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Publisher & Editor, Kathy Crumpton
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Common Myths of Medicaid Crisis Planning

Everyone can be prone to procrastination sometimes! As a result, inevitably, some elders and their families will not have an opportunity to engage in any Estate Planning (Wills, Trusts, Powers of Attorney and Living Wills), let alone start any Advance Asset Protection Planning. If you or your loved one is in a nursing home or think that you or they may need to go very soon, you must remember that Asset Protection Planning in a crisis (while not the best scenario at that point) is still available. However, you should be aware that the crisis planning outcome is often not as ideal as when pre-planning is done.

The goal in crisis planning is to preserve and protect as much income and assets as permissible under the law for the benefit of the elder in crisis (and their spouse if married). One of the challenges of crisis planning is overcoming the false presumption that elders and their families have that it is too late to engage in Asset Protection Planning.

Common Myths of Crisis Medicaid Planning:

(1) It is too late to do planning: False

It is never too late to preserve and protect assets! Too often, elders and their families believe that they need to spend-down all their money on the nursing home before the elder may qualify for Medicaid benefits. This misconception is why it is crucial to consult with a Certified Elder Law Attorney to see how they can help as soon as possible. One thing to keep in mind is that property must be protected either by a life estate deed or by placing it in the right type of trust, as both methods are subject to the 5 Year look-back period required by Medicaid.

(2) The nursing home will do your application for free: False

The nursing home may offer to complete the Medicaid application for free or a low fee, but the fact is that the nursing home will require that you spend down all of your savings before they do that application for "free." To be fair, in truth, applying for Medicaid is not a nursing home's function. The outcome from a nursing home applying for Medicaid is not the same as what can be accomplished by actually working

with a Certified Elder Law Attorney.

(3) I will never qualify for Medicaid – I have too much money: False

You cannot make an informed decision about when you might qualify for benefits until after you meet with a Certified Elder Law Attorney. The fact is that every elder deserves to know all of the facts and options before making an informed decision about their long-term care costs!

(3) Medicaid or Asset Protection Planning requires "hiding" assets or engaging in illegal acts: False

No - nothing could be further from the truth! The fact is that a Certified Elder Law Attorney will disclose all planning strategies directly to Medicaid during the application process. The planning is lawful and you have every right to take advantage of your given rights under the law. Just as folks have the right to employ a CPA to save tax dollars, elders have the right to employ attorneys to save assets in the Medicaid process.

(4) Planning is unnecessary - the nursing home covers everything: False

By shielding assets and income, we can help ensure that married clients protect their spouse at home against impoverishment. For unmarried clients, the attorney should ensure that they have rainy day funds to supplement their quality of life for the rest of their lives. The fact is that nursing homes do not cover all of the needs of the elder. Those elders and their families in nursing homes who have planned ahead enjoy a much higher quality of life than those who failed to save assets.

(5) I am already protected because Medicaid won't count the assets in my spouse's name: False!

Sadly, no - Medicaid counts assets in both your name and your spouse's name. Likewise, most assets owned jointly with 3rd parties (adult children, for instance) are also fully countable to the elder in the Medicaid planning process. Asset Protection that yields real results requires the advice of a qualified and Certified

Elder Law Attorney, as trying to protect assets yourself without the right help can have real repercussions if done incorrectly.

(6) I have no chance at all of protecting my home from Medicaid: False!

Without careful planning, Medicaid can require the sale of your home or record a lien on your home. Depending on the elder's individual circumstances, it is often possible to save the home. We work to prevent a forced sale or prevent a lien where possible. The key here is that you take action toward this as soon as possible.

Many elders and their families seek legal assistance when an elder is hospitalized or already in a nursing home for rehab or long-term care. Sometimes the elder is already paying privately for nursing home care (often more than \$400 per day, which adds up quickly!). They assume wrongly that the elder must spend down their assets on private nursing home costs. With careful planning, private paying to the nursing home can be stopped after a time, protecting assets for the elder's benefit, and qualifying that elder for Medicaid to pay the nursing home costs.

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

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Coloring for Relaxation



Engage at Every Age

(Family Features) You are never too old (or young) to take part in activities that enrich your physical, mental and emotional well-being. No matter your age, there is no better time than now to start.

To help do just that, consider these tips from the Administration for Community Living:

Be Well

* If you don't usually exercise, choose a low-impact activity that you can do a little at a time. Walk for 10 minutes in the morning, sign up for a tai chi class or learn gentle stretches, for example. Remember, it is wise to consult a health care provider before beginning an exercise routine.

* Exercising is less of a chore when you do it with people you enjoy. Gather a group of friends or join a class. Some senior and community centers even offer free or low-cost options.

* Good nutrition is vital. Keep an honest record of what you eat. If you have a condition like diabetes, consult your doctor before changing your diet. Nutritionists can be excellent resources, whether you have special dietary needs or not.

* Eating healthy foods and staying active may reduce physical health risks, and you also can exercise your mind by reading, playing games, taking a class or simply being social.

Reinvent Yourself

* Second or even third careers can be personally and financially rewarding. Determine whether you have the skills needed for something new. If not, seek out classes or training, and remember to ask whether financial assistance is available.

* Express yourself through the arts. Learn to paint or draw, dust off those dancing shoes, take an acting class or finally write that novel. As a bonus,

OLDER AMERICANS MONTH



ENGAGE AT EVERY AGE: MAY 2018



studies show the arts can improve brain health.

* Keep expanding your knowledge and growing by learning a new language or taking a computer class. Or, if you're more an adventurous type, maybe you've always wanted to travel and discover other cultures.

Give Back

* Consider using your experience to serve others. Volunteers meet a range of community needs, from mentoring at-risk youth and providing job training to helping families recover from disasters. Find opportunities by visiting local organizations or charities.

* Pick and schedule service activities that match your skills and interests.

If you are handy, assisting with a nonprofit housing organization may be most rewarding. If you enjoy working with kids, contact a local school to talk about ways you can help.

* If you want to help others more informally, consider helpful tasks like driving neighbors to appointments, babysitting for working parents or tutoring kids in your neighborhood. If you are a member of a spiritual community or club, ask if there are outreach programs that need assistance.

Increasing your well-being - physically, mentally and emotionally - can be made simpler by finding activities that fit your personality and interests. Visit oam.acl.gov to find more information and resources to engage at every age.

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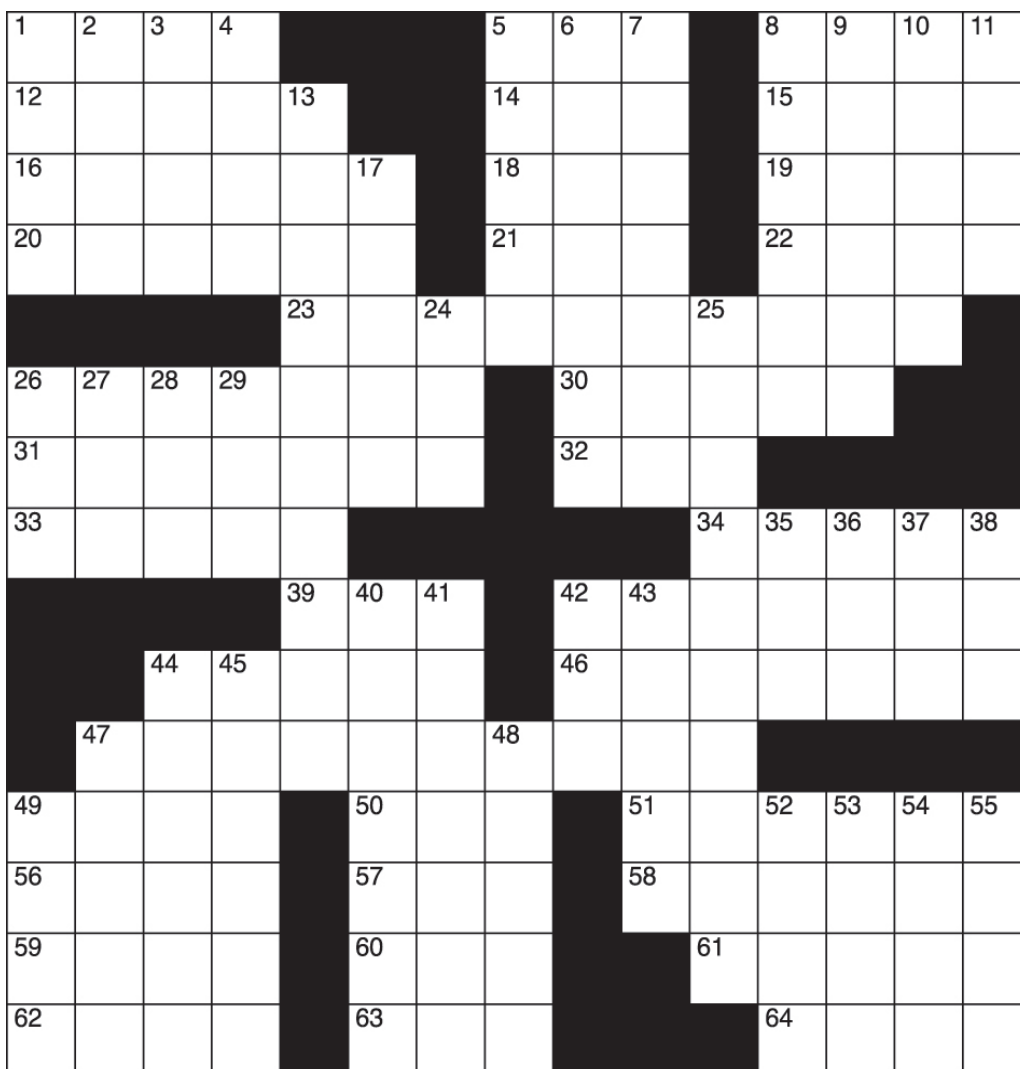


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CLUES ACROSS

1. In bed
5. Project portfolio management
8. __ Bator: Mongolian capital
12. Roamed
14. Notre Dame legend Par-seghian
15. Nothing (Spanish)
16. Not level
18. Self-contained aircraft unit
19. Baseball broadcaster Caray
20. __ Tomei, actress
21. "The Raven" writer
22. Bathrooms
23. Skilled inventors
26. Forcefully silence
30. Remove
31. The arrival of daylight
32. Split lentils
33. "Walking Dead" actress
34. A lazy person

39. Doctors' group
42. Crooks
44. Fragrant essential oil
46. Conjured
47. One who predicts
49. Scarlett's home
50. Television network
51. Something comparable to another
56. What a thespian does
57. Word element meaning life
58. Italian island
59. "King of Queens" actress Remini
60. Jogged
61. Norse gods
62. Lazily
63. Midway between northeast and east
64. Hindu queen

CLUES DOWN

1. Top Rank boxing promoter
2. __ fide (Latin)
3. At all times
4. Hindu female deity
5. Tufts of hairs on plant seeds
6. Edited
7. Portuguese archipelago
8. Your parents' brothers
9. Pakistani city
10. Farewell
11. Short sleep sessions
13. Remove salt
17. Drug officers
24. One and only
25. The Golden State
26. Fabric baby carrier (abbr.)
27. Quid pro __
28. New England research university
29. Baseball pitcher's stat

35. Western India island
36. __ Angeles
37. Midway between east and southeast
38. British singer Stewart
40. Suggesting the horror of death and decay
41. Riding horse
42. Where wrestlers work
43. Regions
44. Of a main artery
45. Not classy
47. Competed against
48. Biscuit-like cake
49. Large ankle bones
52. Computer company
53. "Friends" actress Kudrow
54. "Chocolat" actress Lena
55. Brain folds

Celebrating 110 Years

By LISA GREER

Avicia Beatrice Hooper Thorpe was born on April 16, 1908. She turned 110 years old on her birthday. Her birthday was a great celebration and she became a celebrity overnight, she was interviewed by Good Morning America. Thorpe is a native of Pittsylvania County, was a teacher, and is a woman of faith.

I keep thinking about the 110 years she has lived and all the things she has seen. First I have to remember; the modes of transportation in the city of Danville where she grew up would have been walking or riding a street car. The electricity we use to recharge our phones was not available in homes until 1925, Thorpe would have been 17 years old. Televisions were not even sold in the United States until 1928. During her lifetime, there has been nineteen Presidents of the United States.

I had the opportunity of interviewing Thorpe and these are the things we talked about.

Q. What do you think has been the best invention?

A. Oh my goodness there has been so many, but the automobile. (She was a child when she saw an automobile being driven for the first time in her neighborhood.)

Q. How old were you when you watched Television for the first time?

A. I was probably in my thirties. (Admissions Director Kim Holley from Stratford Rehabilitation Center, where Thorpe resides, was with us and was surprised at this answer. "I learn something new about her everyday.")

Q. How did you entertain yourself as a child?

A. We played different children's games. I would read a lot, in fact I read everything I could get my hands. I stayed busy helping my mother with housework, I was the ninth girl of ten children. I also helped my aunt.

Q. What is your favorite Hymn?

A. Let me think. That would be "Close to Thee" (she also sang the chorus for me;

Close to Thee, close to Thee, Close to Thee, close to Thee;



All along my pilgrim journey, Savior, let me walk with Thee.)

Q. Did you ever travel?

A. I did quite a bit of traveling. You might say I have travelled around the world. I have been to all six continents. Some of the Pacific and Caribbean islands. We had tour guides and all the activities were already planned out. I really enjoyed traveling and seeing different places.

Q. You were an English teacher for 33 years, why did you decide to be a teacher?

A. I had three things I was interested in; nursing, business, and teaching. I was interested in nursing, I had two sisters that were registered nurses. When I finished high school, you had to be 18 years old to enter nursing school and I was only 17 years old. So I could not do that. The working in business, there

was nothing in Danville for African American people at that time in business. So that door was closed. That left teaching, which was apparently what was planned out for me all a long. When I first started teaching, my salary was \$10 a month for a 10 month year. In the year just before I retired, we got a \$500 raise which was the day of segregation (It was 1954 when the Supreme Court ruled in Brown v. Board of Education that separate but equal schools were unconstitutional). The 33rd year when I retired, my year salary was \$5500. I retired on \$100 a month.

Thorpe said, "God has blessed me throughout my life."

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

Find the words hidden vertically, horizontally, diagonally, and backwards.

WORDS

BASEBOARD
 BATTEN
 BEAM
 BOW
 BRIDGING
 CABINET
 CASEMENT
 CATHEDRAL
 CEILING
 CHAIR RAIL
 COFFERED
 DORMER
 DRYWALL
 EAVES
 ELECTRICAL
 ELEVATION
 FASCIA
 FIXTURES
 FLASHING
 FOOTING
 FOUNDATION
 GABLES
 GUTTERS
 JOIST
 LANDING
 MOLDING
 PLUMBING
 ROOFING
 SHEATHING
 TRADITIONAL
 TRIM
 TRUSS
 WALLS
 WINDOW



What You Need to Know About Reverse Mortgages

Dear Savvy Senior,

What can you tell me about reverse mortgages for retirees? My wife and I are contemplating getting one but want to make sure we know what we're getting into.

Running Short

Dear Running,

For retirees who own their home and want to stay living there, but could use some extra cash, a reverse mortgage is a viable financial tool, but there's a lot to know and consider to be sure it's a good option for you.

Let's start with the basics.

A reverse mortgage is a unique type of loan that allows older homeowners to borrow money against the equity in their house (or condo) that doesn't have to be repaid until the homeowner dies, sells the house or moves out for at least 12 months. At that point, you or your heirs will have to pay back the loan plus accrued interest and fees, but you will never owe more than the value of your home.

It's also important to understand that with a reverse mortgage, you, not the bank, own the house, so you're still required to pay your property taxes and homeowners insurance. Not paying them can result in foreclosure.

To be eligible, you must be 62 years of age or older, own your own home (or owe only a small balance) and currently be living there.

You will also need to undergo a financial assessment to determine whether you can afford to continue paying your property taxes and insurance. Depending on your financial situation, you may be required to put part of your loan into an escrow account to pay future bills. If the financial assessment finds that you cannot pay your insurance and taxes and have enough cash left to live on, you'll be denied.

Loan Details

Around 95 percent of all reverse mortgages offered today are Home Equity Conversion Mortgages (HECM), which are FHA insured and offered through private mortgage lenders and banks. HECM's also have home value limits that vary by county, but cannot exceed \$679,650.

How much you can actually get through a reverse mortgage depends on your age (the older you are the more you can get), your home's value and the prevailing interest rates. Generally, most people can borrow somewhere between 50 and 65 percent of the home's value. To estimate how much you can borrow, use the reverse mortgage calculator at ReverseMortgage.org.

You also need to know that reverse mortgages have recently become more expensive with a number of fees, including: a 2 percent lender origination fee for the first \$200,000 of the home's value and 1 percent of the remaining value, with a cap of \$6,000; an upfront 2 percent mortgage insurance premium (MIP) fee

on the maximum loan amount, plus an annual MIP fee that's equal to 0.5 percent of the outstanding loan balance; along with an appraisal fee, closing costs and other miscellaneous expenses. Most fees can be deducted for the loan amount to reduce your out-of-pocket cost at closing.

To receive your money, you can opt for a lump sum, a line of credit, regular monthly checks or a combination of these.

More Information

To learn more, read the National Council on Aging's online booklet "Use Your Home to Stay at Home" at NCOA.org/home-equity. And see the National Reverse Mortgage Lenders Association self-evaluation checklist at ReverseMortgage.org/consumerguides.

Also note that because reverse mortgages are complex loans, all borrowers are required to get face-to-face or telephone counseling through a HUD approved independent counseling agency before taking one out. Most agencies typically charge around \$125. To locate one near you, visit Go.usa.gov/v2H, or call 800-569-4287.

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'?

Boston Cream Pie Cake From Scratch



Yellow Cake

- ½ cup salted butter, softened
- ½ cup vegetable oil
- 1½ cups sugar
- 1½ cups buttermilk, room temperature
- 3 large eggs, room temperature
- 1 tablespoon vanilla extract
- 3½ cups all-purpose flour
- 4 teaspoons of baking powder
- ½ teaspoon salt

Pastry Cream

- 2 cups whole milk
- ¼ cup + ½ cup granulated sugar (divided)
- 1 whole egg
- 2 egg yolks
- ¼ cup cornstarch
- 2 tablespoons butter
- 1 teaspoon vanilla extract

Ganache

- 1 cup heavy cream
- 8 oz dark chocolate, roughly chopped

Instructions

YELLOW CAKE

Grease two 9-inch pans. Line the bottom with parchment paper. Preheat an oven to 350 degrees F.

In a large mixing bowl, use a hand mixer to cream the butter, vegetable oil, and sugar together until light and fluffy. Add in buttermilk, eggs, and vanilla extract and beat until combined.

Add in flour, baking powder, and salt, and mix until just combined.

Divide the batter among the two prepared pans. Bake at 350 for 25 to 30 minutes, until a toothpick inserted into the center comes out clean.

Let sit in pans for 5 minutes and then transfer to a wire rack to cool completely.

PASTRY CREAM

In a large sauce pan, stir together milk and ¼ cup sugar. Bring to a simmer over medium heat. In a separate mixing bowl, whisk together egg, egg yolks, cornstarch, and ½ cup sugar.

Once the milk has reached a simmer, work quickly and carefully pour half of the hot milk in a steady stream into the egg mixture, whisking constantly to avoid curdling or cooking the eggs. Immediately pour the egg mixture back into the saucepan, whisking constantly. Return to a medium heat and whisk constantly until mixture thickens.

Remove from heat once thickened and stir in butter and vanilla until melted. Pour into a clean mixing bowl and cover with plastic wrap, letting the plastic wrap touch the top of the pastry cream to avoid the creation of any film on top. Cool completely in the refrigerator for at least 4 hours.

GANACHE

In a small sauce pan, bring heavy cream to a simmer over medium heat. Place your chopped chocolate into a small mixing bowl. Pour hot cream over chocolate and let stand 1 to 2 minutes. Stir with a rubber spatula until smooth.

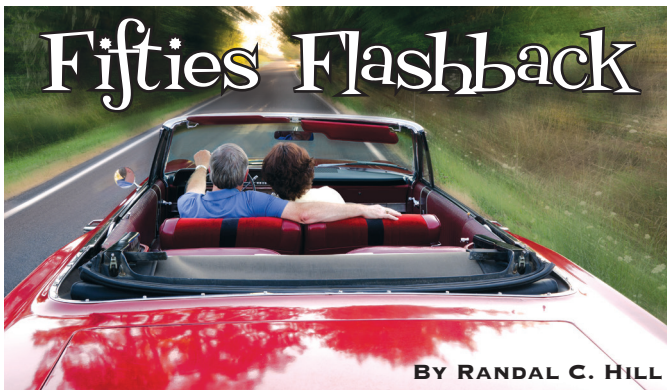
ASSEMBLING CAKE

Place a wire rack over a baking sheet. The baking sheet will be used to catch any drips from your ganache. Place a pre-cut cake circle onto the wire rack. Lay the bottom cake layer onto the cake circle.

Spread pastry cream over cake to create a filling. Top with remaining cake layer.

Carefully and slowly pour ganache over cake, letting drip down sides.

Transfer cake to the refrigerator and let cool until set, about 1 hour.



It's My Party

May 2018

In 1946 a Massachusetts DuPont chemist-inventor named Earl Tupper introduced “Poly-T Wonder Bowls.” They were polyethelene food-storage containers that varied in size and came in unusual pastel hues. His products—called Tupperware—offered a unique new feature: an airtight cover that Tupper had based on the design of a paint-can lid. But Tupperware retail sales proved middling at best, as shoppers often failed to understand or appreciate the lid design.

Enter savvy Brownie Wise, a Georgia-based single mother who reigned as the top salesperson for Stanley House Products. Her success derived from the home parties she had created and hosted to sell Stanley’s products. Wise envisioned greater earnings for herself—and perhaps an executive position—with Tupperware. In 1950 she hired on with Earl Tupper, moved to his Orlando home base and developed a home-party approach that would bring the company a fortune.

Wise convinced Tupper to abandon the retail market and focus exclusively on home parties. A Brownie bash meant women inviting others over for an evening of fun and games—and lots of purchases. At her parties Wise, who kept the mood light but always focused on the products, would sometimes toss a juice-filled Tupperware bowl across a room to demonstrate the security of the vacuum-sealed lid. In 1951, after witnessing Brownie’s record-setting sales, Tupper promoted Wise to vice president of Tupperware Home Parties. She eventually trained thousands of women to become party hosts themselves. Under her guidance they could each earn up to \$100 a week, much more than a mid-1950s secre-

tary, nurse or teacher could make.

Wise kept sales-force motivation high by offering exciting (and often unusual) incentives. Each year she hosted a Homecoming Jubilee at the company’s Florida headquarters. Festivities included treasure hunts with prizes such as furs—and reportedly even cars—hidden on the company grounds. Top sales ladies were awarded such high-end items as speed-boats, appliances and vacations. Lavish parties, extravagant shows and adrenaline-fueled pep talks were always part of the four days of fun.

Brownie’s success led her to become a household name. She showed up frequently on TV and in magazine and newspaper articles. In 1954 she appeared on the cover of *Business Week*, the first woman ever to do so. That same year Tupperware enjoyed record sales of \$25 million—about \$250 million in today’s money.

But storm clouds were gathering at company headquarters. To Earl Tupper’s way of thinking, Brownie’s widespread fame had shifted attention away from his Tupperware products themselves. In 1958 Tupper solved his “problem” by firing Wise—the very person responsible for Tupperware’s runaway success. Since she owned no stock, Wise was left with only a severance package of one year’s salary: \$30,000. Tupper then proceeded to expunge her name from every bit of Tupperware company literature.

Wise later began an ill-fated party-plan cosmetics company called Cinderella and eventually faded into obscurity. But her influence lives on to this day; Tupperware remains a billion-dollar industry, with a fun-filled Brownie-style party starting somewhere worldwide every 1.4 seconds.

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her 13th baby boy the genetics counselor told her that she had a .02 percent of having another boy child. The Schwandt brood ranges in age from the newborn to 25 years old.

RECIPE FOR SUCCESS?

Eateries are always looking for new dishes to entice customers, but the Bull City Burger and Brewery in Durham, NC may have gone a dish too far when it added Tarantula Burgers to its menu. Then again, says the Association of Mature American Citizens [AMAC], the restaurant did offer a prize for patrons who paid \$30 for the tasty treat – a "tarantula challenge" T-shirt. In case you're wondering, the specialty burger is made with pasture-raised beef, Gruyere cheese and a "lightly salted and oven-baked" tarantula.

NO SMOKING

A Sonic drive-through restaurant in Gulfport, MS may be setting a precedent in this new era of legalized marijuana. The store's manager has posted a sign for would-be customers, reports the Association of Mature American Citizens [AMAC]. It reads: "ATTENTION: If you are smoking weed in the drive thru you will not be served! Please show some common courtesy and smoke and air out before pulling up to order."



THE CASE OF THE CONTRABAND APPLE

She was traveling home from Paris to Denver and the flight attendant gave her an apple but she was not hungry so she put it in her purse planning to eat it later. That's where the wayfarer, Crystal Tadlock went wrong, according to the Association of Mature American Citizens [AMAC]. Perhaps she looked suspicious because a customs agent stopped her, found the apple and fined her \$500. The forbidden fruit was still neatly swaddled in its Delta Airlines wrapper, apparently proving that it was not home grown but an illegal import. Ms. Tadlock told a local TV reporter that the agent "asked me if my trip to France was expensive and I said, 'yeah.' I didn't really get why he was asking that question, and then he said 'It's about to get a lot more expensive after I charge you \$500.'"

IT'S A BOY... AGAIN!

Jay and Kateri Schwandt of Grand Rapids, MI recently had a baby boy. It wouldn't be so newsworthy except for the fact that the infant is the couple's 14th son, a feat that doctors said was nearly impossible. Way back when Mrs. Schwandt was expecting



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SENIOR NEWS LINE

by Matilda Charles

Know the Signs of Senior Abuse

Sometimes it takes watchful eyes to keep seniors safe. Whether it's physical, emotional or financial abuse, or any other kind, those who come in contact with seniors can look for signs that all is not well.

In banking, if you spot a senior who seems distressed and who repeatedly takes large sums of money out of an account (or changes his or her routine), that senior might be a victim of abuse or a scam. (Seniors, don't use the drive-up teller window. Go inside so staff can get to know you. Sign a new signature card every six months so your handwriting sample is current.)

If you spot personality changes in a senior, the cause might be physical — or it might be a result of abuse. Ask what's going on. If a senior who used to dress immaculately is now wearing the same clothes for days in a row, ask. If a senior is no longer as sociable or doesn't participate in previous activities, ask. If you spot bruises or injury, ask.

In a caregiver or hospital situation, you might see lack of care or physical abuse. A neighbor who's had relatives move in might suddenly change his or her routines. At home, the senior might be denied food or medicine or mail.

If you want more information to help seniors, go online to the National Center on Elder Abuse (www.ncea.aoa.gov) or call 1-855-500-3537. Learn about the signs of abuse and what you can do when you suspect it's taking place. Check eldercare.gov, or call 1-800-677-1116. You'll find information on getting help for housing, in-home services, long-term care, nutrition ... and abuse.

Seniors, if you think you're being abused in any way, call the police. You don't have to put up with abusive treatment.

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MAY CALENDAR OF EVENTS

- May 1 6:00 p.m. or May 2 11:00 a.m. **Lite and Easy with Clara Gutierrez- Mini-Meals**
Clara will share various recipes that can be adapted to prepare as individual servings, including heuvos rancheros, meatloaf, mac and cheese, and bread pudding. Perfect for breakfast on the go, lunch, or snack, and so much healthier than fast food! \$35 per person, minimum and maximum requirements to hold the class, reservations required 2 days before event.
- May 3 7:00 p.m. **Monthly Chatham First meeting**
- May 5 10:00 a.m. - 12:00 p.m. **Chatham De Mayo** - a special Arts program from Chatham Arts/ Chatham First- Bring your budding artists, aged 5-10 to participate in our first Arts Festival, Chatham de Mayo. Participants will be able to paint, sing, and more, as we introduce Chatham First's ALL NEW Chatham Arts program. This event is free and open to the public.
- May 7, 14, 21 and 28 **Women in Art Series** (Mondays in May) continues at noon each Monday. Bring your lunch, and enjoy learning about various women who have impacted the art world. See website for featured artists, and complete details.
- May 12 11:00 a.m. **Mommy and Me Tea Party** - Celebrate Mother's Day with a special class, demonstrating special spring treats! Mothers and children of all kinds welcome! Some allergies may be accommodated- please let us know of special needs. \$25 per person, minimum and maximum requirements to hold the class, reservations required 2 days before event.
- May 22 6:00 p.m. **Picnic Essentials with Clara Gutierrez** - With summer finally arriving, we will help you pack an impressive lunch for the lake, beach, or ball game! We will also offer complementary wine selections for tasting, with bottles available for purchase! \$45 per person, minimum and maximum requirements to hold the class, reservations required 2 days before event.
- May 22 11:00 a.m. **Fused Glass with Aleen Wilson** - This popular class yields a beautiful bowl or shallow dish! Perfect for Mother- Daughter- Grandmother activity, or just great friends! \$45 per person includes all supplies and instruction. Minimum and maximum requirements to hold the class, reservations required 2 days before event.
- May 25 6:00 p.m. **Passport Series: India** - Explore the favors of India with Clara Gutierrez in this class featuring classic Indian recipes. See website for full menu and details. \$45 per person, minimum and maximum requirements to hold the class, reservations required 2 days before event.

Featured Artist Mathew Stafford

In addition to Mat's outstanding art pieces, we have a wonderful selection of functional and beautiful mixing bowls in several gorgeous colors!

I fled my L.A. childhood to study, and then to teach, science in the beautiful mountains and coastal redwoods of Northern California. I couldn't stop dabbling more and more in clay and paint. I walked around Asia for a year or so, but it didn't help, so I returned to Humboldt State to study art. In the middle of a subsequent Masters program in San Diego I was called to found the art department at The Carlsbrook School. I bought an old farm, got hitched, built a studio and made two ridiculously lovely sons. I'm addicted to making things. Lately, I've been thinking a lot about circles, echoes, ripples and birds and always in search of the holy grail of crystalline glazes.



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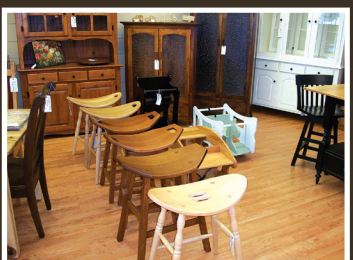
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Cultivating Strength of Spirit



"Therefore, in order to keep me from becoming conceited, I was given a thorn in my flesh, a messenger of Satan, to torment me. Three times I pleaded with the Lord to take it away from me. But he said to me, 'My grace is sufficient for you, for my power is made perfect in weakness.'"
—2 Corinthians 12:7-9 NIV

How often do you find yourself praying to be relieved of your pains and infirmities? Perhaps it would be better to pray to have the strength, courage and patience to bear your infirmities. This prayer becomes increasingly important as we age, since our bodies eventually wear out. As the saying goes, "Old age is not for sissies," at least in part because the elderly almost invariably have their share of chronic aches and pains. As the writer Philip Roth remarked, "Old age isn't a battle, old age is a massacre." But it is also worth remembering that certain infirmities actually contribute to our character, making us better people by reining in certain untoward desires or tendencies. So how do we develop the necessary strength of spirit to bear our pains and infirmities? One way is to get in the habit of doing small things every day which are difficult, painful, or just plain boring. This practice will help you to develop fortitude and strength of spirit for the more difficult and painful episodes, which are bound to come. And remember that in your suffering, you are in some ways sharing in the suffering of our Lord, who suffered greatly in his time here on earth.
— Christopher Simon



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Heartstrings

by: Elsee

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

Tribute to All Mothers on Mother's Day

I thought I'd make this column a special dedication to all Mothers out there. I have compiled some of the most meaningful poems and beautifully written tributes I came across in hopes that you will enjoy reading them on your special day. I must interject this personal thought, "The greatest reward of being a Mother is that special day when we add the title Grandmother."

A Mother's Gift by Janette Fisher
From the very first time, you hold your child
Their first gift is your heart forever,
The love you give and they return
Is the bond that will hold you together

Throughout their life, your love will be
A light that guides their way
The beacon aglow in the darkness
Should they ever go astray

Your love will give them courage
When the way ahead is unclear
And will give them strength, when needed
To help overcome their fears

Your love will accept them for who they are
Whatever they say or do,
Your love will forgive unreservedly
Because they are a part of you

It's a love that will know no barriers
Have no bounds, no expectations
Your love will be unconditional,
Pure, with no complications

A love that remains as constant
As the stars in the heaven above
A gift no money on earth can buy,
The gift of a mother's love.

Thank You Mom by Debbie Bongiovanni
Thank you Mom,
For everything you have done,
Thank you Mom,
For making each day so much fun.

Thank you Mom,

For showing me the way,
Thank you Mom,
For smiling every day.

Thank you Mom,
For always being there,
Thank you Mom,
For showing how much you care.

Thank you Mom,
You're the very best,
Thank you Mom,
Because you're none like the rest.

So this day is so special,
Because you're so special too,
Just remember one thing,
That I do love you.

My Mother's Garden by Anonymous
My Mother kept a garden,
a garden of the heart,
She planted all the good things
that gave my life it's start.

She turned me to the sunshine
and encouraged me to dream,
Fostering and nurturing
the seeds of self-esteem...

And when the winds and rain came,
she protected me enough-
But not too much because she knew
I'd need to stand up strong and tough.

Her constant good example
always taught me right from wrong-
Markers for my pathway
that will last a lifetime long.

I am my Mother's garden.
I am her legacy-
And I hope today she feels the love
reflected back from me
You Where There by Anonymous
You were there when we took our first steps,
And went unsteadily across the floor.
You pushed and prodded: encouraged and
guided,

Until our steps took us out the door...

You worry now "Are they ok?"
Is there more you could have done?
As we walk the paths of our unknown
You wonder "Where have my children gone?"

Where we are is where you have led us,
With your special love you showed us a way,
To believe in ourselves and the decisions we
make.
Taking on the challenge of life day-to-day.

And where we go you can be sure,
In spirit you shall never be alone.
For where you are is what matters most to us,
Because to us that will always be home...

Mom- You are My Heart and Soul
by Octavia Wilson
Thank you...
For standing by me through thick
and thin
For not giving up on me when I
didn't win
For your patience when I kept
pushing you away
For caring when I said I didn't need
you anyway
I am grateful knowing...
I can count on your strength
Ask for your support, and know
you'll go to any length
When I lose my way
you help me get back on track
When in pain
your comfort soothes and brings me back
I am lucky because...
When I was sad you gave me faith
and hope
When I was confused you taught me
how to cope
When I felt I couldn't go on
you carried me long miles
When I didn't believe
you restored my smiles
Mom, thank you
for your guidance and your faith
you've shown
For giving me a safe place where I
have grown
For showing me how to strive
Because of your love
I will survive

*I'd like to take this time to wish every
Mother a blessed Mother's Day. I hope
that you are treated like a QUEEN for
the day (even though we deserve to be
treated liked one every day!) Until next
month, have a fantastic month of May.*



Wed. May 30, 2018

12 pm – 1 pm

WHAT YOU NEED TO KNOW ABOUT ESTATE PLANNING

Plan ahead and be prepared! We never know what the future holds!

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or ryoung@mfa.net



June 13th, 2018

12 pm – 1 pm

MEDICAID PLANNING

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May 17th, 2018

12 pm – 1 pm

Wake Up to Sleep

at RIVERSIDE HEALTH AND REHABILITATION CENTER 2344 Riverside Drive Danville VA., 24541

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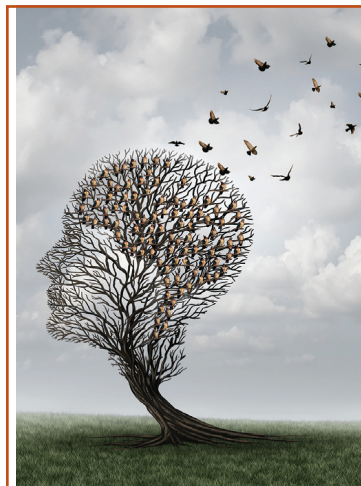
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2. Learn to recognize a few common sleep disorders, signs and symptoms
3. Gain some tips on good sleep hygiene
4. Diagnosis and treatment options

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June 8th, 2018

1 pm – 2 pm

STROKE PREVENTION & MANAGEMENT

Come Join Us!

Presented by **Rafael Hurtado, MD** Board Certified in Neurology

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Boxed lunch will be provided for those that pre-register.

RSVP by June 5th
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What folks are doing...

HOLIDAY VILLAGE, DANVILLE



Holiday Village Seniors and the Resident Service Coordinator welcomed Allie Waymouth, LifeWorks Plus Coach of Riverside Health and Rehabilitation Center for the Community Wellness program in the Public Room at Holiday Village on Monday, April 16, 2018 at 2:00pm. Topic of interest was "Seniors Keeping Active", information was passed out to residents regarding the many exercises to enable seniors to remain active, answer and question followed along with some great refreshments and fellowship with each other. Left to right: Jackie Logan, Mary Myrick, Allie, Faith Hawley, Sue Simpkins, second picture Left to right: George Monroe, Carolyn Haymore, Allie, Rachel Meeks, Jean McCullen and Betty Sadler.

Send your activities to info@redbirdtimes.com.

DO YOU REMEMBER THIS?



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