

MESSAGE FROM OUR EXECUTIVE DIRECTOR



Karen Wright
Executive Director

As I write this, two days after the vernal equinox, there is snow on the ground and freezing temperatures outside. I have faith however, that by the time you receive this newsletter, spring will have sprung.

The board of directors and staff have been very busy planning educational and social events. The Aging Drivers program was well attended and several questions were addressed. Among them:

1. Can you own a vehicle in Maryland and have it tagged and titled if you no longer have a valid driver's license? Yes!
2. Do other states receive Maryland's Silver Alerts? For example, if someone in Hagerstown, MD was headed north on I-81 towards PA, will PA post the same Silver Alert? Yes!

3. What is the process if an older or medically at-risk driver is stopped by law enforcement? What are the possible scenarios from being able to drive away from that incident to not

being able to drive away? Process on this is up to the individual LE agency. Our training for LE advises them to: make the referral to MVA's medical review process if there is any "red flag" of possible medical issues; issue the citation if there is a violation; and handle the situation based on the totality of the circumstances (as everything LE does for us!). The video we share in training shows a situation where the officer calls the daughter to pick up the dad and tells him he is not good to drive today - then makes the referral to MVA for follow-up.

4. Medical Advisory Board process - what is the most frequent way someone is referred to the MAB? Just a quick correction that many people mistake - referrals are to MVA Driver Wellness and MAB doctor specialists will get involved as need be case-by-case. The highest number of referrals come in from law enforcement, and physician referrals have increased the last few years as well. In 2013, we developed an electronic referral process for LE, which almost tripled the number of referrals from them. With this eReferral process, the info is in the hands of a nurse case manager within 24 hours of it being submitted by an officer!

Our next educational program will be about Mid-Shore Pro Bono's Elder Law Project on Thursday, April 12, at 11:00 am and will cover many of the pressing legal questions that concern our aging population.

We have tentatively settled on Thursday, October 18, for the annual Health and Wellness Expo. If you are interested in helping out with this event, please contact me at 443-480-0940 or email me at Karen@homeports.org. We can use all the help we can get!

So, happy spring everyone! Get outside and enjoy the warm air and sunshine. I look forward to seeing you at one of our upcoming events soon.

**Rock Hall
First Friday Dinner**
Friday, April 6, 5:00 pm
Harbor Shack
Call John Sirna to reserve
610-212-6665

**Elder Law
Educational Program**
Thursday, April 12
11:00 am
Chestertown Town Hall
2nd Floor

HomePorts Benefit Dinner
Monday, April 16
Seatings at 5:00 pm & 7:30 pm
Luisa's Restaurant
849 Washington Avenue
Chestertown

Member Luncheon
Thursday, April 19
11:45 am
Hodson Hall
Washington College

HOMEPORTS BENEFIT DINNER

Luisa's Cucina Italiana is the host of the annual fund-raising dinner to benefit HomePorts, Inc. The event is being held on Monday, April 16, with seatings at 5:00 and 7:30 pm. Luisa's is located at 849 Washington Ave, Chestertown.

Proceeds benefit HomePorts, greater Kent County's non-profit aging-in-place membership organization. HomePorts assists those over 55 in providing access to a wide range of services in order to remain content, safe, and confident living in their own homes. HomePorts resources include a cadre of vetted volunteers to help members and referrals to reliable service providers in the fields of transportation; interior and exterior home maintenance; grocery and household services; personal assistance and trouble shooting; and pet care. Additionally, HomePorts offers social and educational opportunities in cooperation with Shore Regional Health System. It also offers a subsidy for those with limited incomes.



A three-course meal will be offered with a choice of chicken, salmon, or eggplant parmigiana, coffee or tea. Tickets are \$50. Call HomePorts, 443-380-0940 to reserve your spot. Space is limited.

2018 MEMBERSHIP DRIVE IS UNDERWAY!

Under the leadership of Board member Dr. Wayne Benjamin, a very active campaign is underway to recruit members and volunteers. New members are offered a six-month trial membership for \$100. To date, visits have been made to nine Kent County churches as well as 14 service organizations and town councils. Several Washington College students enrolled in "The Sociology of Aging" class are also participating.



"I'm surprised that more people don't know about HomePorts or are only vaguely aware of it, but we're getting the word out. I'm very pleased. The groups we have visited are extremely supportive," says Dr. Benjamin.

Please contact Dr. Benjamin directly (410-708-3994 or wdb1@verizon.net) if you know of a group that may be able to help with more outreach in Kent County.

Wayne Benjamin, MD, staffs a table at the weekly United Methodist Church Monday supper to promote the 10th anniversary of HomePorts and our campaign to recruit members and volunteers. Also pictured are Cheryl Hoopes, church volunteer, and Edgar Freeman, HomePorts member.

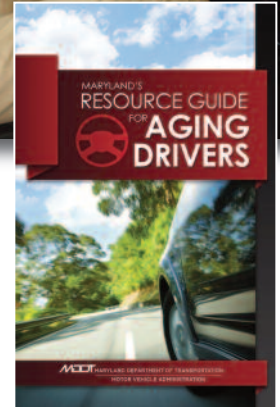
SAFE DRIVING

In March HomePorts hosted a talk by Michael Sabol of the Maryland Highway Safety Office. "Driving is the most risky behavior we do on a daily basis. A driver needs to perform a complex set of 1500 tasks," he told us.

He noted that our age is not important but our functional ability to drive is. Our vision starts to change at age 40. He encouraged the audience to "plan for your driving retirement; have the discussion with your family, like having the financial talk." For those who may be losing confidence in their driving ability, he also suggested having an assessment by a physician or occupational therapist.

Learn how medications may affect safe driving on the web site www.roadwisersx.com. A free copy of "Maryland's Resource Guide for Aging Drivers" is available by calling 410-768-7158 or email msabol@mdot.state.md.us.

For those who are becoming more hesitant to drive, Homeports can help! Every week day our volunteers have been driving local seniors to appointments, stores, and meetings for ten years!



ELDER LAW EDUCATIONAL PROGRAM

Do you have an advance directive, power of attorney and a current will? Are you concerned about senior-specific homeowner and consumer related issues? Are you considering a reverse mortgage? Do you want to change a deed? Do you worry about elder abuse or neglect for yourself or someone else?

Come to our presentation on the Mid-Shore Pro Bono Elder Law Project - learn about these issues and have questions answered that require legal assistance. Clinics are offered monthly in Kent and Queen Anne's Counties, but this will be a special program given for HomePorts.

Thursday, April 12, 2018 - 11:00 am
Chestertown Town Hall, 2nd Floor
118 N. Cross Street
Chestertown, MD 21620

There is no fee to attend. Please make a reservation by contacting Karen Wright at 443-480-0940 or email at Karen@homeports.org



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A CHARITABLE WAY TO REDUCE TAXES!

By *Martin Knight, MBA, Certified Financial Planner*
Chesapeake Investment Advisors, Inc.

If you are 70.5 years of age or older, you know you must begin withdrawing money from a Individual Retirement Account (IRA). The amount required to be withdrawn is called a Required Minimum Distribution (RMD) and is based on the IRS Uniform Life Table. The RMD is taxable income and causes not only an increase in income taxes, but may also increase Part B and D Medicare premiums. The extra RMD income can also result in more Social Security income to be taxed.

In December 2015, Congress passed the Qualified Charitable Distribution provision and made it a permanent option. Now, an IRA holder over the age of 70.5 can donate up to \$100,000 of their RMD to a qualified charity. This makes sense for many reasons, but for those tax-payers who do not itemize on their tax filling it's a no-brainer. If you don't itemize you are not permitted to claim charitable donations.

A few simple requirements: the money is limited to the RMD up to \$100K, and the money must come direct from the IRA custodian to the charity. It cannot go to the owner first. Plus, the money contributed reduces income but cannot be claimed as a charitable donation - that would result in a double deduction.

Please consider HomePorts, if and when you are considering charitable donations and during your estate planning process.

THE VILLAGE CONCEPT IS TRULY GLOBAL!

HomePorts is one of the hundreds of members of the Village-to-Village Network, the organization that helps Villages with guidance, resources and support. We exchange experiences and ideas and meet annually. Members include groups from as far away as Victoria Park, Western Australia, who have successfully implemented the concept.

Social Connections

Here's a good reason to join HomePorts and participate in our activities. Thomas Friedman, in his book about our age of accelerations, *Thank You for Being Late* notes this: "I asked previous Surgeon General Murthy what was the biggest disease in America today. Without hesitation, he answered: 'It's not cancer. It's not heart disease. It's isolation. It is the pronounced isolation that so many people are experiencing that is the great pathology of our lives today.' How ironic. We are the most technologically connected generation in human history, and yet more people feel more isolated than ever. The connections that matter most, and are in most short supply today, are the human-to-human ones."

We make a living by what we get.

We make a life by what we give.

Winston S. Churchill



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HomePorts is a non-profit 501(c)3 membership alliance providing access to a wide range of services designed to offer mature adults what they need to remain in their own homes. Membership is available to those over 55 in Kent County and the adjacent area in Queen Anne's County within the 21620 zip code.