

Red Bird Times

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WISHING YOU A WONDERFUL

THANKSGIVING

& A HAPPY HOLIDAY SEASON



Why Those Fabulous 50's Are A Good Time To Start Thinking About... Long-Term Care!

Sure, it may seem crazy to start thinking about a possible future when you're infirmed and need long-term health care if you're only in your 50's. You're young, or relatively young, and healthy. But that's the point... You don't want to someday be unable to take care of yourself and wish that you had done some pre-planning! If you're in your 50's, and you're not thinking about long-term care, these are several reasons that you should be considering it, such as:

(1) **You have plenty of time.** That's why planning for long-term care now is a good idea. If you wait to plan for long-term care in your 60's, 70's or beyond, you're going to find that certain strategies aren't available (or practical) any longer. There are generally three approaches people take to long-term care, which include:

(a) **Private Pay** - That is, no insurance, no government help – just you. You could research and try to predict how much you'd likely spend if you became chronically ill and save for it. But that really isn't realistic for most people. The problem with private pay is that people often find themselves needing that money 10 to 15 years into their retirement just to make it. So people who are intent upon self-funding might find themselves without options later on after they begin paying a bill of over \$8000.00 per month!

(b) **Medicaid** - Not Medicare, which won't pay for long-term care. "But Medicaid was created to do just that," experts say. For persons with typically less than \$150,000 to \$500,000 in retirement assets, Medicaid may make more sense. But experts always advise talking to a Certified Elder Law Attorney first, who can guide you through the ins and outs of Medicaid.

(c) **Long-term care insurance** - After you purchase the policy and pay the premiums, of course – such as long-term insurance or a hybrid life insurance and long-term care policy. Clients who find insurance appealing need a competent broker that can walk them through the myriad of options available. There are even strategies an elderlaw attorney can implement in conjunction with a purchase of long-term care insurance to ensure that you get the biggest bang for your buck! Remember this, if you are thinking about the need for long-term care insurance, your 50's are the best time to buy it and take advantage of lower premiums! If you wait, you may not be able to afford the monthly premium.

(2) **You're still healthy.** Hopefully that's the case. Particularly if you're interested in any sort of long-term care insurance, which helps pay for the cost of having somebody help you with tasks like getting dressed and going to the bathroom. It's an unpleasant thought, of course, which is why many people don't like thinking ahead. The key to purchasing long-term care insurance is to do so when you're still healthy to qualify. Once health deteriorates, clients may no longer be eligible for coverage, or their premiums may increase. Approximately 25 percent of applicants who wait to apply for long-term care insurance after age 60 are declined for health reasons.

(3) **Insurance is cheaper.** Any health insurance is always cheaper when you're younger, which is why – if you plan to get it, you'd likely want to get long-term care insurance now versus much later on. Some experts advocate buying long-term care insurance as early as your 40's. The premiums are less the younger you are, so it pays to get started early. The earliest I have heard of is a couple buying their policies when they were 43 years old. "Although we've had two premium increases since we bought them, we still pay around half of what people looking to buy traditional LTC at my current age of 55 [would pay] – and the benefits I own on that old policy are far greater than what I can quote a 55-year-old couple." The average cost of long-term care insurance is all over the map, depending on the insurer, your age and the policy, so it's difficult to say how much any one person will pay. Still, to give you an idea of why it's cheaper to get it sooner rather than later, it can be instructive to look at some of the numbers on the website of the American Association for Long-Term Care Insurance, a national trade association. A couple, both 55 years of age, with a shared policy would, on average, pay \$2,350 a year with a \$150 maximum daily benefit and a three-year benefit period. The same couple, if they were each 60, would pay \$2,970 a year.

(4) **You'll have some peace of mind, earlier.** I often tell clients that if they can tell me the exact date they plan to die, I'll tell them exactly what to do! Yet, nobody knows the future, and so your planning may not help you someday – or you may draw up an elaborate plan only to later discover that someday, wow, you're a 101-year-old marathon runner who needs no help being taken care of, and all that money spent was for naught. But, still, there is something to be said for knowing that you have things figured out the best that you can, way ahead of time based on being as proactive as possible. To do nothing in regards to planning for the future is a serious gamble, which can have real consequences for you and your loved ones.

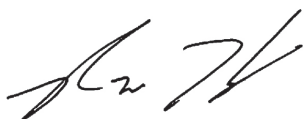
One example would be Terri Cochran who is the editor of a nonprofit newsletter. She is 66 and says that she bought a long-

term care insurance policy when she was 53. Her husband, Vince, the owner of a small laser manufacturing company was 69 and at the beginning stages of a neurodegenerative illness that they were then unaware of. An insurance company cold-called him, to sell him long-care insurance. He was ultimately denied due to his poor health, but Cochran decided to buy some for herself. "I was afraid he would have expensive medical bills in the future, so it was another reason for me to have my own insurance," Cochran says. "Sure enough, he soon needed 10 hours a day of [care from] home health aides, for which we paid out of pocket for well over 10 years until his death in 2016. We were lucky to have the money to pay for aides. I couldn't work either since he needed my full-time care."

We deal with clients daily that are now in crisis and at a time when they would much prefer being with their spouse or loved one, they are busy gathering reams of documents, along with stacks of statements, policies, titles and deeds in order to structure accounts and investments, protect their assets and apply for Medicaid. While this is successful, waiting until the last minute has costs, monetarily, emotionally and mentally!

If you feel the need to begin your planning, contact our office or a Certified Elder Law Attorney in your area to discuss options! As always, if you have a question or issue that you think might be a good topic for this column, let me know! Email me at rhaley@vaelderlaw.com or send to me via snail-mail to this address:

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



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

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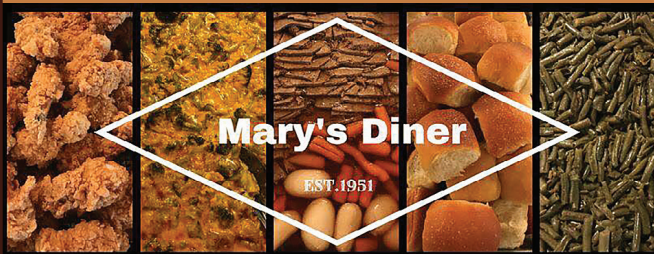
Wills
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Asset Protection
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Estate Administration

\$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
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Contributors
 LAURA COVINGTON
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Birdhouse NEWS

BEER-PROOF FOOTWEAR

Just in time for Oktoberfest, German retailer 43einhalb is offering sneakers that it describes as "puke and beer repellent." The Association of Mature American Citizens [AMAC] reports that the new, leather-topped sneakers, produced by footwear giant Adidas, were inspired by lederhosen, the traditional Bavarian leather pants that are a common sight at Munich's annual beer party.

###

THE POWER OF POSITIVE THINKING

Outages were widespread throughout Florida after the state was ravaged by Hurricane Irma in September, leaving countless households without electricity. Linemen were overwhelmed, unable to restore power in a timely fashion, according to the Association of Mature American Citizens.

But, says AMAC, a Fort Meyers woman, Kynse Agles, recovering from a kidney transplant and desperately in need of air conditioning, found a way to get her service restored quickly. She used hot pink spray paint to fashion a plywood sign that she strategically positioned on her front lawn. It read, "Hot single female seeks sexy lineman to electrify her life."

It worked. Volunteer linemen from Pennsylvania Power and Light wasted no time in reconnecting her power.

###

WHO NEEDS A HUSBAND?

A woman in a suburb of Milan, Italy was determined to get married before her 40th birthday and she did-to herself. The bride, Laura Mesi, wore a designer wedding gown and was attended by bridesmaids in a ceremony featuring a three-tiered cake, but no husband to share it with.

The Association of Mature American Citizens [AMAC] says that, apparently, solo marriages are not all that uncommon these days. "Sologamy," or self-marriage, seems to be catching on throughout the world. Although it is not officially recognized, as Ms. Mesi [or is that Mrs.] put it: "you can have a fairytale wedding even without the prince."

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*Recent Facebook post by Felecia,
Owner of Poor Farmers Market,
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Sunday Morning

I was late getting to the store yesterday because the kids were here. After they left I had to do the normal work around the farm. I have to take care of all these animals no matter how busy we are at the store, no matter how sick I am, or how cold it is outside. When I turned off the by pass onto business 58 headed toward Poor Farmers Market at 11a.m. I noticed a very long line of traffic. Oh, a funeral procession, I thought. I wonder who died. I guess there must be a burial at Meadows of Dan Baptist Church. I followed behind the long funeral procession. As we came closer to my store, 2 or 3 of them turned into Nancy's Fudge. A few peeled off to the right into Meadows of Dan Food Market. Everyone else turned left into POOR FARMERS MARKET. Oh wow. It's not a funeral procession. It's our customers.

All the parking places were quickly filled near the store. Many of us drove on through the parking lot and parked in the field behind the store on the other side of Concord Road. Sammy Shelor owns that land. He told me if I would keep it mowed he would let us use it for parking. All our employees and Jane's Café employees park back there when it's busy. Customers have figured out that there is a parking lot back there too.

A horde of us got out of our cars and walked up the hill toward Poor Farmers Market. I noticed an elderly couple walking in front of me. That is not an easy climb to walk up our parking lot from the back. I was carrying a huge load of laundry, dish rags for the deli that I had taken home to wash. The elderly lady looked back at me and said, "You must be the laundry girl". "Yes ma'am, I am," I said, "Among other things".

The first thing I've got to get done is get all the apples out of the cooler, display them, and then assess what I need to haul from the orchard. Of course, great minds think alike, my son-in-law, Timmy, and Austin had already gotten the apples out and displayed them when I got there.

A local farmer had stopped by my office on Friday to discuss what kinds of produce I want him to grow for us next year. What I want most, I told him, is potatoes. We have a few local potatoes but I needed a few hundred more bushels than I can

get. While we were talking, Alfred Hylton stepped in the office. "Did you hear about Harry?" Alfred asked.

My heart took a giant leap. He is talking about Harry Shelton, the Church of the Brethren pastor from Bassett. Harry is a close friend of mine. He preached at my fiancé's funeral in 2003. We go a long way back. I have great respect and deep feelings for Pastor. His name is Harry. Most people call him Peanut, but I have always called him Pastor, out of a deep sense of reverence and respect. The pastor has been fighting for his life in a battle against a late stage bladder cancer. It's been a touch and go situation for awhile now. Oh my God. I waited for Alfred to lower the boom. I thought he was going to tell me that Pastor had passed.

"Harry went to the doctor for tests yesterday" Alfred said. "All the cancer has DISAPPEARED! It's a miracle! Harry is CANCER FREE!!!!". Oh My God. Oh My God.

Alfred had a similar experience. He was able to defeat a cancer that had threatened his own life. Alfred is in his 80's. Pastor is in his 70's. We are mortal beings, my friends. I'm going to die. You are going to die. Alfred is going to die. The pastor is going to die. But Alfred and the Pastor are living examples that cancer can be overcome.

I walked in the door of the deli carrying my overflowing basket of dishrags. Customers were lined up at every register. The girls in the deli were working like little worker bees. Timmy and Austin were setting up produce. I am totally overwhelmed, really, by the magnitude of it all.

In the sea of people meandering around my store two of them stood out to me like beaming flood lights shining through the fog.

Alfred and the Pastor were smiling at me when I walked through the door yesterday.

Oh Pastor. I heard the news.

"The Lord is Good". The pastor said.

He sure is.

He sure is.

Protect Your Health and Your Card

Making the most of Medicare Open Enrollment

(Family Features) Eating well and regular exercise are part of a healthy lifestyle, and so is making sure you have the right health care coverage. Medicare's annual Open Enrollment period is a good time to review your current coverage and decide if there may be a better fit based on changes to current plans, your budget or health needs.

During Medicare Open Enrollment, which runs Oct. 15–Dec. 7, 2017, you can enroll in or make changes to your Medicare health or prescription drug plan for coverage that begins Jan. 1, 2018. If you miss the deadline, you will likely have to wait a full year before you are able to make changes to your plan.

To make Medicare Open Enrollment part of your healthy lifestyle, follow these five steps:

1. Review your current plan notice. Read any notices from your Medicare plan about changes for next year, especially your "Annual Notice of Change" letter. Look at your plan's information to make sure your drugs are still covered and your doctors are still in network.
2. Think about what matters most to you. Medicare health and drug plans change each year and so can your health needs. Do you need a new primary care doctor? Does your network include the specialist you want for an upcoming surgery? Does your current plan cover your new medication? Does another plan offer the same coverage at a lower cost? Take stock of your health status and determine if you need to make a change.
3. Find out if you qualify for help paying for Medicare. Learn about programs in your state to help with the costs of Medicare premiums (through Medicare Savings Programs), your Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) deductibles, coinsurance and copayments, and Medicare prescription drug coverage costs (through Extra Help). Visit Medicare.gov or call your State Health Insurance Assistance Program (SHIP) to learn more.
4. Shop for plans that meet your needs and fit your bud-

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For more information, visit medicare.gov or call 1-800-MEDICARE (1-800-633-4227) and say "Agent." TTY users can call 1-877-486-2048. Help is available 24 hours a day, including weekends. If you need help in a language other than English or Spanish, let the customer service representative know the language. You can also get personalized health insurance counseling at no cost to you from your local SHIP by visiting shiptacenter.org. More information about Medicare is available on the

OPEN ENROLLMENT IS HERE.

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Go to medicare.gov and use the Plan Finder and other tools to make comparing plans easier. Or, visit medicare.gov/contacts to find free help at your State Health Insurance Program (SHIP).



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Information provided by the U.S. Department of Health & Human Services





Questions & Answers from a few local Veterans

Reggie Horton
Roxboro, NC

Q. What branch of service were you in?

A. U.S. Army

Q. What years did you serve?

A. 1969 to 1971

Q. How old were you when you had to leave all of the things you were used to?

A. Twenty-Two (22)

Q. Had you ever been out of the country prior to your

service?

A. No

Q. What was the one home cooked meal you missed the most?

A. Fried chicken with mashed potatoes and gravy, turnip greens and candied carrots

Q. What was the furthest you were sent?

A. My journey from home took me first to Ft. Bragg, NC, then to Ft. McClellan, AL, home for thirty days then to San Francisco, CA,

Hawaii, Guam and finally to Vietnam. While in Vietnam, I went to Sidney, Australia on R&R. On my return trip from Vietnam, I had a stop in Japan, then to Seattle, WA, St. Louis, MO, Greensboro, NC and HOME.

Q. What is something you would tell the younger generation about war?

A. As William Tecumseh Sherman said, "War is Hell". War is not what you see in a video game or in a movie. For those that have served in combat, the events can stay with you for a lifetime. The

sound or the smell or the sight of death and destruction can stay with a person for a short period of time or forever. War is not pretty or good, but something good can come out of it, like a friendship with someone that is fighting beside you. Teamwork plays an important part in the military. This carries over into civilian life. Trust is another important quality. Life is not about what handouts you can get, it's about what you can give.

Calvin Giles
Pittsylvania County, VA

Q. What branch of service were you in?

A. U.S. Air Force

Q. What years did you serve?

A. 1963-1967

Q. How old were you when you had to leave all of the things you were used to?

A. Nineteen (19)

Q. Had you ever been out of the country prior to your service?

A. No

Q. What was the one home cooked meal you missed the most?

A. Hot biscuits

Q. What was the furthest you were sent?

A. Pakistan

Q. What is something you would tell the younger generation about war?

A. I wouldn't want to see my son go to war. In the military, you are taught discipline and this is the only one good thing from war.

Ronnie Durand
Martinsville, VA

Q. What branch of service were you in?

A. U.S. Army

Q. What years did you serve?

A. 1969 to 1971

Q. How old were you when you had to leave all of the

things you were used to?

A. Twenty (20)

Q. Had you ever been out of the country prior to your service?

A. No

Q. What was the one home cooked meal you missed the most?

A. My Momma's cornbread

Q. What was the furthest you were sent?

A. The other side of the world Vietnam

Q. What is something you would tell the younger generation about war?

A. If they have to go to war, hopefully they will be fighting for our freedom. The war I was in we just got wrapped up and couldn't get out. Of course, I would go if they called me today.

David Lawson
Halifax County, NC

Q. What branch of service were you in?

A. U.S. Army & National Guard

Q. What years did you serve?

A. 1970 to 1971; 1978-1980

Q. How old were you when you had to leave all of the things you were used to?

A. Twenty-Three (23)

Q. Had you ever been out of the country prior to your service?

A. No

Q. What was the one home cooked meal you missed the most?

A. Good southern food

Q. What was the furthest you were sent?

A. Forst Sill, OK

Q. What is something you would tell the younger generation about war?

A. War is hell. When you see friends come back torn up. Families broken up. No one wins in a war. Families are the losers in the war.

Fred Smith
Yanceyville, NC

Q. What branch of service were you in?

A. U.S. Marines

Q. What years did you serve?

A. 1966 to 1969 (Vietnam 1967-1968)

Q. How old were you when you had to leave all of the things you were used to?

A. Nineteen (19)

Q. Had you ever been out of the country prior to your service?

A. No

Q. What was the one home cooked meal you missed the most?

A. Sunday lunch

Q. What was the furthest you were sent?

A. Vietnam-Okinawa-Taiwan

Q. What is something you would tell the younger generation about war?

A. War is sometimes necessary, however political wars should never happen. Our generation did what our country asked of us just like the WW II Veterans did, we all got caught up in the politics of powerful politicians. After 50 years we are getting some fanfare for our service and I am glad the returning Veterans of today are honored upon their return.



VETERANS DAY

HONORING ALL WHO SERVED



Halifax County War Memorial, Halifax, VA



Veteran's Memorial at Roselawn Chapel Funeral Home, Martinsville, VA



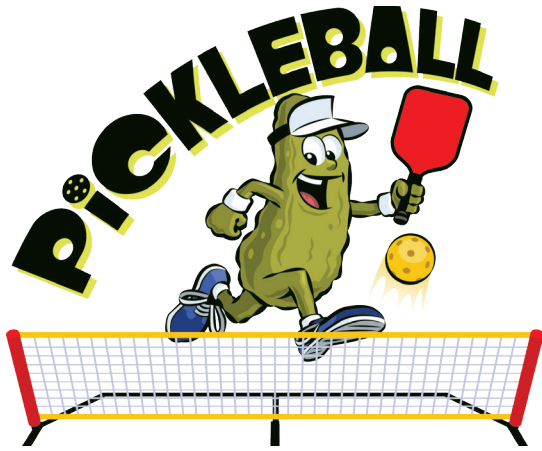
Person County Veterans Memorial, Roxboro, NC



The Danville / Pittsylvania County Veterans Memorial | Danville, VA



Veteran's Memorial. Draper, NC
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Veterans Day facts and figures

Veterans Day, once known as Armistice Day, was first celebrated on November 11, 1919, the anniversary of the end of World War I. In 1928, the United States Congress passed a resolution for Armistice Day to be an annual observation, and by 1938, the day became a national holiday.

Americans celebrate Veterans Day, while residents of Great Britain, Canada and Australia celebrate Remembrance Day. Those who want to learn more about Veteran's Day can consider the following facts.

- According to the American Community Survey, there were 19.3 million military veterans in the United States in 2014. Of those, 1.6 million were female.
- California, Texas and Florida comprise the states with the largest number of veterans, equalling one million or more.
- Veterans consist of people who served in the military. This includes the Army, Navy, Marine Corps, Air Force, and Coast Guard. Veterans serve in times of war and peace.
- The word "veteran" comes from the Old English language and means "old, experienced soldier." The first use of the word was documented in 1789.

- Although many veterans are working, and the average annual income of male veterans is \$37,000, some veterans continue to be unemployed. According to data from the U.S. Bureau of Labor Statistics, the overall unemployment rate for veterans rose to 7.6 percent in January 2013. The unemployment rate of post-9/11 veterans or those who participated in the Gulf War reached 6.2 percent.
- Upon retiring or being discharged, veterans may need help acclimating to life outside the military. The Department of Veterans Affairs says about 30 percent of Vietnam War veterans have been diagnosed with post-traumatic stress disorder, or PTSD.



Social Security Options for Divorced Spouses

Dear Savvy Senior,

As a divorced woman, am I entitled to my ex-husband's Social Security benefits? I was married for 14 years and would like to know how this works.

Happily Divorced

Dear Divorced,

Yes, you may very well be eligible for divorced spouses Social Security benefits if you meet certain criteria. Here's how it works.

A divorced spouse can collect a Social Security retirement benefit on the earnings record of their ex-husband (or ex-wife) if you are at least age 62, were married for at least 10 years, are unmarried, and are not eligible for a higher benefit based on your own earnings record.

In order to collect, your former spouse must also be at least 62 and eligible for Social Security benefits. But, he doesn't have to be receiving them in order for you to collect divorced spouse's benefits, as long as you've been divorced for at least two years.

Even if your ex is remarried, it won't affect your right to divorcee benefits, nor will it affect your ex's retirement benefits or his current spouse's benefits.

Benefit Amount

A divorced spouse can receive up to 50 percent of their ex's full Social Security benefit, or less if they take benefits before their full retirement age – which is 66 if you were born between 1943 and 1954. To find out your full retirement

age and see how much your benefits will be reduced by taking them early see SSA.gov/planners/retire/retirechart.html.

Keep in mind though, that if you qualify for benefits based on your own work history, you'll receive the larger of the two benefits. You cannot receive benefits on both your record, and your ex's work record too.

To find out how much your retirement benefits will be, see your Social Security statement at SSA.gov/myaccount. And to get an estimate of your ex's benefits, call Social Security at 800-772-1213. You'll need his Social Security Number to get it.

Divorced Survivor

You also need to know that if your ex-spouse dies, and you were married for 10 or more years, you become eligible for divorced survivor benefits, which is worth up to 100 percent of what your ex-spouse was due.

Survivor's benefits are available to divorced spouses as early as age 60 (50 if you're disabled). But, if you remarry before 60 you become ineligible unless the marriage ends. Remarrying after age 60 will not affect your eligibility.

Also note that if you are receiving divorced spouses benefits when you ex-spouse dies, you will automatically be switched over to the higher paying survivor benefit.

Switching Strategies

Being divorced also offers a switch-

ing strategy that can help boost your benefits if you were born on or before Jan. 1, 1954. Here's how it works. If you worked and are eligible for benefits on your own earnings record, you could file a "restricted application" with Social Security at age 66 to collect a divorced spousal benefit, which is half of what your ex gets. Then, once you reach 70, you stop receiving the ex-spousal benefit and switch to your own benefit, which will be 32 percent higher than it would have been at your full retirement age.

Unfortunately, as a result of the Bipartisan Budget Act of 2015, this option is not available if your birthday is Jan. 2, 1954 or later.

Divorced widows (and widowers) also have switching options regardless of your birthday. If, for example, you are currently collecting Social Security retirement benefits on your own record, and your ex-spouse dies, you can switch to survivor's benefits if the payment is larger. Or, if you're collecting survivor's benefits, you can switch to your own retirement benefits – between 62 and 70 – if it offers a larger payment.

For more information visit SSA.gov/planners/retire/divspouse.html, or call 800-772-1213.

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.*



What's Cookin'?

Gourmet Sweet Potato Classic

Ingredients

5 sweet potatoes
1/4 teaspoon salt
1/4 cup butter
2 eggs
1 teaspoon vanilla extract
1/2 teaspoon ground cinnamon



1/2 cup white sugar
2 tablespoons heavy cream
1/4 cup butter, softened
3 tablespoons all-purpose flour
3/4 cup packed light brown sugar
1/2 cup chopped pecans

Directions

Preheat oven to 350 degrees F (175 degrees C). Lightly grease a 9x13 inch baking dish.

Bake sweet potatoes 35 minutes in the preheated oven, or until they begin to soften. Cool slightly, peel, and mash.

In a large bowl, mix the mashed sweet potatoes, salt, 1/4 cup butter, eggs, vanilla extract, cinnamon, sugar, and heavy cream. Transfer to the prepared baking dish.

In a medium bowl, combine 1/4 cup butter, flour, brown sugar, and chopped pecans. Mix with a pastry blender or your fingers to the consistency of course meal. Sprinkle over the sweet potato mixture.

Bake 30 minutes in the preheated oven, until topping is crisp and lightly browned.

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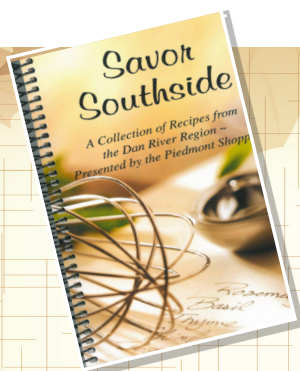
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Saturday: 10am-2pm

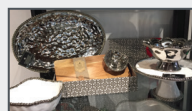
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SCHEDULE OF CLASSES & EVENTS FOR NOVEMBER

Thurs. Nov. 2, 7pm - Chatham First Monthly Meeting

Sat. Nov. 4, 1pm-4pm - Fall Open House

Thurs. Nov. 9, 6pm - Hearty Soups for Cool Weather with Clara Gutierrez

Tues. Nov. 14, 6pm - Thanksgiving Sides and Desserts

Sat. Nov. 18, 11am - Stained Glass with Aleen Wilson

The Gallery will be closed Thurs. Nov. 23 - Mon. Nov. 27

Tues. Nov. 28 - Fri. Dec. 15 - Hargrave Student Art Show

Visit reidstreetgallery.com or call 434-433-2264 for more information or to register.

FEATURED ARTIST - NORMA MARTIN

Norma is a charter member of the Danville Art League, she has served on the board in several capacities. In addition to Reid St., Norma's work is on display at the Danville Museum, Charleston Art Market in Charleston SC, and Rosemont Wine and Art Gallery in South Hill Va. Because of her love for outdoor Art Shows, her art hangs in many homes and business places across the Eastern United States.

While painting in her studio, she draws inspiration from her love of gardening, the ocean, and Charleston SC, as well as whatever her camera may have captured on trips she has taken to Hawaii, Spain, Greece, France and other European Countries.



RING IT UP WORD SEARCH

C	T	R	A	C	M	B	S	E	G	A	K	C	A	P	M	R	C	L
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Find the words hidden vertically, horizontally & diagonally throughout the puzzle.

WORDS

AISLE
 APPROVAL
 BELT
 BOUTIQUE
 CART
 CASH
 CHECK
 CHECKOUT
 CLOTHING
 COMPARISON
 COUPON
 DISCOUNT
 DRESSING ROOM
 EXCHANGE
 LOCAL
 MERCHANDISE
 ONLINE
 PACKAGE
 PAPER
 PARKING LOT
 PLASTIC
 PRICE
 PURCHASE
 RAINCHECK
 REBATE
 REGISTER
 RETURN
 SALE
 SHIPPING
 SHOP
 SIGNATURE
 STOCK
 STORE
 SUPERMARKET
 TICKET
 TRANSACTION

Giving Thanks



*"Give thanks to the Lord,
for he is good; his love
endures forever."
—1 Chronicles 16:34 NIV*

Thanksgiving is many people's favorite holiday, and with good reason. People of all faiths, and even non-believers, can all genuinely enjoy this holiday. And Thanksgiving isn't just a holiday, but a state of mind that can improve our well-being any time of year. There is ample evidence from countless studies that taking time to give thanks and counting our blessings on a regular basis makes us happier. It is good that we officially take time out to do this once a year, and especially that we call to mind those New England Pilgrims who celebrated the first Thanksgiving, despite their heavy losses the previous year, but we would all do well to keep giving thanks every day. In fact, it's a great way to start and end each day, for instance, by thanking God for another day each morning as we awake, and thanking Him each night as we lay down to sleep for what went well. Thank God also for the chance to learn and improve from what didn't go well. Perhaps the Thanksgiving holiday is a good time to take the long view, and to think over the past year and what you should be thankful for concerning your whole life. But always remember to be thankful for the small blessings too.
— Christopher Simon

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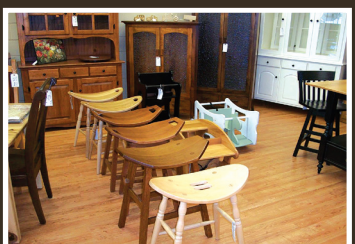
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Richard Black and his family are victims of the guardianship system. Along with political editor Rana Goodman and publisher Dan Roberts of The Vegas Voice, they have been exposing this scandal to Nevada seniors

Federal Legislation for Elder Abuse Prevention

by Richard Black/Guardianship Concerns

Much of the recent drama in Washington, D.C. leaves me shaking my head in disbelief. Politicians from the President on down seem to be primarily concerned with self-promotion and partisan backbiting. Is anyone truly committed to protect and aid the average citizen - especially our vulnerable and elderly?

Recently we got some relief.


On October 19, 2017 President Trump signed the Elder Abuse Prevention and Prosecution Act into law. Portions of this bill has been proffered in federal legislation since 1986 when the Associated Press did its ground-breaking 2,200 case expose on the rampant abuses found nationwide in adult guardianships.

More than 20 bills have been proposed since then to insure federal protections for adults under guardianship. All were killed due to the successful lobbying efforts by the various state bar and the American Bar Association lobbyists, and state and national guardianship associations.

According to the National Center for State Courts, adult guardianships are a \$50 billion business that affects nearly 180,000 new conscripts nationwide each year. While guardianship should be the last option considered to protect a person, due to the money involved, and the near non-existent oversight by the courts, it is often the only option considered by elder law attorneys, guardians and the judges who support them, when alleged incapacitated persons are presented to the court.

Guardianship allows court allies to liquidate the estates of those they conscript for their benefit. It has been well reported nationally these abuses conducted under the color of law over the last 30 years in adult guardianship proceedings in Nevada. While the Nevada legislation adopted changes in the 2015 and 2017 sessions to improve protections for the elderly, we too often see courtroom practices that continue to reward suspected exploiters even today.

This new law requires the following:




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TITLE I: Supporting Federal Cases Involving Elder Justice. Appointment of federal law enforcement to train and investigate elder abuse complaints. Appoint an elder justice coordinator (EJC) and Assistant US attorney in each federal judicial district.

TITLE II: Improved data collection and federal coordination.

TITLE III: Enhanced victim assistance to elder abuse survivors.

TITLE IV: Robert Matava Elder Abuse Prosecution Act Of 2017 - Enhanced penalties for telemarketing and email marketing fraud directed at elders.

TITLE V: Miscellaneous - Reaffirms court-appointed guardianship oversight and establish programs to assess the fairness, effectiveness, integrity, and accessibility of adult guardianship and conservatorship proceedings. Implement changes deemed necessary to enable the annual accountings and other required conservatorship and guardianship filings to be completed, filed and reviewed electronically to better enable courts to detect fraud and the exploitation of protected persons.

This law is primarily focused on white collar crimes and is targeted to reduce criminal activity endorsed in adult guardianship and probate proceedings in Nevada's courts. What Nevada elected, and judicial leadership and local law enforcement has failed to address, hopefully now, federal resources will step in to insure much needed protections for the vulnerable and elderly under guardianship.

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Dan Roberts, Editor
The Vegas Voice*

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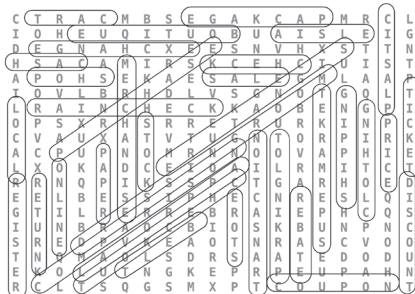
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What folks are doing...

HOLIDAY VILLAGE, DANVILLE



Holiday Village Residents receiving the flu vaccine in the public room at Holiday Village on September 25, 2017, Vance Kiser, Pharmacist/Owner of Piedmont Pharmacy on Mount Cross Road volunteers his time off to come each year to give flu shots to our residents. Left to right: Vance Kiser, Ruby Young, Jerry Hunt, Nancy Hamlett, Vance Kiser, Frances Farlow and Calvin Edmonds. Holiday Village, The Beacon on The Hill and the going place for our seniors.

RIVERSIDE HEALTH AND REHAB CENTER

New Volunteer group at Riverside Health and Rehab Center. The group of men and women volunteers are named "HELPING HANDS". Several of the members attended a Reception on September 14. Each member was presented with a Vest and nametag with the logo Helping Hands so staff and Residents know who they are. If you are interested in being a "Helping Hand" Volunteer call Jenifer Stinson at Riverside Health and Rehab Center.



Frying Pan Sweet Potatoes for 4

½ stick butter, melted

Check for doneness by sticking a fork or knife in several slices. If they come out easily, the potatoes are done. Remove to a bowl and drizzle with melted butter. Serve.

Of course, if you want sweetness added, you could also drizzle with a little syrup or honey.

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