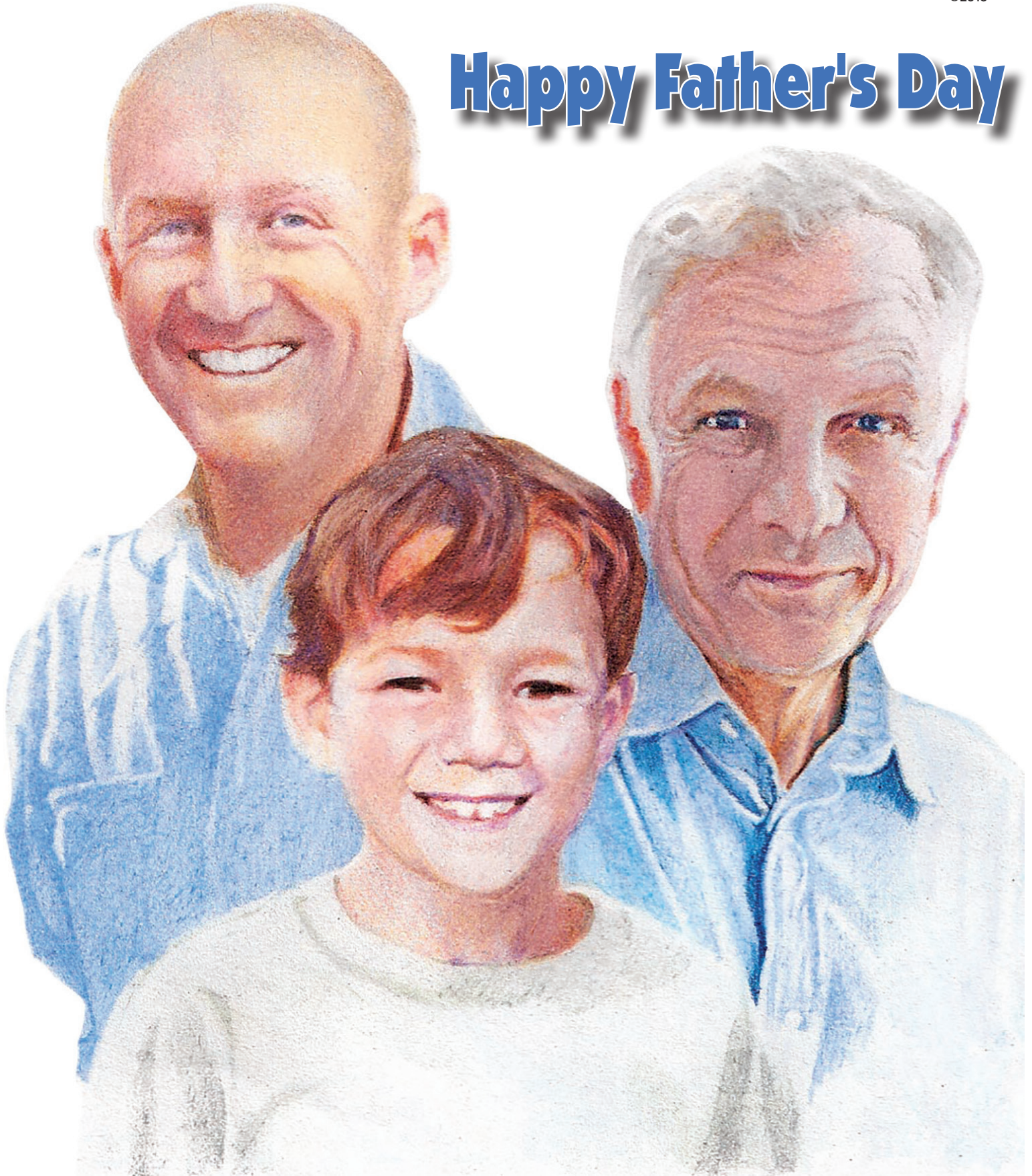


# Red Bird Times

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## Happy Father's Day





## The Value of Using Irrevocable Trusts in Medicaid Planning (Part 1 of 2)

People often wonder about the value of using irrevocable trusts in Medicaid planning. Certainly gifting of assets can be done outright, not involving an irrevocable trust. Outright gifts have the advantages of being simple to do with minimal costs involved, including the cost of preparing and recording deeds and the cost of preparing and filing a gift tax return. Many financial institutions have their own documents they use for changing ownership of assets so there are typically no out-of-pocket costs for the transferor. So why consider an irrevocable trust? In this month's article, we will talk about some of the benefits of utilizing irrevocable trusts.

First of all, why complicate things with a trust? Why not just keep the planning as simple and inexpensive as possible? The short answer here is that every situation is different and gift transaction costs are only part of what needs to be considered. Many important benefits that can result from gifting in trust are forfeited by outright gifting. These benefits are what give value to using irrevocable trusts in Medicaid planning. Prior to state implementation of the federal Deficit Reduction Act of 2005 (DRA) in recent years (with the exception of California), federal Medicaid law contained a bias against trusts: Most transfers of assets to trusts had a 5-year lookback period, whereas there was a 3-year lookback period for non-trust transfers. This different standard induced many clients to elect outright gifting in preference to gifting in trust. The DRA leveled the playing field by imposing a 5-year lookback period for ALL transfers. Removal of the bias against trusts shifted the discussion of elder law attorneys with clients to the real benefits of gifting in trust versus gifting outright.

### **Key benefits of gifting in trust are:**

- Asset protection from future creditors of beneficiaries
- Preservation of the Section 121 exclusion of capital gain upon sale of the settlors' principal residence (the settlor is the trustmaker)
- Preservation of step-up of basis upon death of the settlors
- Ability to select whether the settlors or the beneficiaries of the trust will be taxable as to trust income

- Ability to design who will receive the net distributable income generated in the trust
- Ability to make assets in the trust non-countable in regard to the beneficiaries' eligibility for means-based governmental benefits, such as Medicaid and Supplemental Security Income (SSI)
- Ability to specify certain terms and incentives for beneficiaries' use of trust assets
- Ability to decide (through the settlors' other estate planning documents) which beneficiaries will receive what share, if any, of remaining trust assets after the settlors die
- Ability to determine who will receive any trust assets after the deaths of the initial beneficiaries
- Possible avoidance of need to file a federal gift tax return due to asset transfer to the trust

We will briefly discuss each of these potential benefits listed here in sequence. Each of these potential benefits depends on the specific language selected in the design and drafting the trust. None of them is automatic or inherent in every trust. Thoughtful planning and careful drafting is necessary to take advantage of the benefits available, thus it is important to understand how and why each benefit comes about. This article is just an introduction to these topics, and is not intended as a specific do-it-yourself guide. It is highly recommended to consult with a Certified Elder Law Attorney before starting any Medicaid Planning/Asset Protection!

### **Asset Protection from Future Creditors of Beneficiaries**

A central benefit of gifting in trust is to protect the gifted assets from the creditors and predators of the beneficiaries. This is accomplished by means of a spendthrift provision – special provisions in the trust that make trust assets not subject to attachment, foreclosure, garnishment, or a laundry list of undesirable actions by the creditors of the beneficiaries.

### **Preservation of Section 121 Exclusion of Capital Gain on Sale of Principal Residence**

Section 121 of the Internal Revenue Code (Tax Code) creates an exclusion from capital

gains tax of up to \$250,000 of capital gain in the taxpayer's principal residence when it is sold if the taxpayer owned and lived in it at least two of the past five years before the sale (only one of the past five years if the homeowner had to move to a nursing home). If there are two qualifying co-owners, they can each exclude \$250,000 of gain upon sale in such circumstances. This is a very valuable benefit that has been in the Tax Code since 1997. A trust can preserve this benefit if it is a "complete grantor trust" – a grantor trust as to both income and principal. On the other hand, a residence gifted outright to someone and then sold by the successor would need to qualify for the Section 121 exclusion based on the ownership of the donee to avoid capital gain in excess of the adjusted cost basis of the donor. Our senior population often has owned their home since the late 1940s, 1950s or 1960s, so a huge amount of appreciation in value has occurred since then.

### **Preservation of Step-Up of Basis**

When an appreciated asset is included in a decedent's taxable estate for federal estate tax purposes, it receives step-up (or down) of basis to the date of death value under Section 1014 of the Tax Code. Normally gifted assets pass to gift donees with "pass through basis"; that is, the donees receive the assets with the donor's adjusted cost basis, rather than the date of gift value of the assets. If, however, something pulls the assets back into the taxable estate of the donor upon the donor's death, the donee will own the asset at that point with the donor's date of death value as his or her basis, rather than the donor's original adjusted cost basis. For highly appreciated assets, such as the donor's home or stocks that he or she owned for a long time, obtaining step-up of basis can be a huge benefit for minimizing or eliminating capital gains tax when the donee later sells the assets. This benefit of step-up in basis can easily be forfeited by outright gifting. However, a provision in an irrevocable trust that pulls the property back into the taxable estate of the settlor upon the death of the settlor can preserve step-up of basis for benefit of the donee. With the amount of assets that can pass free of federal estate tax being well

beyond the value of most Medicaid planning clients' estates, estate inclusion and step-up of basis is generally a great benefit to design into the trust, without any actual tax liability. A Limited Power of Appointment retained by the settlor can accomplish this. Other provisions can also cause taxable estate inclusion.

**Ability to Select Whether Trust Income is Taxable to Settlers or Beneficiaries**

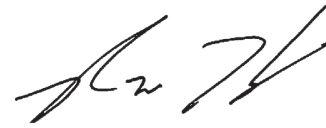
This brings us to the topic of "grantor trusts." Grantor trusts are treated by the Tax Code as "owned" by the settlor (also called the grantor) for income tax purposes. As mentioned above, preservation of the Section 121 exclusion of capital gain upon the trustee's sale of the settlor's primary residence that was earlier funded into the trust requires that the trust be a "grantor trust" as to both income and principal. The creation and significance of grantor versus non-grantor trust status takes an entire seminar or article unto itself, so can only be touched upon lightly here. However, the choice of whether a trust will be a grantor or non-grantor trust and how that will be accomplished are key decisions! For example, it may be important that income generated in the trust not be taxed to the settlor. This requires non-grantor trust status, which necessitates that every trust provision that would cause grantor trust status be avoided in the drafting of the trust. In other examples, however, grantor trust status is important as a goal for tax reasons, or if the settlors are to receive income from the trust.

**Ability to Design Who Will Receive Trust Income**

Unlike an outright gift, by which the donor gives up the right to receive income generated by the transferred assets, an irrevocable trust can be designed so funding constitutes a completed gift for Medicaid purposes although the settlor reserves the right to receive income from the trust. This is an attractive option for some seniors, although it does result in an inherent downside for Med-

icaid planning purposes: Any income that the trustee has the power to distribute to the settlor will be counted for Medicaid eligibility purposes, even if the trustee decides not to actually distribute the income to settlor. Some seniors avoid trustee discretion by making distribution of all trust net income to them mandatory, rather than discretionary. In this case, the income would also be counted for Medicaid eligibility purposes as well. Others go the entirely opposite direction by prohibiting the trustee from distributing any income to the settlor, thereby ensuring that trust income will not be part of the settlor's cost of care budget when the settlor is on Medicaid. There are several factors to weigh in such decision-making, but the key point for this discussion is that use of an irrevocable trust in Medicaid planning gives the client these design choices, whereas an outright gift will simply not.

Be sure to join me next month for **Part 2** of this article. 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](mailto:rhaley@vaelderlaw.com) or send to me via snail-mail to this address: **The Estate & Elder Law Center of Southside Virginia, PLLC 742 Main Street, Danville, VA 24541**



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# 5 Ways to Step Up Date Night Without Breaking the Bank

(FAMILY FEATURES) Most relationship experts agree that making time for date night is important, whether it's the early days of a blossoming romance or decades into a comfortable marriage. Spending that valuable time together doesn't have to be expensive as long as you take the time to make it special.

Plan your next date with these ideas for low-cost experiences with the one you love:

**Share time outdoors.** Except in the most extreme conditions, there's always something to do outside and most of those activities are either free or relatively inexpensive. Whether it's taking a stroll hand-in-hand or planning a picnic at a scenic location, the exercise and fresh air can be good for your body and mind, for both you and your beloved.

**Dine on a dime.** Although the days of a nickel burger are long gone, there are ways to curb your spending when you eat out. For example, many restaurants offer menus with smaller portions as well as promotional nights with discounts geared toward certain audiences. Some restaurants even offer daily discounts, as high as 10 percent off your total bill for AARP members. If you are not a member, it's simple to sign up online. Membership is just \$16 a year, so it can practically pay for itself with the use of just one of the dining offers.

**Simply stay in.** When you're conflicted between going out on a date or settling for a night on the couch, it's possible to have both. Order takeout from a favorite spot and bring it to the comfort of your home for the best of both worlds. It allows you to avoid kitchen cleanup and simply commit to enjoying one another's company without interruption.



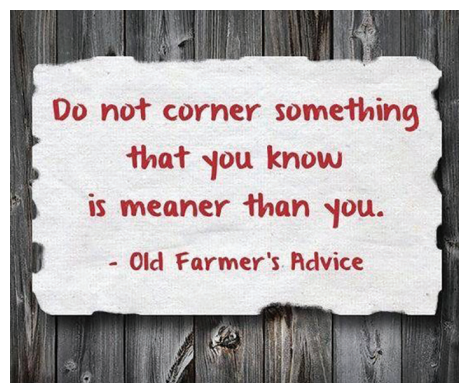
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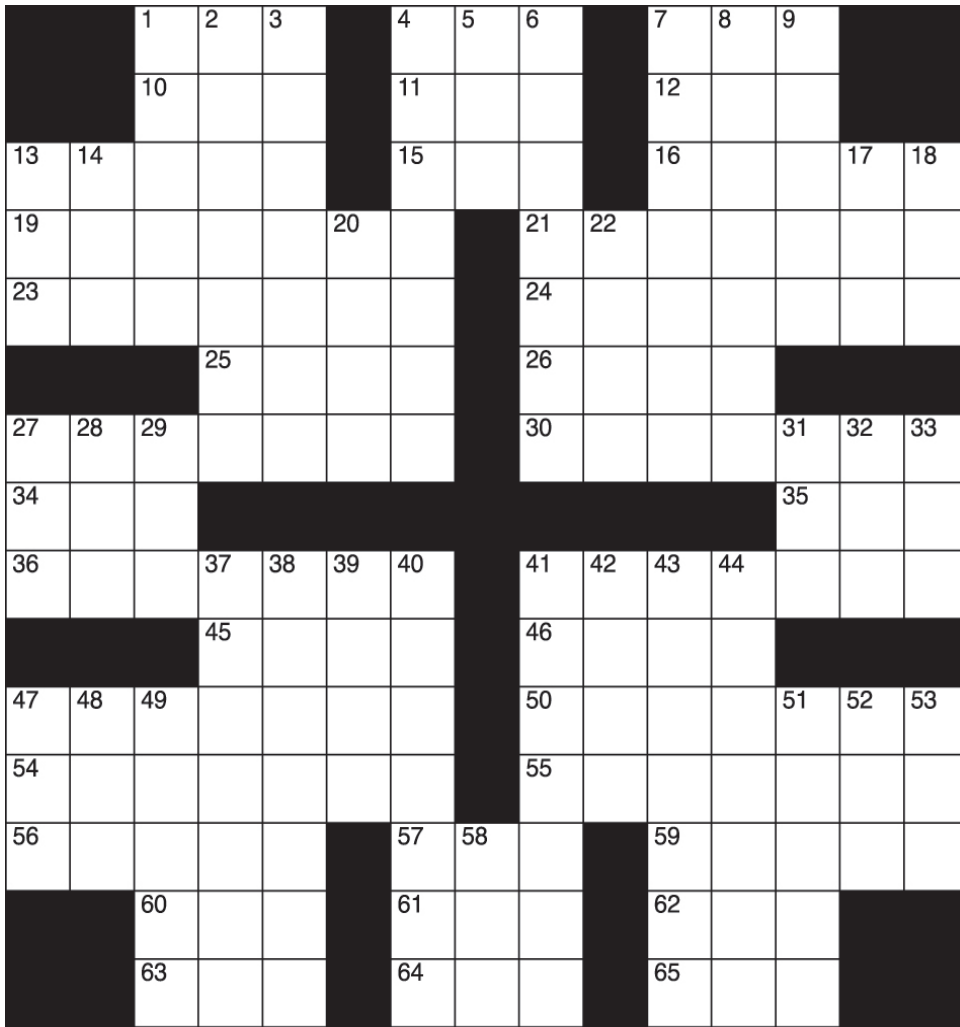
**Master the movie schedule.** Prime time at the theater can be pricey, but if your calendar is flexible, you can catch a show earlier in the day for a steep discount. Some theaters also offer special discounts for ordering tickets online. An added bonus: taking in an early movie with a snack may help save money on dinner later.

**Enjoy special engagements.** Whether it's a local sporting event or a musical performance by a group visiting your town, sharing a pastime that you're passionate about is a good

way to share a piece of your life and interests to help establish a deeper connection with a loved one. Conversely, if it's a new experience for you both, it may establish a newfound bond that you can explore together over time. Don't let ticket prices dissuade you. Take advantage of offers that may be available to you, special showings or even a ticket discount with your AARP membership.

Explore more tips and ideas to make the most of your relationships and everyday life, too, at [AARPAvantages.com](http://AARPAvantages.com).





# CROSSWORD PUZZLE

## CLUES ACROSS

1. \_\_\_ fi (slang)
4. Anecdotes about a person
7. Central Standard Time
10. Beverage receptacle
11. Football's Newton
12. Be in debt
13. Tattles
15. Musician \_\_\_ Lo
16. Arrange again
19. A binary compound of carbon with a metal
21. Brazilian futbol great
23. Feared
24. Annoy
25. Unit of heredity
26. Small freshwater fish
27. Muscular weaknesses
30. Fined
34. One-time EU currency

## CLUES DOWN

35. Egyptian unit of weight
36. Winged horse
41. Increments
45. Abnormal rattling sound
46. Middle Eastern country
47. A type of greeter
50. \_\_\_ inning stretch
54. Reaches
55. More gray
56. Football term
57. Swiss river
59. Ninth day before the ides
60. Grow old
61. Don't know when yet
62. College hoops tournament
63. Japanese monetary unit
64. Medical device
65. Antidiuretic hormone

## CLUES DOWN

1. Put fear into
2. Partner to corned beef
3. Interiors
4. Agrees to a demand
5. No (Scottish)
6. \_\_\_ Hess Corp.
7. Ornamental molding
8. Garment
9. Electric car company
13. Decimal digits in binary (abbr.)
14. Gibbon
17. Sun up in New York
18. \_\_\_ the line
20. A vale
22. Old Irish alphabet
27. A type of band
28. A team's best pitcher
29. Floor covering
31. A \_\_\_ in the machine

32. Supplement with difficulty
33. Prosecutors
37. Place in order
38. Japanese lute
39. Mongolian city \_\_\_ Bator
40. Perceived
41. A cloth for washing dishes
42. Chocolate cookie with white cream filling
43. Grassy plain
44. Barometer
47. Father
48. Of the ear
49. Thomas \_\_\_, British dramatist 1652-85
51. After eighth
52. Where golfers begin
53. Time units (abbr.)
58. Basics

# June is Alzheimer's Awareness Month

## ALZHEIMER'S CAREGIVING

### Bathing, Dressing, and Grooming: Alzheimer's Caregiving Tips

At some point, people with Alzheimer's disease will need help bathing, combing their hair, brushing their teeth, and getting dressed. Because these are private activities, people may not want help. They may feel embarrassed about being naked in front of caregivers. They also may feel angry about not being able to care for themselves. These suggestions may help with everyday care. Bar of soap and other grooming products

#### BATHING

Helping someone with Alzheimer's disease take a bath or shower can be one of the hardest things you do. Planning can help make bath time better for both of you. If the person is afraid of bathing, follow his or her lifelong bathing habits, such as doing the bath or shower in the morning or before going to bed.

#### Safety Tips

To keep the person with Alzheimer's safe during bath time:

Never leave a confused or frail person alone in the tub or shower.

Always check the water temperature before he or she gets in the tub or shower.

Use a hand-held showerhead.

Use a rubber bath mat and safety bars in the tub.

Use a sturdy shower chair to support a person who is unsteady and to prevent falls. You can buy shower chairs at drug stores and medical supply stores.

#### Before Bathing

Before starting a bath or shower:

Get the soap, washcloth, towels, and shampoo ready.

Make sure the bathroom is warm and well lit.

Play soft music if it helps to relax the person.

Be matter-of-fact about bathing. Say, "It's time for a bath now." Don't argue about the need for a bath or shower.

Be gentle and respectful. Tell the person what you are going to do, step by step.

Make sure the water temperature is comfortable.

Don't use bath oil. It can make the tub slippery and may cause urinary tract infections.

#### During a Bath or Shower

Allow the person with Alzheimer's to do as much as possible. This protects his or her dignity and helps the person feel more in control. Here are other tips:

Put a towel over the person's shoulders or lap. This helps him or her feel less exposed. Then use a sponge or washcloth to clean under the towel.

Distract the person by talking about something else if he or she becomes upset.

Give the person a washcloth to hold. This makes it less likely that he or she will try to hit you.

#### After Bathing

Try these suggestions:

Prevent rashes or infections by patting the person's skin with a towel. Make sure the person is completely dry. Be sure to dry between folds of skin.

If the person is incontinent, use a protective ointment,



such as petroleum jelly, around the rectum, vagina, or penis.

If the person has trouble getting in and out of the bathtub, do a sponge bath instead.

#### Other Bathing Tips

For most people, a full bath or shower two or three times a week is enough. Between full baths, a sponge bath to clean the face, hands, feet, underarms, and genitals is all you need to do every day. Also:

Washing the person's hair in the sink with a hose attachment may be easier than doing it in the shower or bathtub.

Get professional help with bathing if it becomes too hard for you to do on your own.

#### DRESSING

People with Alzheimer's disease often need more time to dress. It can be hard for them to choose their clothes. They might wear the wrong clothing for the season. They also might wear colors that don't go together or forget to put on a piece of clothing. Allow the person to dress on his or her own for as long as possible.

Other tips for dressing:

Lay out clothes in the order the person should put them on, such as underwear first, then pants, then a shirt, and then a sweater.

Hand the person one thing at a time, or give step-by-step dressing instructions.

Put away some clothes in another room to reduce the number of choices. Keep only one or two outfits in the closet or dresser.

Keep the closet locked if needed.

Buy three or four sets of the same clothes if the person wants to wear the same clothing every day.

Buy loose-fitting, comfortable clothing, such as sports bras, cotton socks and underwear, and sweat pants and shorts with elastic waistbands.

Avoid girdles, control-top pantyhose, knee-high nylons, high heels, and tight socks.

Use Velcro® tape or large zipper pulls for clothing instead of shoelaces, buttons, or buckles.

Try slip-on shoes that won't slide off or shoes with Velcro® straps.

#### Grooming

When people feel good about how they look, they often feel better. Helping people with Alzheimer's disease brush their teeth,





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shave, put on makeup, and get dressed can help them feel more like themselves.

### MOUTH CARE

Here are some tips to help the person with Alzheimer's care for his or her teeth and mouth.

Show the person how to brush his or her teeth. Go step by step. Remember to let the person do as much as possible.

Brush your teeth at the same time.

Help the person clean his or her dentures.

Ask the person to rinse his or her mouth with water after each meal and use mouthwash once a day.

Try a long-handled, angled, or electric toothbrush if you need to brush the person's teeth.

Take the person to see a dentist. Some dentists specialize in treating people with Alzheimer's. Ask the dentist how often the person should be seen.

### Other Grooming

Here are some other suggestions for grooming:

Encourage a woman to wear makeup if she has always used it. If needed, help her put on powder and lipstick. Don't use eye makeup.

Encourage a man to shave, and help him as needed. Use an electric razor for safety.

Take the person to the barber or beauty shop. Some barbers or hairstylists may come to your home.

Keep the person's nails clean and trimmed.

Read about this topic in Spanish. Lea sobre este tema en español.

### For More Information About Caregiving and Activities of Daily Living

NIA Alzheimer's and related Dementias Education and Referral (ADEAR) Center

1-800-438-4380 (toll-free)

[adear@nia.nih.gov](mailto:adear@nia.nih.gov)

[www.nia.nih.gov/alzheimers](http://www.nia.nih.gov/alzheimers)

The National Institute on Aging's ADEAR Center offers information and free print publications about Alzheimer's disease and related dementias for families, caregivers, and health professionals. ADEAR Center staff answer telephone, email, and written requests and make referrals to local and national resources.

Eldercare Locator

1-800-677-1116 (toll-free)

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## Walking Safely in Rural Areas

**Walking is great exercise and can be particularly enjoyable away from the hustle and bustle of city streets. But walking in rural areas requires special care.**

Unpaved surfaces may provide uneven footing. Often the vehicles on rural roads travel at much higher speeds than walkers are used to, and drivers won't expect to see someone walking on or near the side of the road.

**Go4Life has the following safety tips for those who want to enjoy a walk in the country:**

- Always walk facing oncoming traffic.
- Look for a smooth, stable surface alongside the road.
- If there are guardrails, see if there's a smooth, flat surface behind the barrier where you can walk. If you need to walk on a paved shoulder, stay as far away from traffic as possible.
- Watch for bridges and narrow shoulders.
- Be sure drivers can see you. Wear light or brightly colored clothing.
- If you walk during low-light hours—at dusk or dawn—be sure you have reflective material on your jacket or walking shoes and carry a flashlight.
- Be careful when crossing the road. Look left, right, and left again before crossing. Don't assume drivers will stop.
- Look across ALL lanes you must cross and make sure each lane is clear before proceeding. Just because one driver stops, don't presume drivers in other lanes will stop for you.
- Take along a cell phone and an ID, especially if walking alone.



### Quick Tip

Be sure to wear sturdy shoes that give you proper footing. For more information, see the *Go4Life* tip sheet *Fitness Clothes and Shoes*.  
[www.nia.nih.gov/Go4Life](http://www.nia.nih.gov/Go4Life)

### VISIT

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- Print useful tools.
- Share your exercise story.



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# How to Find Retiree Travel Perks

Dear Savvy Senior,

*What types of travel discounts are available to older travelers? I just retired and am interested in learning about travel deals for people over 60.*

Ready To Go

Dear Ready,

There are literally thousands of different travel-related discounts available to retirees that usually start anywhere between the ages 50 and 65. These discounts – typically ranging between 5 and 25 percent off – can add up to save you hundreds of dollars on your next trip. Here’s how you can find them.

Ways to Save

The first thing to know is that most businesses don’t advertise them, but many give senior discounts just for the asking, so don’t be shy.

You also need to be aware that when it comes to senior travel bargains, the “senior discount,” if available, may not always be the best deal. Hotels, resorts, airlines and cruise lines, for example, offer advanced bookings along with special deals and promotions from time to time that may be a lower rate than what the senior discount is. Before you book, always ask about the lowest possible rate and the best deal available.

Another way retirees with flexible schedules can save is to be flexible when you travel. Last minute travel deals can offer huge savings, as well as traveling during off-season or off-peak times, and avoiding holidays.

Club memberships can also garner you a wide variety of travel bargains. AARP, for example has dozens of travel discounts available on hotels, rental

cars, cruises and vacation packages – see AARPadvantages.com. Annual AARP membership fees are \$16 or less if you join for multiple years.

Or, if you don’t agree with AARP, there are alternative organizations you can join like the Seniors Coalition or the American Seniors Association that offer discounts on hotels and rental cars.

Types of Discounts

Here’s an abbreviated rundown of some of the different travel discounts you can expect to find.

**Transportation:** For airline travel, Southwest has fully refundable senior fares to passengers 65 and older, and British Airways offers AARP members \$65 off economy travel and \$200 off business club travel. American, United and Delta also offer senior fares in certain markets but are extremely limited.

For traveling by train, Amtrak provides a 10 percent discount to travelers 65-plus, and a 10 percent discount to passengers over age 60 on cross-border services operated jointly by Amtrak and VIA Rail Canada.

Greyhound bus lines also offers a 5 percent discount to passengers 62 and older. And most car rental companies offer 10 to 25 percent discounts to customers who belong to membership organizations like AARP or AAA.

**Hotels:** Many U.S. hotels offer senior discounts (at varying ages) usually ranging between 5 and 15 percent off. For example, Marriott offers a 15 percent discount to travelers 62 and older at over 4,000 locations

worldwide. And Wyndham hotel group offers 60-plus guests best available rate discounts.

**Restaurants:** Some restaurant chains offer senior discounts, ranging from free drinks, to senior menus, to discounts off your total order. National chains that offer these deals include Burger King, Chili’s, Chick-fil-A, Dunkin’ Donuts, Golden Corral, IHOP and Wendy’s. Offers can vary by location.

**Cruises:** Royal Caribbean and Carnival Cruise lines offer discount rates to cruisers 55 and over.

**Entertainment and Attractions:** Most movie theaters, museums, zoos, aquariums, public golf courses and even ski slopes provide reduced admission to seniors over 60 or 65. If you’re 62-plus, you’re also eligible for the “Senior Pass,” which provides a lifetime entry to 2,000 national parks and recreation sites. You can obtain this pass in person at one of the federal recreation sites for \$80, or online for \$90 at [Store.usgs.gov/senior-pass](http://Store.usgs.gov/senior-pass).

To look for other travel discounts on the go, download the Sciddy app at [Sciddy.com](http://Sciddy.com). This app lets you search for senior discounts and can send you alerts when you’re at an establishment that offers them.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of “The Savvy Senior” book.



# What's Cookin'?



## Best Macaroni Salad

### Ingredients

- 8 oz . dry elbow macaroni
- 1/2 cup Hellmann's or Best Foods Mayonnaise
- 1/2 cup fat free or low fat plain Greek yogurt
- 1 1/2 Tbsp white wine vinegar
- 2 tsp dijon mustard
- 2 tsp honey
- Salt and freshly ground black pepper
- 2 steamed or hard boiled eggs , peeled and chopped
- 1 cup diced red bell pepper
- 1 cup matchstick carrots , roughly chopped
- 3/4 cup diced celery
- 1/4 cup diced red onion
- 1 Tbsp minced fresh parsley

### Directions

1. Cook macaroni in salted water according to directions on package (I added about 1/2 tbsps salt to the water).
2. Drain and rinse with cold water until completely cool. Let drain very well.
3. In a medium mixing bowl stir together mayonnaise, Greek yogurt, vinegar, mustard, honey, and season with salt and pepper to taste (start with about 1/2 tsp salt and 1/4 tsp pepper then add more salt after you've added the dressing to the pasta).
4. Add well drained macaroni to a large mixing bowl along with eggs, bell pepper, carrots, celery and onion (if you like to have some color over you salad I like set aside some of the veggies to sprinkle over the top).  
Pour dressing over top, add in parsley and toss mixture to evenly coat. Serve or store in refrigerator up to 1 day.



## No-Bake Coconut Cream Lush Dessert

This No-Bake Coconut Cream Lush Dessert is smooth, rich, light, and there's no cooking involved. It's so easy and perfect for summer gatherings!

### Ingredients

#### For The Crust

- 4 cups Nilla Wafer cookies
- 6 tablespoons unsalted butter, melted

#### For The Filling

- 8 ounces cream cheese, softened
- 1 cup granulated sugar
- 8 ounce (1 container) Cool Whip topping, thawed
- 1/2 cup sweetened coconut flakes

#### For The Topping

- 3 ounce (1 box) instant coconut cream Jell-O pudding
- 2 cups whole milk
- 1/2 cup toasted flaked coconut

### Directions

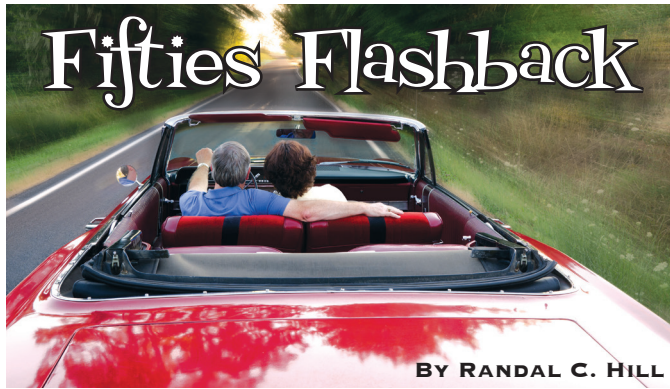
Coat a 9x13 baking dish with nonstick spray.

Blend the Nilla Wafers in a food processor until finely ground; add in the melted butter and blend until well combined. Press the mixture evenly into the bottom of the prepared pan.

In a large bowl with an electric mixer, beat the cream cheese and sugar until combined and fluffy; add in the Cool Whip and flaked coconut and continue to mix until combined. Spread evenly over the Nilla wafer layer.

Wipe out the bowl and pour in the Jell-o pudding powder and milk. Whisk vigorously for 2 minutes until thickened and set. Pour mixture over cream cheese layer. Sprinkle toasted coconut flakes over the top.

Refrigerate until completely chilled and set, about 4 hours.



## 17,897 Little Autobiographies

June 2018

In each of the nearly 18,000 Peanuts comic strips that Charles Schulz produced, he is omnipresent in each of his pen-and-ink characters. He once told Steve Kroft on 60 Minutes: “If you were to read the strip, oh, for just a few months, you would know me...All of my fears, my anxieties, my joys, and almost, even, all of my experiences go into that strip.”

---

The arc of Charles Monroe Schulz’s life was established two days after his birth in Minneapolis in November 1922. An uncle gave him the nickname “Sparky,” the term being inspired by the cartoon horse Spark Plug, a character from the comic strip Barney Google.

Sparky, the only child of Carl and Dena Schulz, proved to be a naturally gifted artist who, from age six, was determined to have a career in cartooning. Following his Central High School graduation and an Army stint as a draftee, Schulz took a job grading lessons at Minneapolis’s Art Instruction, Inc., where he had taken a correspondence course during his adolescence.

In his off-hours he created Li'l Folks, which became a locally popular comic strip in the St. Paul Pioneer Press before United Feature Syndicate changed the name and debuted Peanuts nationally in October 1950.

Why the name change? UFS felt that the title Li'l Folks came too close to Al Capp’s popular comic strip Li'l Abner. At the time, kids in TV’s Howdy Doody Show audience who sat on studio bleachers were called Peanuts, their name derived from a vaudeville term describing patrons who sat in the cheaper

balcony seats—the Peanut Gallery—and sometimes tossed goobers onto the stage below to show displeasure. UFS executives liked Peanuts as a title and overruled Sparky.

Schulz despised the name that made him famous and was determined that his concession to United Features Syndicate people would be the only one where he let anyone or anything influence his work. For nearly 50 years he maintained an iron-fisted control of a comic strip that he alone laboriously wrote, drew and lettered by hand seven days a week.

During the 1950s Schulz developed a (deceptively) simply drawn group of oddly proportioned, balloon-headed kid characters that included Charlie Brown, Patty, Shermy, Violet, Schroeder, Lucy, Linus, Pig-Pen and the dog Snoopy, who he based on a bizarre family pet who sometimes devoured pins and tacks.

Peanuts often focused on the bumbling, insecure worrywart Charlie Brown, who, along with his sometimes-cruel gang of neighborhood peers, spent his days stumbling through the minefield of childhood social interactions. Through his characters Schulz offered themes never before addressed in a mainstream cartoon strip: isolation, loneliness, melancholia, unrequited love—all stemming from his interior life.

The most famous, revered and influential comic strip in history, Peanuts earned Charles Schulz over a billion dollars and won him worldwide fame and respect. But, sadly, all of his success never allowed him to dispel the cloud of depression that hung over his life yet fueled his creativity for nearly half a century.

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*en.wikipedia.org. Printouts: Peanut Gallery, Peanuts, Charles M. Schulz schulzmuseum.org. Charles M. Schulz Biography*



### “MUDDERS DAY” AT CHURCHILL DOWNS

It was a rainy “mudders day” at this year’s Kentucky Derby—part of the reason an Austin, TX woman who paid \$18 for a pick-five combination bet. All five of her horses, many of them long shots who love a wet track, came in. She took home a whopping \$1.2 million. Compare that, says the Association of Mature American Citizens [AMAC], to the \$1,432,000 the owner, trainer and jockey of Justify, the big winner of the coveted Run for the Roses, had to split up. The unidentified woman placed her wager at the Retama Park racetrack in San Antonio. A spokeswoman at the track noted that: “To bet that little amount of money and win \$1.2 million is unheard of.”

### ONE MAN’S TRASH

An airport janitor in South Korea just might become a genuine mega-millionaire in six months time. The Association of Mature American Citizens [AMAC] reports that he was cleaning out a garbage bin at the airport when he came across seven gold ingots wrapped in newspaper. If the gold, worth an estimated \$325 million, is not linked to a crime and the owners don’t claim it by November, the authorities say the loot will be handed over to the janitor. If it is found to have been stolen, the janitor can still wind up with a reward of as much as \$65 million. Either way it proves the old adage, one man’s trash is another man’s treasure.

### RAGS TO RICHES

And then there was the guy in Kalamazoo, MI who bought a lottery ticket, tucked it in his wallet and forgot it was there. Three months later he came across the ticket and decided to see if it might be worth something. The man was pretty much broke and had even lost his house. He was living paycheck to paycheck, according to the Association of Mature American Citizens [AMAC]. It turned out the ticket was worth \$250,000.

### INVENTIVE MINDS

Rube Goldberg is alive and well and living in the hearts and minds of many a would-be inventor. Take Canadian Lego aficionado Iouri Petoukhov who built a contraption with his Lego bricks that serves up bacon and eggs, says the Association of Mature American Citizens [AMAC]. Meanwhile, it took an inventor in Iowa two months to complete his Rube Goldberg tape dispenser that uses Ping-Pong balls to trigger a series of seemingly impossible chain reactions that minutes later dispenses Scotch tape.

###

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### THEY’D RATHER SMELL THE ROSES

The 982 residents of Parrish, Alabama have had a few choice words for the eight million or more residents of New York City, according to the Association of Mature American Citizens [AMAC]. It seems that a trainload of big city human waste bound for the Big Sky landfill, 20 miles east of Parrish, came to a screeching, smelly halt in the middle of town more than two months ago. And, it’s been emitting a very unpleasant odor ever since. Town folk have had to curtail outdoor activities and are hoping that what they call the “poop train” will continue its journey soon—preferably before the warm weather sets in.

**BIBLE STORY TIME**  
 Gatewood Baptist Church  
 Providence, NC 27315  
 Pastor Adrian Moore

**Acts 13:1 – 13; 15:36 – 41**

The Apostle Paul was a great missionary church planter in the early days of the church. He traveled to many places and spread the good news of the gospel of Jesus Christ. He took with him Barnabas and on one occasion was helped by a young man named John Mark. While on this missionary journey, John Mark left Paul and Barnabas and returned home. This was something that did not sit well with Paul.

On the next journey, Barnabas wanted to take John Mark with them again, but Paul wanted no part of it. The Bible says that the contention was so great between the two over this issue that Paul parted ways with Barnabas. Paul took Silas and went one way and Barnabas took John Mark and went another way.

Some might think that John Mark’s failure to complete his first missionary journey would be the end of his effectiveness in the ministry, but not so. At a later date, Paul asked for John Mark to join him, for he believed he would be profitable to the ministry. More importantly, God was not through with this man for the Lord chose him to be the human author of the book of Mark. He was chosen as one of only four men that God would use to write a gospel account.

A very important lesson to learn from this story is that failure need not be final with God. God can restore you to a usable place of service.

**2 Timothy 4:11** Only Luke is with me. Take Mark, and bring him with thee: for he is profitable to me for the ministry.



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H	T	Y	K	E	L	D	W	R	G	S	S	T	C	E	S	N	I	V	N

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

- ACIDIC
- AERATION
- AIR
- ALKALINE
- AMENDMENT
- ANNUAL
- BACTERIA
- BEDS
- BENEFICIAL
- BIENNIAL
- BLOSSOM
- COMPOST
- CONSERVE
- CONTAINER
- DROUGHT
- EDGING
- FERTILIZER
- FLOWERS
- FURROW
- HARDY
- HARVEST
- HERBS
- INSECTS
- MANURE
- MATURITY
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# Heartstrings

by: Elsee

Email any comments, suggestions or questions to [elsee53@gmail.com](mailto:elsee53@gmail.com)

## Happy Father's Day 2018

On June 17th we will celebrate those special Fathers/Dads in our lives. How did this day come about anyway? This day began thanks to Sonora Smart Dodd back in June 1910. She felt that a day was needed to recognize and honor fatherhood in the United States, and I'm so glad she did. It is now a worldwide day where we call attention to those Fathers and Father figures who make a difference in the lives of their children. I should interject that many single mothers are worthy of celebrating Fathers Day as well as they have fulfilled the role of both parents.

How exactly does a Father make a difference in their children's lives? He does this through various ways that we may not really appreciate until we are adults or even become parents ourselves. Fathers are **providers, protectors, role models, disciplinarians and even teachers.** Let's look at each of these individually.

Although in today's society, in a two-parent household, both parties work to provide for their families. Traditionally, it was the Father who was the primary breadwinner and worked long hard hours to PROVIDE the necessities his family needed even if it meant sacrificing time away from the home on occasion. It was Father's duty to see that his family had food on the table, were clothed and had a roof over their heads. He provided a sense of security because of his pride and dedication to his family.

When I say that Fathers are protectors, I mean that he will do whatever it takes to keep his family safe and free from harm. Of course, he is unable to be around his family 24/7, but I can almost guarantee that he has his family's best interest and safety on his mind at all times.

Fathers are role models to their children and in a sense even to his spouse. His children look up to him because of his actions and words that he shares with them. Because of that he earns the respect of his kids. In many homes, he is seen as a Hero of sorts, the strongest man around. His words encourage and not discourage his

children in their every endeavor. The time he devotes to them by playing, reading or doing a simple activity is an example of his actions. These are the things that his children will remember throughout their life as having a wonderful role model in their homes.

Fathers are often times a disciplinarian. He should never be afraid to discipline through love whenever needed. Often times he does not want to be the "heavy" in the household and leaves the disciplining to Mother. I feel that when a father disciplines, he shows his role as the head of his household.

Lastly, a Father is a Teacher as he teaches his children to catch or throw a ball, play a musical instrument, gives life lessons on making good choices such as knowing the difference between right and wrong. The greatest lesson he can teach his children is to love and live according to God's will.

On a personal note, I found all the above mentioned were a perfect description of my own Father. He was all that and so much more to each of his 8 children. Unfortunately God called my Father home on Jan. 9, 2015 very unexpectedly. He had been in pretty decent health, but just did not wake up that morning. All of us were in shock for several months after that as we tried to figure out what could have possibly gone wrong. As time passed, we came to grips with the fact that God just wanted him back. The most difficult part was that we never got a chance to say "Goodbye" as we had with my Mother. Who are we to question God, so we have learned to accept that he is no long with us physically, but remains with us in spirit. This will be the 4th Father's Day without him, and I have had lots of time to think about everything he was to me growing up. More important I've also had time to focus on many things that I didn't realize or understand about him until I was an adult. I'll share three of these revelations with you.

First, my Father knew a lot more about life than I gave him credit for. I recall all the stories or anecdotes that he would tell us, but that's all they were to me - just stories. I never really thought about where those

stories came from until I became a parent myself. Of course they came from having lived those experiences making him a man filled with wisdom. He knew what we were going through and understood because he had lived through similar situations. My Father was a truly intelligent and wise man. I miss being able to pick up the phone and listening to his tales.

The second thing I came to realize, as an adult was that my Father cried. The only thing is that we rarely if ever saw this until we were adults perhaps because we may have been too busy to notice. The older I got, the more emotional I would tend to get over happenings whether they were happy events or sad ones, but he was in it with me. He could feel the pain of his children as we faced difficult issues and even wept with us. He was truly a sensitive and caring man who was never afraid to shed a tear or two on many occasions and this time we noticed. I loved this about my Father.

The last thing I came to love and respect about my Father was that his "House Rules" were actually fair despite me thinking at times that he was the strictest man alive. He knew that there had to be "house rules" and they had to be followed if there was to be order in our home. I remember him saying NO to me when I wanted to stay outside later than usual, or saying NO when I asked about hanging out with my friends at the movie theater, and especially the rule he gave us about having a curfew when we started dating. What be home by 10 p.m.?? But as an adult I truly am thankful for all the little things he said NO to when I was a kid. I understand that it meant that I had the best dad who simply cared enough about our well being and safety to make those house rules to begin with, even though I hated them at the time.

In closing I'd like to wish every Father or Father figure a very Happy Father's Day. I hope you are surrounded with all the blessings that make your day a memorable one. To my own Father, Happy Fathers Day in Heaven Dad, you are missed more than you know!!





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# What folks are doing...

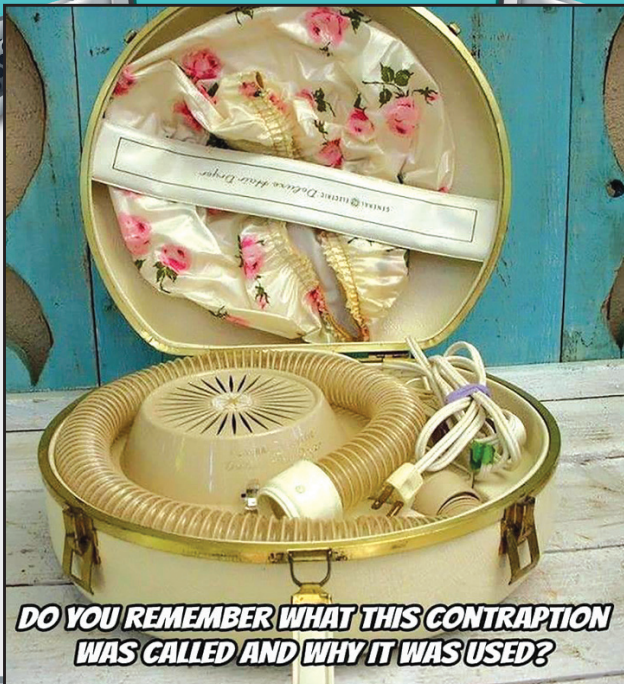
## HOLIDAY VILLAGE, DANVILLE



What a great time we had at the Holiday Village Senior Living "Mother's Day Luncheon" on May 08, 2018 at 1pm in the Public Room, each resident brought a dish or two, Capital Realty Group sponsored the meat and tea. Special music by Jeff Murphy, along with Food and Fellowship ! 1st picture: Faith Hawley, Virgie George, Pansy Thornton, Clovis Shelton, Rachel Meeks, Jeff Murphy, Bill Combs, Jean McCullen, Melanie Murphy, Nancy Owen, Elizabeth Dalton, Jean Bayes, 60 in attendance. Flowers by the Blossom Shop.

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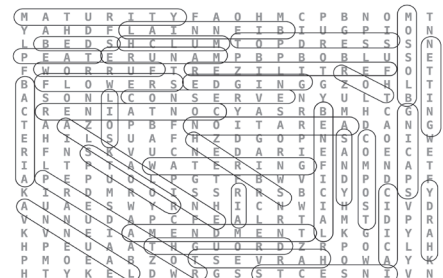
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# Be the Hero of Your Grill This Summer

(Family Features) Nothing brings people together like a barbecue. There seems to be something about being outdoors and the sizzle of fresh food on the grill that makes you want to gather with family and friends.

This summer, you can be the hero of your grill with a few simple tips and tricks:

\* A great meal starts with great meat. Make sure to use versatile, high-quality and tender cuts like Smithfield Fresh Pork ribs, chops and tenderloins.

\* Cut down on time, not flavor. Look for pre-seasoned meats such as pork chops, or slice, dice or cube larger cuts like boneless loin to shorten cook time and increase flavor.

\* Grill like a pro. Use direct heat for burgers and chops, and indirect heat for larger cuts like ribs.

Find more summer grilling tips and pitmaster-perfected recipes at [SmithfieldGetGrilling.com](http://SmithfieldGetGrilling.com).



## St. Louis Style Pork Spare Ribs with Coffee Cocoa Dry Rub

Recipe courtesy of pitmaster Chris Lilly

Prep time: 10 minutes

Cook time: 3 1/2 hours

Servings: 4-6

- 7 teaspoons salt
- 2 tablespoons dark brown sugar
- 4 teaspoons chili powder
- 1 tablespoon ground coffee
- 2 1/2 teaspoons unsweetened dark cocoa powder
- 2 teaspoons black pepper
- 1 teaspoon garlic powder
- 1 teaspoon onion powder
- 3/4 teaspoon ancho chile pepper
- 1/8 teaspoon coriander
- 1/8 teaspoon turmeric
- 2 racks Smithfield St. Louis Style Pork Spareribs, membrane removed

Build charcoal fire for indirect cooking by situating coals on one side of grill, leaving other side empty. Heat grill to 250 F.

To make dry rub: In small bowl, combine salt, brown sugar, chili powder, coffee, cocoa, black pepper, garlic powder, onion powder, ancho chile pepper, coriander and turmeric.

Generously apply dry rub onto front and back of pork ribs. Gently pat to ensure rub adheres.

Put ribs meat-side up over indirect heat, away from coals, close lid and cook until ribs are tender, about 3 1/2 hours

Remove ribs from grill and let rest, uncovered, 5 minutes. Slice ribs between bones and serve.

## Pineapple Pork Kebabs

Recipe courtesy of pitmaster Sterling Ball

Prep time: 10 minutes

Cook time: 1 hour

Servings: 3-4



1/2 Smithfield Prime Boneless Fresh Pork Loin

- 1 sweet onion, cut into 1-1 1/2-inch square pieces
- 1 red bell pepper, cut into 1-1 1/2-inch square pieces
- 2 cups pineapple chunks
- 3-4 tablespoons barbecue rub
- 2 1/2 cups teriyaki marinade
- 3-4 flexible skewers

Heat grill or smoker to 250 F. Cut pork loin into 2-inch cubes.

Season pork loin, sweet onion, red bell pepper and pineapple chunks with rub.

Thread pork loin, onion, pepper and pineapple on skewer; repeat until length of skewer is almost full. Repeat with additional skewers.

Put assembled kebabs in large re-sealable bag and add teriyaki marinade. Carefully remove air from marinade bag and refrigerate 20 minutes.

Remove kebabs from marinade bag and place on grill over indirect heat; cook 12-14 minutes, remove and set aside.

Increase grill temperature to 400 F. Sear kebabs at high heat, until caramelized. Using meat thermometer, check pork loin cubes for doneness; remove from heat once pork reaches internal temperature of 145 F.