

Red Bird Times

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Get Ready for Spring!



12 Reasons Not To Give Your Property To Your Kids Now

I hear this often, when asked about planning for future long-term care costs or nursing home costs, some people tell me "I'm not worried, I'll just give it all to my kids before I need care." That sounds easy and convenient, but will it work? Here are twelve reasons not to give all your property to your kids now.

REASON #1: You can't spend any of the money.

What if you need or want some of the money later? Once you give it to the kids, you are not entitled to even the income from it. Not the interest, not the farm income, not the dividends, not the property rents - nothing. If you want money, you have to ask your kids. You may feel they have a moral obligation, but make no mistake, it is not a legal one.

REASON #2: You can't sell the assets.

Let's say you put your home in your kids' names. Then, a few years later, you decide you would like to downsize or move to a warmer state. Can you sell it? Not without getting your kids' permission and signatures. You may think of it as your home, but legally it is not yours any longer.

REASON #3: You can't make decisions about how or where to invest.

Are you proactive with your assets? Do you enjoy managing your investments or savings so you get the best interest rate or the best return on your money? Or maybe you have some farmland and enjoy making decisions about the farm. Well, once you give the property to your kids, you don't have the power to manage the property. Legally, your kids will manage it for you. You can make suggestions all day about how they should handle

it, but they do not have to follow what you say.

REASON #4: You can't give money to grandchildren, charities, or others.

You worked hard all those years, saved, invested wisely, and now you would like to give some of your money away. Maybe to help a grandchild with college- maybe to buy a car for another grandchild- maybe to pledge to your church's building fund. Whatever it is, guess what? If you gave your assets to your kids, you do not have the power to give it to anyone or spend it on anyone. It's no longer yours to give! You have to ask your kids if they will do it for you. If they still have the money (and have not spent it yet), then they can decide whether they want to do that. Legally, it's now their property and their decision.

REASON #5: The kids might spend it.

Maybe you gave the kids money and expected them to keep the money in the bank "in case I need it". Well, once you give it to the kids, it's their money, not yours. Legally, they can spend it all, every last dime. And there's nothing you can do legally to stop them.

REASON #6: The kids' creditors can come after it.

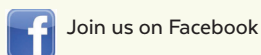
Are your kids wise with money? Do they ever get in over their head, or could they? Once you give property or money to your kids, it's theirs, which means that a creditor can also come after them. If they later have financial problems, the money you gave them could end up going straight to the creditors to pay off

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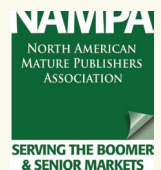
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their debts!

REASON #7: Your money may go to your ex-daughter in law in a divorce.

Suppose you give money to your son. He takes the check to the bank and puts it in the joint account he has with his wife. A couple of years pass and one day his wife comes home and tells him "I want a divorce. I don't want to be married anymore". As they go to court, the property you gave your son may be part of the divorce battle. Under Virginia law, when gifts or inheritances are mingled with the spouse's funds, the judge presumes your son intended to give his ex-wife half of those assets.

So, it will be a battle in divorce court. That is, unless the ex-daughter in law spent all the money before the divorce.

REASON #8: Your child may pay a higher income tax bill.

Do the assets that you want to give to your child generate income? Maybe interest, dividends, capital gains, rents, or farm revenue? Someone has to pay the income tax on those earnings. Once you give the assets to your child, then the child will be the one getting the income tax bill in the future. This may be a big shock to the child. Not to mention the fact that the child may pay higher taxes than you did as a retiree on a fixed income.

REASON #9: If your child dies, the property goes where they want.

Okay, let's say you decided to give all of your assets to your kids. What if one of the kids dies before you do? Where do those assets go? They go according to your child's estate plan (Will, Trust, etc.). The child may leave it to his or her spouse or kids or even someone totally outside the family. Is that what you would want? Well, sadly it does not matter what you want since those are no longer your assets. They belong to your child and your child can do with them what he wants.

REASON #10: Property taxes on your home will go up.

For many families, the equity in their home is a large part of their wealth! So, what happens if you give your home to your kids yet you plan to continue to live there? If you transfer the home to your children outright and incorrectly, you may end up with a much larger real estate tax bill. Why? You no longer own the home so you may no longer get a homestead exemption (which might save you \$300-400 more or less in taxes per year, depending on your jurisdiction). In addition, you might no longer receive other benefits in some areas, such as a Senior Citizen Homestead Exemption for example, (which might save about \$250 or so a year depending) or the Senior Citizen Assessment Freeze Homestead Exemption (could save \$1000's per year in some cases).

Every jurisdiction is different, and it is best to check with the Commissioner of Revenue's office in your area first to see what tax abatements are available to you. Specifically, for example in the Henry County area, there are Elderly Tax Relief Exemptions and Veteran's Tax Relief Exemptions possible for those who meet certain and strict eligibility and income requirements.

REASON #11: Capital gains tax goes up.

Have any of your assets increased in value? Such as your home, farmland, stocks, rental houses, or other property? If you sold the asset now, you might owe capital gains tax at a 15-20% tax rate. However, if you keep those assets until your death, then the capital gains tax is wiped out through what the IRS calls a "step up in basis". This means that the value of the asset at the date of your death becomes the new value for determining if there was any gain to be taxed later.

Now, what if you give the assets to your kids while you are alive? By doing that you missed out on the tax benefit at death and, instead, they get the tax bill to be paid later when they sell the property.

REASON #12: You do not have a crystal ball.

Do you know when you will need care in a nursing home? If you do, then you have a lot of planning options available. But most people don't know when they might need care. And if you don't know when you'll need care, how do you know when to give your assets to your kids? It's truly a gamble! If you give your assets to your kids and then need care within 5 years of the gift, you may have no way to pay for any care - no Medicaid because of the improper gift, and no assets in your name because you gave them all away!

Bottom line, you don't want to give the assets away too soon or too late. If you give the money away too soon, you may want or need it later. If you give your money away too late, you may be left without any care or resources at all. Good planning with an experienced, certified elder law attorney well-versed in Asset Protection and Medicaid Planning will help balance between having enough to spend on themselves while still protecting as much of the family savings as possible.

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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commit offenses such as moving another player's token and stealing from the bank. Not nice, adds AMAC.

WHEN YOU GOTTA GO, SOMETIMES YOU CAN'T

A Norwegian Airlines flight from Oslo to Munich, Germany recently had to turn back shortly after take off due to a toilet malfunction, according to the Association of Mature American Citizens [AMAC]. What made the incident noteworthy was that among the passengers on board was a contingent of 85 plumbers. One of them, Hans Christian Odegard, told reporters: "So many plumbers on a plane and it has to turn around because of toilet trouble -- there's good humor in that."

THE LONG AND THE SHORT OF IT

Millions of tourists go to Egypt each year to get a glimpse of the Great Pyramids of Giza. But recently, says the Association of Mature American Citizens [AMAC], a pair of tourists became the main attraction. Their fellow sight-seers-turned-gawkers gazed with mouths wide open when 36-year-old Sultan Kosen, a Turkish farmer, and his companion, 25-year-old Indian actress Jyoti Amge showed up one fine day. He stood tall at 8 feet, three inches towering over the barely two-foot tall Ms. Amge as they gazed at one of the Seven Wonders of the World. They hold the Guinness Book of World records for being the tallest man and shortest woman on the planet.

VIDEO STORES ARE DYING A SLOW DEATH

The video rental business is not what it used to be. Not since the Internet and video streaming came to town. The Association of Mature American Citizens [AMAC] reports that one of the last Blockbuster store located in Edinburg, TX is in the process of liquidating its stock. Another Blockbuster in Eagle River, AK will soon close its doors. It is quite a comedown for Blockbuster. In the early 1990s the chain was 9,000 stores strong and now less than 10 remain. Most of the handful of active video stores in the nation are in locations with poor Wi-Fi access or in big cities specializing in hard-to-find movies and documentaries and video games.

BE CAREFUL WHAT YOU SAY

The owner of New York City saloon recently announced a free speech policy change for patrons, says The Association of Mature American Citizens [AMAC]. The Continental bar will no longer tolerate the word, "literally." Owner Trigger Smith says he banned the term out of respect for the English language. Apparently too many millennials use it in their conversations and that annoys him. So, customers using the word will be given five minutes to finish their drinks and then will have to leave. And, if you start a sentence with it, you will be asked to leave immediately, drink or no drink. Will Trigger enforce his rule? He told reporters that he means it in a tongue-in-cheek way. "We are not 'Literally' throwing people out. Yet!"

FOREIGN ACCENT SYNDROME

It may sound amusing to some, but it's no laughing matter to a young woman in Arizona, who suffers from Foreign Accent Syndrome, says the Association of Mature American Citizens [AMAC]. Seven years ago, the former beauty queen had a headache, took a nap and when she woke up she had an Irish accent. Three years later it happened again. This time she woke up speaking with an Australian accent. In those instances the anomaly lasted about a week. But, in 2015 she said she had a massive headache that disabled her for a period of time. She woke up in the emergency room of a local hospital and to this day she has a distinctly British accent. The woman has never been out of the country. Doctors say the rare illness usually occurs in the aftermath of a neurological incident such as a stroke.

WHAT ARE THE ODDS?

The sophomore class at New Trier High School in Winnetka, Ill set not one, but two world records this year. The Association of Mature American Citizens [AMAC] reports that the Guinness Book of World Records cited the school for winding up with the most sets of twins in a single class—44 sets of twins, to be precise. And, the schools sophomores also set the record for having the most multiple siblings in their class. In addition to the 88 twins the class boasts a set of triplets, to boot.

'THE MUNCHIES'

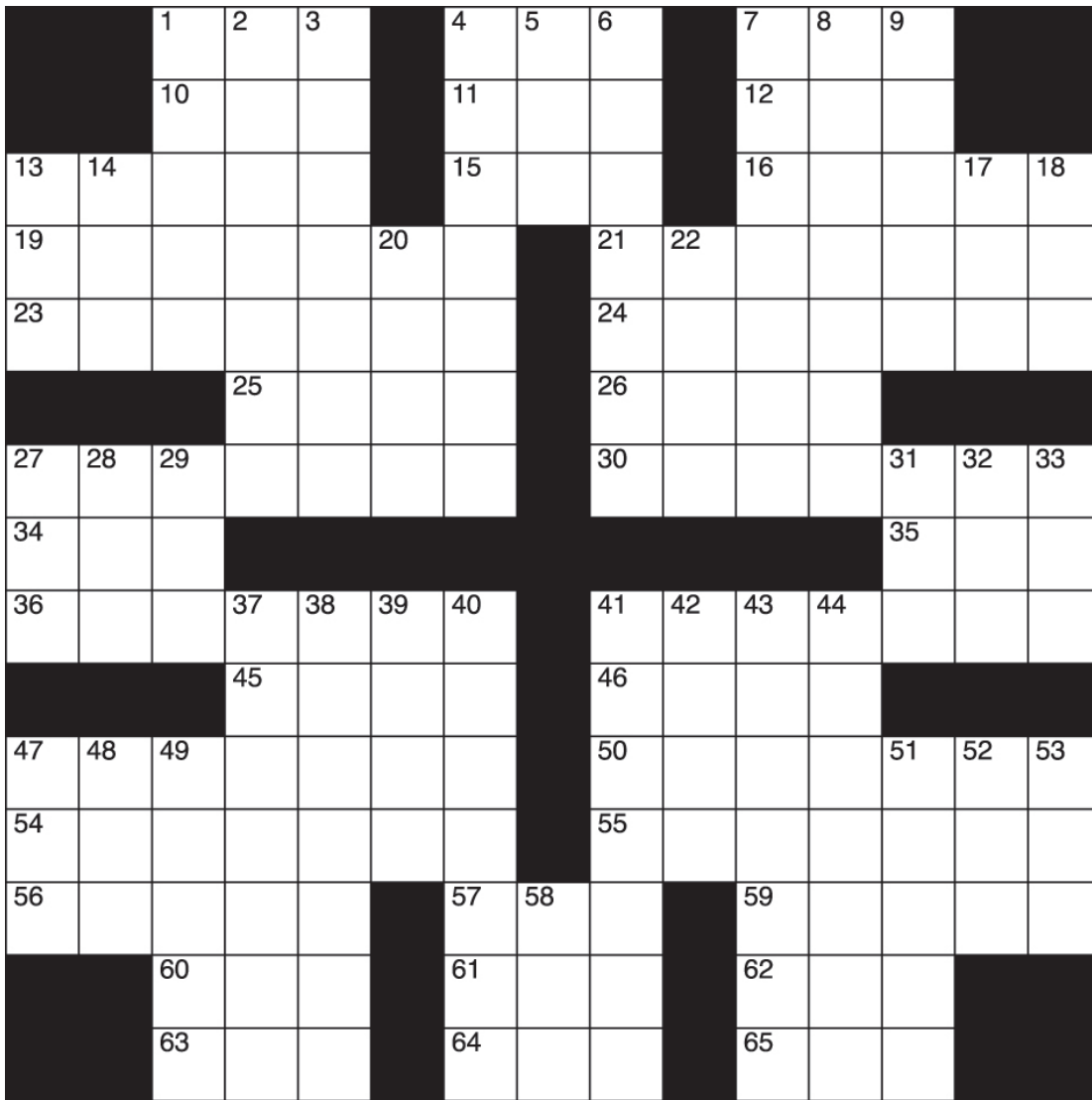
One of the well-known effects of marijuana usage is popularly called "the munchies" – a strong desire to snack. So, was it accidental that a young Girl Scout in San Diego managed to sell 300 boxes of Girl Scout cookies in the space of just six hours standing in front of a newly opened pot shop, asks the Association of Mature American Citizens [AMAC]. The young entrepreneur broke no rules, says the Girl Scouts of San Diego. And, the state of California recently legalized the sale of recreational marijuana.

WHAT IS THIS WORLD COMING TO?

How cynical can we get, asks the Association of Mature American Citizens [AMAC]. The senior advocacy organization reports that Hasbro plans to introduce a new version of the classic board game, Monopoly, in the fall. It caters to cheaters. The company says that half of Monopoly enthusiasts out there cheat in one way or another so it has decided to offer a special "Cheaters Edition." It includes 15 game cards that instruct players to

Coloring for Relaxation





CROSSWORD PUZZLE

CLUES ACROSS

- 1. Chop or cut
- 4. Green veggie
- 7. Bar bill
- 10. Doctors' group
- 11. One who buys and sells securities (slang)
- 12. Be in debt
- 13. Lively ballroom dance
- 15. Singer Charles
- 16. Polish city
- 19. Former
- 21. Dismissing from employment
- 23. Minerals
- 24. Plotted
- 25. Consult
- 26. After a prayer
- 27. Agents of one's downfall
- 30. Leaseholders
- 34. Supervises flying

- 35. Voodoo god
- 36. Alfalfa
- 41. Apply another coat to
- 45. Witnesses
- 46. Jai __, sport
- 47. Ones who proof
- 50. Recant
- 54. Small group with shared interests
- 55. Part of warming headgear
- 56. Woolen cloth
- 57. Snag
- 59. Central American fruit tree
- 60. Woman (French)
- 61. The 22nd letter of the Greek alphabet
- 62. Type of bed
- 63. Soviet Socialist Republic
- 64. Consume
- 65. Japanese freight company (abbr.)

CLUES DOWN

- 1. Czech monetary unit
- 2. Able to arouse intense feeling
- 3. Elk
- 4. Muscular weaknesses
- 5. Geological time
- 6. Depths of the ocean
- 7. Burns to the ground
- 8. Becomes cognizant of
- 9. Cause to shade
- 13. US political party
- 14. Refers to some of a thing
- 17. Single
- 18. Type of beer
- 20. Ancient Iranian people
- 22. Grocery chain
- 27. Gridiron league
- 28. English river
- 29. __ and cheese

- 31. Peyton's younger brother
- 32. Long time
- 33. High schoolers' test
- 37. Respects
- 38. Organize anew
- 39. Filippo __, Saint
- 40. Intrinsic nature of something
- 41. Cheese dish
- 42. Ancient Greek City
- 43. Patron saint of Ireland
- 44. Produced by moving aircraft or vehicle
- 47. Shock treatment
- 48. __ Jones
- 49. Things
- 51. Having wings
- 52. Panthers' QB Newton
- 53. Third-party access
- 58. Satisfaction

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Coates Recreation Center

Tuesday & Thursday, March 13 & 15 – 7 to 9 p.m. \$10

Learn the basics and the fun of pickleball during this two-night clinic. Call (434) 799-5216 to register.

Tai Chi Classes

Ballou Recreation Center

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

Wednesdays – 3:30-4:30 p.m. \$6

Tai Chi enhances breathing, improves stress, and is helpful for numerous medical conditions. Call (434) 799-5216.

A Matter of Balance Program – Volunteer Coaches Class

Ballou Nature Center

Monday & Tuesday, May 7 & 8 – 10 a.m. to 2 p.m.

No Fee

Chances are you know someone who has fallen or who is afraid of falling. We're looking for volunteer coaches to help instruct this program. Call (434) 799-5216.

Beginner Line Dance Workshop

Ballou Recreation Center

Saturday, May 5 – 10 a.m. to 4 p.m.

\$20 advance; \$25 at the door

Do you already know basic line dance steps? Learn fun new line dances in this workshop. Call (434) 799-5216.



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MARCH CALENDAR OF EVENTS

- March 1 7:00 p.m. **Chatham First Monthly Meeting**
- March 6 6:00 p.m. **Lite and Easy with Clara Gutierrez**- Revamp your favorite dishes with lighter, but just as delicious alternative ingredients as Clara teaches us that flavor doesn't have to equal calories. \$45, minimum or maximum requirements to hold the class, reservations required by March 4th. Visit our website for menu information.
- March 7 11:00 a.m. **Art After School** (every Wed., Mar. 7th - May 1st; no class April 4th) 3:45 p.m. - 5:00 p.m. During this 8-week session, students will explore the fundamental elements and principles of art using various mediums to create their own works of art. Available to students ages 6-12. \$120 for the 8-week session. Minimum and maximum requirements, registrations required by March 5th. Visit our website for more information.
- March 12 - April 16 noon **Women in Art** (every Monday) – Bring your brown bag lunch and join us weekly as we mingle and discuss the various ways in which women have shaped art as we know it.
- March 16 6:00 p.m. **Passport to Adventure Featuring Ireland** – Each month we will feature a different country or culture to celebrate and explore through music, food and fun! The third destination of our Passport to Adventure series takes us to Ireland. Join us for an Irish feast just in time for St. Patrick's Day. \$45, minimum and maximum requirements, reservations required by March 14th. Visit our website for menu information.
- March 24 11:00 a.m. **Easter Treats for Kids** - Bring the kids to make some fun and tasty treats with Ms. Clara! \$25 per person. Minimum and maximum requirements; registrations required by March 22nd. Visit our website for menu information.
- March 27 6:00 p.m. **Book Signing with Patrick Womack** - Join us for an evening with Patrick Womack as he discusses his new book, *A Son of Pittsylvania County Joins the Confederacy*, which chronicles the early history of the Womack family of southern Virginia.
- March 29 6:00 p.m. **Easter Brunch Ideas** - Join us as Clara prepares us to make an Easter brunch sure to please our family and friends. \$45, minimum and maximum requirements to hold the class, reservations required by March 27th. Visit our website for menu information.

Featured Artist

Suzy Eick

I've enjoyed fiddling with my hands since I was little – cutting up paper and making collages or spending Saturdays making ragdolls out of old cloth, mop-head and yarn. It was a way to stave off boredom and keep from getting into trouble.

After several years in the business industry, I received my teaching degree in art and taught for 20 years. It wasn't until I gave up teaching and moved to Virginia that I began painting full time.

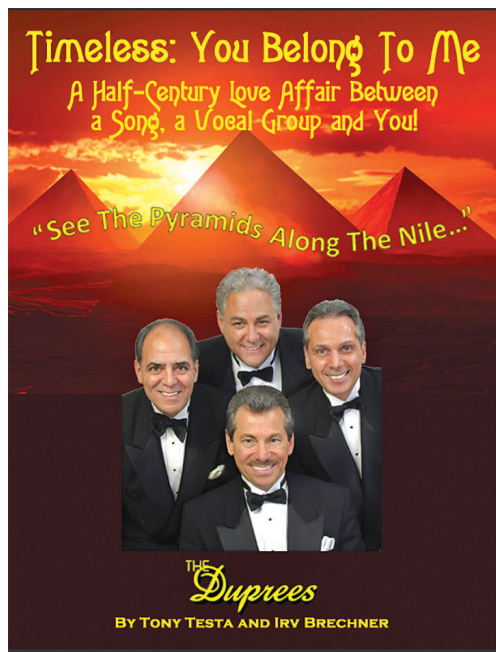
The gorgeous scenery of the Blue Ridge Mountains, fresh air and rolling fields in Virginia are truly soul enriching. There is inspiration everywhere you look. I paint places I visit, working from photo references and notes or en plein air. I relish my time in my studio and enjoy what I do every day! I don't know too many people who can say that.



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The Duprees Celebrate Their Fans with Their First Book...Timeless: You Belong To Me

A Half-Century Love Affair Between a Song, a Vocal Group and You

(Jackson, NJ) Today's Duprees and their wonderful and loyal fans are the subject of a new book that is a fun, heartwarming and inspiring read, focusing on the vocal group's #1 song, You Belong To Me. "This song has touched so many lives and has endured the test of time," said group leader Tony Testa, "and we were overwhelmed by the incredible stories and photos fans sent to us for the book. We concluded that Belong is unlike most songs because it has so much personal and emotional meaning to so many people."

Timeless includes over 40 stories from the fans, over 60 photos (most in color), a little bit of The Duprees rich history, plus a Duprees-themed crossword puzzle, trivia, a "Who's Who?" quiz and even a few of Tony's favorite recipes. "It's a real 'feel-good' book" said Testa. "And, there's a bonus CD with You Belong To Me and ten other timeless love songs, and fast facts about each song in the book."

"It's a trip down memory lane, instantly bringing people back to the good old days, happy times in the 60's, just like when they hear 'See the pyramids along the Nile'" added co-author Irv Brechner. A long-time fan, Brechner was amazed at the unusual and special relationship Tony, Tommy Petillo, Jimmy Spinelli and Phil Granito have with their fans. There's even an excerpt from Tommy's book, We Need More Love Songs and a section titled The Joy of Belonging that explains why Belong is so meaningful to couples.

There's the story of Giovanni Massanova, an autistic 10-year old who may be the youngest Duprees fan, especially after they dedicated a song to him. Then there's a group of seven ladies who follow The Duprees everywhere, named the "Dupree-ettes" by Granito. Plus, there's Edie Haughton, who has been to more concerts than any other fan, "at least that we know of during the 30 years we've been performing," commented Testa.



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Quite possibly one of the most fascinating moments in recent Duprees history actually led to the writing and publication of Timeless. Married 24 years, fans Irv and Nadine Brechner wrote their own words to the tune of You Belong To Me for their wedding. Irv contacted the group, hoping they would sing It Was Meant to Be to them as a surprise for Nadine, on a cruise in November, 2017. "Much to my total amazement," recalls Irv, "they said they'd work something out."

After spending almost two hours signing autographs after a performance, and taking photos with fans on the Malt Shop Memories cruise, the four guys sang It Was Meant to Be in a lounge, creating an incredible moment Irv and Nadine will remember forever. Shortly after, Irv, a best-selling author, approached Tony about a book dedicated to their fans, and that's how Timeless was born.

Timeless is a fun read with a little bit of everything, including thoughts from women close to the group; photos of the guys with Little Anthony, Bobby Rydell and other stars; a collection of their favorite Facebook posts from fans; an online directory of links to dozens of versions of Belong and Duprees videos, and much more. The jumbo size 8.5"x11" book features 16 pages of color photos and is available from duprees.com/tb16.html and is autographed by all four of Today's Duprees.

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How to Get Cash For Your Life Insurance Policy

Dear Savvy Senior,

I have a life insurance policy that I've been paying on for years that I really don't need any longer. I've been thinking about letting it lapse, but I've heard that I can actually sell it for a nice payout. What can you tell me about this?

Interested In Selling

Dear Interested,

Selling a life insurance policy, even a term life policy that you don't want or need any longer – a transaction known as a “life settlement” – has become a popular option among retirees in recent years that could use some extra cash. Here's how it works.

A life settlement is the sale of an existing life insurance policy to a third party company for cash. Life settlements are typically best suited for people over age 65 who own a policy with a face value of \$100,000 or more or someone younger who has experienced a significant change in health.

Historically, if an owner of a life insurance policy decided they no longer needed it, they would either let the policy lapse or turn it in for a meager cash surrender value. But now, with the life settlement option, you can actually sell your policy for more than the cash surrender value would be, but less than its net death benefit.

Once you sell it, the life settlement company then becomes the new owner of the policy, pays the future premiums and collects the death benefit.

How much money you can expect to get with a life settlement will depend on your age, health and life expectancy, the type of insurance policy, the premium costs and the cash value of your policy. You may be able to receive four to eight times more than the policy cash surrender value.

If you're interested in a life settlement here are some things you should know:

Shop around: Because payout can vary, to ensure you get the best price for your policy get quotes from several companies. Also, find out what broker and transaction fees you'll be required to pay. Coventry, the nation's first and largest provider of life settlements, offers some of the highest cash payouts for life insurance policies. To get started, visit CoventryDirect.com or call 888-858-9344. To search for other providers or brokers, the Life Insurance Settlement Association provides a directory at LISA.org.

Be prudent: Life settlements are regulated in most states. Find out from your state insurance commissioner (see NAIC.org for contact information) if the life settlement company you're interested in is properly licensed.

Protect your privacy: When you sell your life insurance policy, you will have to sign a waiver authorizing the release of medical and other personal information so that the buyer can determine how much to offer for your policy. Before accepting any

offer, make sure that the company has procedures in place to protect the confidentiality of your information.

Understand the tax implications: The Tax Cuts and Jobs Act recently updated the tax treatment of a life settlement to be treated the same as the surrender of a policy back to the insurance company. This can be complicated, so be sure to consult a tax advisor.

Other Options

If you want to keep your life insurance policy but could use some extra cash, you may have some other options. For example, some life settlement companies may allow you to keep part of the policy's death benefit while eliminating your premium obligations. You can also ask your life insurer if you can borrow against your policy, or if you're in poor health, see if you're eligible for accelerated death benefits. You should also find out if you're able to convert the cash value of your policy into an immediate annuity (through a 1035 Exchange), which would make regular payments to you for a set number of years or for the rest of your life.

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'?

Shepherds Pie



A ground beef shepherds pie recipe made with leftover cooked ground beef and seasoned with mashed potatoes and mixed vegetables.

- 2 cups cooked ground beef (you can also use leftover steak or roast)
- ¼ cup finely chopped green onion
- 1 cup brown beef gravy
- salt and pepper
- ¼ teaspoon paprika
- ⅛ teaspoon hot red pepper

Seasoned Mashed Potatoes:

- 2 cups prepared mashed potato (can use instant mashed potatoes)

Seasoned with:

- 1 Tablespoon parsley
- 1 teaspoon thyme
- 1 teaspoon oregano

Other Ingredients:

- 1-15 ounce can mixed vegetables, drained (optional)
- ¼ cup cold butter, cut into cubes

Instructions

- Preheat oven to 400 degrees.
- Grease a 6-quart round casserole glass baking dish or a 9" x 9" square pan with butter or non-stick cooking spray
- In a medium mixing bowl, combine the cooked ground beef, gravy and onion. Season with salt, pepper, paprika, and hot red pepper.
- In a separate mixing bowl combine the mashed potatoes, parsley, thyme and oregano. Mix well.
- In the bottom of your greased casserole or baking dish, layer half of the mashed potatoes and mixed vegetables.
- Add the meat mixture on top.
- Follow with the remaining half of the mashed potatoes.
- Dot the mashed potatoes with small cubes of butter.
- Bake for 30 minutes or until the potatoes are browned and the Shepherds pie is heated all the way through.

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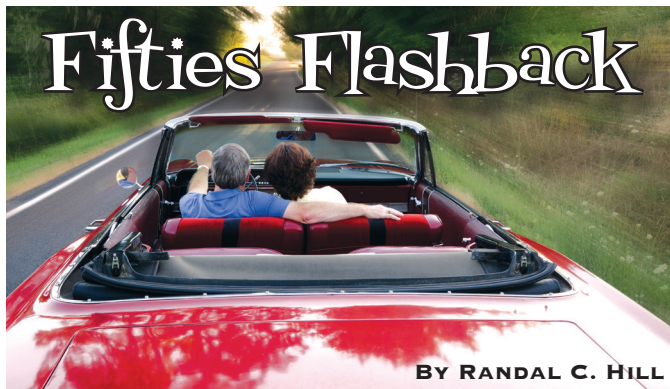
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Oh, You Beautiful Doll!

March 2018

Barbara Handler Segal has recalled strangers saying to her, “So you’re the Barbie doll!” At first, she would turn and walk away; later, she learned to just stand and smile. “It is very strange to have a doll named after you,” Segal has admitted. “Much of me is very proud that my folks invented the doll; I just wish I wasn’t attached to it.”

Californians Ruth and Elliot Handler manufactured dollhouse furniture, which they sold under their company name of Mattel. While successful, the Handlers were always casting about for one special item that would make Mattel an iconic name in the toy world.

In the early 1950s the Handlers’ daughter, Barbara (b. 1941), had enjoyed playing with dolls. Not the run-of-the-mill, cherub-faced, infant variety, but shapely teenage paper dolls that came with fashionable cutout wardrobes. Ruth told Elliot that Mattel should offer a three-dimensional doll, designed as a young woman and with an appeal to older girls. Elliot opined that the idea would never fly.

On a 1956 trip to Switzerland, however, the Handlers serendipitously found a doll much like the one Ruth had envisioned. “Lilli” was a German adult novelty toy that—unbeknownst to the Handlers—was based on a cartoon character who was, in reality, a prostitute.

Back home the couple spent three years developing a clean-cut counterpart to naughty Lilli, a doll that would proudly bear their daughter’s name. On Barbie’s “official” birthdate—March 9, 1959—the doll debuted at a New York toy convention. On that day Barbie’s real-life namesake was a shy 17-year-old attending Los Angeles’s Hamilton High School.

First-version Barbie came dressed in a zebra-striped swimsuit and possessed a waterfall of blonde or brunette hair. She earned mixed reviews, with some critics grumbling that the voluptuous, long-limbed toy was too expensive (\$3 at a time when the hourly minimum wage was \$1) and, at 11 ½”—the original Lilli size—too small in comparison to traditional dolls.

The main problem, though, was Barbie’s overt sexiness. Sears quickly declared her unfit for their store shelves. However, Barbie quickly flew off everyone else’s shelves and eventually became the best-selling doll in history, with worldwide sales of 1 billion units.

Barbie offered an extensive optional wardrobe and, later, morphed through numerous occupations and ethnicities. Along the way feminists often railed against her, labeling Barbie a vacuous bimbo and crying out that her proportional measurements (36-18-33) were unrealistic and potentially unhealthy for impressionable young girls who wanted to emulate her.

In 1961 Barbie’s boyfriend Ken arrived in stores. In doll form he was California beach cool, but the human Ken—named after Barbara’s real-life brother—once admitted, “I was a real nerd. I played the piano and went to movies with subtitles.”

At age 18 Barbara Handler married Allen Segal. They had two children, including a daughter named Cheryl. There’s no doubt that Cheryl Segal was raised with the usual delights of any typically well-off southern California girl.

Except for one.

Cheryl never owned a Barbie doll.

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

WORDS

- BEACH
- BIRDS
- BLUE
- BOARDWALK
- BOATING
- CONCH
- CORAL
- COVE
- CRUISE
- CULTURE
- DESTINATION
- DOCK
- DUNE
- EXPLORE
- FISH
- FOLIAGE
- GULL
- HUMIDITY
- ISLAND
- LUSH
- OCEAN
- PALM
- PEBBLES
- PENINSULA
- SAND
- SCUBA
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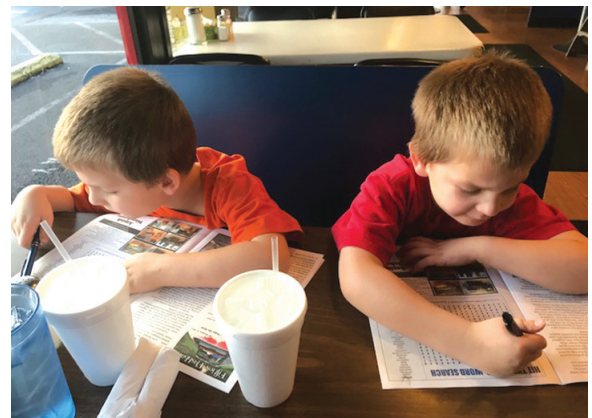
Speak Words That Uplift and Inspire



It is perhaps a cliché that words can heal or words can harm. But, it is nevertheless true that we can uplift and inspire our fellows with words or we can belittle and degrade them. Thus we should always choose our words carefully. Consider the effect which your words will have on others before you blurt them out. And of course words are not the only way for us to express ourselves to each other. Our body language and demeanor speak volumes. If you roll your eyes when someone is speaking you are showing contempt for them. If you ignore someone who is talking to you, this failure to recognize them can be profoundly disrespectful. The forms of language and discourse, both verbal and bodily, are ways in which we can either validate or invalidate others. We should speak words which uplift and inspire others rather than humiliate or attack them. Almost everyone responds to kindness, whether that is a kind word or a kind smile.

"A gentle answer turns away wrath, but a harsh word stirs up anger."

Proverbs 15:1



You don't have to be a senior to love the Red Bird Times! Mitchell and Donald Freeman work the puzzles in February's edition.



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Oh NO not the “M” Word

Happy March to y'all! When I think of the month of March, I think of Spring, which happens to land on March 20th this year. Spring is a time of RENEWING your soul, heart, and mind and REASSESSING the goals and priorities that we may have set for ourselves. It's also an AWAKENING from the long winter months and time to shake off the “cobwebs” we may have developed and get ready for the time change and some beautiful weather. Oh yes, we can't forget St. Patrick's Day on the 17th with a meal of corned beef and cabbage and greeting those with a friendly “Top O' the Mornin' to Ya”. But this March will hold a different meaning for me. Allow me to elaborate.

Back in November of last year, I walked into my insurance office to pay my car premium and was quickly told that I would have to come back in January or February and speak to my agent. With a perplexed look on my face, I asked, “Why?” The secretary said that he would need to fill me in on “Medicare” information. Exasperated, I quickly responded, “NO! I'm still working and full medical coverage with my school district.” How dare her say that to me! Well, sure enough she explained that everyone who turns 65 NEEDS to file for Medicare prior to their 65th birthday. I then said, “Ok, Sure, I'll contact Richard sometime next year!” and quickly left the building. As I sat in my car in the parking lot, my emotions went from shock, to anger, to melancholiness, to denial and lastly to a slight state of depression. Imagine feeling all that in a matter of 10 minutes or so! But as I drove off I refused to accept this very important information that had just been laid on me. My mind kept thinking where in God's name have the years gone? When did I become “Medicare” age? “Holy

smokes that means I'm OLD” and finally as the tears rolled down my cheeks, I said to myself, “I'm going to be an honorary SENIOR CITIZEN next April!!!! Well needless to say, I sucked it up and drove home and continued on with my daily routine for the past 3 months since that visit to my insurance office. Finally on February 12th, I walked into a Social Security office in a neighboring town and took a number and waited my turn. Those 45 minutes seemed like an eternity as I sat there with the heaviest of hearts thinking that I was going to have to sit at the next available window and admit to the agent that I needed to file for “Medicare!” I'm telling you, I was on the verge of another downpour of tears. Fortunately for me, I got the nicest, kindest and funniest man who must have sensed my distraught state and quickly made light of my request. We talked and as it turned out, I had to make an appointment to come back as speak to a “Medicare” specialist on Feb. 27th. I left there feeling a bit better about reaching this next and perhaps last “Rite of Passage” stage of my life. The reason why I stated earlier that this March was going to have a very different meaning for me, is because this is the last month that I will be considered “Middle-Aged.” I will move up the ladder into Senior Citizenhood next month in April.

So why did I choose to write about this? First of all, I try to share some of personal self with you who read this column and secondly, I'm just curious to know if I am the only one that had such a difficult time with accepting the fact that with the age of 65, comes the official title of Senior Citizen. I had never in my life paid attention to my age as I've always seen it as just a number. I've always felt that I am or at least try to remain young at heart. I attribute a lot of that to the fact that I work with 10-13

year olds and you really have to be able to keep up with them physically, mentally and socially. But for some reason, the last three months had been a burden for me emotionally to a point of shedding some tears over this. I mean this had been serious stuff for me! But Great News has come out of all this emotional mess. In the last few days that have past, as I have spoken to some of my very close friends and a couple of my sisters who shed some new light on this for me; therefore, I have come to ACCEPT that I should be so lucky or blessed to be able to say that I MADE IT to this next phase of my life. I've come to ACCEPT that some have not been so fortunate to have reached Senior Citizen age. I've opened my mind to what lies ahead of me and sincerely welcome it with open arms, for example what I will do when I retire, God willing in 2019. Since then the possibilities have flooded my mind and I have now changed my mind and heart and am so looking forward to the benefits that WE Senior Citizens can enjoy in this last chapter of our lives. I can't wait for those discount Senior shopping days: 15% at Kohls on Wednesdays, 10% at Ross on Tuesdays, some Medicare plans offer gym membership discounts, 30% at AMC movie theaters, the list goes on and on and of course I must mention all the discounts that come with being an AARP member. Oh Lord knows I'm smiling NOW from ear to ear at the thought of all the wonderful things that await me after April 10th. I look forward to receiving my red, white and blue Medicare card in the mail which I will PROUDLY display right next to my AARP card and driver's license.

In closing I'd sincerely like to THANK each of you for taking the time to read my columns and let us remember that our age regardless of what it is, is JUST a number and does not define who we are. I had lost sight of that for a bit but I am back on track and ready to live this next phase of my life to its fullest. Until next month, Happy March, Happy Spring and Happiness is being a SENIOR CITIZEN!!!!

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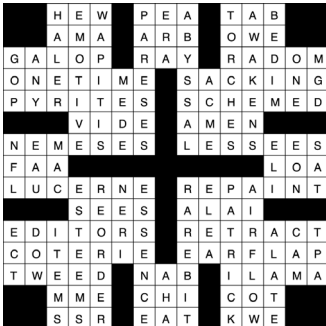
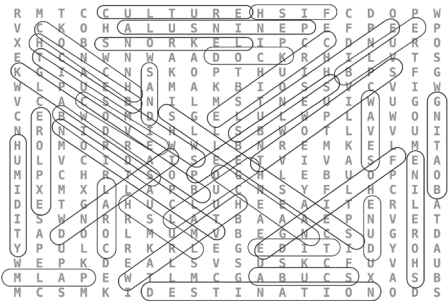
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Guess Who?

I am a comic actor born in New York on March 14, 1948. Although I was issued a scholarship to play baseball in college, I ultimately pursued a career in comedy. I am known for my movies and for hosting the Academy Awards nine times.

Answer: Billy Crystal

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Brain-healthy habits to embrace

Cognitive decline is a condition that is often associated with aging, but even middle-aged people can experience memory loss or cognition issues.

The Alzheimer's Association says that more than five million Americans are living with Alzheimer's disease and other dementias. By 2050, that number could rise to as high as 16 million people. More than 747,000 Canadians are living with Alzheimer's or another dementia, says the Canadian Alzheimer's Association.

Although there is no definitive way to prevent dementia, living a long, vibrant life may be possible by encouraging some healthy habits for the brain. It is never too late or too early to begin health and lifestyle changes.

Exercise

Becoming more active can improve brain volume, reduce risk for dementia and improve thinking and memory skills. The journal *Neurology* found that older people who vigorously exercise performed better on cognitive tests than others of the same age, placing them at the equivalent of 10 years younger. Increased blood flow that occurs with physical activity may help generate new neurons in the hippocampus, an area of the brain involved with learning and memory.



The Harvard Medical School says aerobic exercise may help improve brain tissue by improving blood flow and reducing the chances of injury to the brain from cholesterol buildup in blood vessels.

Quit smoking

The Alzheimer's Association indicates that evidence shows smoking increases the risk of cognitive decline. Smoking can impair blood flow to the brain and cause small strokes that may damage blood vessels.

Eat healthy foods

Foods that are good for the heart and blood vessels also are good for the brain. These include fresh fruits and vegetables, whole grains, fish-based proteins, unsaturated fats, and foods containing omega-3

Seniors can include healthy lifestyle habits, such as exercise and balanced eating, to reduce the risk of dementia and other neurological issues.



anxiety. In addition, compounds in cocoa and coffee beans may improve vascular health and help repair cellular damage due to high antioxidant levels.

Work the brain

Engaging in mentally stimulating activities can create new brain connections and more backup circuits, states Dr. Joel Salinas, a neurologist at Harvard-affiliated Massachusetts General Hospital. Working the brain through puzzles, reading and participating in social situations can stimulate the release of brain-derived neurotrophic factor (BDNF), a molecule essential for repairing brain cells and creating connections between them.

A good way to combine these lifestyle factors is to take an exercise class with friends, mixing the social, stimulation and exercise recommendations together.

Cognitive decline can come with aging, but through healthy habits, people can reduce their risk of memory loss and dementia.

fatty acids. Neurologists state that, while research on diet and cognitive function is limited, diets, such as Mediterranean and Mediterranean-DASH (Dietary Approaches to Stop Hypertension), may contribute to a lower risk of cognitive issues.

Consume caffeine

Caffeine may help boost memory performance and brain health. A *Journal of Nutrition* study found people ages 70 and older who consumed more caffeine scored better on tests of mental function than those who consumed less caffeine. Caffeine may help improve attention span, cognitive function and feelings of well-being. Information from *Psychology Today* also indicates caffeine may help in the storage of dopamine, which can reduce feelings of depression and

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What folks are doing...

HOLIDAY VILLAGE, DANVILLE



Holiday Village invited Piedmont Home Health for a wellness program on Thursday, January 25, 2018 at 2pm in the Public Room for a very informative topic on "Fall Prevention and Safety".

The Home Health brought a wide variety of equipment to show the proper way to use, a question and answer session followed by cake made by our resident - Carolyn Haymore. Left to right is: Jill Wilson, DME/HME specialist, Clovis Shelton, Nancy Hamlett, Virgie George, Kim Sulfer, RN, VA-BC clinical Director, Nancy Owen, Bill Combs, Ann Doolin, George Monroe, and Margaret Reese. Also at Holiday Village great fellowship with each other, "We must cherish one another, watch over one another, comfort one another, and gain instruction that we may all sit down in heaven together".

Edwards Adult Day Center Martinsville VA



Participants enjoying Edwards yearly fall festival. We offer an assortment of different games to help with cognitive skills in a way of fun! At Edwards, we focus on our participants ability's and not disability's by utilizing the strengths perspective.

As part of Edwards exercise program, we encourage all participants to interact with peers by providing engaging activities that strengthen their quality of motion.



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Cambridge Hills welcomed Miss North Carolina, Victoria Hudgin to their Community on February 13th.

She entertained everyone in song and talked about her passion for Aging Adults and her interest in

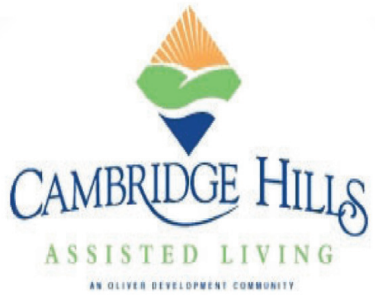
The fight to end Alzheimer's Disease. Lots of pictures were taken with Miss NC along with personalized

Autographed pictures given to everyone. What an inspiration to all !!



Red Bird Times attended America's Sunday Supper Movement at Christ Temple Apostolic Church on February 17, 2018.





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DO YOU REMEMBER THIS?

Dan River Class
of 52-53



When a Patient's Throat is on Fire: Compound Prescription Solutions

Many illnesses cause people to have throat pain: tonsillitis (tonsillectomies); strep throat; mononucleosis; hand, foot and mouth disease; influenza; colds; laryngitis; pharyngitis; and more. Throat pain resulting from (or caused by) these conditions may seem unbearable for a patient regardless of age. Some symptoms are minor, short-term nuisances while others can be more serious and lead to complications. For pain control, patients are often prescribed oral liquid pain medications, but may not be able to swallow anything due to severe throat pain. Additionally, narcotics, if prescribed, may lead to nausea and vomiting. And vomiting while already experiencing throat swelling and pain would be a dreadful experience for anyone. Some doctors have prescribed anesthetic lollipops to help with throat pain, and to potentially minimize narcotic use and nausea. The medicated lollipops can be made with extra-long sticks that can easily reach the back of the throat. Patients or parents should be warned not to use the entire lollipop at once and to not eat food immediately after administration, as it may numb the gag reflex. Here are some examples of compounding ideas for patients suffering from throat pain: Swish and spit



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