to prison and those that were locked up received 1.4 percent shorter sentences than those without a diploma.

BACK TO THE FUTURE

You'll soon be able to travel through time and space if the Disney organization has its way, according to the Association of Mature American Citizens.

Disney says it will open two Star Wars theme parks in California and Florida in two years. Visitors will interact with androids and aliens and even take the controls of Han Solo's Millennium Falcon.

But, you won't have to wait two years to have an otherworldly experience at a Disney park. The World of Avatar, based on the hit Sci-Fi movie, will open at its Animal Kingdom Park in Florida in May.

HE CAN'T BE STOPPED

Robert Marchand is out-cycling bikers half his age. He recently set a new record at a bicycling arena near Paris, logging some 14 miles in just one hour at the ripe old age of 105, says the Association of Mature American Citizens.

Marchand's performance appears to debunk the notion that you can't improve your aerobic fitness after you turn 50.

PAYDAY

Social Security beneficiaries who filed for benefits before May 1, 1997 receive their checks on the third day of each month, says the Association of Mature American Citizens. The rest of us get paid on Wednesdays of the second, third weeks and fourth weeks of each month.

If you were born between the first and the 10th day of the month, you receive your benefits on the second Wednesday of the month. Those born between the 11th and the 20th get their checks on the third Wednesday and your benefits are paid on the fourth Wednesday if you were born after the 20th day of the month.

STRIPPERS RULE

How did you celebrate Valentine's Day this year? Apparently, quite a few of us thought it was a good idea to strip down to our underwear and run down the streets of our home towns, says the Association of Mature American Citizens.

But it was all for a good cause—to raise money for the Children's Tumor Foundation. As Dan Frenia who headed up Philadelphia's Cupid's Undie Run put it: "We are here to put the hilarity in charity and we bare because we care."

Last year, the event fetched \$3.5 million in donations for neurofibromatosis research.

Coloring for Relaxation



don't worry
be happy
like a daisy

1	2	3	4	5		6	7	8		9	10	11	12
13						14				15			
16					17					18			
19				20						21			
			22						23			24	
25	26	27		28				29			30		
31			32		33		34					35	
36				37		38				39			40
	41				42				43	44			
		45						46		47		48	
49	50		51				52				53		
54		55				56					57	58	59
60					61					62			
63					64					65			
66					67					68			

CLUES ACROSS

1. Pea stems
6. Type of music
9. Leader
13. Distant
14. 5,280 feet
15. Beloved Yankee great
16. A female domestic
17. Free from alcoholism
18. Ribosomal ribonucleic acid
19. Entertains with song
21. Wooden shoe
22. Female horses
23. Group of males
24. Sodium
25. Revolutions per minute
28. Neither
29. Woody climbing plant
31. Dismounted
33. Orbits the earth
36. Female parents
38. Separates acids

CLUES DOWN

39. Origins
41. Stuffing and mounting animal skins
44. Rupture
45. Fathers
46. Large primate
48. Shape-memory alloy
49. Halfback
51. "Family Guy" daughter
52. Irish mountain chain
54. Paired
56. Drinks
60. Death notice
61. Skirts
62. Fertility god
63. Where a curve intersects itself
64. Red Sea port
65. Mozambique seaport
66. Leaver
67. The human foot
68. Crash

CLUES DOWN

1. Excessively theatrical actors
2. Wings
3. French river
4. Internet device
5. Where Tony Bennett left his heart
6. Flowering shrub that bears gooseberries
7. Brews
8. For each
9. Dictatorships
10. Slavic person in Saxony
11. Nobel laureate Shmuel
12. Lasso
14. Tones down
17. Lunar period
20. Leavened Indian bread
21. Military elite
23. One thousandth of an inch
25. L.A. footballer
26. Land plan
27. A satellite of Saturn

29. "Cat Ballou" actor
30. Obscure aspect of Sun God and a group of asteroids
32. Indicates the fare
34. __ and feather
35. Round Dutch cheese
37. Begat
40. Relaxing place
42. __ Hit'an of Alaska
43. Belgian city
47. Organ of hearing and balance
49. Isolated Southeast Asian people
50. "Power Rangers" villain
52. Yellow-fever mosquitos
53. Heavy cavalry sword
55. Laundry detergent
56. A way to wait
57. Mother and wife of Uranus
58. Justly obtain
59. Stony waste matter
61. Helps you find places
65. Oil company



Heartstrings

by: Elsee

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

From House... to Home... to House ... and Back Home Again!

"It takes hands to build a house, but only hearts can build a home. ~ Author Unknown.

I begin with this quote, as I would like to share with you this article on What Makes a House a Home? This adventure began one Saturday Morning as we drove around looking for a House to buy. We came across an Open House in the City of Santa Fe Springs, a town we had no knowledge about. I almost fell back as we walked in and I saw the condition of this house. The smell of cat and dog dander filled the air as we walked through each room. The three bedrooms were painted in a chocolate brown color. The rest of the house was in dire need of fresh paint as well. I was ready to walk out the moment I walked in, but my ex husband was completely enthralled by it. I couldn't understand why, but when I saw him nodding as he looked in each room, I understood. I will always remember what he told me, "This has POTENTIAL, Laura. We can make this House into a HOME very easily with some hard work!" This question popped in my head; "What makes a House a Home, especially this one?" After some thought I realized he was right! We put in an offer and it was accepted and on Dec. 6, 1976 we became homeowners of what some may have called a "Hell-hole" (excuse my expression) but nonetheless it was ours. Needless to say, it took several years of decorating with fresh coats of paint inside and out, tearing our carpeting and replacing it with a plush style, removing windows, add-

ing on a family room, enlarging our kitchen, remodeling bathrooms, and other improvements to get it the way we wanted it. Along this remodeling journey, this house was being transformed into a HOME right in front of our eyes. So what actually caused this transformation? What made this structure into a Home?

This quote answers that question perfectly – *"A house is made of walls and beams; a home is built with LOVE and DREAMS."* ~ Author Unknown.

This is what we had done together. We made that old run down house into a beautiful home where we raised our son and helped raise our granddaughter; a home where lots of friends and family gathered for different celebrations or get-togethers. We wanted our home to be a place where you could kick off your shoes and be comfortable. We were happy and proud of our accomplishments because it was done as a joint effort with the same goal in mind.

This continued for many years until March of 2010 when all this changed. This Home instantly converted itself back into a House again. Upon my ex-husband's leaving, our home that was once filled with warmth and comfort subsided immediately. It was replaced with a shell filled with remnants of memories in the furniture and items that were left behind. I was left in this structure filled with emptiness. BUT I must now turn this depressing occurrence into one that has a happy ending.

I soon started to convert this residence back into a HOME, MY HOME. Yes, it took me a couple of months to bounce back on my feet and brush off the residue of his departing, but I did it. I rearranged the remaining furniture, deep cleaned it from top to bottom and started to make it mine. I have put my own touches and have invested my heart into this place where I am proud to call it Home for me. Even though I live alone, it is a safe haven, a place where I can hang my hat at the end of the day and feel the peace I've needed for so long. As beautifully stated by ~ Johann Wolfgang von Goethe, *"He is the happiest, be he king or peasant, who finds peace in his home."* Now a feminine translation of this, "I am the happiest, be I queen or peasant, for it is in my HOME that I find my peace." This has made it possible to pick up the pieces and turn the emptiness into a place where my family and friends feel love and contentment when they enter.

For the past 7 years I have continued to make occasional upgrades to the house and have hosted many "parties" celebrating special events in my family. Several family members and friends have commented on how comfortable they felt being here and the atmosphere was one of lightness and joviality. It has been quite noticeable as I observed those invited guests fill the air with endless conversations, dancing, laughter, savoring of delicious food and just having a "Good Ole Time!"

I have realized it doesn't matter if ones home is a mansion or a humble shanty, what's key is that is it filled with LOVE. And I'm grateful that no matter what shiny new material things may tempt us, if you have a comfortable home, it is ENOUGH. I hope this home of mine will continue to become a place where new Memories will be made as time goes on with every gathering I hold here.

May God ALWAYS Bless Our Homes and fill them with an abundance of Love and Peace.

The first hearing device that revolves around you.



Introducing Oticon Opn.™

Finally there's a hearing device that lets you hear what you want to hear, even in the most complex hearing environments. It's Oticon Opn.™ Only Opn features a revolutionary microchip that adjusts and balances all the sounds around you, not just the ones directly in front of you. It separates speech from noise and let's you focus on what's important. And because Opn works in harmony with your brain to process sounds exceptionally fast, you'll enjoy 30% better speech understanding*, reduce your listening effort by 20%* and remember 20% more of your conversations**. With Oticon Opn, you can open up to a fuller, more natural hearing experience.

Call for Your NO-RISK Demonstration. Call 1-877-610-HEAR (4327)

* Compared to Allia2 Pro
** Individual benefit may vary depending on instrument prescription

1111 Spruce Street, Martinsville, VA 24112
4500 Riverside Drive, Danville, VA 24541
The Landmark Center, Stuart, VA 24171

Area's ONLY Certified Provider



WHERE RELATIONSHIPS MATTER



Oticon Opn. The first hearing device proven to make it easier on the brain.
Less stress. More recall. Better hearing.

oticon
PEOPLE FIRST



Social Security Matters

by AMAC Certified Social Security Advisor Russell Gloor

ASK RUSTY - SOCIAL SECURITY'S EARNINGS TEST

Dear Rusty: I'm 62 and still working but would like to get Social Security because we could sure use the extra money. I've heard that if I keep working that my Social Security benefit will be less, so now I don't know if I should go ahead with my Social Security or just wait. I sure don't want to lose money on my Social Security for the rest of my life. Signed: Perplexed

Dear Perplexed: Social Security rules for when you continue to work after your benefits start can be confusing. Social Security calls this the "Annual Earnings Test". The basic rule is that you can continue to work after you start collecting Social Security but, depending on how much you earn, they will reduce your benefit payments if you haven't yet reached your "full retirement age". But here's a key point: You don't actually lose the amount they will take away, because when you reach your full retirement age (in your case, 66) your Social Security benefit will be increased to account for what they withheld.

Here's how it works: If you're working and collecting Social Security while you're age 62 through 65, your benefit will be reduced by \$1 for every \$2 you earn over \$16,920. In other words, they'll take back half of anything you earn over \$16,920. In the year that you become age 66, you can earn up to \$44,880, after which they will reduce your benefit by \$1 for every \$3 you earn over \$44,880 (one third). Note that these earnings limits are for 2017; they change annually. Once you reach your full retirement age of 66, you can earn as much as you want and there will be no benefit reduction.

The way that Social Security gets back what you owe them is by withholding your benefit payments the following year, for as many months as needed for them to recover what you owe from over-earning the previous year. That means that you won't receive any Social Security payments for one or more months the following year until

they recover what's due. Losing those payments can hurt, but don't fret too much because when you finally reach your full retirement age your benefit amount will be recalculated eliminating those months when your benefit was withheld because you exceeded the earnings limit. You don't actually get back the dollars that were withheld due to your over-earning, but rather a formula is used to recalculate your benefit when you reach your full retirement age. And here's how that works: If you start collecting benefits at age 62, your benefit will be reduced to about 75% of what it would be if you waited until your full retirement age of 66. But because you didn't actually collect benefits in some months you were paying back what you owed due to over-earning, when you reach your full retirement age they will give you time credit for those months as though you didn't begin collecting at age 62, but rather an age later than that - 62 plus the number of months they withheld your benefits due to over-earning. So, if you need the money and want to start collecting at 62 but also want to continue working, you can do that. Just be aware that when you exceed those earnings limits, they will withhold your benefits the following year(s) until they get back what's due them. But, when you reach your full retirement age, your benefit amount will be increased so that that you may eventually get back the money they withheld. And, that benefit increase at full retirement age will last for the rest of your life.

The information presented in this article is intended for general information purposes only. The opinions and interpretations expressed in this article are the viewpoints of the AMAC Foundation's Social Security Advisory staff, trained and accredited under the National Social Security Advisors program of the National Social Security Association, LLC (NSSA). NSSA, the AMAC Foundation, and the Foundation's Social Security Advisors are not affiliated with or endorsed by the United States Government, the Social Security Administration, or any other state government. Furthermore, the AMAC Foundation and its staff do not provide legal or accounting services. The Foundation welcomes questions from readers regarding Social Security issues. To submit a request, contact the Foundation at info@amacfoundation.com.

What folks are doing...

HOLIDAY VILLAGE, DANVILLE

What a terrific program with Dr. Nathaniel A. Cleaveland of Dominion Eye Center at Holiday Village on February 22, 2017 in the Public Room. The Service Coordinator and residents learned a lot regarding Cataracts and the other eye disorders. Question and answer session following refreshments by our own resident, Ruth Clayton. Top picture, Left to right: Pansy Thornton, Clovis Shelton, Dr. Cleaveland, Sue Simpkins, Dorothy Sowell and Katherine Collins. 2nd picture, Left to right: Virgie George, Rachel Meeks, Dr. Cleaveland, Ann Doolin, Shirley Moore, and Ruth Clayton. Thank you Dominion Eye Center for sharing Dr. Cleaveland for our Wellness program.



BROOKDALE, DANVILLE



Men's Lunch at Pizza Hut!

On February 10th we enjoyed spending some quality time with some of our favorite men! We love to see those smiling faces!

BROOKDALE, EDEN



"Let It Snow" painting

Our artists are still creating and having fun!

Send your news & photos to
info@redbirdtimes.com

Go Docs Replaces Stolen Computer for Local Student

You've been working on a research paper for your AP English class for 3 hours at a restaurant, on your only day off of a busy schedule of work and cheerleading. With the majority of your paper saved on your laptop, you step away for a quick bathroom break, and return to only find the papers surrounding an empty space where your laptop sat just moments before.

This is the situation Makayla White found herself in on February 7th. "It would have been different, I think, if it was just a laptop. But I had books and papers everywhere...they could see I was working."

It doesn't take long in listening to Makayla's mom, Lisa Carrington, to know that her daughter is a hard worker. She talks about how Makayla will have days so full of school, work, and extra curricular activities, that she will come home and take a nap, just to get back up a few hours later to get homework completed in the middle of the night. "She works hard, and that's what really got me," said Carrington. She goes on to tell about the day after the laptop was stolen, when it really sank in that it was gone: "She just broke down that morning. I said 'It's going to be alright. God's going to work it out.' And I didn't know how, but I always tell her that. And He worked it out."

In hopes that someone would see it and have information on the whereabouts of the laptop, Lisa wrote a Letter to the Editor of the Danville Register and Bee. It was that letter that Micah Pacifico, Co-Owner of GoDocs Mobile & Healthcare Center, saw while creating an ad on Facebook. In the letter titled "What You Stole", Carrington states: "You stole a high school senior's entire semester of notes and assignments for her classes. You stole her flash drive, which contained 6 pages of an eight page English assignment that she had been working on for three hours that day. You stole a whole afternoon of research that she had done on her only day off work. What you did not steal was her determination to succeed. What you did not steal was her faith that God will make a way for her to get back everything that the devil attempted to take from her. What you did not steal was the support of her family to make sure she still succeeds in spite of this setback."



"It resonated with me, because the same thing happened to me when I was in college. I had worked and worked on (an assignment), and it was gone." said Pacifico. "When I read your story, I got to thinking about how bad I felt when it happened to me. I had to take a loan out to get another laptop. We wanted something positive to happen to counteract the bad thing that happened to you. We can't get your work back, but we want to buy you another laptop." With that, Micah introduced Makayla and Lisa to Donald Freeman of Freeman's Computer Repair, who is contracted by GoDocs for all of their I.T. needs, and they sat together searching through computers until they found one that fit Makayla's needs and wants. When it's delivered this week, Freeman will install all of the programs needed, and Makayla will have a laptop that's ready to help her finish out her high school year, and go to Patrick Henry Community College with her in the fall.

"When I wrote the letter...I wasn't expecting this!" says Carrington.

"When we read this letter, we were at a place where we could do something nice. I feel like when you're given that opportunity, you take advantage of it." Pacifico said "Bad things happen. That's life. Sometimes there will be good people there to try and make up for it, sometimes there won't. I'm glad we could do this for you today."

Makayla and Lisa expressed their gratitude, to which Micah replied simply "You're more than welcome, friend."



The ABCs of Picking a Medicare Supplemental Policy

Dear Savvy Senior,

Can you provide any advice on choosing a Medicare supplemental policy to help cover things outside of Medicare? I'll be 65 in a few months and could use some assistance.

Looking for Help

Dear Looking,

If you plan to enroll in original Medicare, getting a supplemental policy (also known as Medigap insurance) too is a smart idea because it will help pay for things that aren't covered by Medicare like copayments, coinsurance and deductibles. Here are some tips to help you choose an appropriate plan.

MEDIGAP PLANS

In all but three states (Massachusetts, Minnesota, and Wisconsin), Medigap plans, which are sold by private health insurers, come in 10 standardized benefit packages labeled with the letters A, B, C, D, F, G, K, L, M and N.

Plan F is the most popular policy followed by plan C because they provide comprehensive coverage. Plans K and L are high-deductible policies that have lower premiums but impose higher out-of-pocket costs. Plan F also offers a high-deductible version in some states. And a popular middle ground policy that attracts many healthy beneficiaries is plan N.

For more information on the different types of plans and the coverage they provide, including Medigap options in Massachusetts, Minnesota, and Wisconsin, see Medicare's "Choosing a Medigap Policy" guide at [Medicare.gov/pubs/pdf/02110-medicare-medigap.guide.pdf](https://www.medicare.gov/pubs/pdf/02110-medicare-medigap.guide.pdf), or call 1-800-MEDI-

CARE and ask them to mail you a copy.

HOW TO CHOOSE

To pick a Medigap policy that works best for you, consider your health, family medical history and your budget. The differences among plans can be small and rather confusing.

To help you choose, visit [Medicare.gov](https://www.Medicare.gov), and click on "Supplements & Other Insurance" at the top of the page, then on "Find a Medigap policy" and type in your ZIP code. This will give you a list of the plans available in your area, their price ranges and the names, and contact information of companies that sell them. But it's up to you to contact the carriers directly to get their specific pricing information.

You can also compare Medigap prices on most state insurance department websites (see [NAIC.org/state_web_map.htm](https://www.NAIC.org/state_web_map.htm) for links), or you can order a personalized report from Weiss Ratings for \$99 at [WeissMedigap.com](https://www.WeissMedigap.com).

Since all Medigap policies with the same letter must cover the exact same benefits (it's required by law), you should shop for the cheapest policy.

You'll get the best price if you sign up within six months after enrolling in Medicare Part B. During this open-enrollment period, an insurer cannot refuse to sell you a policy or charge you more because of your health.

You also need to be aware of the pricing methods, which will affect your costs. Medigap policies are usually sold as either: "community-rated" where everyone in an area is

charged the same premium regardless of age; "issue-age-rated" that is based on your age when you buy the policy, but will only increase due to inflation, not age; and "attained-age-rated," that starts premiums low but increases as you age. Community-rate and issue-age-rated policies are the best options because they will save you money in the long run.

You can buy the plan directly from an insurance company, or you can work with a reputable local insurance broker.

DRUG COVERAGE

You also need to know that Medigap policies do not cover prescription drugs, so if you don't have drug coverage, you need to consider buying a separate Medicare Part D drug plan too. See [Medicare.gov/find-a-plan](https://www.Medicare.gov/find-a-plan) to compare plans. Also note that Medigap plans do not cover vision, dental care, hearing aids or long-term care either.

ALTERNATIVE OPTION

Instead of getting original Medicare, plus a Medigap policy and a separate Part D drug plan, you could sign up for a Medicare Advantage plan that provides all-in-one coverage. These plans, which are sold by insurance companies, are generally available through HMOs and PPOs. To find and compare Advantage plans visit [Medicare.gov/find-a-plan](https://www.Medicare.gov/find-a-plan).

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



**DO YOU
REMEMBER
THIS?**



Ben's Place on North Main - 1958

**Medicare Supplement Insurance Plans
Medicare Advantage Plans
Part D Prescription Drug Plans
Life Insurance**



**AVERY
STEVENS**

**2276 Franklin Turnpike,
Suite 122
Danville, Virginia 24540**

434-836-0604 • 434-251-8627

avery.stevens@chatmossable.com

"Calling the number above will direct you to a licensed sales agent."

**Today's generation will never
get to know the satisfaction**



**of slamming down the phone
during an angry hang-up!**

What's Cookin'?



Boston Cream Pie

Ingredients

1 box of Duncan Hines white cake mix- plus ingredients you need for the cake

- 1 tsp vanilla
- 1 4 oz box of instant vanilla pudding
- 1 C whole milk
- 1 bag semi-sweet chocolate chips
- 1 C heavy cream

Instructions

Prepare white cake according to instructions on box.

Stir in vanilla.

Add to 2 prepared 9" pans.

Refer to box for baking time.

Bake until toothpick comes out clean.

Allow layers to cool.

Meanwhile, combine pudding and milk in a small bowl until smooth.

Place in refrigerator.

Place 1 layer of cake on serving plate.

Smooth top surface with pudding.

Place on top layer.

Warm the cream to just slightly boiling.

Pour over chocolate chips in a glass bowl and whisk until smooth and glossy.

Allow to cool just a bit, maybe 2 minutes.

Pour over the top of the cake slowly.

You may not want to use it all.

I like mine to only have glaze on top.

You may want it all over, that is up to you.

Best served chilled.



BROOKDALE

— SENIOR LIVING SOLUTIONS —
ALL THE PLACES LIFE CAN GO™

BROOKDALE DANVILLE PIEDMONT (formerly Abington Place of Danville)



149 EXECUTIVE COURT
DANVILLE, VA 24541
434.799.1930

**YOUR SENIOR LIVING SOLUTIONS BEGIN
WITH A SINGLE STEP.**



PERSONAL SERVICE AND THE LOWEST PRICES



**Beat the Winter Blues
with a Getaway or Vacation!!
Call Dave today!**

- | | |
|-------------------|-----------------------|
| • Cruises | • All Inclusives |
| • Groups | • Disney |
| • Family Reunions | (434) 822-0908 |

Dave Giffen
& Associates
Danville, VA

www.cruiseone.com/dgiffen



- GRANITE MAUSOLEUMS
- DESIGNED MONUMENTS
Black, Dakota, Georgia
Blue Granite & Bronze
- BUSINESS, CHURCH &
DEVELOPMENT SIGNS
Granite & Marble
- MARKERS, BENCHES,
VASES &
CREMATION MEMORIALS



Oakes Memorials & Signs

M-F 8:30AM - 5PM • Sat. 8:30AM - Noon
3676 Franklin Tpke • Danville, VA
434.836.5888

oms@chatmossable.com

[oakesmemorialsand
signsinc.com](http://oakesmemorialsand
signsinc.com)

Just add water.

Managing your medications has
never been easier.



- Organized by date and time
- Securely Sealed
- Clearly labeled
- Preprinted reminders for things like
liquids and inhalers
- Easy to open
- Ideal for travel and everyday

Your medications come organized
by date and time, securely sealed in
individual easy-open packages. So
when it's time to take your next dose
you just tear the package off the roll
and your pill are there.
That's all there is to it.



21 S. Main Street
Chatham, VA 23431

Call Jeff or Katy
434.432.2094

THE ESTATE & ELDER LAW CENTER of Southside Virginia, PLLC



- Wills
- Powers Of Attorney
- Living Wills
- Guardianships
- Asset Protection
- Medicaid Planning
- Estate Administration

\$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

20/20 VISION WORD SEARCH

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

WORDS

ACCOMMODATION
 AQUEOUS
 ASTHENOPIA
 ASTIGMATISM
 BIFOCALS
 BINOCULAR
 BLEPHARITIS
 CATARACT
 CILIARY
 CONES
 CONJUNCTIVA
 CONVERGENCE
 CORNEA
 DILATED
 DIPLOPIA
 ECTROPION
 ENTROPION
 EYEBALL
 FLOATERS
 FOCUS
 FOVEA
 FUNDUS
 INTRAOCULAR
 LASER
 LENS
 MACULA
 MUSCLE
 NERVES
 OPHTHALMOSCOPE
 OPTIC
 PHOTORECEPTORS
 PRESSURE
 PUPIL
 RETINA
 RODS
 VITREOUS

Find the words hidden vertically, horizontally & diagonally throughout the puzzle.

When triplets Audrey O'Donnell and Alan and Eric Lucas were born in 1933 they were so tiny their chances of survival looked slim. Without the the benefit of today's technology, doctors had predicted their mother Doris may have been carrying twins using an ear trumpet. Audrey was born first weighing 5lb, followed by Alan 20 minutes later weighing 3lb and surprise addition Eric came 20 minutes after that at just 2lb. They were wrapped in cotton wool and cooking foil to keep them warm. But against all the odds, the trio have just celebrated their 80th birthdays, surrounded by many of their 35 grandchildren. They are believed to be among the oldest surviving triplets in the country.



VISIT OUR NEW WEBSITE! WWW.REDBIRDTIMES.COM



Red Bird Times
The fun magazine for age 50 and better

[Home](#) [Advertise](#) [Contact Us](#)



IT WORKS ON COMPUTER, TABLET OR SMART PHONE!

Get More Mattress For Your Money At

M&M FURNITURE



A Better Night's Sleep Now On Sale!



Our BEMCO Sleep Sets are WORTH A FLIP!

Each features 2-sided mattress construction for extended use and longer lasting comfort!



BEMCO "Brighton" Plush

Full Size Set - \$549
Queen Size Set - \$649

BEMCO "Avalon" Luxury Firm

Full Size Set - \$799
Queen Size Set - \$999
King Size Set - \$1299

M&M FURNITURE Co.
"Much More For Your Money!"

530 Monroe Street • Downtown Danville • 434.793.2911
www.mandrnfurnitureco.com
www.facebook.com/MMFurnitureCo

Fast & Free Delivery
FINANCING AVAILABLE



Bible Study Time

Gatewood Baptist Church
Providence, NC
Pastor Adrian Moore

Judges 7:1-22

The story is told in the Book of Judges that the Midianites were a powerful people that oppressed the Jews. There came a time when the Lord called a man named Gideon to lead the people against their oppressors. Judges chapter seven tells us that before the battle took place between the Jews and the Midianites, that God did something very puzzling: He reduced the number of the Jews that would go against the enemy from 32,000 down to 300. They were already outnumbered but God wanted them to be even more outnumbered. This would seem to be a very odd way of ensuring a victory, but that is the very point of the story.

This story teaches us that the victories that are won in life are won through the power of God and not the power of man. God put Gideon, and those that he led, into an impossible situation to show that God (and God alone) works miracles. This helps us to understand why the Bible says that we are able to live by faith in God. God is able. God can. Let us trust Him and walk by faith.

A thought to consider:

So much more could be done if we would trust God instead of self.

Read the story, it will bless you.

Respite Stays From \$125 Per Day!



CASWELL HOUSE

535 U.S 158 West • Yanceyville, NC 27379

Assisted Living & Memory Care

(336) 694-1555


Semi-Private & Private Rooms with Private Baths
Complete Dining Program | Full Activities Calendar
NorthStar Memory Care™ Program
On-site Salon & Barber Shop | Transportation Provided



AffinityLivingGroup.com/Caswell




KIMBERLY G. WORLEY INSURANCE SERVICES



The Company You Keep®

Offering:

- ANNUITIES
- INDIVIDUAL HEALTH INS. PLANS
- ADVANTAGE PLANS/MEDICARE SUPPLEMENT & DRUG
- LONG TERM CARE
- LIFE INSURANCE

www.newyorklife.com
103 E. Watts Street, Gretna, VA.
434-656-9006

Stay Young at Heart (and in Body and Mind)

(Family Features) When joints ache and you don't move as fast as you used to, it may seem that growing old is anything but graceful. While you can't stop the hands of time, there are ways you can keep your physical and mental well-being in tip-top shape for years to come.

Even if you've spent a lifetime practicing healthy habits, your senior years are no time to allow those practices to fall to the wayside. On the other hand, if you put off quality self-care for later in life, rely on your experience and maturity to know that taking care of yourself is as important as, well, life itself.



EAT BALANCED MEALS. It's never too late to begin paying more attention to what you eat. Seniors may be prone to poor eating habits for the sake of convenience or because it's not as much fun cooking for one or two when you once had a full house to feed. Actually, as you age, keeping your weight in check and continuing to fuel your body with essential nutrients is more important than ever.

KEEP MOVING. It's true that aches and pains may keep you from being as spry as you once were, but limiting your movement can actually create a snowball effect that results in even less mobility over time. Muscles that aren't used regularly can weaken and restrict your movement even more, so work with your physician to determine an appropriate amount of activity for your condition.


MIND YOUR MIND. When you're in the workforce, or while you're tending to the needs of a growing family, you rely on your brain to power through, probably without even thinking about it. Yet over time, most people experience some degree of cognitive deterioration, partially from basic biology and partially from lack of "exercising" that vital muscle. Keep your mind sharp by communicating regularly with your family and friends, and seek out activities

that put your brain to use, such as crossword puzzles or word games.


BE A SOCIAL BUTTERFLY. A common lament of middle-age is the lack of time to nurture friendships. With an empty nest and an open calendar, there's no time like the present to strengthen long-term bonds or seek out new companions who share life experiences and a desire to age with grace. Close connections with friends and family members will not only boost your emotional well-being, they can ensure there are others watching out for you on a regular basis.

DO AS YOU'RE TOLD. When you're younger, skipping an annual checkup here and there seems like no big deal. As you age, those regular assessments are more important. They serve an important role in identifying potential issues and introducing treatments before big problems arise. Honor your regular medical appointments and heed the advice you're given - including taking any medicines as prescribed.

Find more tips for living healthy as you age at living-today.com.



LUNCH AND LEARN -
MAINTAIN YOUR INDEPENDENCE
WITH YOUR
PERSONAL MEDICAL EMERGENCY
ALERT SYSTEM

Presented by:  Rod Maitland
 Security Alliance

Where: Riverside Health and Rehab Ctr
 2344 Riverside Drive
 Danville, VA 24540

Date: March 28, 2017

Time: 12 P.M.—1 P.M.
 Dining Room

RESERVE A FREE BOXED LUNCH BY CALLING
ROBIN YOUNG AT 434-441-7279
BY MARCH 22ND



TRINITY INSURANCE SERVICES, INC.
 212 Starling Avenue • Suite#20
 Martinsville, VA 24112

Cathy Watkins

Life • Health • Disability • Supplemental
Medicare Advantage • Senior Products • Supplements

Office: 276-632-8319 Cell: 276-340-8567
 Fax: 276-632-8316 Email: cathy@trinityinsure.com

Thank You For Allowing Us to Serve You.



3 Ways Seniors Can Control Prescription Costs

For 55 million Americans enrolled in Medicare, the New Year means any new Medicare Advantage or prescription drug plans, or any changes to your existing plans, take effect. If you signed up for coverage, it's important to understand how your prescription drug costs may be affected.

Even if you did nothing to alter your coverage, some features of your plan may have changed for 2017.

A survey by Walgreens shows that even though prescription drug costs are among the top concerns for Medicare beneficiaries, approximately one out of every five beneficiaries lacks a good understanding of their insurance plan. Roughly the same percentage falsely believes that all pharmacies charge the same copay and one-third of respondents didn't know they can switch pharmacies at any time, including outside of the annual enrollment period. To make the most of your benefits and find potential cost savings for your prescription medications under your Part D coverage, here are three easy steps to get started:

Use a less expensive brand or generic. The brand-name drug your doctor prescribed can do wonders for your symptoms but be worrisome for your budget. Many brand-name drugs have generic or other brand substitutes. First,

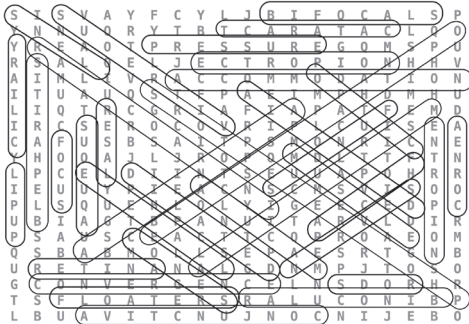
make sure your doctor considers generic options. If those options aren't available, there may be lower-cost brand-name drugs used to treat the same condition. Ask your pharmacist if you have that option then talk with your doctor to see if switching brands makes sense in your situation.

Verify whether your plan has a preferred pharmacy network. Many prescription drug plans have a preferred pharmacy (preferred cost share) network where you can pay a lower out-of-pocket copay for the exact same drug. Walgreens is in the preferred pharmacy network for many of the largest Medicare sponsors and, effective January 2017, offers copays as low as \$0 on generic medications for select plans. Filling a generic medication at a non-preferred pharmacy could cost you \$3, \$5 or even \$10 for the same drug.

Seek Medicare's Extra Help program and other ways to save. Medicare offers an Extra Help program to help people with limited income and resources pay Medicare prescription drug program costs, like premiums, deductibles and coinsurance. Make sure you're taking full advantage of your insurance coverage, which may cover non-prescription items, like vaccinations and certain over-the-counter medications.

Medicare beneficiaries seeking help navigating prescription drug costs can find additional resources and a list of Medicare plan sponsors at walgreens.com/medicare.

Photos courtesy of Getty Images



Amish Warehouse

Handcrafted Indoor and Outdoor Furniture
Owners: Bill & Joyce Tucker

**Visit our showroom
In King North Carolina**

Stop by today and let us help you begin to transform your house into the home of your dreams.

Choose Quality!

Choose from finely handcrafted hardwood items from the dozens of skilled Amish furniture craftsmen in southeastern Ohio.

www.amishwarehousenc.com

Showroom hours
Tuesday - Friday 10:00 - 6:00
Saturday 10:00 - 5:00

336.985.8109

607 S. Main Street, King NC 27021

DAYLIGHT SAVING TIME



BEGINS

MARCH 12

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to frozen foods.

O E S D R T

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

Answer: Stored



This is what commitment looks like...



CENTRA

Danville Medical Center

Centra Danville Medical Center is now open!

Healthcare is more accessible and convenient than ever before. With a full range of health services and medical and surgical specialties, we are committed to you – our friends and neighbors – and are eager to show you the next level in providing *Excellent Care for Life*.

PRIMARY & URGENT CARE

Two of Centra Medical Group’s Danville practices* – PrimeCare main clinic on 130 Enterprise Drive and Dominion on 110 Exchange Street – have relocated to the Danville Medical Center and come together to form a single primary and urgent care practice, Centra Medical Group – Danville. Providers include:

- | | | |
|------------------------|----------------------|------------------------|
| Gregory Alba, DO | Vinit Jalandhara, MD | Pradeep Pradhan, MD |
| James Alig, PA | Rachel McGee, DO | Laurie Taylor, FNP |
| Susan Dhivianathan, MD | James Milam, MD | Charlotte Williams, NP |
| Maria Ibarra, MD | | |

**Our PrimeCare east clinic at 404 Airport Road will remain at its current location.*

MEDICAL & SURGICAL SPECIALTIES

Centra specialists can see patients and provide consultations at the new medical center. Specialties include:

- | | | |
|-----------------------|------------------------|----------------------------|
| CARDIOLOGY | MAMMOGRAPHY | PHYSICAL THERAPY |
| Brent Carothers, MD | | Kurtise Wilkes, PT, DPT |
| Stephen Davis, MD | PLASTIC SURGERY | Varsha Jalandhara, PT, DPT |
| Matthew Huffman, MD | Timothy Silvester, MD | |
| Matthew Sackett, MD | SPORTS MEDICINE | UROLOGY |
| Peter O’Brien, MD | Andrew Pieleck, DO | Dean Clower, MD |
| Evan Ownby, MD | | |
| David Truitte, MD | | |
| Michael Valentine, MD | | |

Urgent Care Hours

**Open seven days a week
8 am – 8 pm**

Primary Care Hours

Monday – Friday, 8 am – 5 pm

Physical Therapy Hours

**Monday – Thursday, 8 am – 5:30 pm
Friday, 8 am – 12:30 pm**

*To learn more about
our services, call*

434.857.3600

or visit

CentraHealth.com