

Red Bird Times

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*Happy New Year
2018*



'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

Planning for Retirement

If you have ever watched television over a weekend, chances are you have seen countless commercials urging you to use their investment services to save for retirement. There are many ways families save for retirement, yet very few if any plan on how to structure their investment accounts, bank accounts or employment-related retirement accounts, such as IRAs or 401ks. If the correct structure is put in place, it could end up saving you thousands of dollars, but most importantly, if it is not, it can cost you thousands!

Bank Accounts

If you are a married couple you probably have joint checking and savings accounts. While that may work well in your working years, it can present headaches in your retirement years. We are always looking and planning ahead just in case one has to avail themselves of long-term care coverage in the nursing home. When that situation presents itself, time is truly money! If we are reviewing a couple's asset list and we see joint accounts, we know those are going to have to be closed and possibly direct deposit instructions are going to have to be changed.

The reason for this is when a person goes into the nursing home, normally their income goes with them to help pay the bill. Further, once we secure Medicaid eligibility, one must make sure that only the correct names are listed on a given account per Medicaid's rules and regulations! There have been instances where the Medicaid spouse's name was left on an account, and when that account went over \$2000.00, the resident was ruled ineligible for Medicaid!

But an even more important reason is that if you are not able to change the structure of these accounts fast enough, we may not be able to secure Medicaid eligibility for over 30 days thus, you may end up paying for a month of care in the nursing home! That delay could cost you up to \$8000.00! All of these problems could be avoided if the accounts are titled properly.

Now, many will say they need to share in an account for bill paying purposes. We suggest the creation of a joint household account that is funded through bank transfers from the separate accounts. You know when your social security and/or pension income will be deposited. Your bank can then set up a monthly transfer from that account to your joint "household account." Then, if and when either spouse may need nursing home care, the accounts are no problem and can be dealt with easily and quickly.

Investment Account and IRAs

Another problem we see a lot is a couple having numerous small investment accounts spread among many different brokerages.

This may be due to changing jobs or just opening up accounts over a lifetime. We urge clients in pre-retirement to choose the investment adviser they like and trust the most and then consolidate their holdings under one roof. We would also advise these accounts be in single names only as well. It is our experience that there are brokerages that will offer reduced fees if your minimum balance reaches a certain level. Why have many small accounts when you can consolidate your accounts, and you may be able to save money now, and then ensure that your accounts are structured in such a way as to not cause you costly delay if long-term care is needed.

IRAs and 401ks are titled in one name alone as that is how they are set up. Remember, one does not have to begin to draw from these accounts until they reach the age of 70 and a half. This gives you options as to your retirement income planning. When doing Asset Protection we try to protect the IRA but often they have to be liquidated. To avoid a big tax hit, we roll them over into qualified annuities.

Income Planning

As alluded to above, there are ways to plan your retirement income other than just simply going to the Social Security office at age 62 and filing a claim. There are many factors to consider. You may find that a better strategy is to draw from an IRA for a few years and then claim your Social Security. This allows you to draw a larger check for the rest of your life! We can help with this planning or your investment adviser may have software that makes this planning easy! If you are at this point in your life and you do not have a financial adviser, we strongly urge our clients to find an adviser that is right for them. Investment goals change as you grow older and an experienced adviser can help you craft a plan that provides income while helping to ensure your investments can last for your retirement.

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:

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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!

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GROWING OLD NOWADAYS...

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No, I gotta work the early shift the next day.

Red Bird Times

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NOODLE THIS

The previous world record for the longest single strand of pasta ever produced was held by a macaroni maker who made one that was less than a third of a mile in length, says the Association of Mature American Citizens [AMAC]. But the Guinness Book of World Records now lists a Chinese noodle maker as the official new record holder after the company created a nearly two mile long noodle.

TURNING FAILURE INTO SUCCESS

It's called the Museum of Failure but the touring exhibition that opened in Los Angeles this holiday season is anything but a failure, says the Association of Mature American Citizens [AMAC]. Samuel West, a Swedish doctor who calls himself an "innovation researcher," has put together a collection of 100 real clunkers that some of the world's most successful companies produced and recalled over the years. And, it is attracting quite a bit of interest. It includes the line of frozen dinners that Colgate tried to market in the 1980s. Also on display is Coca-Cola BIK, the company's attempt to cash in on the high-priced coffee craze in the mid 1990s. The concoction was a blend of coffee and Diet Coke with what Dr. West described as "disgusting."

###

WHEN YOU GOTTA GO

A cross-country Delta flight en route from New York to Seattle made an unscheduled stop in Billings, Montana. It wasn't a bad weather or an equipment malfunction that forced the pilot to land; it was the stopped up toilets on the plane that caused the "emergency landing," reports the Association of Mature American Citizens [AMAC].

HE HAD THE MUNCHIES

He was hungry. It was late. The guy behind the counter was asleep. So, reports the Association of Mature American Citizens [AMAC], the customer made his own bacon cheesesteak melt sandwich. It happened recently at a Waffle House restaurant in West Columbia, SC in the wee hours of the morning. The guy, who was a bit tipsy but who was not a thief, came back later the same day to pay for his meal.

###

THE ANNOYANCE OF COMMUTING

The frustrations of commuting to work in heavy traffic apparently forced a driver in China recently to take matters into his own hands, according to the Association of Mature American Citizens [AMAC]. Security cameras caught him repainting the arrows on the road in a way that would allow him to avoid the traffic on his way to work. He told a reporter from a local newspaper: "I saw that the straight lane was always packed with cars, while the lane that turns left has a lot of space. I thought changing the signs would make my commute smoother."

WHAT'S IN A NAME?

An Arkansas couple, Justin and Jordan Garton, are foodies who are taking their love of pasta to a new level, says the Association of Mature American Citizens [AMAC]. They've announced that they will name their first-born baby girl, who is due in December, after their favorite Italian restaurant: the Olive Garden. They wanted it to be a "subtle" homage, so the child will be named Olivia Garton.

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COMMUTING TO WORK CAN BE A HASSLE

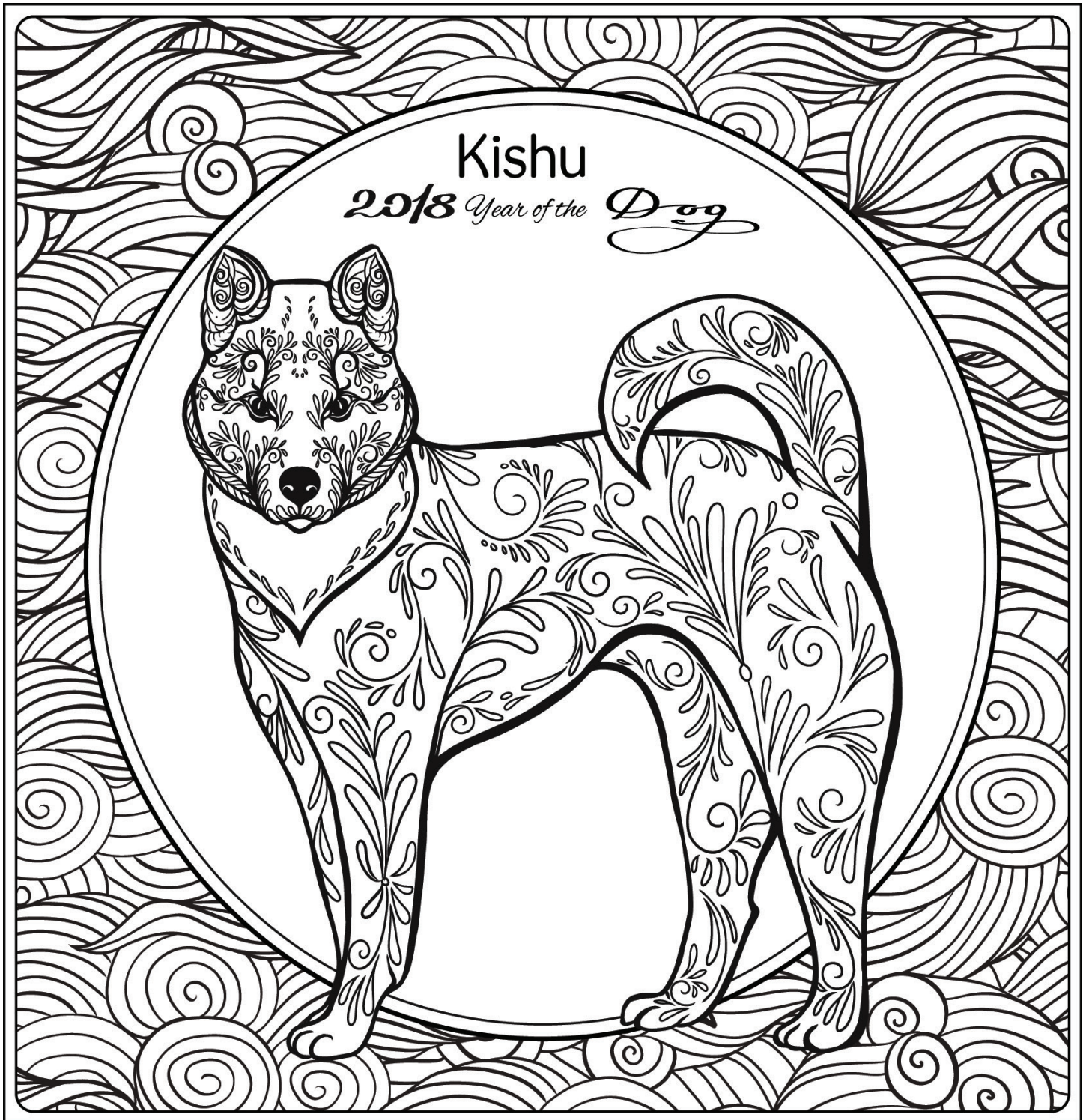
When temperatures drop below freezing, drivers face the danger of skidding on icy roads. However, on a recent frigid morning in the U.K. recently, commuters discovered there was more to fear than the ice, reports the Association of Mature American Citizens [AMAC]. Police throughout England reported that the country's car thieves were out in droves. In fact, car owners who popped indoors while their motors were running to de-ice their windshields were calling in to report car thefts at an alarming rate of one every five minutes. It is difficult, at best, to "hot wire" new cars; you need a key. As one wag put it: "to car thieves, frosty mornings are a Christmas gift."

###

HOLIDAY SPIRIT

They really get into the holiday spirit in New Jersey, according to the Association of Mature American Citizens [AMAC]. A woman bound for home ran out of gas on the Interstate there. She was short on cash but a homeless man saw she was in trouble and walked to a nearby gas station to purchase fuel with his last \$20. So moved was the driver that she started a gofundme.com campaign to help her down-on-his-luck benefactor, presenting him with no less than \$60,000 in hopes of getting him back on his feet again. Meanwhile, a Secret Santa elsewhere in New Jersey ponied up more than \$10,000 to pay for the toys on lay-away plans of strangers. He also shelled out another \$2,000 to buy items he then donated to the charity, Toys for Tots.

Coloring for Relaxation



Man's best friend, the dog, has amazing capabilities.

BY LISA GREER

I did not know that Service dogs are not the same as Therapy dogs. After my interview with Jenny East Cole of Hearts of Gold Therapy Dogs, I can recognize their differences.

Service Dogs are highly specialized trained for two years to open doors, turn light switches on and off, carry bags, retrieve necessary items from various places, get help if their person falls and so much more. A service dog is focused completely on the needs of their individual. They are not to be petted or talked to when you see them out in public, because they are doing a job that is very necessary in the life of the person they are partnered with.

Therapy Dogs are pets that are calm and well-trained in social settings. They also need to enjoy being petted and spoken to by all kinds of people. Hearts of Gold Therapy Dog brochure lists that, "They bring comfort, happiness, entertainment, laughter and a ray of sunshine into the lives of those who are sick, hurting, stressed, lonely or bored."

Hearts of Gold Therapy Dog teams visit nursing/rehab or assisted living homes, hospital, libraries, children with special needs partnerships, colleges, and more.

Q: Are there certain attributes that a dog for therapy needs to have?

Jenny: Before becoming a member of Hearts of Gold Therapy Dogs of Virginia they must pass a set of three observations at a medical facility. First, they must love to be petted by any person, including those who walk with a cane and even little children. Second, they should have a calm temperament, be patient at assisted living retirement homes because some residence have shaking hands. The dog should be able to stand and wait as if it were saying, "Waiting for your hand whenever it gets here, I am here." Third, the dog must be environmentally confident. They must be able to go through sliding door, walk on a shiny floor, be able to maneuver through an active area and squeeze in between two beds.

Q: How long does it take to train a dog for therapy use?

Jenny: Depends on the dog and the owner. They are both a team together, so you need to have a good connection as you are observed just walking down a hall. Your dog should know that where you go they have to go as well. If you have a young dog that may need training, formal obedience training is nice to have. There have been teams that the owner and pet connection is so good that no training was needed.



Jenny and Dorian with 2 other therapy dog teams at the Liberty University De-Stress event during finals week, this last Wednesday.

L is Jody Gump with therapy dog Zeeva, R is Sherri Garner with therapy dog Maggie.



Q: What made you decide to go into the service and therapy dog training?

Jenny: I have always really loved dogs every since I was a little kid. At Christmas time when I was a kid, I had three sisters that would ask for toys, but I always asked for a dog. We were a military family and stationed overseas. We were unable to have a pet where we would be living, so my parents would ask, "I don't think that we can do that. What else would you want?" I would answer, "I don't want anything else."

In 2005, my daughter was in high school and we lived in Alaska. For her 4H project she chose to be a volunteer puppy raiser for a guide dog school. So they shipped a 8 to 10 week old puppy to us in Alaska. She raised the puppy for a full year as a volunteer. The whole family participated and we loved it so much that we did this for eight years in a row. A new puppy to train each year. My daughter grew up, but I couldn't stop. So I have trained service dogs since. I am currently working on advanced training, the second year of training, of a service dog for Saint Francis Service Dogs.

I am working with Stars Stripes and Paws which is a non-profit organization founded in 2017 and based in the Danville Pittsylvania County area. We rescue shelter dogs and match them with veterans as companion dogs. Companion dogs are pets. They become a friend that gives unconditional love and gives the veteran the reason he/she needs to keep going on a daily basis. Right now we need volunteer family homes to foster a dog for 6-12 weeks.

For more information about Hearts of Gold Therapy Dogs of Virginia visit www.therapydogs.com or contact Jenny East Cole at myshadowtraining@gmail.com

For more information about Stars, Stripes and Paws go to their Facebook page or contact Jenny East Cole at myshadowtraining@gmail.com

For more information about Saint Francis Service Dogs visit www.saintfrancisdogs.org or call 540-342-DOGS (3647)



Don't Eat This if You're Taking That

Dear Savvy Senior,

If the prescription label says “take with meals,” does it matter what you eat? I currently take eight different medications for various health problems and would like to know if there are any foods I need to avoid.

Over Medicated

Dear Over,

It depends on the medication. Many meds should be taken with food – any food – to increase their absorption and reduce the risk of side effects. But some foods and medications can interact, reducing the medications’ effectiveness or increasing the risk of harmful side effects.

To stay safe, you should always talk to your doctor or pharmacist to learn the ins and outs of your prescriptions, along with what foods and beverages to avoid while you’re on it. In the meantime, here are some foods you should stay away from for some commonly prescribed drugs.

Cholesterol Medications: If you take a certain statin drug to control high cholesterol like Liptor, Zocor, Altoprev, Mevacor, or generics atorvastatin, simvastatin or lovastatin, you should avoid grapefruit and grapefruit juice. Grapefruit can raise the level of the drug in your bloodstream and increase the risk of side effects, especially leg pain.

Blood Pressure Medicine: If you take an ACE inhibitor drug like Capoten, Vasotec, Monopril, Zestril and

others to lower your blood pressure, you should limit food that contain potassium like bananas, oranges, tomatoes, spinach and other leafy greens, sweet potatoes, and salt substitutes that contain potassium. ACE inhibitors raise the body’s potassium levels. Eating too many potassium rich-foods while taking an ACE inhibitor can cause an irregular heartbeat and heart palpitations.

Blood Thinning Medications: If you are taking Coumadin, Jantoven, or the generic warfarin, you should limit kale and other greens, including broccoli, cabbage, spinach, and brussels sprouts that contain vitamin K. These foods can block the effects of these blood-thinning medications putting you at risk for developing blood clots. You also need to watch out for garlic, ginger, vitamin E and fish oil supplements because they can increase these medications blood-thinning abilities putting you at risk for excessive bleeding.

Antidepressants: If you take a monoamine oxidase inhibitor (MAOI) antidepressant like Marplan, Nardil, Emsam, Parnate, or generic isocarboxazid, phenelzine, selegiline or tranylcypromine, avoid aged cheeses, chocolate, cured meats and alcoholic drinks. These contain tyramine, which can raise blood pressure. Normally, the body controls tyramine levels with an enzyme called monoamine oxidase, but the MAOI antidepressant block that enzyme.

Thyroid Medications: If you take a medication for hypothyroidism like Synthroid, Levoxyl, Levothyroid or generic levothyroxine, you should avoid

eating tofu and walnuts, and drinking soymilk. All these can prevent your body from absorbing this medicine.

Anti-Anxiety Medications: If you take medication for anxiety like Xanax, Klonopin, Valium, Ativan, or generic alprazolam, clonazepam, diazepam or lorazepam, you should avoid alcohol. These medications act as sedatives, binding with the brain’s natural tranquilizers to calm you down. But when you mix these drugs with alcohol, the side effects intensify, and can cause you to feel lightheaded, sleepy and forgetful.

Antibiotics: If you’re taking an antibiotic like Sumycin, Dynacin, Monodox, or generic tetracycline, doxycycline or minocycline, you should avoid dairy – milk, yogurt, and cheese, and calcium supplements and fortified foods – for a couple hours before and after taking the medicine. Calcium in dairy products binds to the antibiotic and prevents your body from absorbing it, making it ineffective.

To find more dietary guidance on the drugs you take, see reliable health sites like MedlinePlus.gov or MayoClinic.org, or consider the excellent new AARP book “Don’t Eat This If You’re Taking That: The Hidden Risks of Mixing Food and Medicine” available at Amazon.com and BN.com for \$13.

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'?

Hamburger Soup



Ingredients

- 1 lb lean ground beef
- 1 onion , diced
- 2 cloves garlic , minced
- 2 medium potatoes , peeled and diced
- 3 1/2 cups beef broth
- 1 can (28 oz) diced tomatoes with juice
- 1 can condensed tomato soup
- 2 teaspoons Worcestershire sauce
- 1 teaspoon italian seasoning
- 1 bay leaf
- salt and pepper to taste
- 3 cups mixed vegetables , fresh or frozen

Directions:

Brown onion, ground beef and garlic until no pink remains. Drain any fat.

Add potatoes, broth, tomatoes, tomato soup, Worcestershire sauce, seasoning and bay leaves. Simmer covered 10 minutes.

Stir in vegetables. Simmer 15-20 minutes or until potatoes are tender.

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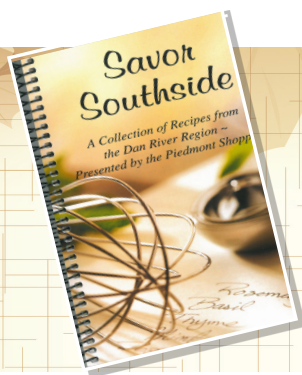
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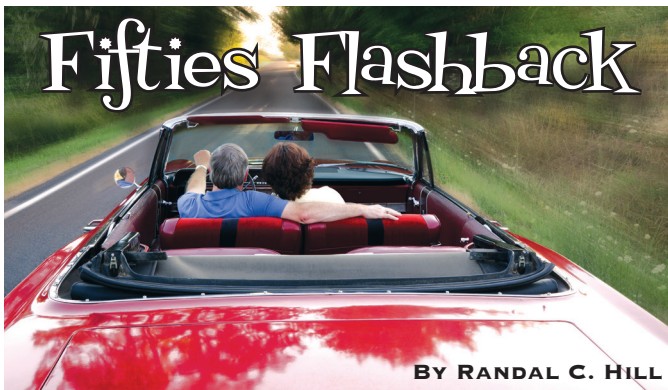
Danville Municipal Airport
March 1955

Courtesy John Tate Collection



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

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America's New Old Hero

January 2018

While numerous historians have portrayed Davy Crockett as a brave folk figure, many others have blasted him as being a self-serving con artist. When Crockett claimed to have killed 105 grizzly bears in a span of nine months, some later cynics argued that the uneducated pioneer simply couldn't have counted that high.

In the mid-1950s, though, Baby Boomer kids embraced only the positive Crockett image. This was thanks to Fess Parker, a 29-year-old Navy veteran from Texas who stood tall (6' 5"), was ruggedly handsome and exuded a quiet on-screen confidence during ABC-TV's Disneyland's trilogy about the fabled frontiersman.

As Walt Disney's debut foray into television, each episode of Davy Crockett was shown one month apart, from December 1954 until February 1955. It became arguably television's first mini-series. The shows hit an unexpected ratings home run when they attracted 40 million viewers. Parker's Crockett—hailed as “the King of the Wild Frontier”—captivated America like nothing before.

People loved the catchy theme song. Suddenly nearly two dozen versions of “The Ballad of Davy Crockett” were fighting for radio airplay; Bill Hayes's rendition on Cadence Records beat the competition when it streaked up the Billboard charts and locked in the Number One spot for five weeks. Few knew that Disney had commissioned the tune—which took less than an hour to write—only when the three Crockett shows had run a few minutes short of time before being shown.

Hayes's success was only the beginning. In a feeding frenzy of epic proportions, manufacturers rushed a multitude of Crockett products onto the market—

much to the chagrin and frustration of the Disney organization. (Since Davy was a historical figure and in the public domain, it was impossible to copyright his name.) Anybody could—and did—put a load of Crockett stuff on the market.

Kids rushed to buy “official” Davy Crockett regalia (buckskin jackets, leggings, moccasins) as well as 3,000 other items that included (deep breath here) lunchboxes, guitars, wristwatches, coloring books, trading cards, bedspreads, pajamas, bath towels, underwear, jigsaw puzzles, bubble gum, T-shirts—and 14 million hastily printed books.

Essential to any self-respecting young fan was the coveted coonskin cap, a faux fur creation that included a luxuriant raccoon snap-on tail that dangled from the back. The caps sold at a rate of 5,000 a day, more than 1 million altogether. Girls as well as boys could show their Davy devotion when they donned Polly Crockett caps of all-white faux fur.

Then, without warning and after sales of \$300 million—\$100 million from caps alone—the Davy Crockett fad died. Overnight, it seemed, phones stopped ringing and orders stopped flowing in. After seven frenetic months, it was over. Davy Crockett had suddenly become uncool, and merchants everywhere groaned.

The craze cannot be dismissed as a frivolous fad, though. It had become an unprecedented event in the early television age, an example of the power of a TV-product tie-in. For the first time, Baby Boomers had—unknowingly—flexed their collective commercial muscles.



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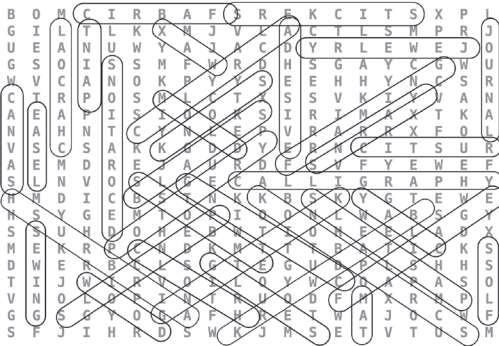
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An elderly gent was invited to his old friends' home for dinner one evening. He was impressed by the way his buddy preceded every request to his with endearing terms-Honey, My Love, Darling, Sweetheart, Pumpkin, etc.

The couple had been married almost 70 years, and clearly they were still very much in love. While the wife was in the kitchen, the man leaned over and said to his host, "I think it's wonderful that, after all these years, you still call your wife those loving pet names."

The old man hung his head. "I have to tell you the truth," he said, "I forgot her name about 10 years ago."

Puzzle Answers



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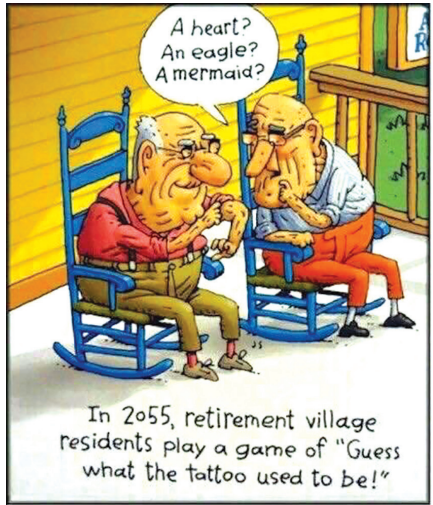


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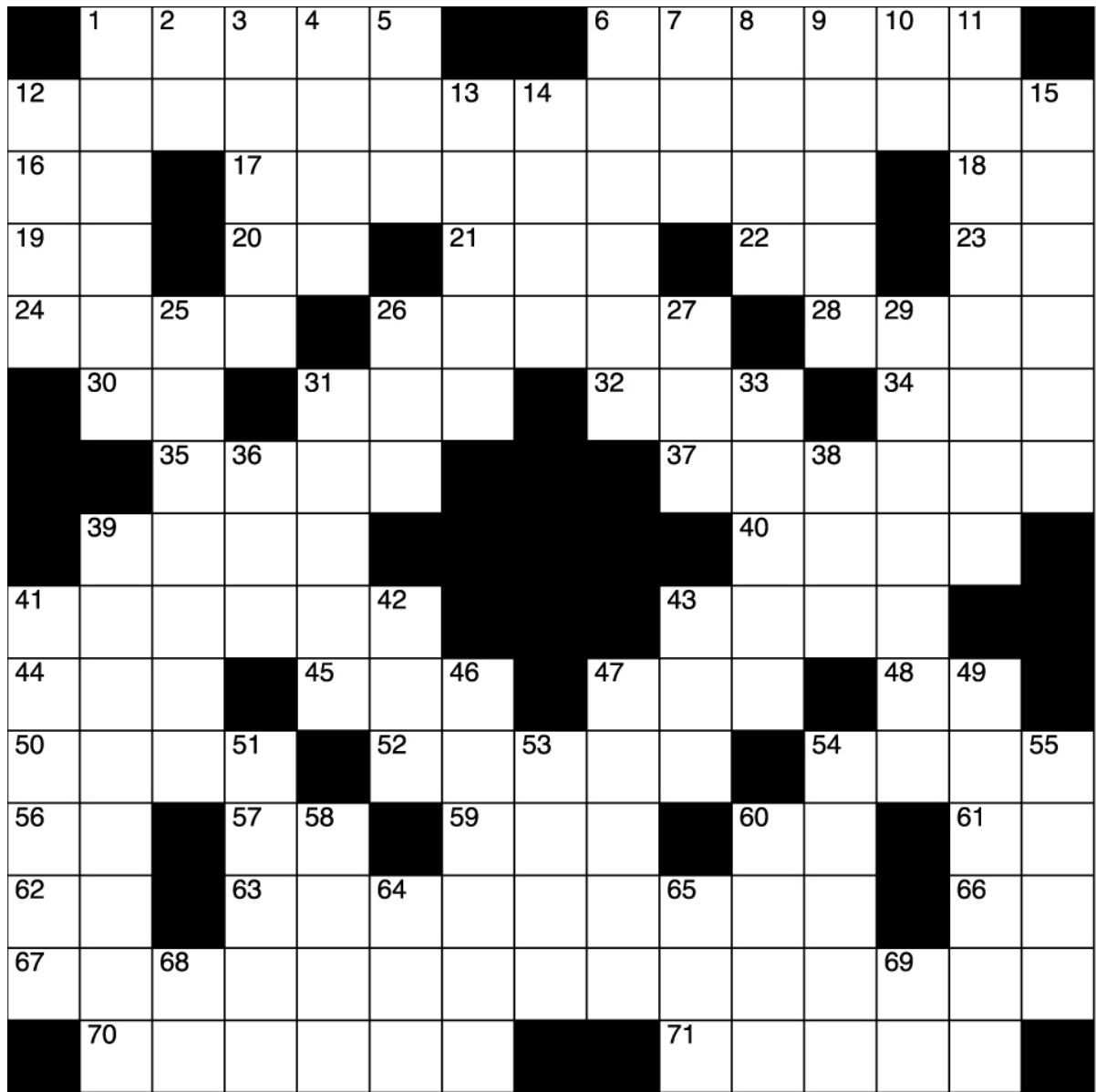
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CROSSWORD PUZZLE



CLUES ACROSS

- 1. Put within
- 6. Learned person
- 12. Resistance
- 16. Female title
- 17. Logical basis for a belief
- 18. Of I
- 19. Indicates position
- 20. Article
- 21. Insignificant organizational member
- 22. __ route
- 23. Expression of disapproval
- 24. Micro-electromechanical systems

- 26. Ponds
- 28. Satisfy
- 30. Dad
- 31. Spanish soldier "El __"
- 32. Pouch-like structure
- 34. Obscure unit of measurement
- 35. Okinawa prefecture capital
- 37. Platforms
- 39. Jazz singer Irene
- 40. Benefits
- 41. Hellenistic governors
- 43. Brownish-green fruit
- 44. Needed to see
- 45. Political action committee
- 47. Fast plane
- 48. Bahrain dinar
- 50. Urgent request
- 52. Raccoon genus
- 54. Millisecond
- 56. Atlanta rapper
- 57. Rural delivery
- 59. Intrauterine device
- 60. The Wolverine State
- 61. Free agent
- 62. For instance
- 63. Reduces
- 66. Lincoln's state
- 67. Quit
- 70. Midsections
- 71. Bullfighting maneuvers

CLUES DOWN

- 1. The arch of the foot
- 2. Canadian peninsula
- 3. Koran chapters
- 4. Abba __, Israeli politician
- 5. Youngster
- 6. Burns
- 7. Comedienne Gaster
- 8. Valley
- 9. Belongs to sun god
- 10. Nickel
- 11. Great in salads
- 12. Leader
- 13. Forced through a sieve
- 14. Entryway
- 15. Support pillars
- 25. Aquatic mammal
- 26. __ Farrow, actress
- 27. Unhappy
- 29. Holds molecules
- 31. Thrifty
- 33. French dynasty
- 36. Scottish port
- 38. Irish militant organization
- 39. Dawn
- 41. Musical group of seven
- 42. Used to fry things
- 43. Carrot's companion
- 46. Rough stone landmarks
- 47. Fourth son of Jacob and Leah
- 49. Goes against
- 51. Passion
- 53. Hard white animal fat
- 54. Soybean pastes
- 55. Beckon
- 58. Mountain and morning are two
- 60. Self-referential
- 64. Data executive
- 65. Retirement plan
- 68. Star Trek character Laren
- 69. You and I



by: Elsee

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

We Made it through Another Year!!

Happy New Year to one and all. Part of every New Year is to look back at the previous year and reflect on EVERYTHING that happened, you know the Good, the BAD, the UGLY and everything in between. It provides us with an opportunity to continue doing what we were happy with and certainly to change that which did not work for us. This is when we begin to think about any “New Year’s Resolutions” which can provide an opportunity for self-improvement in 2018. As I began to reflect on 2017, I remembered the resolutions I had “promised” myself and I’ll admit that they all fell by the wayside. As I write this column, I believe I am going to change this whole notion of making resolutions this year and follow some tips in an article that I recently read. They made so much more sense to me and at my age, I know most, if not all are “doable” for me. I came to realize that LIVING a more beautiful life is less stressful, yet more fulfilling than all those broken resolutions I have made year after year. I’d like to share that article which is a mere list of items that will lead to living a more Beautiful and Fulfilled Life. It is entitled:

25 Awesome Tips to Living a Beautiful Life

1. Take a 10-30 minute walk every day & while you walk, SMILE. It is the ultimate antidepressant.
2. Sit in silence for at least 10 minutes each day.

3. When you wake up in the morning, Pray to ask God’s guidance for your purpose, today.
4. Eat more foods that grow on trees and plants and eat less food that is manufactured in plants.
5. Drink green tea and plenty of water. Eat blueberries, broccoli, and almonds.
6. Try to make at least three people smile each day.
7. Don’t waste your precious energy on gossip, energy vampires, issues of the past, negative thoughts or things you cannot control. Instead invest your energy in the positive present moment.
8. Eat breakfast like a king, lunch like a prince and dinner like a college kid with a maxed out charge card.
9. Life isn’t fair, but it’s still good.
10. Life is too short to waste time hating anyone. Forgive them for everything!
11. Don’t take yourself so seriously. No one else does.
12. You don’t have to win every argument. Agree to disagree.
13. Make peace with your past so it won’t spoil the present.
14. Don’t compare your life to others. You have no idea what their journey is all about.

15. No one is in charge of your happiness except you.
 16. Frame every so-called disaster with these words: ‘In five years, will this matter?’
 17. Help the needy, Be generous! Be a ‘Giver’ not a ‘Taker’
 18. What other people think of you is none of your business.
 19. Time heals everything.
 20. However good or bad a situation is, it will change.
 21. Your job won’t take care of you when you are sick. Your friends will. Stay in touch.
 22. Envy is a waste of time. You already have all you need.
 23. Each night before you go to bed, Pray to God and Be thankful for what you accomplished today!
 24. Remember that you are too blessed to be stressed.
 25. Share this to everyone you know and help them also lead a happier life...!!!!
- As I commented earlier, this is a list that simply offers suggestions on how to live a more beautiful life. My personal plan is to select a new tip in no certain order and putting it into practice every two weeks and continue this until I am finally living all 25 by the end of 2018. I will share with you that I have chosen #3 to be the tip I will put into practice for the first two weeks in January, followed by # 23 for the last two weeks. What a great way to begin and end each day for me! I hope that you will try some of these tips if not all and begin to live a more beautiful life. Once again Happy 2018, may it be your best year ever. Have a blessed month.

What folks are doing...

HOLIDAY VILLAGE, DANVILLE



A great time with Rev Daniel Lackey, pastor of Faith Memorial Baptist Church who spoke on the "Christmas Miracle" in the Public Room on Friday, December 15, 2017 at Holiday Village Senior Living. Special music by Jeff Murphy who performed a medley of Christmas songs. As always at Holiday Village there was a Great message, Great refreshments by Carolyn Haymore and Ruth Clayton, and Great Fellowship.

"Our hearts grow tender with childhood memories and love of kindred, and we are better throughout the year for having in spirit, become a child again at Christmas Time."



CREATIVE CRAFTING WORD SEARCH

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

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

- | | |
|-------------|-----------|
| ACRYLIC | JEWELRY |
| ADHESIVE | JOURNAL |
| AIRBRUSH | KNITTING |
| BEADWORK | KNOTS |
| BLADES | MAT |
| CALLIGRAPHY | MOLD |
| CANVAS | PAINT |
| CHARCOAL | PASTELS |
| CLAY | PENCILS |
| CLOTH | POTTERY |
| CUTTING | RUSTIC |
| DECORATIONS | SCRAPBOOK |
| EASEL | SEWING |
| EMBOSS | STICKERS |
| FABRIC | WAX |
| FLOSS | WOOD |
| FOLIAGE | YARNS |
| FRAMING | |
| GLUES | |

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