

Red Bird Times

FREE!

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Enjoy the summer!



Meet the Farmer / Vendor

Sara Broadwell (left) and her husband Graham own Catbriar Farms in Blanch, NC. Known in the area for her wonderful asparagus, herbs and other vegetables as well as meats, Sara sells her products at the Durham Farmers Market on Saturday mornings and at the Semora Farmers Market late Saturday afternoon. My favorite recipe for asparagus is simply Roasted Asparagus.



Roasted Asparagus

1-2 pounds of fresh asparagus (allow 6-8 spears per person)

Olive oil

Salt and pepper

Lemon zest or juice (may be used in place of some of the salt)

heat the oven to 425 degrees.

Break each spear of asparagus at its tender length or peel the lower part. Arrange in a single layer on a baking sheet. Drizzle with olive oil, salt and pepper.

Place in the oven and allow to roast 6 minutes. Check the pan and move spears to allow another part of the spear to lie against the pan. Roast another 5 minutes and check for doneness by piercing the lower spear with a utility knife. It should go in easily without being mushy. Roast more as needed.

Before serving, sprinkle with lemon zest or juice.

Use any leftovers for morning omelets, quiche, pizza topping or salad ingredient.

BRINGING THE BEST TO YOUR TABLE



Sue Graves,
Personal Chef

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'A LIFE WELL-SPENT' - SENIOR LEGAL PLANNING

by Robert W. Haley, Attorney

THE ESTATE & ELDER LAW CENTER

of Southside Virginia, PLLC

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

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

What is Life Care Planning?

If you have ever browsed our firm's website (www.VAElderlaw.com), you may have noticed an area of our practice called **"Life Care Planning"** and you may have wondered, "What is life care planning?" According to the Life Care Planning Law Firm Association, Life Care Planning is a holistic, elder-centered approach to the practice of law that helps families respond to every challenge caused by chronic illness or disability of an elderly loved one. The goal of Life Care Planning is to promote and maintain the good health, safety, well-being, and quality of life of elders and their families. Elders and their families get access to a wider variety of options for care as well as knowledgeable guidance from a team of compassionate advisors who help them make the right choices about every aspect of their loved one's well-being.

Our firm's Life Care Planning practice relies on an interdisciplinary team that works to identify present and potential future care needs, locate appropriate care, and ensure high-quality care. This approach relies less on crisis-oriented transactions and more on the development of on-going relationships with families. In short, it's a way to find, procure and pay for the care that you need!

The heart of the elder-centered law practice, a Life Care Plan defines, organizes, prioritizes, and mobilizes every aspect of an elder's care. In addition to traditional asset-focused elder law services such as estate planning, asset preservation, and public benefits qualification, a Life Care Plan typically includes provisions for care coordination, family education, health care and financial decision-making, care advocacy, crisis intervention, support and other services. Every Life Care Plan is designed to achieve three primary objectives:

1. Make sure the elder gets appropriate care, whether at home or in a residential facility, to maintain the quality of life that he or she desires.
2. Locate public and private sources to help pay for long-term care while resolving issues created by the high cost of care.
3. Offer peace of mind that results when the right choices are made to ensure loved ones are safe and getting the right care while preserving family resources.

Life Care Planning Law Firms use a model called the Elder Care Continuum to help families understand the natural progression of aging and its impact on a loved one's health, mobility, housing,

and financial resources. Your initial meeting with a Life Care Planning Law Firm may focus on your loved one's place on each line of the Elder Care Continuum. Gaps in care can then be identified and solutions discussed for closing those gaps. When your customized Life Care Plan is developed, it defines, organizes, prioritizes, and mobilizes every aspect of your loved one's care, to allow him or her to maintain the quality of life that he or she desires.

Many firms, as ours, have specialized staff available to help craft the Life Care Plan. This staff could entail a registered nurse, a licensed clinical social worker, a geriatric care manager or others with specialization in needed fields. Working with the Elder Law Attorney and staff, the plan is a guide for the future.

Most often, a Life Care Plan is valuable to families that are spread out over the country; children have moved away but they want to be sure their parent(s) are well-cared for. Other times, it could be a parent planning for the future of an adult disabled or special needs child. Whatever the situation, the Life Care Plan is a valuable tool that ensure the future has a plan in place to guide family.

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

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

Robert W. Haley

Managing Attorney – Certified in Elder Law by the National Elder Law Foundation

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

The Estate & Elder Law Center of Southside Virginia

www.VAElderlaw.com



FAT CAT

A fat cat – not some would-be big shot, but a really obese feline – showed up at an animal shelter in North Carolina recently and a hunt is on for its owner, reports the Association of Mature American Citizens. Or, maybe this particular kitty is a stray mouser who knows where to hunt for its next meal and managed to tuck away quite a few rodents in the process. He weighed in at nearly 31 and a half pounds.

LET'S HAVE ANOTHER CUP OF COFFEE

A Texas company that produces specialty coffee products has issued a voluntary recall of one of its brands after the FDA found the java was laced with an active ingredient similar to that contained in erectile dysfunction drugs, says the Association of Mature American Citizens. The coffee was, in fact, being promoted as having male enhancement properties.

A LESSON IN NOT-SO-FREE ENTERPRISE

A successful five-year-old entrepreneur in the U.K. quickly sold out her supply of homemade lemonade. But, according to the Association of Mature American Citizens, the smile on her face faded just as quickly when four local government enforcers showed up and fined her 90 pounds [about \$116 U.S.] because she did not have a license.

A happy ending ensued after the girl's dad complained to local authorities who didn't waste time issuing a statement apologizing for the strong-arm tactics employed by their officers, noting that the fine would be rescinded, a local newspaper reported.

CAREGIVERS

More than 40 million Americans are caregivers for elderly relations, according to the Association of Mature American Citizens. A Pew Research study shows that most of them look after aging parents. And, the great majority of them don't look at it as a burden. Rather, they see it as a rewarding opportunity.

THE 'HUSBAND STORAGE POD'

Husbands who take their wives shopping in Shanghai don't find it as an onerous task. Many of them look forward to spending some quality time in the local mall's "husband storage pod," reports the Association of Mature American Citizens. After all, it gives them a chance to play their favorite video games without that nagging feeling of guilt.

A CANDID CAMERA MOMENT

Imagine the jolt of stepping up to an ATM machine and, instead of seeing the computer menu on the screen in front of you, you see a man desperately pressing a hand written note against the screen with the plea, "help me," says the Association of Mature American Citizens.

It happened recently in Corpus Christi, TX. It seems the guy who was repairing the money machine got himself stuck with no way to extricate himself from his awkward situation. He was released from bondage, thanks to the quick thinking of a customer who flagged down a police officer who came to the rescue.

NEW WAY TO TAKE YOUR MEDICINE

Scientists at Georgia Tech and Emory University in Georgia have come up with a painless and convenient way to get your flu shot via a patch you

simply apply to your arm, according to the Association of Mature American Citizens.

The adhesive side of the patch features a hundred tiny needles that deliver the vaccine via your epidermis in just about 20 minutes. Patients would be able to safely self-medicate with this innovation that will be available in the not too distant future, after human studies required by the FDA. No more muscle-piercing needles. You could get your patch directly from your doctor or pharmacist via the mail.

GOING UP?

The German tech firm, ThyssenKrup, aims to provide high-rise visitors – whether it be an office building or an apartment complex – a more convenient way of getting to your destination, says the Association of Mature American Citizens. They are in the process of testing a revolutionary kind of elevator – one that goes up and down and sideways.

And, there'll be no need for cables because the Maglev uses rails and magnetic fields to ferry passengers around their buildings. But, don't look for a Maglev system to come to a high rise near you very soon. This type of indoor transportation costs about five times more than your garden-variety elevator.

AN ALARMING STORY

It seemed like a good idea at the time. A Pittsburgh do-it-yourselfer was wall mounting his new flat-screen TV and so he lowered an alarm clock down the inside of the wall. He figured that it would tell him exactly where to drill a hole for the cables when the alarm went off, reports the Association of Mature American Citizens. But the clock slipped and got itself walled-in.

That was in 2004, 13 years ago and for all that time the alarm would go off, just like clockwork, at the same hour each night at ten minutes to eight. You'd think the man would have gotten rid of the offending alarm clock once it was out, but instead he set it on his mantle after a local handy man retrieved it recently. And, it is still set to go off at 7:50 PM each night.

Coloring for Relaxation



IN SIGHT WORD SEARCH

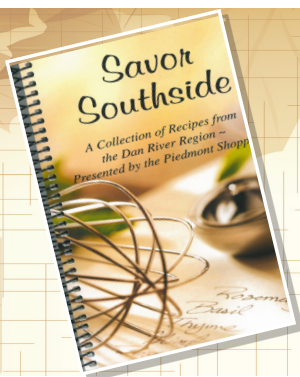
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Find the words hidden vertically, horizontally & diagonally throughout the puzzle.

ABRASION
ALLERGIES
ASTIGMATISM
BLEPHARITIS
CATARACT
COLOR BLIND
COMPUTER
CORNEA
CROSSED
DIABETES
DRYNESS
EYELID

EYES
FLOATER
FLUID
GLAUCOMA
HYPEROPIA
INFLAMMATION
IRRITATION
KERATITIS
LAZY
MACULA
MIGRAINE
MOVEMENT

OCULAR
PRESBYOPIA
REDNESS
SCRATCH
STRABISMUS
STRAIN
STY
SWELLING
SYNDROME
ULTRAVIOLET
VISION



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.

Ask the Kare Compounding Pharmacist.....

What can I do about nail fungus?

Onychomycosis, or nail fungus, is a common dermatologic condition, occurring when fungi infect one or more of the nails. Fungal nail infections are unsightly, can be painful, and may cause permanent nail damage. Symptoms include brittleness, discoloration, thickening of the nail, distortion of the nail's shape, crumbling or ragged nails, dullness, loss of luster or shine, or loosening or detachment of the nail. Nail fungus can be difficult to treat due to the thickness of the nail.

Treatment of Nail Fungus

Several approaches are accepted for treating onychomycosis, although some are safer and more cost-effective than others. Oral medications are frequently used today but pose a risk of liver toxicity and other significant side effects. Serious drug interactions may occur with the use of some oral antifungal treatments, and a full medication history is vital. Most oral medications can also be made into topical compounds. For many patients, oral therapy is contraindicated, and a topical preparation may be more appropriate. Compounded preparations provide a

valuable resource for the treatment of onychomycosis. Kare Pharmacy compounds multiple ingredients into a topical nail polish or lacquer that is brushed on the affected nails at bedtime. Some of the ingredients may include anti-fungal, tea tree oil for its antiseptic properties, as well as softening and penetrating agents. Compounded medications may be less costly than systemic treatments. For these reasons, as well as the lower chance of potentially harmful side effects and the ability to individualize treatment compounded medications for onychomycosis should be considered as a first-line treatment for nail fungus.

If you think you may have nail fungus, ask your healthcare provider. We would be happy to assist you and your doctor with information on whether a compound prescription for nail fungus could benefit you.

Kare Pharmacy is open weekdays till 7pm and on Saturdays till 3pm to help. Give us a call at 434 792-8281 ext. 2 during weekdays for the compounding department.



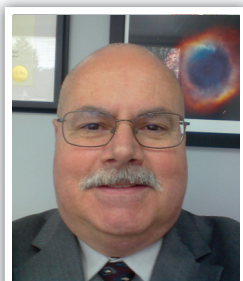
Do you have other difficult to solve medication questions that you would like our compounding pharmacist to answer? EMAIL: Lisa@Kare-RX.com and we may feature your question. Learn more about Kare Pharmacy by visiting KARE-RX.COM and follow us on Facebook.

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SPECIAL EVENTS:

Bob Ross Painting Classes

Saturday, August 5, 10:30 a.m. – 3:30 p.m.

Please bring a roll of paper towels and a 16 x 20 canvas. All other supplies are included. Adults 18 and over. Cost \$70 per person. Call (434) 799-5216.

Basket Weaving

Tuesday, August 8, 1 p.m. – 4 p.m.

All materials provided. Must pre-register due to limited seats. Cost \$35 per person. Call (434) 799-5216

AARP Smart Drivers

Thursday and Friday, August 10 and 11, 10 a.m. to 2 p.m.

Refresh your driving skills with Smart Driving course from AARP, specifically designed for those over 50. There is an auto insurance discount for participating in the course; however, you will need to consult your individual agent or company regarding the discount. Register by calling (434) 799-5216. Fee for AARP members is \$15 and \$20 for non-members. Bring cash or check payable to AARP.

COAY Fund Raiser Dance

Friday, August 11, 7 p.m. – 10 p.m.

The best gift you can open is your heart! Gather with your friends and fundraise with The Council on Aging Youthfully. Each delightful gift goes to benefit God's Pit Crew! The Doors will open at 6 p.m. with the band starting at 7 p.m. Cost \$5 per person. Call (434) 799-5216

Welcome to Medicare Seminar

Tuesday, August 15, 5:30 p.m.

This seminar explains Medicare and the coverage options available including: Supplements, Advantage Plans and Part D Prescription Drug Coverage. The information provided can help you make smarter choices as to the most cost effective and best Medicare health plan and options for you. This seminar is for anyone on or soon to be on Medicare, as

well as caregivers of those on Medicare. The seminar is provided by Humana and includes dinner. There is no cost. Call (434) 799-5216.

Senior Citizens Club

Thursday, August 17, 12:00 p.m.

Join the Senior Citizens Club for a monthly cover dish luncheon. It's open to age 50 years and older. Meetings are on the 3rd Thursday of the month. There is no fee. Call (434) 799-5216

Deco Wreaths

Thursday, August 17, 6 p.m. – 8 p.m.

Materials included. Must pre-register due to limited seats. Cost \$30 per person. Call (434) 799-5216.

Journey for Control: Diabetes Education Class

Wednesday, August 23, 11:30 a.m. – 1 p.m.

We will cover the proper use of medications, monitoring blood glucose, and the prevention of chronic and acute complications. We will address psychosocial issues and provide strategies to promote healthy behavior. Sponsored by Sam's Club Pharmacy. Pre-registration is required due to limited seats. No fee. Call (434) 799-5216

TRIPS

Dixie Caverns

Friday, August 25, 8:15 a.m. – 4 p.m.

Experience the only caverns in Southwest Virginia! Join us on a tour into a mountain and then underground the same mountain, all the while viewing the splendor that thousands of years have created. Must pre-register by August 11, due to limited seats. Please be sure to wear comfortable clothing and shoes. This trip will require you to be able to climb 45 steps. Cost 25 per person. Call (434) 799-5216.

PROGRAMS & CLASSES:

Adult Coloring

Every Wednesday, 11:00 a.m.

Beginners Piano Lessons

Every Friday, 9 a.m. – 10:30 a.m.

Jammers

Every Thursday, 3 p.m. – 5 p.m.

Ballou Choir

First Tuesday of each Month, 11:15 a.m. – 12:30 p.m.

OWLS Fitness Hour

Every Monday, 9:30 a.m. – 11:00 a.m.

Wednesday Fellowship

Every Wednesday, 11 a.m. – 1:30 p.m.

Tai Chi with Wyona

Ballou Recreation Center

Mondays – 11:15 a.m.–12:15 p.m. & 5:45 p.m.–6:45 p.m.

Wednesdays – 3:30 p.m.–4:30 p.m..

Integrative Yoga for Seniors

Every Monday, 2 p.m. to 3 p.m.

Integrative Yoga for Seniors combines the best of evidenced based medicine with the ancient wisdom of yoga. This class offers specific recommendations for older adults to safely begin a practice of movement, meditation and better mental and physical awareness. Join talented instructor, Cricket Haley as she helps to improve strength, range of motion and enhance balance. Sponsored by The Estate & Elder Law Center of Southside Virginia, PLLC. No fee. Call (434) 799-5216

Prime Time Fitness

Every Tuesday and Thursday, 9:30 a.m. – 11 a.m.

Let's Dance

Every Tuesday, 7 p.m. to 8:30 p.m.

Friday Night Fun and Dance

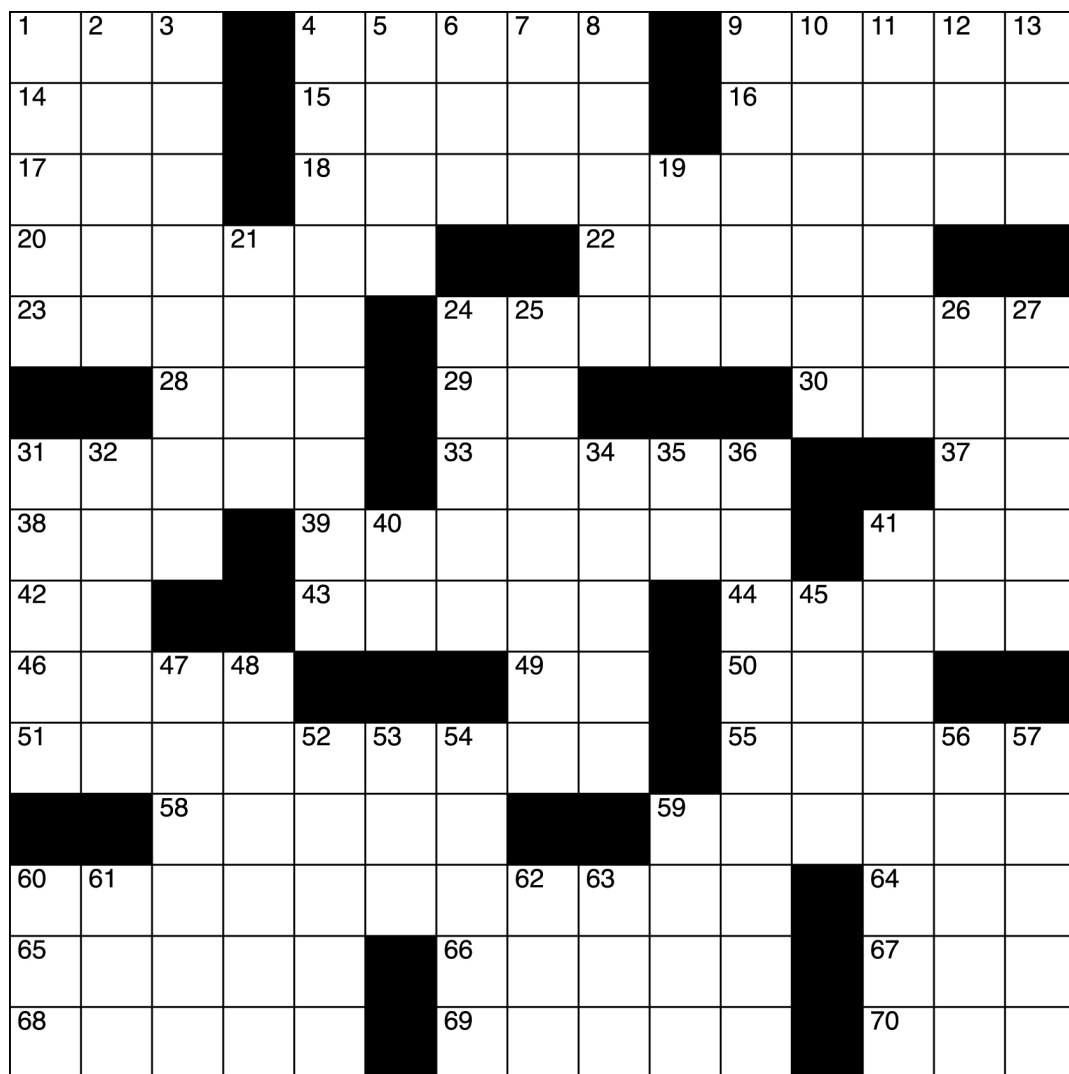
Every Friday, 7 p.m. – 10 p.m.

Sponsored by the Ballou Recreation Center Council on Aging Youthfully. Doors open at 6:30 p.m. Ages 50 and over.

Art w/ Flo Painting Classes

Wednesday mornings, from 9:30 a.m. – 11:30 a.m., at the Glenwood Community Center or Thursday mornings from 9:30 a.m. – 11:30 a.m., at the Ballou Annex.

CROSSWORD PUZZLE



CLUES ACROSS

1. Defunct phone company
4. Rural area in Guinea
9. Hairstyles
14. Makes a good meal
15. Nats' CFer Adam
16. El __, painter
17. Midway between south and southeast
18. Baseball's "The Big Hurt"
20. A serialized set of programs
22. A woody climbing plant
23. Japanese metropolis
24. Whirlpool
28. Toddler
29. Integrated circuit
30. WWII British fighter Blackburn __
31. Ancient Briton tribe
33. Injurious weeds (Bib.)
37. Nonredundant
38. Turf
39. Canned fish
41. Team's best pitcher
42. Touchdown
43. Woody perennial plants
44. Rattling breaths
46. Smaller quantity
49. Of I

CLUES DOWN

1. Move rapidly in music
2. Brief are one type
3. Repeated
4. Quitter
5. Paddles
6. Broadway actress Hagen
7. Politician Paul
8. Joint
9. Ottoman military men
10. Covers for illegal operations
11. Comment
12. Office of Consumer Affairs
50. When you'll get there
51. Adventures
55. Type of chip
58. Having wings
59. Mutilated
60. Considered
64. Wrath
65. A citizen of Iran
66. American state
67. Explosive
68. One who challenges
69. ___ senilis
70. Affirmative

13. Distress signal
19. '___ death do us part
21. S. Korean boy band
24. Bishop's hat
25. Learning environment
26. Measurement
27. Equines
31. Hard plant fiber
32. Protocols
34. Stands up
35. Linear unit
36. Songs
40. One of the six noble gases
41. Cheerful readiness
45. Zoroastrian concept of holy fire
47. Having only magnitude
48. Containing salt
52. Chadic language
53. Fed
54. Beef or chicken intestine
56. Hill in Australia and London
57. "Waiting for Lefty" playwright
59. A list of available dishes
60. Have already done
61. Geological time
62. Swiss river
63. Twitch

What folks are doing...

HOLIDAY VILLAGE, DANVILLE



The Holiday Village residents and Service Coordinator enjoyed and learned new information from speaker Katherine B. Laramore with Liberty HomeCare & Hospice Services (Wellness Program) on Memory Loss.. The title "Aging with Spirit and Zest", was held Friday, June 09, 2017 at 2pm in the public room at Holiday Village, following with answers and questions along with refreshments. 1st picture: Left to right - Pansy Thornton, Bill Combs, Katherine Laramore, Home Care and Hospice Liaison, Dorothy Sowell, Clovis Shelton, Melody Murphy. 2nd picture: Left to right - Elizabeth LaPoint, Goldie Barbour, . Virgie George, Nancy Hamlett, Katherine Laramore, Ann Doolin.



JWD (John W. Daniel) Retirement Group traveled to Williamstown, Kentucky to the Ark Encounter and Creation Museum on June 20-22, 2017. What a great time!!!

Send your news & photos to: info@redbirdtimes.com

SENIOR CITIZENS CLUB AT BALLOU PARK CENTER

Covered dish luncheon

Guest speaker : KARE Pharmacy Barbara Seamster - Marketing

Lauren Shelmerdine - Pharmacist

Songs sung by Gary Tucker



People, Pets & Pilot

An Event to Help Those with Brain Related Disorders & Disabilities in Our Community

It's not too late! The deadline to register is August 31. What are you registering for? To have a professional 11x14 ready to hang wall portrait taken (valued at \$169) with your pet by award-winning photographer, Rachel Bowen of Photography by Rachel and make a difference in our community, for only \$25! Any kind of pet and in any local setting and you will have the option of ordering other prints. This is the Luncheon Pilot Club of Danville's signature fundraising event to help those with brain related disabilities and disorders. All pictures will be displayed from October 9-22 at the Danville YMCA, a fabulous venue. During this time, the community will vote in cash or check for their favorite picture. The winner is determined by the picture that raises the most amounts of "cash or check votes" and gets a fabulous prize. Registrants are encouraged to solicit "votes" for their picture. All money raised is tax deductible stays in our community to help those with brain-related disorders and disabilities. Don't have a pet but believe in the cause? Sponsor an animal from the Danville Humane Society for \$25. Remember, registration ends August 31 and sittings are scheduled in the order received, so don't delay. Sponsorships are also available. For more information, contact Melanie Vaughan, Luncheon Pilot Club of Danville, 434-709-0695 or email, karma50@game-wood.net.

Pictured is Skunk, owned by Anne Moore Sparks, a 2016 entry.





Low-Cost Wireless Plans for Seniors Who Use Smartphones

Dear Savvy Senior,

I'm interested in downsizing my smartphone wireless plan, and am looking for the best low cost options. I use my phone primarily for talking and texting, but also need some cellular data for checking my email and other functions when I'm away from WiFi. What can you tell me?

Senior Saver

Dear Saver,

There are several great low-cost deals I can recommend for older smartphone users who are looking to save some money by paring down their bloated cell phone plan. Here are three good options to consider.

Republic Wireless

If you're an Android smartphone user, Republic Wireless (RepublicWireless.com) offers one of the cheapest deals available for light data users. Republic uses a mixture of Wi-Fi and cellular networks – Sprint and T-Mobile specifically – to transmit calls, texts and data. This patented technology automatically offloads as much as possible to Wi-Fi when available, so you'll consume less data than you would with traditional carriers.

Republic's no contract service plans with cellular data start at only \$20 per month for unlimited talk, text and 1 gigabyte (GB) of data. If you need more data, their \$30 per month plan gets you 2GB, and \$45/month buys you 4GB.

How much data do you need? The best way to find out is to check your current

phone bills. The average smartphone owner uses between 2GB to 3GB of data each month, but most older smartphone users use less than 1GB.

To use Republic you'll need a compatible Android phone (you can't currently use Apple iPhones), or you can buy a new phone through the company. It currently offers eight Android phones with prices starting at \$99.

Consumer Cellular

Another excellent low-cost option for lighter data users, and one that caters to older adults is Consumer Cellular (ConsumerCellular.com, 888-532-5366). Rated the number one wireless service by Consumer Reports seven years running, Consumer Cellular offers a variety of "pay for what you need" talk and connect plans that let's you choose exactly what you want.

Their talk plans start at \$10 per month plus 25 cents per minute used for infrequent callers, or \$15/month for 250 minutes, \$20/month for 1,500 minutes, and \$30/month for unlimited minutes.

And their connect plans for text messages and cellular data run \$2.50 per month for 300 texts and 30 megabytes (MB) of data, \$5/month for 2,000 text and 200MB data, \$10/month for unlimited texts and 500MB, \$20/month for unlimited texts and 1.5GB, \$30/month unlimited texts and 3GB, and \$40/month for unlimited texts and 5GB.

Consumer Cellular, which offers 5 percent monthly fee discounts to AARP members, also lets you bring

your own smartphone by offering free SIM cards. Or, you can purchase a wide variety of Android and Apple iPhones along with the senior-friendly Doro 824 SmartEasy for \$100.

Lifeline Program

If your income is low enough, another option to check into is the Lifeline Assistance Program. This is a federal program that provides a \$9.25 monthly subsidy that could go towards your smartphone service.

To qualify, you'll need to show that your annual household income is at or below 135 percent of the Federal Poverty Guidelines – which is \$16,281 for one person, or \$21,924 for two. Or, that you're receiving certain types of government benefits, such as Medicaid, food stamps, SSI, public housing assistance, veterans pension or survivor's pension benefit, or live on federally recognized Tribal lands.

To apply, contact a wireless provider in your area that participates in the Lifeline program (see LifelineSupport.org or call 800-234-9473) and ask for an application form. Be sure to check all wireless providers in your state because some offer better services – like a free smartphone, monthly talk time minutes, unlimited texting and some cellular data than others.

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.



DO YOU REMEMBER THIS?

GWHS Class of 1942



Peach Fried Pies

Filling:

- 2 Fresh Georgia Peaches
- 1 tablespoons lemon juice
- ½ cup granulated sugar
- 1 tablespoon cold butter
- 1 tablespoon corn starch
- ½ teaspoon ground cardamom

Crust:

- 2 ea 16.3 oz large canned biscuits (southern style, not flaky)
- Shortening or lard for frying

What's Cookin'?

Directions:

Start by peeling the peaches and cut into slices.

To make the filling, place the peaches in a saucepan over medium heat. Add lemon juice, sugar and cardamom. Bring to a boil before reducing to a simmer. Cover and let simmer for 5 minutes. Mix cornstarch with 1 tablespoon water and pour into simmering peach mixture. Bring to a boil to thicken. Remove from heat and stir in the butter before transferring to a container to refrigerate until needed.

To make the pies, prepare a clean flat surface with flour. If using biscuits, flour each side well and roll them into a large circle measuring approximately 5.5 inches across and 1/8 of an inch thick. If using crescent roll dough, flour each side lightly and roll out until it is approx. 1/8 inch thick. Using a round cutter, cut into circles 5-6 inches across.

Place a heaping tablespoon of the chilled filling in the center of your dough circle. Do not overfill. You will want a minimum of one inch of exposed dough around the edges. Using a brush or finger, wet the outer edge of the circle with water to help the dough seal. Carefully fold the dough in half, pressing the two wet sides together to make a half moon shape. Once sealed, use the tines of a fork to secure the two sides together.

When ready to fry, fill a skillet over medium heat 2 inches deep with oil, shortening or lard to 350 degrees F. Carefully place one pie at a time in the hot oil and fry until deep golden brown, turning as necessary to ensure even browning. Remove and drain on paper towels and dust with powdered sugar (optional).



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Social Security Matters

by AMAC Certified Social Security Advisor Russell Gloor

ASK RUSTY - DRCS VS. COLLECTING AND CONTINUING TO EARN

Dear Rusty: My wife is now 66 and not collecting Social Security. She wants to wait until age 70 to collect the larger benefit. However, I know that she could collect now and her payments will grow if she continues to work until age 70 because she had some years in her lifetime with zero earnings. My question is what will be the difference in benefits at age 70 if she waits to collect, or she collects now at age 66 and continues to contribute to S.S.? Signed: Working Wife's Husband

Dear Working: This is an Interesting question - Let's examine the parts. When a person reaches their full retirement age (FRA) but does not apply for Social Security benefits, they earn Delayed Retirement Credits (DRCs) at a rate of 2/3rds of 1% for each month they delay. So for each full year beyond their FRA, up to age 70, they earn 8% more than they would receive at their full retirement age, to a maximum of 132% of their FRA benefit.

When you apply for benefits, Social Security examines your lifetime earnings record, adjusts (indexes) your earnings in each of those years for inflation, and finds the 35 years with the highest earnings (only earnings up to the annual payroll withholding tax limit are counted). If you don't have a full 35 years of earnings, they put zeros in some years to reach a total of 35, the number of years used to calculate your benefit amount. They then add up the earnings for those 35 years, divide the total by 420 (the number of months in 35 years) to arrive at your Average Indexed Monthly Earnings (AIME). Your AIME is then subjected to a formula using "bend points", where different percentages are applied to 3 different portions of your average monthly earnings to arrive at your Primary Insurance Amount, or PIA, the amount of benefit you are entitled to at your full retirement age.

Social Security reviews each beneficiary's earnings record annually and, if their current earnings are more than the indexed earnings in any of the 35 years used to calculate your benefit they will replace that year with the higher earnings amount and re-compute your benefit

accordingly. In this way the monthly benefit amount can increase if current earnings exceed the indexed earnings in any of the years used to compute your PIA. But, how would this potential increase compare against the annual 8% delayed retirement credit your wife would receive if she does not apply at her full retirement age?

Assuming 4 years of zero earnings, an AIME of \$3000 and a PIA of \$ 1473, I calculate that replacing those 4 zero years with \$25,000 per year in earnings would boost your wife's benefit to \$1549 per month at age 70. However when the 8% DRC's are applied to the \$1473 PIA her benefit amount at age 70 would be \$1944 per month, \$395 more. So, if your goal is to maximize her monthly benefit, there is a clear financial advantage to delaying. But, when to start benefits is never as simple as looking only at the financial numbers; health and lifestyle factors must always be taken into account. And you should also consider that if your wife applies now, by the time she reaches 70 years of age she will have collected 4 years' worth of benefits. If your wife is healthy and as a couple you are financially comfortable with her earnings from work, waiting to collect is certainly viable option. If, instead, she becomes unable to work, needs the extra money, or simply decides she wants to begin Social Security, she can apply at any time to start collecting her benefits. Also note that if she continues to work, her current earnings may, if they are large enough, improve her benefit amount regardless of whether or not she is already collecting Social Security benefits.

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.org.

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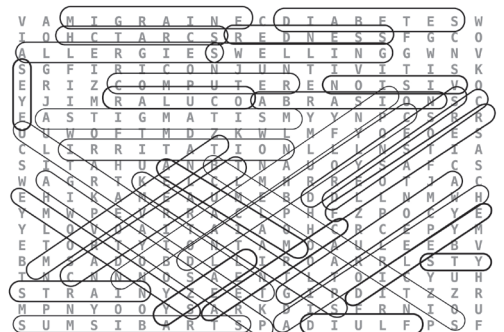
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LEOWYL

Answer: Yellow

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by: Elsee

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

Summer Isn't What it Used to Be

It's been a while since I have written on the comparisons of my childhood some 50 years ago to the childhood that kids are experiencing nowadays. I remember counting down the days before summer vacation would start. I would daydream of all the fun activities I knew I would be engaged in during those 2 months of "freedom". I couldn't wait to wake up later than normal (8 a.m. instead of 6:30), to go outside from sun up to late at night. I couldn't wait to jump on my roller skates and skate up and down the neighborhoods without a care in the world. I can't leave out riding my bike especially after clothes pinning new baseball cards on the spokes so that us kids could compete and see whose bike were loudest. It seems like the only time we would stop was to take breaks to get a drink of water from the water hose and then back on and off we went again. I couldn't wait for nightfall so we could stay out late (9-10 p.m.)

We'd play hide and seek without ever worrying about any of us getting kidnapped or being shot at. I also remember running through the sprinkler and getting wet since no one had a pool on my block. That was the BEST especially on a hot day. How about making a pitcher of Kool-Aid and filling up the ice trays and putting toothpicks in

each compartment and freezing them for the best popsicles ever. What I'm trying to say is that there was never a time that we would complain about being "bored" nor was there a fear of the outdoors any time of day or night. In fact I would say that 75-80% of our day was spent outside. What was BORING was to be inside watching TV or doing nothing. That was a taste of summer during my childhood and I wouldn't change any part of it at all.

Sad to say, the summer vacation that kids know today consists of every source of technology they can get their hands on. They are constantly playing their X-box, Wii, PS3, or on the computers playing games. They also are constantly on their cell phones texting, watching videos on YouTube, Tweeting on Twitter, on Instagram and the latest Snapchat. This is pretty much from sun up to the late hours at night or even into the wee hours of the morning. As I drive the streets, it is truly a rare sight to see kids on bikes, skateboards, or scooters. In fact most city streets are empty during the day. IF I do see kids outside, they are busy on their gadgets texting as they walk down the streets never paying attention to their surroundings or tuned out to the world with headphones stuck in their ears again not having a clue as to

what is happening around them.

I witnessed just how lost kids are to reality nowadays first hand while I was on a Washington D.C. and New York trip with 90 - 8th graders about 4 years ago. They constantly complained about having to walk EVERYWHERE we went. We had to unload the bus to visit various museums, landmarks and historical monuments. This transpired over a period of 6 days so needless to say the complaining was almost unbearable, but as soon as we would load the bus to go to our next destination, out came the cell phones and God only knows what they were doing on them. I rarely saw kids chatting about the sights we had just experienced. In fact I asked one girl what are you doing so much on your cell phone, to which she replied, "I'm texting Kimberly on the other bus!" I couldn't believe it; she had just left her a few minutes prior to this. But this is what most kids do during their summer vacation today. I believe that they would have nervous breakdowns if their device were confiscated. This is such a heartbreaking truth today.

I don't know how any of you feel about this, but I would love to see more kids enjoying the great outdoors instead of being inside playing games or watching T.V. I have even wondered what they would do if they were to be put into a time machine and taken back about 50 years to experience how great life really was back then.

Until next time, take some time to go outside and breathe in the fresh air. Don't be afraid to be active, you just might enjoy it. This is what summer is all about. Have a blessed month.

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Nancy stayed in Ajijic for 6 months before returning to the world she had always believed would be her forever world - husband, children, grandchildren - the "me" she thought she'd always be.

"This me did what was expected - got married, had two daughters, then grandchildren. I played Gramma and really enjoyed it. I was the best mother, wife and eventually grandmother I could be. I always believed my husband would take care of me and we would live happily ever after. In the end, I divorced at 53."

That's when Nancy saw a different "me" in the mirror.

"This me had wings. This me didn't have to prove herself to anyone. This me had to answer only to me. This me was open to listening to me. I was waking up, getting stronger in my understanding and acceptance of who I am - knowing my gifts and my capacity to love - and be loved."

And she had Mexico on her mind.

"I did some research and found that I could live in Mexico on my Social Security. By now, my grandchildren were grown and I was feeling confident and ready for adventure. I sold my house and everything in it. What I couldn't pack into the car got left behind. Everyone gave me all the reasons to be afraid. I had been afraid for half my life. I didn't want to be afraid anymore. I learned to trust myself and that's why I can come here."

Here, where you can wander the Monday market in Chapala or the Wednesday market in Ajijic, spend \$20 and buy enough fresh meat, fish,



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"Some might say I had a gut feeling but I like to think it's a little more spiritual than that. I like to think I got a definite yes from my internal guide.

"The second me is free, untethered, trusts myself. I do not feel like I am living the second half of my life, I feel like I am living my second life."

She looks around at the other women at the table. Women just like her. She looks out at the lake. She's home.

"I would say to any woman, senior or not, find the other you - she's there - and when she tells you to do what sounds like a crazy thing to do, don't ask why, just look her in the eyes and say why not?"

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7 Tips for Summer Gardening Success

When temperatures peak and the summer sun shines for long hours throughout the day, it can put a burden on your garden and the plants growing in it. Some steps may be easier to take than others, but there are ways to keep your greenery thriving even in relentlessly scorching heat.

Of course, having the right tools and a personal commitment to gardening are a couple of the first and most important rules, but these tips can serve as simple, helpful ways to keep your garden growing strong.

Check equipment.

Before getting carried away with digging, tilling or watering, be sure that all of the tools for these jobs and others are ready for use. Inspect hoses and spigots for leaks and holes, ensure that hand tools are sturdy and monitor your inventory of important items like soil to make sure you have enough for the tasks ahead.

Know what to grow.

Instead of gardening on a hunch and wasting water or other precious resources on plants that simply don't grow well or bloom in the summer, research which flowers, plants and bushes will succeed. Local experts who sell seeds and bulbs can likely help guide you while you shop for your next plant.

Water early.

By watering in the morning, you can achieve multiple objectives. First, you won't be stuck sweating it out when the sun is directly overhead during the day while trying to hydrate your plants. Second, soaking the soil early can help plants stay hydrated throughout the hottest parts of the day, rather than allowing them to dry out in the heat and attempting to rehydrate them later.

Mix nutrients with water.

Adding fertilizer to water can help balance out deficiencies in certain minerals, depending on the



quality of your soil, especially if you aren't able to water frequently.

Keep potted plants cool.

When sitting in the sun, certain types of pots may absorb heat, some-times causing the plants within to dry out and become overheated. Lightly mulching the pots can help, as can placing the pot in a saucer full of moist sand.

Add shade.

Another way to keep potted plants, and all other plants for that matter, cool is to set up a canopy or shade cloth. Especially if your garden is subject to nearly all-day sunlight, it's helpful to give it some shade at the hottest parts of the day with a canopy directly above.

Protect against pests.

While it can be difficult, keeping pests and insects out of your garden can help keep both you and your plants healthy. Repel lants are an obvious option, but some may negatively affect the growth of plants. Instead, practice habits like maintaining healthy soil and getting rid of standing water (which can attract mosquitoes) to actively deter insects.

By staying committed and following these tips among others, you can keep your garden lush and growing even during the summer's hottest days. Find more tips for a successful garden year-round at eLivingToday.com.