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DECEMBER 2008 • JANUARY 2009

SENIOR LIVING

F R E D E R I C K C O U N T Y

Bringing dad home

Local groups help one family
in journey with Alzheimer's

WHAT TO ASK WHEN
HIRING A CAREGIVER

TOP GIFT-GIVING
SUGGESTIONS

10

SIGNS THAT
YOU COULD
USE A HAND

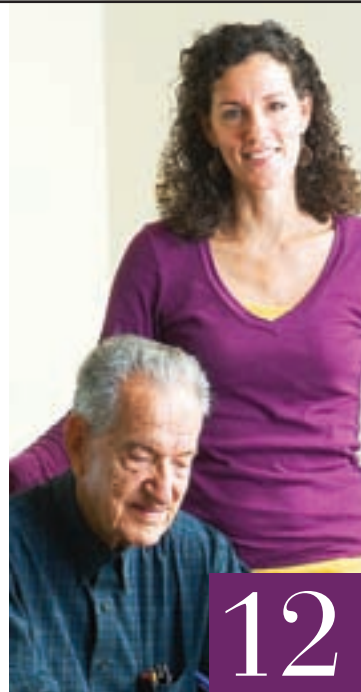


ENGAGING ADULTS • INFORMING FAMILIES AND CAREGIVERS

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ABOUT THIS ISSUE

Welcome to the first issue of Senior Living Frederick County published by *The Frederick News-Post*. Expect to see complimentary issues of this new publication six times annually at area senior centers and communities, as well as local libraries, grocery and drug stores and medical and health offices. Our December/January Senior Living Frederick County focuses on family issues, spotlighting the journey of one family living with Alzheimer's who have found help from the community. With each issue of Senior Living Frederick County, we hope to reach our goal of engaging adults and informing their families and caregivers. Enjoy!

Joelle Butler
Editor

**SENIOR
LIVING**
F R E D E R I C K C O U N T Y

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Send requests to: The FNP, ATTN: Joelle Butler, Senior Living Frederick County Editor, 351 Ballenger Center Drive, Frederick, MD, 21703.

The FNP reserves the right to edit and select submissions.

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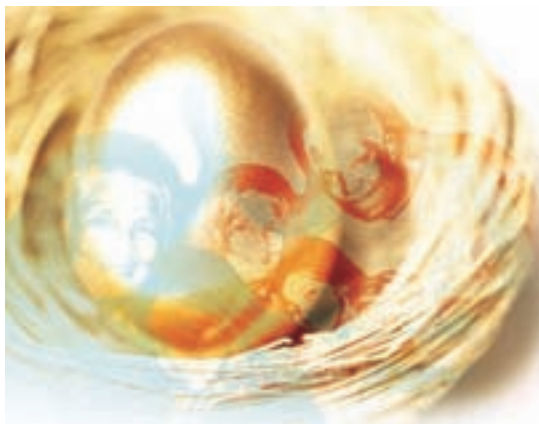
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Estate **101**

PLANNING

What is it?

The process of accumulating and distributing your estate to meet certain specified goals, identifying guardians for minor children, appointing trustees for any trusts you create, and establishing the legal structure to take advantage of certain estate tax savings strategies.

What is my estate?

All the property you own, including personal property (jewelry, cars, etc.), real property (your home or investment real estate) and investment assets (both retirement and non-retirement). While retirement assets (i.e., IRAs, 401ks, etc.) may not be considered part of your “probate” estate and may in fact pass outside of your will or revocable trust, such assets are considered part of your gross estate for federal and state taxing purposes.

Why is this important?

Estate planning puts you in control, giving you the power to protect your financial resources and avoid unnecessary family turmoil. By not adopting an estate plan, you are essentially making the decision to allow the government or the courts determine how your assets are to be distributed.

Why now?

Estate planning is important while you are alive. Many assume that estate planning is solely focused on the distribution of your assets after you have passed away. But it can be invaluable to you and your loved ones now, because it does much more than simply direct the disposition of your assets. It also includes implementing Advance Health Care Directives, Durable Powers of Attorney and Trusts that can help you protect your assets in the event you become incapacitated.

What are the risks of not having an estate plan?

The lack of estate planning exposes your assets to substantial tax liability and can often lead to unnecessary family turmoil.

How do I start?

- If you haven't updated your estate planning documents in the last few years, consider seeing an estate planning professional. Changes in the laws in the past several years could have a significant impact on your estate plan.
- If you purchased your estate planning documents “off the shelf” or from a legal Web site, have them

reviewed by an estate planning professional to be sure they meet the minimum requirements of Maryland law.

- If you own real estate outside of Maryland, consult your estate planning professional about the advantages of creating a Revocable Trust.
- Review your designated beneficiaries on your retirement accounts and life

insurance policies. A failure to update your designated beneficiaries can result in distributions that are in conflict with where your life is today. Moreover, changes in the law regarding beneficiaries on retirement accounts may lead to unnecessary tax liability.

Source: Craig R. Habicht, Esq., Estate Planning Associates, LLC, New Market. 301-865-9020, trustepa.com.

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Help in the home



What to ask when hiring a caregiver

Recent studies estimate that 24 million caregivers, or about 16 percent of the population, provide care to adults ages 50 years or older in the United States. When hiring for in-home care, consider asking these questions:

- What happens if the caregiver becomes ill or isn't available? In other words, can the agency or the independent caregiver make immediate arrangements to provide continuous service to the person in need?
- Who has legal responsibilities for social security and federal and state taxes, as well as unemployment insurance?
- Is the caregiver legal to work in the U.S. and can the agency or the caregiver provide legal documentation of the caregiver's status?
- If the caregiver is injured, who is responsible for medical and other costs, such as unemployment? Remember: Many homeowner insurance policies specifically exclude such injuries via clauses called domestic employee exclusions. This means the homeowner can be held responsible for the medical costs of an injured independent caregiver.
- Have all proper checks been completed including a criminal history background check, a state abuse registry check, and have prior work references been contacted? A reliable agency will have completed these before hiring the caregiver. Families who hire caregivers not associated with an agency should conduct these procedures at their own expense.
- Is the caregiver bonded and insured to cover any injury to the client, damage or theft? In addition, when an agency says it is "bonded," family members should be sure to ask if their bond covers both injury and damages related to the caregiver working in the home.
- Assuming a family member is not available to supervise paid caregivers at all times, what kind of documentation will be provided to substantiate the completion of services? In other words, what kinds of proof will the family have that their loved one is actually receiving the much needed care for which the family is paying?

If a potential caregiver doesn't have the time or resources to answer these important questions, it's probably best to seek out a professional home care agency that takes responsibility for background checks, taxes and insurance liabilities.

Source: Carole Lubber, Owner, Right at Home of Central Maryland. 301-696-1122 for more information.

You may be surprised by the range of responsibilities that goes into caregiving.

When hiring a caregiver, be clear about the duties and tasks you expect that person to handle. Your list may include some of the following tasks:

Bathing, housekeeping, dressing, shopping, cooking, serving, feeding, medication reminders, personal care, laundry, running errands, answering phone calls, keeping medical and dental appointments, providing social interaction, transferring, monitoring medical devices and providing emotional support.

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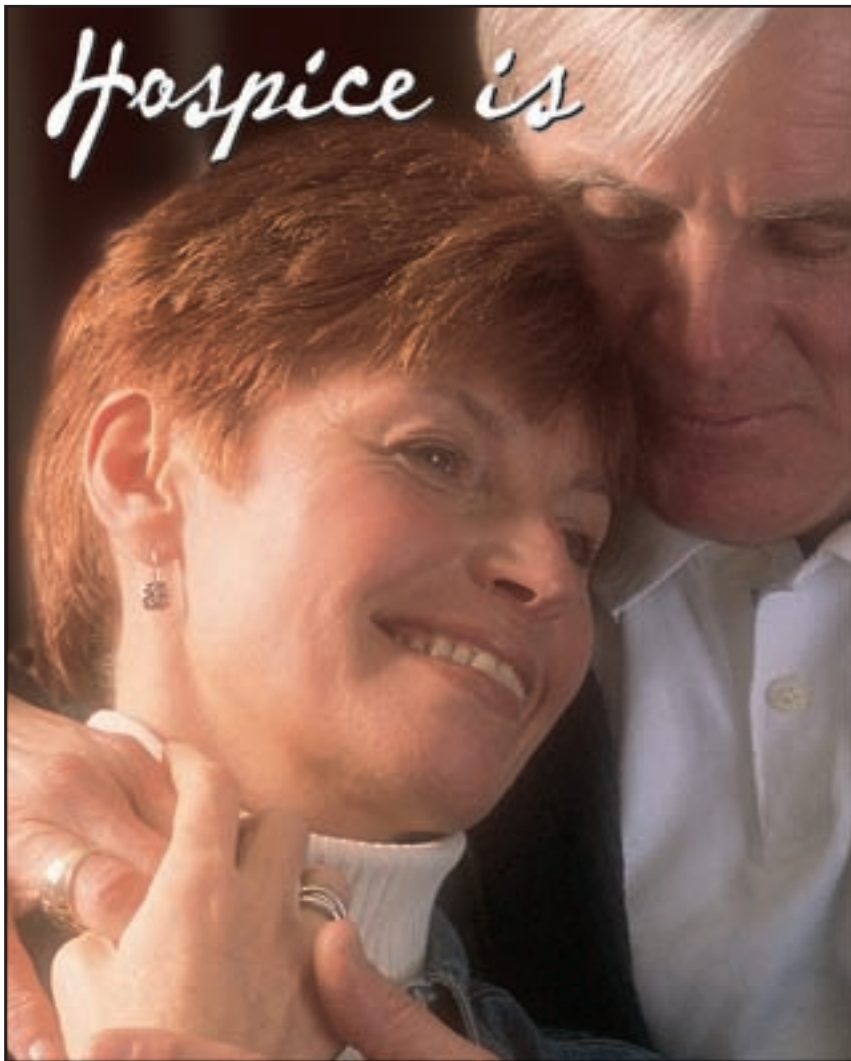
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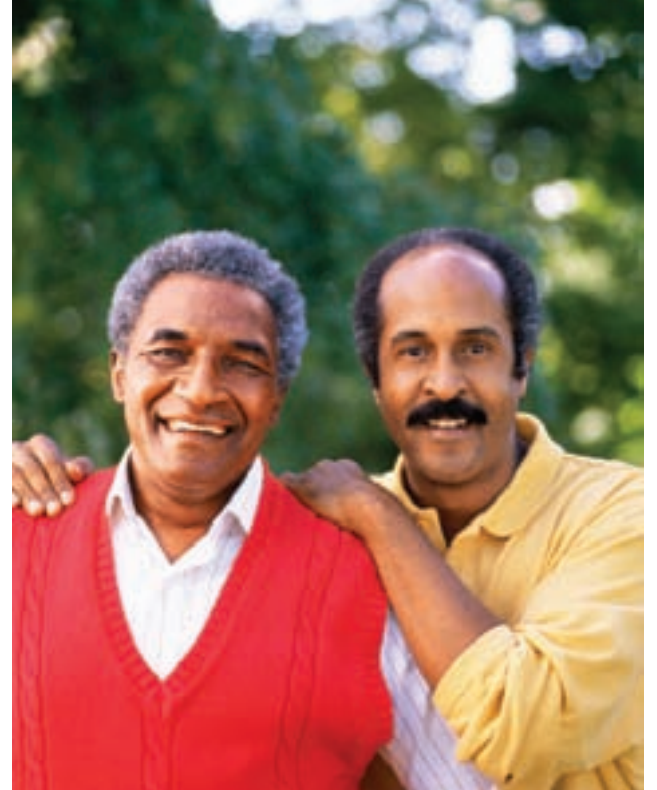
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Could **YOU** – or someone **you love** – use a **hand?**



10

SIGNS THAT YOU COULD USE A HAND

1 There is reluctance to leave the house.

Rather than asking for help with tasks that seem more difficult (walking, remembering directions, hearing or seeing), are you pulling away from the community and isolating yourself?

2 Driving skills are declining.

Are there dents or scratches on the car from recent close calls? Is your sense of direction not as good as it once was? Has poor eyesight made driving more difficult?

3 Doctors' appointments and social engagements are missed.

Are transportation options limited? Are appointments and meetings being forgotten?

4 Household bills are piling up.

Does opening daily mail seem overwhelming? Is balancing a checkbook putting more strain on your vision?

5 Medications are falling through the cracks.

Are the multiple prescriptions overwhelming? Do you need reminders to remember to take your pills? Have you missed doses of your medications or run out of some of them?

6 There is a loss of interest in preparing and eating meals.

Are poor eating habits forming, including the selection of not-so-well-balanced foods? Are foods expiring or rotting in the refrigerator? Does cooking for one feel overwhelming? Is there excessive weight loss with clothes appearing much looser?

7 There are now scorched pots and pans.

Have you left pots or pans on a hot burner after cooking long enough to burn them?

8 The house is unkempt.

Is the laundry piling up? Do the dirty dishes seem too overwhelming to tackle?

9 Personal hygiene is declining.

Has doing laundry become physically challenging? Are you afraid of slipping and falling while getting in or out of the tub? Are some clothing choices inappropriate for the weather? Has your hair become unkempt or your face unshaven?

10 Symptoms of depression are showing.

Has getting up and getting dressed become overwhelming? Have your sleeping patterns changed? Are you isolating yourself from your family, neighbors and friends? Are you feeling hopeless?

There's nothing wrong with asking for some extra help. And it's certainly a good use of time to offer assistance if you notice someone needs it. Consider that you (or your senior relative) may need more help if –

Ask for help if you need it. Offer help if you can.

Source: Home Instead Senior Care, 301-846-9922, homeinstead.com/627

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3 Credit hours, Cost: \$276
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Ethics and Older Adulthood: A Framework for Ethical Decision Making

Examines the complicated ethical issues often encountered by older adults and their families and provides social workers with a framework for ethical decision making at both the micro and macro levels. Course is designed to meet the educational needs and ethics training requirement for Social Workers in the State of Maryland, however, it is appropriate for anyone working with older adults. (This course is included in GRN 208.)

5.5 Continuing Education hours, Cost: \$89 (includes lunch)
Friday, 3/6, 9am-3:30 pm

Keeping Older Adults Safe: Strategies for Elder Abuse Prevention, Detection and Intervention

Sheds light on the largely hidden problem of physical, psychological, financial and other forms of abuse and neglect by examining the various forms of elder abuse and empowering participants to identify the symptoms of abuse and neglect and intervene as appropriate. Though designed for health and mental health professionals, others who care about older adults will also benefit from this course. (This course is included in GRN 208.)

5.5 Continuing Education hours, Cost: \$89 (includes lunch)
Friday, 4/24, 9am-3:30 pm

Dementia and Mental Health Education

Gives providers the information they need to offer capable and compassionate care to older adults with dementia and other mental health disorders. Participants learn to differentiate "normal" behaviors from those of individuals suffering dementia, delirium, and other mental illnesses and to appropriately communicate with patients and intervene as necessary. Also examines mental illnesses. This course satisfies the 5 hour dementia training required by DHMH CD MAR 10-07-14 and is taught by representatives of the Alzheimer's Association and the Mental Health Association of Frederick.

5 Continuing Education hours, Cost: \$49 (includes lunch)
Friday, 2/8, 9am-2:30pm



To find out more or register for any of these courses, contact Sue Adams at sadams@frederick.edu or 301-624-2732.



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Top gift-giving suggestions for your *favorite* senior

For a movie devotee:

How about an armchair organizer, a big button universal remote (you can take a few moments and program this one after it's unwrapped), a DVD of a favorite classic movie and a box of microwave popcorn?

For your favorite reader:

Why not extend an annual subscription to a favorite hometown newspaper or order a gift subscription to a magazine about a favorite topic (cooking, travel, crafts, politics)?

For the communicator in your life:

Personalize a colorful wall calendar, noting important family dates like birthdays, graduations, anniversaries and special holidays. Add a box of all-occasion greeting cards, personalized return address labels and a book of stamps.

For the special needs of mild dementia:

Your senior friend or loved one might enjoy a gift bag with a simple jigsaw puzzle, a new lap wrap with an interesting texture and perhaps a

"fidget" item or two (a teddy bear, travel picture book, colorful bird guide or small family photo album) to keep hands safely occupied.

A truly personal gift:

Create a coupon book to cash in with a little notice offering transportation to a doctor's appointment, shopping trips to a favorite store, lunch or dinner delivered, a plate of favorite cookies or a holiday baking afternoon, help with yard work or assistance with household chores like laundry and cleaning.

For a senior caregiver you know and love:

Offer an afternoon of free time to take in a movie with a friend or to do some shopping (give the gift card too!) while you take on the care-giving needs for several hours.

The best gift for any senior?

Time and attention. Have a conversation. Listen. Spend time together doing something he or she loves.

Excerpt from "What Can I Get Uncle Neil?" by RaeAnn Butler, MBA, LNHA, Administrator, Edenton Retirement Community, 301-694-3100.



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Bringing Dad home



Susan Crowson and her father, Warner Howe

Local groups help one family in journey with Alzheimer's

BY JOELLE BUTLER

PHOTOGRAPHY BY TRAVIS S. PRATT AND BILL GREEN

The Crowsons found out quickly that Frederick County offers a significant number of services for Alzheimer's patients and their families.

Susan Crowson is a baby boomer, whose father Warner Howe, 90, was formally diagnosed with the disease a year ago following the death of Susan's mother.

The Howes lived in Memphis, Tenn., but Susan, her husband, Nat, and their teenage daughter, Christine, decided as a family to bring Susan's "Pop" to their Maryland home.

This meant help. And back in Frederick, they found it.

Making Connections

Warner had not been diagnosed with Alzheimer's before his daughter came home for the holidays in Memphis in December 2007.

Susan's parents were "fiercely independent" explains Nat. They had excused and covered over Warner's declining memory loss, according to the Crowsons.

Susan says that the night her mother died was when she

realized her father wasn't the same man she once knew.

"We were in my parents' apartment, two adults saying goodnight and separating to get ready for bed," says Susan. "I realized that my father didn't understand what to do. He was asking me, 'Where are my pajamas?' He didn't believe that anything in the apartment – in the closets – belonged to him.

"I was shocked! He was lost inside of his own home," says Susan.

To try and find answers, Susan went online. While researching, she learned that a medication her father was prescribed for "light memory issues" was a drug often given

to Alzheimer's patients.

Warner's doctor affirmed Susan's diagnosis.

Susan began thorough Internet research on the disease, as well as on Frederick's Alzheimer's resources.

"The Department of Aging offered the most practical help," says Susan. "As I spilled my story to them, they grabbed on and referred me to the Alzheimer's Association Family Care Coordination (FCC) program."

Nat Crowson simply calls the FCC program "Peg," referring to FCC's coordinator Peg Stahler.

"This program has been the single, most-powerful tool in what we have been able to

challenges and heartbreak

Love

Love knows no boundaries



Susan and her father, Warner, enjoy doing Sudoku puzzles together.

accomplish as a family living with Alzheimer's," says Susan.

Personal Service

The FCC's program brings registered nurses together with families in need of support for "home visits, patient assessments, recommendation of local services and assistance in completing a plan for ongoing help and referrals to community agencies," says Cathy Hanson, program coordinator of the Alzheimer's Association western Maryland office based in Frederick.

Within a month of discovering the FCC program, Peg and Susan met. Following Peg's assessment of Warner's disease, the family came together for a meeting with Peg.

According to Nat, Peg was very receptive of all of the Crowsons' questions, "painting a picture" of Alzheimer's and how things would most likely progress for Warner.

From the beginning of the journey, Peg helped the Crowsons on every level. Nat explains that before his mother-in-law passed away, Susan came to him and asked, "Can Pop come and live with us rather than be alone?" With Susan making the decision to be her father's primary caregiver, the family began looking for a new home that would accommodate their needs alongside Warner's. Peg went over their plans with them, even offering to help them look at houses.

Nat explains that Peg has

helped "put words in our mouths," meaning that she has encouraged them to keep conversations and statements simple and focused on the "right now."

"With Alzheimer's, many patients are only aware of the moment at hand, one moment at a time," explains Susan on what she is learning about her

while still being good providers for my dad," explains Susan.

At one point this year, Warner was active in Daybreak, a local adult day services program. He was also attending church with the whole family on Sundays.

"Although these activities were good and appropriate, it

“This program has been the single, most-powerful tool in what we have been able to accomplish as a family living with Alzheimer's,” says Susan

father's disease. "For Pop, each moment is new. Peg has specifically helped us separate what we hear and see that is my Dad versus what is his Alzheimer's."

Christine recalls a time of conflict with her grandfather where Peg's advice really made a difference.

"I was with him, telling him it was time to go to bed, but he noticed that it was me and that I was younger than mom (who was usually his caretaker), so he would not listen to me," says Christine. "It was so hard, because I want to love and respect my grandfather, but I needed him to do what I was asking him to do. Peg said afterwards, 'Don't take it personally.' That has really stuck with me. That was his illness talking."

The Continuing Journey

Peg Stahler of the Alzheimer's Association FCC program has "always had our best in mind" according to the Crowsons.

"We call her and she helps us figure out how to choose what is best for the family

became a task to get Pop to go," explains Susan. "Peg helped us understand that sometimes the best choice is to choose for him to simply not participate in some things."

Susan says that her father works best with "prompting," since he is very task and time focused.

Nat explains, "We have a good routine set up for Warner with time structures and written notes to confirm when things will happen during the day."

From the beginning, Peg explained that it would be important for each member of the family to have time on their own. One thing the Crowsons chose to do was move in to "their" home before moving Susan's father in with them. The house includes a family room on the lower level where Susan, Nat and Christine have movie nights each week without Warner. Nat and Susan try and have times out together, even recently celebrating their 25th wedding anniversary.

Boomer Children – Aging Parents

Seven tips for better communication

Get started. If you're 40 or your parents are 70, it's time to start observing and gathering information carefully and thoughtfully. Don't reach a conclusion from a single observation and decide unilaterally on the best solution until you have gathered information with an open mind and talked with your parents.

Talk it out. Approach your parents with a conversation. Discuss what you've observed and ask your parents what they think is going on. If your parents acknowledge the situation, ask what they think would be good solutions. If your parents don't recognize a problem, use concrete examples to support your case.

Sooner is best. Talk sooner, rather than later when a crisis has occurred. If you know your loved one has poor eyesight or has trouble driving at night, begin to address those issues before a problem arises.

Forget the baby talk. Remember you are talking to an adult, not a child. Patronizing speech or baby talk will put older adults on the defensive and convey a lack of respect for them. Put yourself in your parent's shoes and think how you would want to be addressed in the situation.

Maximize independence. Always try to move toward solutions that provide the maximum amount of independence for the older person. Look for answers that optimize strengths and compensate for problems. For instance, if your loved ones need assistance at home, look for tools that can help them maintain their strengths. Professional care-giving services provide assistance in a number of areas including meal preparation, light housekeeping or medication reminders. Or find friends who can help.

Stay tuned in. If your dad dies and, soon afterward, your mom's house seems to be in disarray, it's probably not because she suddenly became ill. It's much more likely to stem from a lack of social support and the loss of a lifelong relationship. Make sure that your mom has friends and a social life.

Ask for help. Many of the issues of aging can be solved by providing parents with the support they need to continue to maintain their independence. Local resources can help provide those solutions.

Source: *Home Instead Senior Care*, 301-846-9922, homeinstead.com/627

The Crowsons were able to set up Warner's space to look like his former apartment, even renting furniture for the initial move and then replacing it discreetly with his own things once they arrived in Maryland. Nat says they go out with Warner for drives on nice days, as well as spend many hours on the back deck watch-

ing the flight paths of airplanes over their house.

"We discovered that Pop can't do anything for pleasure, most things have to become about helping me out with something – a task," explains Susan. For instance, she'll leave small, 30-piece puzzles out in Warner's space, then thank him for helping her put them back together.

"Pop helps me fill his pill box with vitamins and medications, and we do Sudoku together," says Susan.

Warner's Alzheimer's demands constant attention.

"Mainly, I'm just being a companion to him," says Christine. "We'll sit together. I'll be reading. He'll be doing puzzles."

The FCC program not only provides unlimited visits and an evaluation service for families in need, but also referrals to local supportive agencies. With recommendations from Peg, Susan has found "incredible caregivers" who help part time several days a week so that she and Christine can home school and she can work at her Internet-based job.

"Skilled and companion-care options abound in this area," says Susan.

Susan has also taken advantage of caregiver support groups in Frederick County.

"Local facilities that include Alzheimer's units offer support groups, some of which I've visited," explains Susan. "I discovered the groups open to the public that are organized by the Department of Aging, and have continued going to these for support, even taking my dad along with me for the quarterly sessions

that are open to caregivers and their patients."

Advice for Adult Children

Susan Crowson's parents were confident they could take care of themselves. Susan remembers her mom using the word "dementia" in a conversation once about Warner, and she and Nat had both witnessed memory problems that he was having.

"But my brother had just taken Pop to the doctor less than a month before my mother's death and I had not heard of any significant changes," says Susan. "It's really important for adult children to get involved with their parents' doctors, diagnoses – to know everything. I even interviewed all three pharmacists that filled prescriptions for my father. They were invaluable, helping me put the pieces together of what was happening with Pop and confirming the diagnosis."

In addition to medical information, Susan says it is "paramount" to have discussions about a "most delicate but most important" topic with aging parents – finances.

"Getting access to account numbers and passwords is vital," explains Susan. "Once health issues, especially those involving memory, set in or once someone is gone, the adult child is responsible."

"Finding people and resources who will help will have you a lot more prepared and a lot less anxious."

Frederick County's Dept. of Aging may be reached at 301.600.1605. The Alzheimer's Association Family Care Coordination (FCC) program may be reached at 301.696.0315. Daybreak Adult Day Services may be reached at 301-696-0808.

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A: With resourceful baby boomers entering a new demographic at a rate not expected to slow for decades, the care-giving community is looking for ways to accommodate their aging in their homes. Home is frequently the root of stability, dignity and independence for a person.

"Exit strategy" is a term common to the business world, where a plan is in place to protect partners from unexpected failure or fallout of a company. Seniors and their family members should consider an "aging strategy" – a plan for when and how to intervene to ensure that the senior can continue to reside in the home in spite of age-related changes in function or unexpected events. Changes can be physical, mental, psychological or financial, and anticipating these changes is the key to a successful strategizing.

At some point, physical changes to your home and care-giving support will most likely be indicated. Planning for the worst case scenario may be an unpleasant task, but making these decisions on an individual's own terms during good times is highly preferred to flustered decision making during uncertain times.

Here are some changes to consider in helping generate conversations with family members for what-if scenarios:

Hearing impairment

- What if I can't clearly hear on the telephone?
- What if I can't hear the doorbell, fire alarm or an intruder?

Low vision

- What if I can't judge distance and depth when crossing a threshold or sitting on a chair?
- What if I can't correctly read medication labels?

Arthritis, diabetes, heart disease, stroke

- What if I don't understand the risks and complications associated with these diseases?
- What if I am unable to follow the lifestyle changes recommended to me by my physician?

Mental process changes

- What if I am having communication difficulties limiting my ability to make my needs known or understand instructions?

Decreased mobility, dexterity, strength, endurance

- What if I am having falls or near falls?
- What if my hands give me trouble opening packages or turning keys?

Breathing difficulties

- What if I get short of breath when I climb stairs?
- What if I am having trouble sleeping in my bed?

One thing to consider is that once one or more of these issues begin to take their toll on a person's independence or safety, social withdrawal and depression can begin to creep in. A person is less likely to be

receptive to changes or assistance when he or she is dealing with these concerns, and frequently problems are utterly denied. An aging strategy can curb disputes regarding appropriate interventions.

Modifications can be made in a home on an as-needed basis to enhance daily life as you get older. Products now available include:

- Enhanced high and low frequency tones for doorbells and telephones
- Decorator grab bars and handrails
- Adjustable beds
- Large-print items
- On/off buttons with color contrast
- Specialty walkers

According to the National Center for Injury Prevention and Control (NCIPC), falls are the number one cause of home injury, and studies suggest that a significant proportion of falls are due to environmental factors. Knowing just where to make modifications and how to use adaptive equipment and assistive devices is vital to preventing falls and injury. Occupational, physical and speech therapists who specialize in home care are the ideal professions to consult in this matter.

The best way to safeguard a desire to age in place and stay at home is to assemble a team of friends, family members and home health professionals who will assist in implementing the aging strategy considering all possible changes and circumstances.

Ask the Expert advice provided for Senior Living Frederick County and SeniorLivingFrederickCounty.com by clinical specialists at HomeCare Rehab and Nursing. 301-662-1997 for more information. Please send your inquiries to The Frederick News-Post, ATTN: Joelle Butler, Senior Living Frederick County Editor, 351 Ballenger Center Drive, Frederick, MD, 21703 or visit SeniorLivingFrederickCounty.com under the Ask the Expert section of the Web site. Submission does not guarantee publication, and The FNP has the right to edit all submissions. Advice of the experts does not necessarily reflect the opinions of The FNP.



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USE YOUR NOGGIN

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Solutions and/or answers on page 23

Brain Teasers: These brain-plexing words and shapes, and their positions, can be used to derive a word or saying.

- 1) o e r t o
- 2) MEREPEAT
- 3) faredce
- 4) no ways it ways

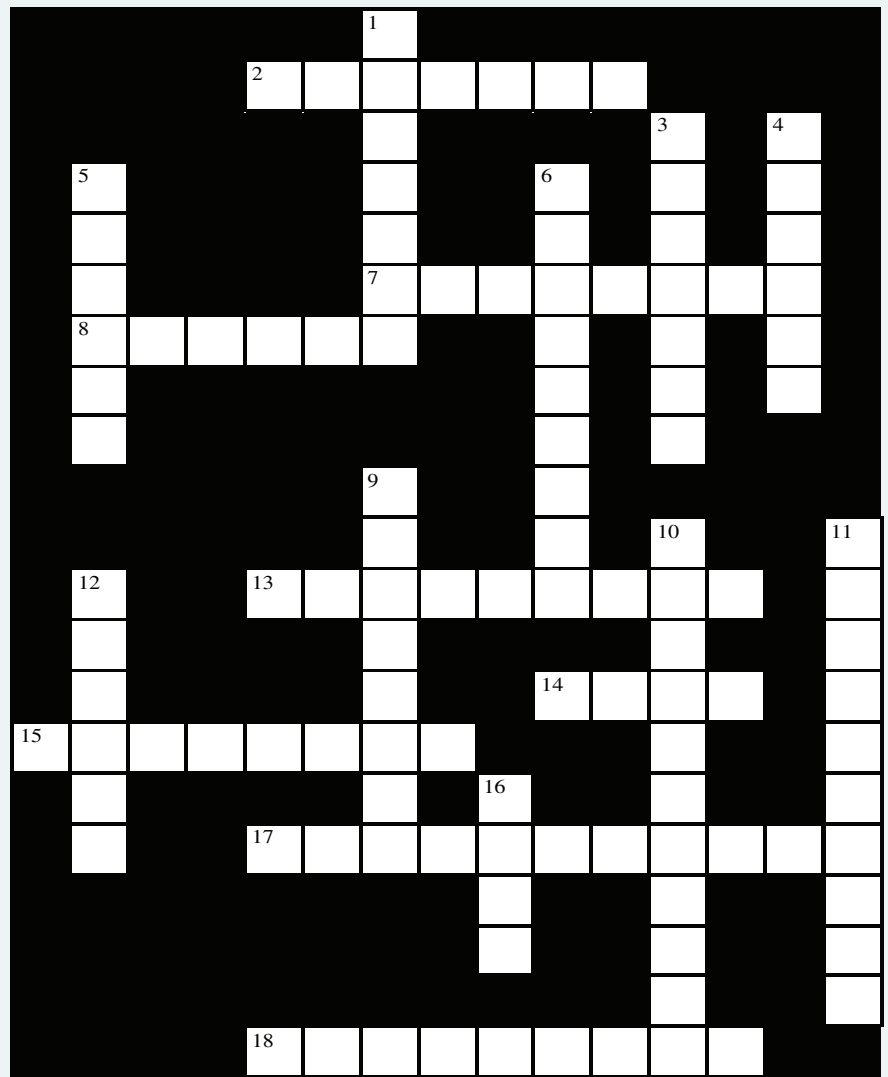
Sudoku

How to Solve Sudoku Puzzles:

Fill in the game board so that the numbers 1 through 9 occur exactly once in each row, column and 3x3 box. The numbers can appear in any order and diagonals are not considered. Your initial game board will consist of several numbers that are already placed. Those numbers cannot be changed. Your goal is to fill in the empty squares following the simple rule above.

	1			3			5	9
			6		5	7	3	1
		9	2					
8	7							
	4		8		3		7	
							8	3
					6	1		
1	3	2	5		4			
5	6			1			2	

Time for a challenge: Let this puzzle help you switch off for a while and flex those brain cells at the same time.



Source: puzzle-maker.com

Crossword Topic: Family

ACROSS

- 2 Gathering of friends, family
- 7 Person connected by blood
- 8 Aid
- 13 One of a pair or set
- 14 Where the heart is
- 15 Time of rest, recreation
- 17 Father, Son, Grandson
- 18 Essential helper

DOWN

- 1 Hold up, bear
- 3 Time for get-togethers
- 4 Close or intimate acquaintance
- 5 What you leave behind
- 6 Established custom
- 9 Place to grow up
- 10 Exchange information
- 11 Mutual sharing of experience
- 12 Property you own
- 16 Stem or trunk with branches

Calendar of EVENTS

To list an event, call 240-215-8679 or visit SeniorLivingFrederickCounty.com

DECEMBER

December 1-10, 2008

Santa to a Senior Gift Drop Off

Location: Frederick Wal-Marts
Contact: Linda at 301-846-9922

December 1-18, 2008

Secret Santa Stocking Drive

Location: Edenton Retirement Community, Frederick
Contact: Denise at 301-694-3100

December 1-31, 2008

Medicare-D Open Enrollment

Time: 9 a.m.-12 p.m., Mondays, Wednesdays, Fridays BY APPT.
Location: Dept. of Aging, Frederick
Contact: 301-600-1605 for information and to schedule an appointment

December 9, 2008

Holiday Open House w/tours of New Dialysis Unit

Time: 4:30-6:00 p.m.
Location: College View Nursing Center, Frederick
Contact: Sandy at 301-663-5181

December 11, 2008

Alzheimer's Support Group w/guest speaker, Cathy Hanson and Light Supper

Time: 7 p.m.
Location: Country Meadows Retirement Community, Frederick
Contact: Deb at 301-228-2249

December 12, 2008

Santa to a Senior Gift Wrapping Day

Time: 2-5 p.m.
Location: Glade Valley Nursing & Rehabilitation, Walkersville
Contact: Linda at 301-846-9922

December 15, 2008

Santa to a Senior Gift Wrapping Day

Time: 2-5 p.m.
Location: Heartfields at Frederick
Contact: Linda at 301-846-9922

December 15, 2008

Alzheimer's Support Group w/dinner

Time: 4:30-6:30 p.m.
Location: Daybreak Adult Day

Services, Frederick

Contact: RSVP to 301-696-0808

December 16, 2008

Santa to a Senior Gift Wrapping Day

Time: 2-5 p.m.
Location: Northampton Manor Health Care, Frederick
Contact: Linda at 301.846.9922

JANUARY

January 7, 2009

Meeting for anyone interested in volunteering in gift shop, at bingo, annual bazaar, etc.

Time: 9:30-11:30 a.m.
Location: Citizens Care & Rehabilitation Center, Frederick
Contact: 301-600-1550

January 14, 2009

Free Forum on Veterans Benefits for Assisted Living

Time: 4:00-5:30 p.m.
Location: Tranquillity of Fredericktowne
Contact: Catherine at 301-668-6030

January 16, 2009

NEW Breakfast Club for Volunteer Frederick's Retired and Senior Volunteer Program (RSVP)

Time: 9 a.m.
Location: Perkins Restaurant, Frederick
Contact: Suzanne or Diana at 301-663-5214

January 19, 2009

Alzheimer's support group for caregivers, family, friends

Time: 6:30-8:00 p.m.
Location: Edenton Retirement Community, Frederick
Contact: Christine at 301-694-3100

January 27, 2009

Open House Celebrating 20 Years of Serving the Community

Time: 3-7 p.m.
Location: Golden Living Center, Frederick
Contact: Mindy or Laura at 301-695-6618



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USE YOUR NOGGIN

Solutions and/or answers
from page 19

Brain Teaser:

- 1) Painless operation
- 2) Repeat after me
- 3) Red in the face
- 4) No two ways about it

Crossword:

ACROSS

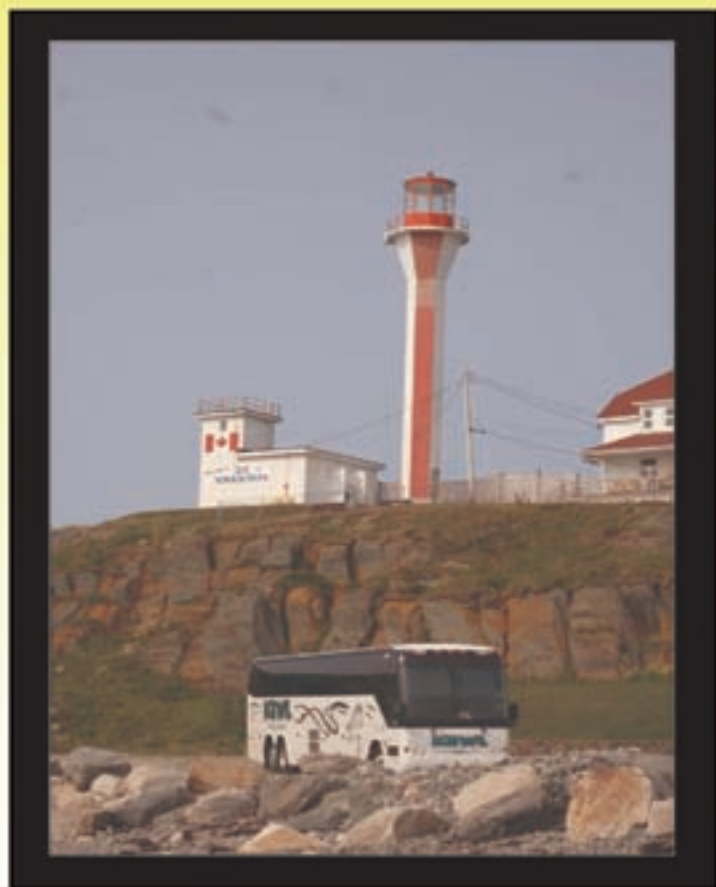
- 2 Reunion
- 7 Relative
- 8 Assist
- 13 Companion
- 14 Home
- 15 Vacation
- 17 Generations
- 18 Caregiver

DOWN

- 1 Support
- 3 Holiday
- 4 Friend
- 5 Legacy
- 6 Tradition
- 9 Hometown
- 10 Communicate
- 11 Fellowship
- 12 Estate
- 16 Tree

7	1	6	4	3	8	2	5	9
4	2	8	6	9	5	7	3	1
3	5	9	2	7	1	8	6	4
8	7	3	9	4	2	5	1	6
6	4	1	8	5	3	9	7	2
2	9	5	1	6	7	4	8	3
9	8	7	3	2	6	1	4	5
1	3	2	5	8	4	6	9	7
5	6	4	7	1	9	3	2	8

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