

About our Organization:

HomePorts, a cooperative for life care at home, has been incorporated by the State of Maryland and it began operation in October 2008.

Certified as a non-profit organization, the mission of HomePorts is to identify, monitor and ensure access to a wide range of services that help members remain comfortably in their own homes as they age.

For information about membership, call 443-480-0940 or email info@homeports.org or visit us on the Web at: www.homeports.org

If you know of someone in the greater Kent County area who might benefit from being a member of HomePorts, or you are interested for yourself, please call us at 443-480-0940, or email info@homeports.org and we will be happy to be in touch with more information.

Interview with HomePorts President

In Appreciation

Since this interview took place, Larry Schroth has found it necessary to resign as president due to pressing family issues. HomePorts thanks him for his steady leadership to this point and wishes him the best.



It wasn't that Larry Schroth didn't have enough to do. Deeply interested in fields as far ranging as jazz piano and Formula One racing, his days were always full, but when he and his wife Connie happened to read an article about something called "aging-in-place" almost four

years ago, they were impressed by the concept and set about to see whether something like this could be created in Chestertown.

The time was right, as it turned out. A number of



Larry Schroth with one of his works of art

local people had seen the same article and others were already familiar with the concept of aging-in-place, sometimes referred to as Naturally Occurring Retirement Communities, or NORC. A meeting of interested residents in the winter of 2006 led to a series of preparatory events that culminated in the official opening of HomePorts on October 1, 2008, with Larry as the president of its Board of Directors.

So what does Larry find so compelling about the aging-in-place concept?

Cont'd. on page 3

HomePorts – Steady as She Goes

I have found it advisable not to give too much heed to what people say when I am trying to accomplish something of consequence. Invariably they proclaim it can't be done. I deem that the very best time to make the effort.

Calvin Coolidge

The HomePorts Board has taken Coolidge's advice seriously, and we are proud to report that we have met our first year goal of 50 memberships.

Although the survey done by Washington College students in 2007 showed promise for the concept in Kent County, in the planning stage we did wonder if anyone would really join.

We are still not financially sustainable, and are working hard on options. We recently accepted, reluctantly, the resignation of our President, Larry Schroth, who could not continue for personal reasons.

But we are moving

ahead rapidly with our new office, recruitment for a permanent executive director, implementation of a marketing plan, a strengthened committee structure, a one-year evaluation, ongoing coordination with other "villages", more provocative education programs, and more.....

I am proud to live in a community that supports the concept of HomePorts, a tangible demonstration of a commitment to help each other.

Muriel Cole, President

Health and Fitness

(This section is for increased awareness only and should not be a substitute for advice from your own physician.)



For Your Health

Watching Your Weight as You Age

As you probably know, whether your shape mimics the proverbial apple or pear makes a difference in your health. In addition, men and women who put on 11–22 pounds between age 20 and midlife triple their risk of diabetes, heart disease, high blood pressure, and gallstones. Thus, staying at a healthy weight that strays no higher than 10 pounds more than you weighed at age 21 is worthwhile.

The loss of roughly 10% of weight can net dieters significant drops in blood sugar, total cholesterol, triglycerides, insulin levels, and blood pressure plus provide a boost in HDL cholesterol according to a 1995 study of 170 healthy, obese middle-aged to older men. Another study showed that people who exercised daily

by walking or engaging in some other moderate activity for 150 minutes a week dropped 5% to 7% of their weight and were 58% less likely to develop diabetes.

We are What We Eat

What's the buzz about fiber?

Years ago, eating high fiber foods was compared to eating cardboard or tree limbs. Today, that is no longer the case. We have many more choices of high fiber foods that actually taste good!

Soluble fiber is found in foods like legumes (beans and peas), fruits, and oatmeal. This type of fiber can lower cholesterol levels and improve heart health.

Insoluble fiber is found in vegetables, whole wheat

breads and whole grain cereals. Insoluble fiber helps with your digestive system, improving regularity, which can help to reduce the risk of colon cancer.

Fiber helps also with blood sugar control in diabetics and with weight loss. Fiber fills you up!

Getting enough fiber in your diet may be a challenge for most people. It is recommended that we have at least 25 grams of fiber everyday. High fiber cereals and breads, fruits and vegetables, nuts and seeds are all good sources.

It is important that you **gradually** increase your fiber intake to avoid stomach cramps. Also, increase your glasses of water as you add fiber to your diet. Choose products with at least 3 grams of fiber per serving.

Maureen A. O'Brien, MS, RD, CDM



Fit as A Fiddle will return soon.

Dollars and \$ense



Lessons to learn from Bernie Madoff and his ilk

The initial shock of the exposure of fraud by such a highly respected financial figure as Bernie Madoff is wearing off, especially as other financiers are being unmasked in similar schemes. While we bemoan the losses that their investors have

suffered, there are important lessons to consider from their misfortunes.

What to look for:

- *Watch for red flags* – Reliance on broker reputation or past history alone; no third party custodian of clients' funds that provides regular statements; consistent returns of 10% or more in good and bad markets.

What to do:

- *Buy only regulated investments* – Hedge funds and feeder funds are generally unregulated... there are [also] problems to watch for in similar

instruments. Money market funds are usually not federally insured...; a good source for checking their stewardship grades is Morningstar.com...

- *Know what you own* – Avoid investing in anything you don't understand and that cannot be readily explained. Stay with publicly traded products that are listed on major market exchanges... Feel free to ask questions of your broker.
- *Find a trustworthy broker* – Brokers earn commissions whenever they sell a client something, so there is the potential for conflict of interest, particularly

if they are given incentives to sell company products. Choosing a broker affiliated with a large, well known brokerage firm may provide some safety... Before signing with a broker, do research on his/her background and look for patterns of complaints on finra.org/brokercheck or with the Securities and Exchange Commission or the Federal Trade Commission.

- *Be a skeptic* – On an initial visit, ask for the broker's references, number of clients, and ADV form listing

Cont'd. on page 3

Interview with HomePorts President

Cont'd. from page 1

Some of his enthusiasm grew from concerns about his parents who were living independently back in 2006 with only Larry as their safety net. Earlier generations, he points out, tended to grow older in communities where they had lived for decades, with friends and extended family all forming a far-flung safety net. Groups like HomePorts, he believes, are the equivalent of that old style communal support system.

Larry is also drawn to the concept of HomePorts because he likes the idea of a multi-generational community. "Young people enrich life," he believes. "Having younger people to interact with is

invigorating."

And Larry should know. Before moving to Chestertown, he spent 32 years in the field of public education in New Jersey, first as an art teacher and department head and then, from 1976 to 1996, as an administrator in the areas of curriculum design and teacher evaluation. He has been a working artist since 2000 and has had several exhibits in Chestertown. And if you should ever happen to go to the American Embassy in Sarajevo, you'll be greeted by several of Larry's works that are on display there.

Larry and Connie have lived in Chestertown since 1998 and share their home with their daughter Kate, Connie's mother Lois, and three small dogs. In

addition to being an artist and a pianist, Larry is also an excellent photographer, a consummate cook, and a fancier of anything automotive. "The list of cars I've owned would be longer than the HomePorts newsletter," Larry confesses. His current car of choice is the Mercedes SmartCar.

Larry looks forward to regaining some time for himself when his term on the HomePorts Board of Directors is up. And after the countless hours he has dedicated to the organization, he will have earned every minute of it.

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Dollars & Sense

Cont'd. from page 2

professional background, and maximum fees

charged. The firm must be registered with the SEC if handling more than \$25 million in funds or the North American Securities Administrators if handling lesser amounts.

All of this requires a significant amount of effort, but it is well worth the time taken to secure one's financial future.

SOURCE: Money Adviser, Consumer Reports, June 2009

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Vendor Update

A number of additional vendors have recently been approved by HomePorts. These include providers of out-of-town transportation, handy-person services, indoor painting, and house cleaning. Call 443-480-0940 for further information.

Talk by Dr. Shanahan Draws Large Crowd



Dr. Shanahan emphasizes a point

Nearly 50 HomePorts members were present at the Amy Lynn Ferris Center on August 25th to hear Dr. Patrick Shanahan discuss the details of dealing with terminal illness in his upcoming book, *The Gentle Death*. Members had an opportunity to ask questions of Dr. Shanahan and to chat with each other as they enjoyed refreshments.

For those who missed the session, Dr. Shanahan will be giving another talk on his book at the Amy Lynn Ferris Center on Thursday, October 30, 2009.

See page 4 for information about the next HomePorts quarterly educational session.



HomePorts members await Dr. Shanahan's talk

Upcoming Events of Interest to Members and Volunteers

Nationally Known Expert on Aging to Speak at Annual Meeting

Come celebrate the successful completion of HomePorts' first year of operation at our Annual Meeting on Thursday, January 7, 2010, 4 PM at Hodson Hall, on the Washington College campus.

We are pleased to have as our featured speaker Luigi Ferrucci, MD whose topic will be "*The 50th Anniversary of the Baltimore Longitudinal Study of Aging*". Dr. Ferrucci is an authority in the field of healthy aging and has been quoted in a number of national publications in this area.

The Effects of Daylight Saving Time on the Body

It's almost time to "fall back". While "springing forward" in April (actually March since 2008) gains additional daylight on long summer evenings, the change then, and again in the fall, can have effects on the body – some minor and some major. "It's only an hour" and despite the fact that we frequently cross the continent or an ocean in 5 hours when it used to take 5 days, for the first few days of the change, our systems seem slightly out of whack. Symptoms vary from headaches and drowsiness to increased stress. A recent study found that the incidence of heart attacks increased in the first three days of the change most likely due to sleep deprivation and similarly decreased when the time changed back in the fall. Fortunately there are ways to remedy the situation. Exercise is the easiest and most effective way to combat the effects of time change. Small doses of melatonin also may be useful in helping the body to adjust. But the biggest boon of all is the hour we get back in November. So enjoy that once-a-year 25-hour day!!