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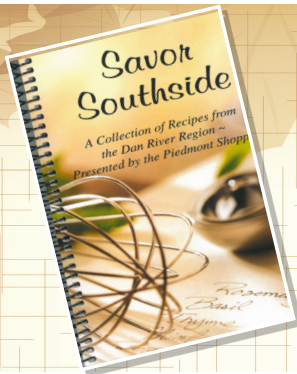


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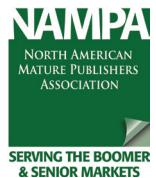
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'A LIFE WELL-SPENT' - SENIOR LEGAL PLANNING
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When A Loved One Passes: The Process of Probate/Estate Administration

Simply put, Probate is the legal process in which a deceased person's property, known as the "estate," is passed to his or her heirs and people named in the will. The entire process, supervised by the Commissioner of Accounts, usually takes about a year. However, distributions from the estate can be made in the interim.

The emotional trauma and shock brought on by the death of a family member often is accompanied by bewilderment about the financial and legal steps that the survivors must take. The spouse who passed away may have handled all of the couple's finances in the past. Or perhaps a caregiver must now begin taking care of probating an estate about which he or she knows little about. And this task may come on top of other commitments to family and work that just can't be set aside. Finally, the estate itself may be in disarray or scattered among many accounts, which is not unusual with a generation that saw banks collapse during the Great Depression.

This article sets out the various steps the surviving family members should take. These responsibilities ultimately fall on whoever was appointed Executor in the will or who qualifies as Administrator for a person dying "intestate" or without a will. Matters can be a bit more complicated in the absence of a will, because it may not be clear who has the responsibility of handling the probate process.

Tips when Starting the Probate Process

• **Secure the Tangible Property:** This means anything you can touch, such as silverware, dishes, furniture, or artwork. You will need to determine accurate values of each piece of property, which may require appraisals, and then distribute the property as the deceased directed. If property is passed around to family members before you have the opportunity to take an inventory, this will become a difficult, if not impossible, task. Of course, this does not apply to gifts the deceased may have made during life, which will not be part of his or her estate.

• **Take Your Time:** You do not need to take any other steps immediately. It's important that you and your family have time to grieve. Financial matters can wait. (One exception: Social Security should be notified within a month of death. If checks are issued following death, you could be in for a battle. For more on Social Security's death procedures, visit <https://www.ssa.gov/pubs/EN-05-10008.pdf>)

• **Meet with an experienced Certified Elder Law Attorney:** When you're ready, meet with an attorney to review the steps necessary to administer the deceased's estate. Bring as much information as possible about finances, taxes and debts. Don't worry about putting the papers in order first; the lawyer will have experience in

organizing and understanding confusing financial statements. Many of you may know the attorney who closed the loan on your home, or who handled a personal injury case, but we strongly suggest you meet with an attorney specifically focused and experienced in matters of probate and estate administration!

• **Expect the Unexpected:** I tell my clients you never really know how a family of heirs will react until you share an estate with them! In my experience of over twenty years, I have seen it all: siblings at each other's throats, widows in conflict with the deceased spouse's children, and heirs that are mad that they were not appointed Executor who then make the administration process a living hell for the Executor. In these cases, representation by an experienced probate attorney is vital!

Probate Steps: In Virginia, the steps an Executor or Administrator take are simply:

- 1. Qualify as an Executor or Administrator:** It is here that you file the will at the Clerk's office in order to be appointed executor or personal representative. In the absence of a will, heirs usually agree on who will ask the Clerk to be appointed "administrator" of the estate.
- 2. Marshal, or Collect, the Assets:** This means that you have to find out everything the deceased owned. You need to file a list,

known as an "inventory," with the Commissioner of Accounts in 4 months. It's generally best to close all decedent accounts and open an estate checking account.

3. Pay Bills and Taxes: Bills and bequests should be paid from the estate checking account, either one you establish or one set up by your attorney, so that you can keep track of all receipts and expenditures.

4. File Tax Returns: You must also file a final income tax return for the deceased person and if the estate holds any assets and earns interest or dividends, an income tax return for the estate as well. If the estate does earn income during the administration process, it will have to obtain its own tax identification number in order to keep track of such earnings. A CPA may be needed if the estate must file a tax return.

5. Distribute Property to the Heirs and Legatees: Generally, executors do not pay out all of the estate assets until the period runs out for creditors to make claims, which can be as long as a year after the date of death. But once the executor understands the estate and the likely claims, he or she can distribute most of the assets, retaining a reserve for unanticipated claims and the costs of closing out the estate.

6. File a Final Accounting: The executor must file an account with the Commissioner of Accounts probate court documenting all activity of the estate during probate.

Of course, this is an outline of a simple estate, very few are this easy! Your parents can make it easier for the remaining family and heirs by keeping good records of assets and liabilities. This will

continued on page 6



A MODERN CENTENARIAN

"The first hundred years are the hardest. After that you just roll along," according to 103-year-old Edward Palkot, the father of TV newsman Greg Palkot.

Palkot, the younger, says his Dad is the very model of a modern centenarian, "living on his own, staying active with his own family and his girlfriend, Alice. He's also stayed very much 'plugged-in' to the 21st century via email, Facebook and even Twitter."

Palkot, the elder, is also quite busy on a book tour, promoting the new book, *Aging Gracefully*, in which he's featured along with 51 other not-so-grumpy old men of the 100-plus generation. In fact, he believes that if you want to grow old gracefully, "you have to think about positive things. If people are 'crabby' that's going to wear on you. So you should look for people who are pleasant."

WITCHCRAFT, WICKED WITCHCRAFT

How far will anti-Trump protestors go? Some of them are resorting to witchcraft and the witches of Salem, MA think it's a good idea, reports the Association of Mature American Citizens.

"They'd rather cast a spell than cast a vote," quipped one observer.

'SOCIAL CONTAGION'

Did you know that Washington University School of Medicine in St. Louis has a Center for the Study of Itch? The Association of Mature American Citizens says the CSI's goal is to find treatments for patients suffering from chronic itch.

Along the way the researchers at the school have discovered that when we see someone scratching an itch, it is not the power of suggestion that might make us want to scratch, too. They say that our brains tell us to react that way.

"Many people thought it was all in the mind, but our experiments show it is a hardwired behavior and is not a form of empathy," according to the lead investigator at Washington University, Zhou-Feng Chen, Ph.D. He calls the phenomenon "social contagion."

DESTINATION MARS

Headed for President Trump's desk is a bill that directs NASA to get us to Mars in 13 years give or take, according to the Association of Mature American Citizens. And the proposed new law says that the Space Agency needs to get started quickly.

It states: "It is the sense of Congress that expanding human presence beyond low-Earth orbit and advancing toward human missions to Mars in the 2030s requires early strategic planning and timely decisions to be made in the near-term on the necessary courses of action for commitments to achieve short-term and long-term goals and objectives."

THE NEXT EINSTEIN?

Did you know that one of America's top physicists is a young woman by the name of Sabrina Gonzalez Pasterski? She's a 22-year-old phenomenon who graduated from MIT with a 5.0 Grade Point Average and is now a Ph.D. candidate at Harvard where they call her "the next Einstein," reports the Association of Mature American Citizens.

In fact, Professor Stephen Hawking, one of the most celebrated minds in science, has Ms. Pasterski on his radar. Hawking has even cited papers she wrote on the topic of quantum gravity.

But Ms. Pasterski is known to be a down-to-earth individual who is embarrassed when people compare her to Einstein. As she puts it, "Sorry for the title; my mentors appear to have astronomically high hopes for me."

THIS OLD PIANO IS A TREASURE

When a family in the U.K. purchased an antique piano some time ago they had no idea that the 112-year-old instrument wasn't the treasure they bargained for; it was what was inside the piano that potentially makes them rich—a cache of gold coins worth more than a pretty penny.

In fact, reports the Association of Mature American Citizens, an expert at the British Museum says the treasure has "the potential of yielding a life-changing sum of money."

LIFE IS TOUGH; TAG IS TOO ROUGH

We all remember playing tag at least once or twice in our youth, but kids attending an elementary school in California may be deprived of that memory when they grow up, according to the Association of Mature American Citizens.

The Gold Ridge Elementary in the city of Folsom has banned the game because while life may be tough, tag is much too rough for the youngsters in its charge.

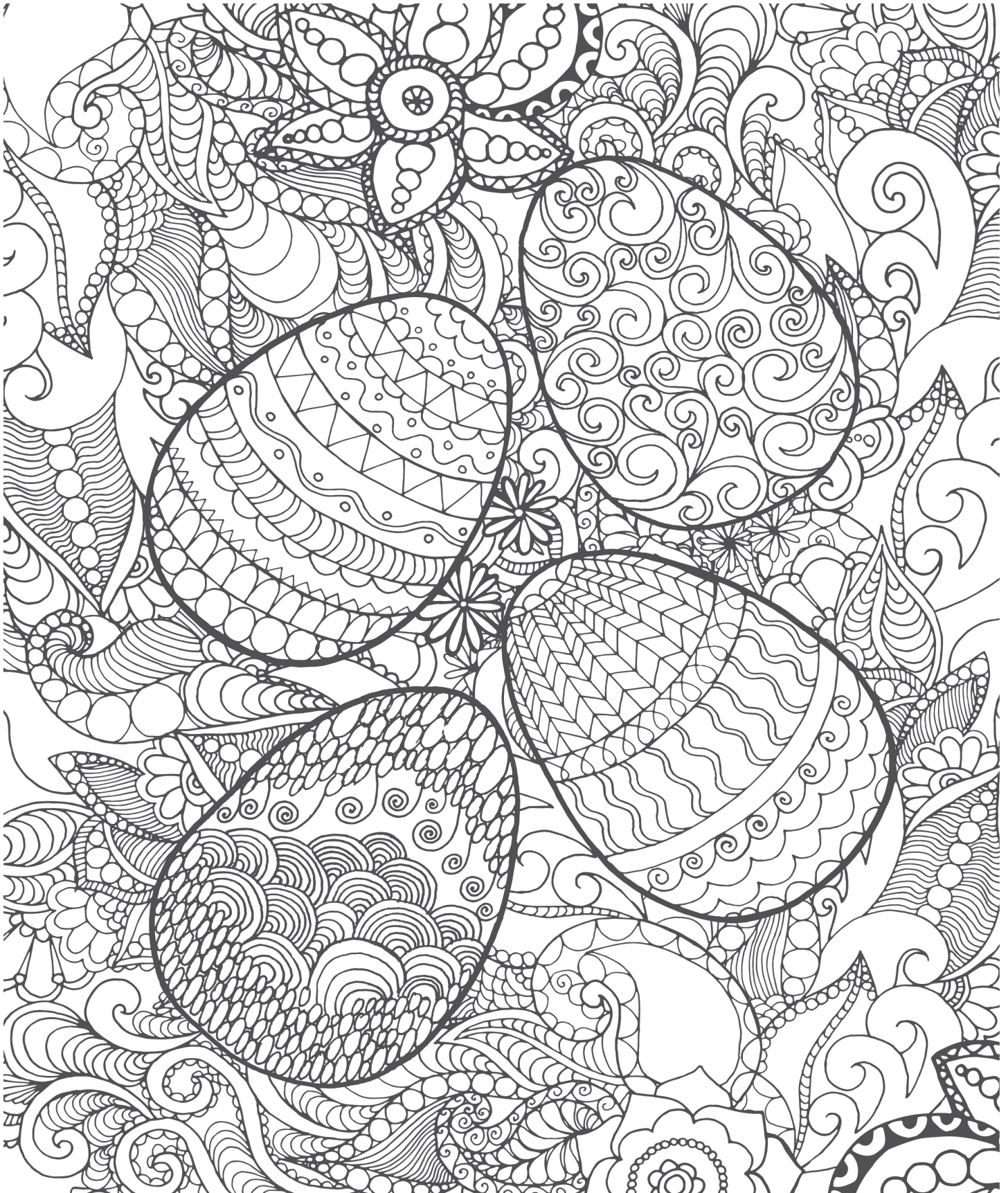
SIDE EFFECTS

The American Medical Association believes that we may be taking our medicine for granted with potentially dangerous results. One study showed that some 65% of all Americans take one or more prescription drug on a regular basis, says the Association of Mature American Citizens.

The study showed that 90% of us over the age of 65 take multiple prescription medications and are at risk of adverse drug interactions. In fact, the AMA says that that nearly 30 percent of all ER visits due to adverse drug events are seen in elderly patients.

It is recommended, therefore, that patients and their caregivers take measures to ensure medications are taken safely. Check with doctors annually regarding the need for the drugs you take. Make a list of your prescriptions and keep it at hand. And, verify the drugs you take are the ones that have been prescribed.

Coloring for Relaxation

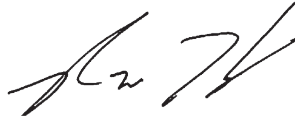


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shorten the process and keep any legal fees to a minimum. It's not an easy conversation to have, but addressing it as early as possible, before probate is needed, makes the process go far more smoothly and lessens stress for caregivers and family members during a difficult time.

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:

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SPRING is in Full BLOOM

By the time you read this article, the actual first day of spring will have passed which was on March 20th, but I'd like to share some thoughts on some signs that spring is in our midst. Spring represents many things such as: NEW PROMISES, a time for RENEWAL as in spring cleaning like letting go of the old and welcoming the new, SPRING FEVER when new love occur, REGROWTH, RECONNECTION, REBIRTH, and of course we can't leave out SPRING BREAK.

When we look all around us, the signs of spring are everywhere. The dark gloominess of cold wintery days which brought heavy rain and snowfall have vanished. These days were nice for a while, but it's usually during this time when some of us may have gone into hibernation mode. During this period, we may not have been as active as we normally are. It was a time when the cold weather kept us indoors rather than being outside moving around. But now is the time to make those new PROMISES to yourself and recommit to becoming healthier by including exercise and movement into your daily lives. Speaking for myself, now that the holidays are over and the weather is changing, I have made a new promise to myself to get back on my daily walk regimen and hitting the gym again, a promise which was quickly broken when winter meant several days of heavy rain here on the west coast. No more excuses!!

Spring is also a time of RENEWAL, a time of cleaning out places that have not been touched since last spring. It means that for as difficult as it may be, it's time to let go of the old and welcome the new. What

does this entail? This is the perfect season to go through those closets and drawers throughout the house and discard items that have not been used or worn in a very long time.

Rule of thumb is that if you have not used it in the past year, LET IT GO! I do this twice a year and take bags of "stuff" from clothing to household goods to my local thrift store or homeless shelter where I know they will be put to good use. During this time of RENEWAL and cleaning out, I also pull out my vacuum, dust cloth and polish and get into nooks and crannies that I have not dusted in a while. Once all this is complete, there's great satisfaction sitting in a house that is uncluttered. Such a feeling of renewal.

Then there's SPRING FEVER when there's this feeling of LOVE in the air. A time when people seem to NOTICE others more than the previous season. I think this happens because during the winter months we walked around with our faces crinkled up from the chilly weather, walking hurriedly to come in from the cold that we don't notice anything or anyone around us. Now that we have sunshine in our days, we are bright eyed and walk with a bounce and seem to take notice of new interesting faces that cross our paths. It's amazing what that vitamin D does for a person's soul. Now there's no need to feel guilty over such feelings as it makes sense and it's perfectly normal.

What Spring brings with it is a myriad of colors as we RECONNECT with the Earth which has been in a deep sleep during the winter months. Earth seems to reawaken during spring as there

is REGROWTH in all the beautiful flowers, plants and trees that had been dormant as well. It's a time that we can take advantage of this great awakening and get out in our yards and gardens and get our hands dirty as we create our own haven of color. Make a trip to your garden center and try cultivating some seeds of various types of flowers that will brighten up your planters. Include planting some vegetables, herbs, fruit vines and take advantage of the soil that has been saturated from the rainy season. This is a perfect time to RECONNECT your mind, body and soul with the newness of Mother Nature.

On a spiritual realm there is a great REBIRTH when we are offered an opportunity to celebrate in the Resurrection during the Easter season and become reborn to the things that may have been somewhat dead in our minds and hearts. Spring is a time when all things are made anew again. It's a time that proves that life triumphs over death as all things can be reborn and renewed including ourselves.

Spring is a time of celebration. We celebrate all things listed above plus during this season, we also celebrate SPRING BREAK. We celebrate the time change which allows for more daylight hours to accomplish all that we have to do. During that glorious week off, we take advantage of some down time by either just relaxing at home or getting away for a few days. I was blessed this year to have been able to spend 4 days here in Danville which I enjoyed immensely. It's a time for kids to take a break from their studies and enjoy time playing on their gadgets or perhaps going on a family vacation. Regardless of what is done during spring break, as an educator, I just appreciate the down time for a week.

In closing, I'd like to invite you to enjoy your spring, enjoy a nice walk outdoors, and enjoy sipping your coffee outside on the patio or front porch as you take in the beautiful sunshine. Simply put enjoy the fresh air, the newness around you and soak in some of that Vitamin D which does wonders for our outlook on life. Until next month, blessings to you and your loved ones.

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Social Security Matters

by AMAC Certified Social Security Advisor Russell Gloor

ASK RUSTY - HOLD HARMLESS PROVISION

Dear Rusty: I'm totally confused after a conversation with some friends about Social Security and Medicare. All three of us are 68, but two of my friends are already collecting Social Security while I'm waiting to apply so I can let my benefit grow. The confusion came in when we talked about Medicare and the premium for Part B. My friends both say they have their Medicare premium deducted from their Social Security payment and are paying about \$114 per month. However, my Medicare Part B premium, which I pay separately, is now \$134 per month. It just doesn't seem fair. Why is their Medicare premium so much lower than mine? Signed: Confused

Dear Confused: Yes, it might seem unfair, but the difference in your Medicare Part B premiums has to do with something called the "hold harmless provision" of the Social Security Act. This provision essentially states that a beneficiary's Social Security benefit payment cannot decrease due to an increase in Medicare's Part B premium. This is an important provision because Medicare costs tend to rise annually often resulting in higher premiums. However to be protected by this provision, your premiums must be automatically deducted from your Social Security benefit payments. Since your friends' Part B premiums are deducted from their Social Security, they enjoy this "hold harmless" protection; since yours is not, you pay the standard Medicare Part B monthly premium.

About 70% of all Social Security beneficiaries enjoy this "hold harmless" protection, which means that the other 30% (as well as others who are on Medicare but not collecting Social Security) bear the brunt of covering the total costs of the Federal Medicare program. Since your premium is \$134 you are paying the "standard" premium that applies to anyone earning \$85,000 per year or less. You may take some comfort in knowing that higher-earners can pay up to \$428.60 per month for Medicare

Part B coverage (these are 2017 numbers). When you eventually apply for your Social Security benefits and have your Medicare premiums deducted from your payments, you will automatically become protected against significant future Part B premium increases, because the hold harmless provision will prevent your Social Security benefit amount from going down. As a side note for awareness, it sometimes happens that when a Social Security Cost of Living Adjustment (COLA) is given, it is partially or entirely offset by an increase in the Medicare premium. So, even with hold harmless protection, while your Medicare premium may technically go up somewhat, your Social Security payment will remain the same.

A point of information: Any time you switch from one Social Security benefit type to another (e.g., from your own benefit to spousal benefits, from survivor's benefit to your own benefit, from spousal benefit to your own benefit, etc.), you are subject to your Medicare Part B premium amount being adjusted (increased) to the most current standard Part B premium amount.

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What folks are doing...

HOLIDAY VILLAGE, DANVILLE

The Holiday Village residents and Service Coordinator welcomed Dr. Joseph Carbone of The Danville Urologic Clinic for our wellness program entitled "Senior Health Issues as We Age".

Refreshments followed an answer and question session. Pictured left to right: Nancy Hamlett, Jean McCullen, Virgie George, Dr. Carbone, Jackie Logan and Ruth Clayton. Thank you Dr. Carbone for a informative program.



Danville Art League Spring Exhibition

The Danville Art League (DAL) is holding its 30th annual spring juried exhibition, "Springtime Again", at the American National Bank & Trust Company in Danville, Virginia, a long-time supporter of DAL. "Springtime Again" is a follow-on to the very successful 2016 "Spring Forward" exhibition which was also held at the American National Bank. The show looks forward to the freshness and beauty of spring; it is a time of new beginnings and ideas which the artist can express in so many ways. Submitted works, however, are not limited to springtime themes. Expect to see an exciting variety of interpretations on the theme as well as innovative and traditional work in oil and acrylic paintings, watercolors, photography, digital art, mixed media, graphite and charcoal drawings. Please consider entering some of your work. Amateurs and professionals are welcome. The dates to submit art are Friday, April 21 at American National Bank, 628 Main Street, Danville from 4:00-6:00 and Saturday, April 22, from 9:30-11:30, with the opening reception on Sunday, April 23, from 2:00-4:00, when the winners will be announced and cash prizes are awarded. The event and reception are hosted by American National Bank. This year's judge is Alla Parsons, well known in the art world locally and internationally. For more information and a show prospectus, find DAL on Facebook, stop in at AMNB, 628 Main St. Danville, or contact Jim Jennings, 434-489-1179, email jennings64@gmail.com.

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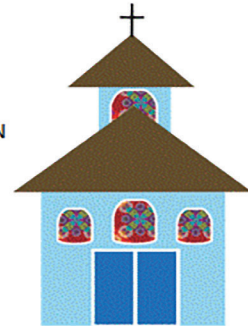
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One way to find out if you are old is to fall down in front of a lot of people. If they laugh, you're still young. If they panic and start running to you, you're old.



How to Pick a Medical Alert System

Dear Savvy Senior

I would like to get my 82-year-old mother, who lives alone, a home medical alert system with a panic button that she can push in case she falls or needs help. Can you recommend some good options to help me choose?

Overwhelmed Daughter

Dear Overwhelmed,

A good medical alert system is an affordable and effective tool that can help keep your mother safe, but with all the choices available today choosing one can be quite confusing. Here are some tips that can help.

HOW THEY WORK

Medical alert systems, which have been around for about 40 years, are popular products for elderly seniors who live alone. Leased for about \$1 a day, these basic systems provide a wearable help button – usually in the form of a neck pendant or wristband – and a base station that connects to the home phone line, or to a cellular network if no landline is present.

At the press of a button, your mom could call and talk to a trained operator through the system's base station receiver, which works like a powerful speakerphone. The operator will find out what's wrong, and will notify family members, a friend, neighbor or emergency services as needed.

In addition to the basic home systems, many companies today (for an additional fee) are also offering motion sensitive pendants that can detect a

fall and automatically call for help if your mom is unable to push the button. And mobile medical alerts that work when your mom is away from home. Mobile alerts work like cell phones with GPS tracking capabilities. They allow your mom to talk and listen to the operator directly through the pendant button, and because of the GPS, her general location would be known in order for help to be sent.

WHAT TO CONSIDER

When shopping for a home medical alert system, here are some things to look for to help you choose a quality system:

- **Extra help buttons:** Most companies offer waterproof neck pendant and wristband help buttons, but some also offer wall-mounted buttons that can be placed near the floor in high fall risk areas like the bathroom or kitchen, in case your mom isn't wearing her pendant.
- **Range:** The base station should have a range of at least 400 feet so it can be activated from anywhere on your mom's property – even in the yard.
- **Backup:** Make sure the system has a battery backup in case of a power failure.
- **Monitoring:** Make sure the response center is staffed with trained emergency operators located in the U.S., are available on a 24-hour basis, and responds to calls promptly.
- **Contacts:** Choose a company that provides multiple contact choices – from emergency services, to a friend or family member who lives nearby – that they can contact if your mom needs help.
- **Certification:** Find out if the

monitoring center has been certified by Underwriters Laboratories, a nonprofit safety and consulting company.

TOP RATED COMPANIES

While there are dozens of companies that offer medical alert systems, here are some top options that offer both home and mobile alerts: Bay Alarm Medical (fees start at \$30 per month for a home landline system, bayalarmmedical.com, 877-522-9633); Life Station (\$30/month, lifestation.com, 800-554-4600); Medical Alert (\$33/month, medicalalert.com, 800-800-2537); MobileHelp (\$30/month, mobilehelpnow.com, 800-992-0616); and Phillips Lifeline (\$30/month plus a \$50 activation fee, lifelinesys.com, 855-681-5351).

Most of these companies offer discounts if you pay three to 12 months in advance.

For mobile medical alerts only, you should also see GreatCall's Lively Mobile and Wearable (these cost \$50 plus a \$20 to \$35 monthly service fee, greatcall.com, 866-359-5606) and Consumer Cellular's Ally (\$150 plus \$25 per month, consumercellular.com, 888-345-5509).

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





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What's Cookin'?

Easy Shepherds Pie

Ingredients

- 1 lb. lean ground beef
- 4 cups frozen mixed vegetables (peas, carrots, corn and green beans), thawed
- 1 cup HEINZ HomeStyle Savory Beef Gravy
- 2 cups hot mashed ORE-IDA STEAM N' MASH Cut Russet Potatoes (1/2 of 24-oz. pkg.)
- 4 oz. (1/2 of 8-oz. pkg.) PHILADELPHIA Cream Cheese, cubed
- 2 cloves garlic, minced
- 1 cup KRAFT Shredded Cheddar Cheese, divided



Directions

- Heat oven to 375°F.
- Brown meat in large skillet; drain. Return meat to skillet. Add mixed vegetables and gravy; mix well.
- Spoon into 9-inch square baking dish sprayed with cooking spray.
- Mix potatoes, cream cheese, garlic and 1/2 cup cheddar until blended; spoon over meat mixture. Sprinkle with remaining cheddar.
- Bake 20 min. or until heated through.

“Friends for Life” Connects Caring People To Lonely Seniors In Need

by Inez Russell

In the United States, more than 11 million senior citizens live alone.

Everyone should have someone in their world who cares, and that’s what our group Friends For Life is all about: people taking time to care for the elderly living alone, or in nursing homes who have no visitors. We demonstrate that people care.

In Waco, Texas, we serve as legal guardians for people who are not able to make decisions for themselves. We find them safe places to live, make sure they are clothed and fed—even meet them at the emergency room at 2 a.m., if needed.

It all started while I was visiting my father in the hospital one day when I heard a woman screaming. I went to see what was wrong and found a woman who was close to ninety years old. She was crying. She said, “I’m dying and I don’t want to die alone, please don’t leave me!”

She was sick, in a hospital 200 miles away from her nearest family, and no one was coming to see her. She was convinced this meant she was dying, because if she were going to live, her family would still be coming to see her. I gave her a stuffed animal and flowers and read from my Bible to her. Mostly, I listened to her. She decided I wouldn’t be doing all that if she were dying. In a short time, she got well and went home.

After I visited her, the nurses asked, “Since you visited this lady that you didn’t know, would you go see a lady on the fourth floor who is all alone?”

So, I also brought her a stuffed animal, visited with



her, and she got well enough to go home. Then they asked, “There is someone on the second floor who has no family, could you check on her, too?”

I kept thinking that the help they needed already existed – somewhere. I learned that over half of the people in nursing home never have a single visitor. I also learned that over half of the elderly people who were living alone, needing help, weren’t getting help at all – from anyone.

The first year and every year after that trying to meet those needs has been challenging. One day, in our early days,

I received a call from a nursing home asking me to make corsages for the 220 women who were in their facility. They explained what a sad holiday Mother’s Day is for all the moms who never had children, for all whose children had passed away, and for those whose children didn’t come to see them that day.

I said, “I’ll do it.” I didn’t have a flower or money to buy flowers or any idea how to make a corsage. And, the Friday before Mother’s Day, I wasn’t any further along, but I ended up going to a garden shop and gathering up everything I could find that looked like it could be turned into a corsage.

I walked to the cash register trying to figure out how to tell the man I didn’t have any money. When I got there he said, “are you Inez Russell with Friends for Life?” I said, “Yes.”

He said, “There is someone looking for you.”

I told him I didn’t think that was possible because no one knew I was there.

He took me to meet a lady who handed me \$40. She told me that when she got up that morning she





had asked God who to give that money to and He told her to come find me.

When I went back to the cash register, the man handed me a receipt for \$39.94!



On another day, an elderly man called me to tell me his birthday would be the next day.

I asked him what he was going to get for his birthday and he said, "Nothing. I never get anything for my birthday."

I said, "Well, if you were going to get something for your birthday, what would you want it to be?"

"100-piece puzzles and salmon croquettes. Do you have any salmon croquettes?"

I recruited volunteers to go get 100-piece puzzles and, I found an elderly widow who loved to cook to make salmon croquettes.

We Do It All

We have all sorts of programs, from Adopt a Grandparent, to Friends for Thanksgiving, where we take Thanksgiving Dinner to homebound elderly and people with disabilities.

We also have Gifts for Grannies and Grandpas, where we remember people with gifts, cards or phone calls, a Pen Pal Program, Telephone Reassurance, Reading to the Pen Pal Program, Telephone Reassurance, Reading to the Blind/Visually Impaired, Transportation to the Doctor, Grocery Shopping, Money Management, Minor Household Repairs, and even a Light Bulb Changing Program.



We have 62 paid staff members and thousands of volunteers who work with us in Waco, Texas. We operate an adult day care center that is open 7:30am to 6pm, Monday through Friday.

For our adult day care center, we staff nurses, certified nurse aids, a CNA supervisor, drivers, an activity director, a cook, housekeeping personnel and an adult day care director just for that part of our work. We staff guardianship care managers who take care of our clients by making sure they have a safe place to live, food, clothing, medical care, someone to advocate for them.

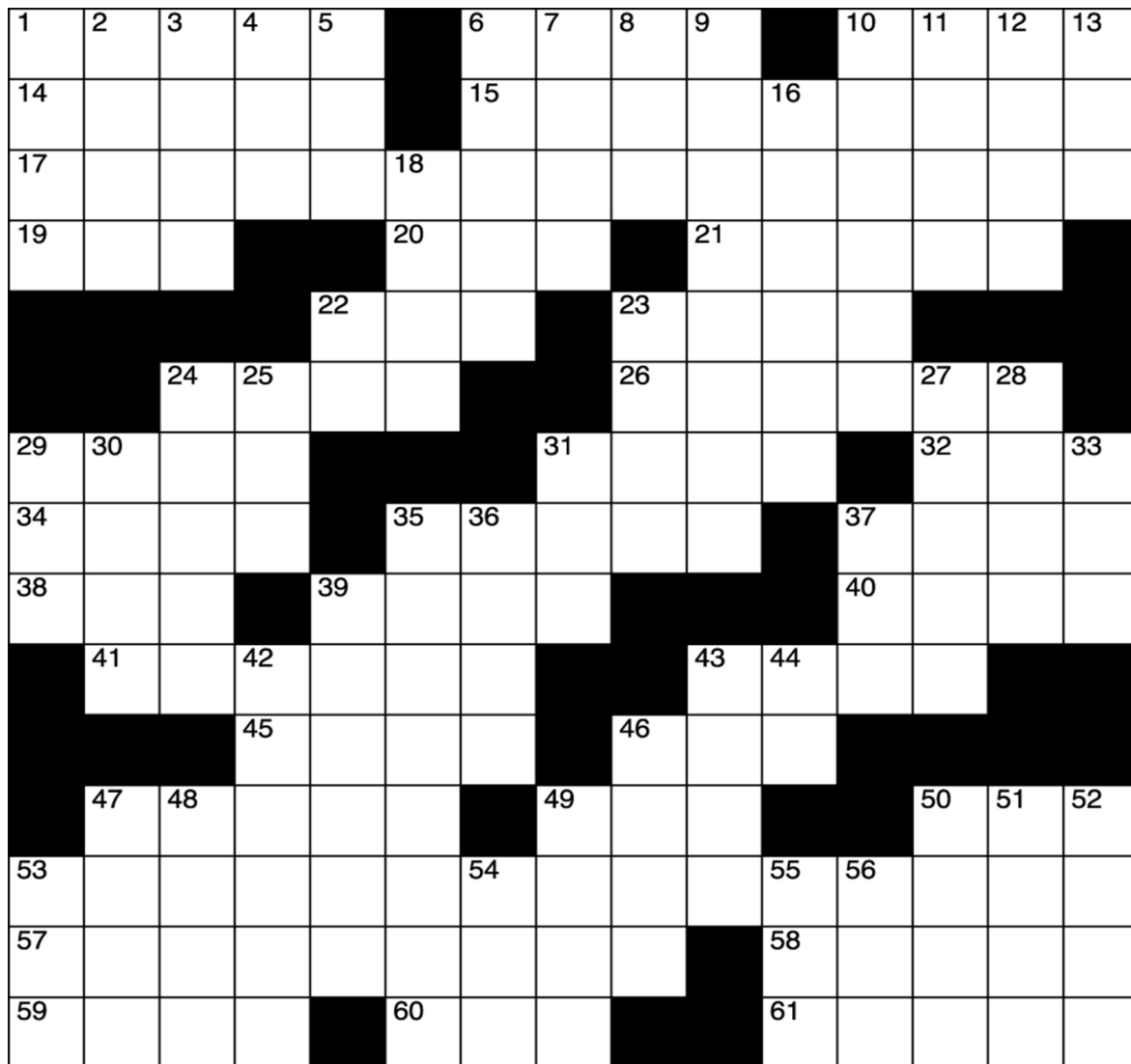
Our facility is the Meyer Family Intergenerational Center, and children come from every grade level of school – through college as well as the Boys and Girls Club, scouts, church youth groups and children who are homeschooled. They play games with our clients (they especially love Ninetendo Wii (Habilitation), play music with and for them, entertain them, read to them, talk to them/listen, create art projects together and more.

If you want to get involved but don't live in Texas, contact the National Volunteer Caregiver Network – www.nvcnetwork.org to see if there is a similar program nearby. You can also contact a nursing home in your area to ask them how to could volunteer to brighten the lives of any residents who don't have family or friends nearby.

Every day at Friends for Life, we get to help people in need who don't have family nearby to help. Having a friend means you have someone you can call when you need help. It means small problems can be fixed before they become huge. Having a friend means someone will advocate for you and remember you. For the thousands of people who are completely alone, finding someone who cares means everything.

If you'd like to know more about Friends for Life or if you'd like to help us, please visit our website: www.friendsforlife.org. Together, we can make a huge difference in the lives of very vulnerable people, one person at a time.





CLUES ACROSS

- 1. Volcanic craters
- 6. Makes nervous
- 10. Long strip of cloth
- 14. Expressions of surprise
- 15. Perception
- 17. 2016 World Series runner-up
- 19. Former Communist power
- 20. Consume
- 21. Abyss
- 22. Regulator gene
- 23. Card game
- 24. Women (French)
- 26. State capital
- 29. Nursemaid
- 31. Surface opening
- 32. Second sight
- 34. Beloved Mexican dish
- 35. Discounts
- 37. Ceremonial staff
- 38. Support with difficulty
- 39. Reluctant to share information
- 40. Song
- 41. Relating to songbirds
- 43. Conductance units
- 45. Breezed through
- 46. Supervises flying

47. Chemical ring

- 49. Swiss river
- 50. Not happy
- 53. Surgery (slang)
- 57. Let go
- 58. Take effect
- 59. ___ and greet
- 60. Male offspring
- 61. Notes

CLUES DOWN

- 1. Vertebrate oncogenes
- 2. Troubles
- 3. Imitator
- 4. Increase motor speed
- 5. Midway between south and southeast
- 6. Sir ___ Newton
- 7. Penny
- 8. Ultimate
- 9. Gummed labels
- 10. Quiet and dull
- 11. Cuckoos
- 12. Dishonest scheme
- 13. Adult female chicken
- 16. Breathe in
- 18. Pieces of land
- 22. Of I

23. Type of footwear

- 24. Heavy clubs
- 25. Conductance unit
- 27. Approaches
- 28. Fungi cells
- 29. Devoured
- 30. Type of shark
- 31. Work steady at one's trade
- 33. Vegetable
- 35. Sound-mindedness
- 36. Matured
- 37. Chinese communist revolutionary
- 39. Large insect
- 42. Transportation tickets book
- 43. Female horse
- 44. Expresses surprise
- 46. Saudi Arabian king
- 47. Unleavened bread
- 48. Christmas
- 49. Deity of monotheistic cult
- 50. Flowering plant genus
- 51. Hairstyle
- 52. Radio personality Rick
- 53. Something you chew
- 54. The 17th letter of the Greek alphabet
- 55. ___ Basinger, actress
- 56. Midway between north and northeast

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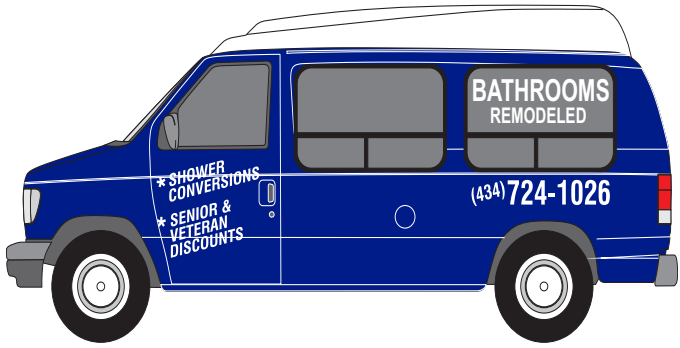
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Bible Story Time

Gatewood Baptist Church
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Pastor Adrian Moore

1 Samuel 14:1-23

We read in this story about a day when Jonathan, King Saul's son, decided that something needed to be done concerning their enemies, the Philistines. His people (including his father) had become stagnant in their pursuits. He got up, called his armor bearer (who agreed to go with him) and set out to make some kind of progress toward their cause. He felt like there was a need to overcome the apathy of the day. Jonathan believed that God was able to bless them in their endeavor and he was willing to trust God to bring success. So, he went forward.

As this story unfolds, we see that God did honor the faith that was exhibited by Jonathan. As Jonathan fought, others saw what was taking place and joined in with him. Even those that had joined the enemy, were so moved, that they rejoined their own people to be involved in the fight and those that had deserted came back. It just may be, if someone would step up and decide to serve God, others would be moved enough to join in, also.

A thought to consider:

It is amazing what steps of faith can accomplish if we would take steps of faith.

Read the story, it will bless you.

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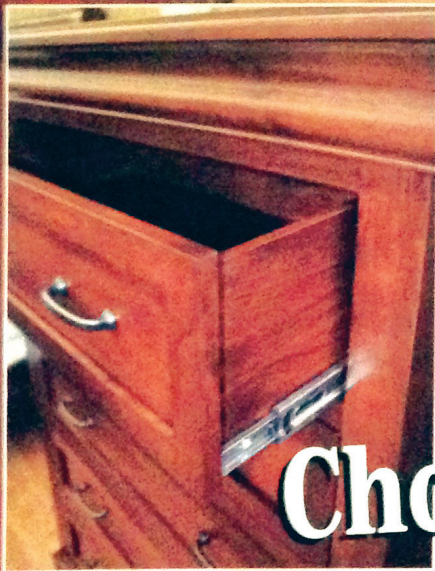
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Could She Dance

In a little café a little out of the way ...

This is Dedicated to the One I Love

"Dance with me."

It wasn't a question.

She was a 70-something, 5-foot something, silver-haired beauty with eyes that could carry on a conversation and a smile that could make a beggar give up his last dime.

"Come on, it's my birthday. Dance with me."

She held out her hand and, just like that, the boy who couldn't say no said "yes" to a girl he didn't know and let her tug him gently onto the dance floor.

Could she dance?

Like rain on a rooftop, like snow on Christmas Eve, like wind in the willows.

Could she dance!

Achy Breaky Heart

She disappeared into a swarm of Line Dancing seniors flooding the stage like Genesis 7 then surfaced a minute later, heel diggin', triple steppin, weaving and leaving me speechless.

Could she dance?

Like thistle down on the wind, like ripples on a brook, like the moon over the ocean.

Could she dance!

I couldn't take my eyes off her.

So I didn't.

I was happy just sipping my wine and drinking her in.

Save the Last Dance For Me

"I'm saving the last dance for you. Come on, it's still my birthday."

"Tell me your name."

"Why?"

"I write a blog for seniors. I want to write about you. About your dancing."

"What about them?" She nodded toward the dance floor filling up again with dancing seniors.

"Yes, them, too. You're all amazing, all inspiring."

"Nah. We're just all past the point."

"The point?"

"The point of not dancing like everybody's watching but dancing like nobody's watching."

"Didn't Mark Twain say something like that?"

"Dance like nobody's watching



Love like you've never been hurt
Sing like nobody's listening
Live like it's heaven on earth."

She nodded again toward the seniors.

"We're not aging, Blog Man ..."

She kissed me on the cheek.

"... we're ripening."

She pulled me onto the dance floor.

I never did get her name.

By: William McDonald/Author/Old Friends (Endless Love)

Available at: amazon.com