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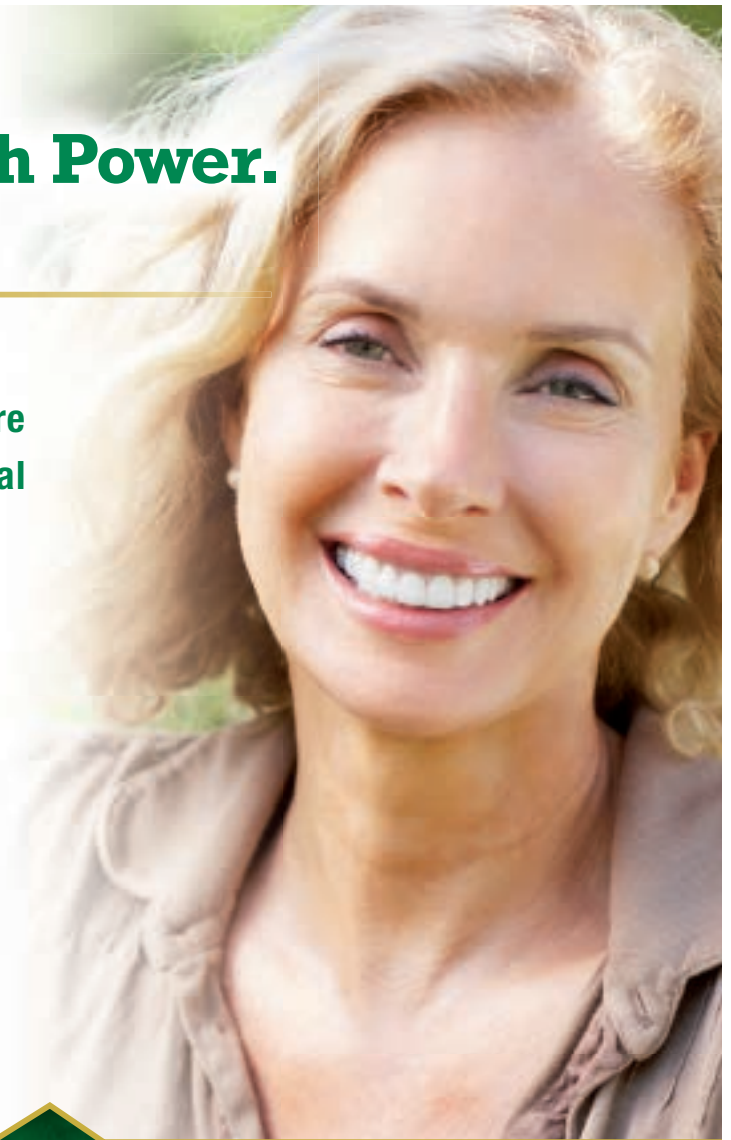
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Former teacher Sandra Madoff volunteers at a horse rescue farm.



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Women find meaning in retirement

BY ROCHELLE EISENBERG

For years, they've juggled children, homework, dinners and laundry with their full- or part-time careers. They've run from meetings to carpools, dashed to sporting events and dance recitals and finished up work when their children went to bed.

But now this cohort of working women are beginning to retire, facing downtime after years of multitasking. But that doesn't mean they are scrambling to fill up their days. In fact, baby boomer women, in general, are living just as full and productive lives during their retirement.

Many have traded children for grandchildren, filling in while their own daughters and daughters-in-law work, picking up youngsters from school and watching them on sick days and vacations. They're even offering to babysit several days a week at what Sandra Madoff affectionately terms "bubbie day care."

But they are also turning to volunteering, pursuing personal interests they never had time for, taking courses and catching up with friends.

"A BIG CHUNK OF LIFE WAS SPENT WORKING, AND NOW YOU WANT TO FILL THE TIME DOING SOMETHING MEANINGFUL. I WANT TO FEEL LIKE I AM CONTRIBUTING!"

— ELISSA HELLMAN

"I have more time to do those things I never could before, because life just got in the way," says Madoff, a former teacher and administrator at Krieger Schechter Day School (KSDS).

In addition to watching her grandson three days a week, Madoff volunteers at a horse rescue farm, takes art classes and travels more. She admits it's wonderful that she can go away during the off-season, as she doesn't have to adhere to an academic calendar. She also has started cooking again, a passion that she never had time for during those hectic years and one in which she admits her husband is "the beneficiary."

One of the benefits of retiring for Madoff is the time she now has to spend with her mother. Before retiring, she only saw her Friday nights for Shabbat dinner; now she sees her several days a week.

Although Madoff's husband is still working, retirement has enabled her to take care of the chores she used to reserve for the weekend, allowing the couple to spend more time together.

Unlike Madoff, Susy Green's husband is retired. She decided to leave her full-time position at the



Retired from teaching, Sandra Madoff finds time to volunteer at a horse rescue farm.



Now semiretired, Susan Rosen finds she has more time for her grandchildren.

Baltimore County Department of Aging five years ago because they have a place in Sarasota, Fla. “We both hate winter, and I couldn’t work and live in Florida for six months,” she says.

After working part time until her children got older, then moving to full time, she wanted to make sure she had time for herself. “I knew people who had passed away in their 60s and never had the opportunity to retire. I wanted to make sure I was able to spend time with my husband and do things I like to do.”

In addition to traveling to Florida, Green is busy, volunteering at Jewish Volunteer Connection’s Bookworms project, taking classes through the Community College Baltimore County, getting together with friends and visiting her daughter and son-in-law in New York, who have a baby and a 2-year-old.

“If I didn’t have some structure to my life and have constructive things to do, I am sure I would be unhappy,” says Green.

Like Green, Jill Sapperstein moved from a part-time to a full-time

career as her children got older. But when her youngest was almost done college, she decided to retire, and today she serves as president of Hadassah of Greater Baltimore, a full-time career in itself.

“I had a plan for what I wanted to do when I retired,” says Sapperstein. “I would have been miserable sitting home all day. I wanted something meaningful to do.”

That sentiment is echoed by Elissa Hellman, who retired this past June after 42 years in the classroom: 12 years in the Howard County Public School system and 30 years at KSDS. Admitting that she is still adjusting to retirement, she says that on certain days she may feel at loose ends.

“I told a friend of mine, who said she knew how I felt. A big chunk of life was spent working, and now you want to fill the time doing something meaningful. I want to feel like I’m contributing,” Hellman says.

She does spend Wednesdays volunteering in her daughter Rachel’s Montgomery County classroom. “As both a mother and a

former teacher, it’s such a pleasure to watch her interact with the kids,” Hellman says.

She also meets friends and former colleague, exercises and volunteers in the KSDS library. And she is reading, something she’s always enjoyed, but hasn’t had time for in years.

Susan Rosen, who started a gift basket business in 1995 out of her home, is semiretired. She still does a few corporate projects. “I think,” she says, “that when I give it all up, I will miss the creativity.”

At the same time, she’s also enjoying her free time, meeting friends, playing mah jong, learning canasta and traveling with her husband, Howard, to their place in Florida, where she’s taken up golf. She also volunteers at The Associated and other organizations and, of course, spends time with her grandchildren.

“Retirement is when you can do whatever you want,” she says, adding, “I can’t imagine not doing anything. It is important for me to stay active and keep busy” ●

WHAT DOES RETIREMENT LOOK LIKE FOR BABY BOOMER WOMEN?

■ Baby boomer women

are dreaming of retiring to Mars while baby boomer men hope to retire to Venus. Baby boomer men are looking forward to working less, relaxing more and spending more time with their spouse. Baby boomer women view the empty nesting and retirement as providing new opportunities for career development, community involvement and continued personal growth.

Source: Merrill Lynch, "The New Retirement Survey"

■ Women baby boomers

leave their jobs at an average age of 57. But working baby boomers say they are planning to delay retirement because they need to continue receiving a salary to pay for day-to-day expenses (27 percent), and they enjoy working or want to stay active (24 percent).

Source: GfK Custom Research North America survey commissioned by the MetLife Mature Market Institute

■ Retired women (84 percent)

are more optimistic about the next 25 years than their male counterparts (77 percent). Of those who are optimistic, 25 percent relate this to their personal finances, and 22 percent relate this to their health.

Source: GfK Custom Research North America survey commissioned by the MetLife Mature Market Institute

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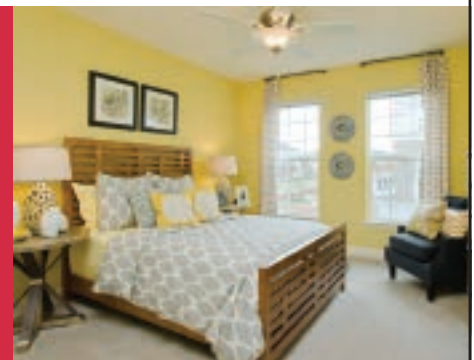
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WHAT IS YOUR NEXT *move?*

Baby boomers downsize and relocate

BY ELINOR SPOKES

It happens so fast, doesn't it? One moment you are an exhausted parent basking in the glow of your newborn at their *bris* or baby naming, and (seemingly) the next moment you are attending your child's college graduation. With your child-rearing days behind you, and the prospect of beginning a new chapter of your life ahead, the inevitable, and often daunting, question arises: What is your next move?

Last year, when market conditions heated up in their suburban neighborhood, Ira and Roberta Greenstein, who had discussed eventually moving to the city, decided to sell and make the move sooner rather than later. They moved from Columbia, where they raised their family, to Fells Point and became the envy of many of their friends.

"A lot of our friends said, 'You are doing what we have always wanted to do,'" recalls Roberta Greenstein. Their new home, close to restaurants, theaters and other city attractions, has now become a destination for their friends from

Columbia who enjoy visiting them for nights out on the town.

This change of lifestyle was a welcome one for both: Ira Greenstein can now walk to work, and Roberta Greenstein enjoys using public transportation for cultural outings. Walking distance to markets, they

**"We moved
[to Baltimore]
because we wanted
to enjoy our
grandchildren
while we were still
young enough to be
involved with
their lives."**

— FRAN BERNSTEIN

have purchased large knapsacks to carry groceries, thus minimizing the use of their cars. And they enjoy the extra time and freedom they now have because they do not have the burden of homeowner's chores. And their new condo still has room for guests and grandchildren.

Having no regrets about their move, both agree that for this change of lifestyle, it is important to envision your life in the new setting first before making the move. Doing so, they remark, will make the adjustment easier.

In addition to a change of lifestyle, another reason boomers choose to relocate is to be closer to family. According to Shalom Baltimore, an Associated program that connects newcomers to Jewish Baltimore, a third of the inquiries they receive from boomers are from those who want to be closer to family.

"They contact us looking for information about where to live — downtown versus uptown — synagogue referrals and resources about ways to get involved," says Dena Cohen, Shalom Baltimore program associate.

Newcomers To Baltimore

"We moved here for our children and grandchildren," says Fran Bernstein, who moved to the Pikesville-Mt. Washington area with her husband last year from Westchester County, N.Y. "We wanted to enjoy



our grandchildren while we were still young enough to be involved with their lives and young enough to make friends here.” While she misses the countless opportunities for culture in the New York area and the access to public transportation, she has found the many cultural venues in Baltimore to be very satisfying.

The Bernsteins chose to live in a community that was convenient, where they felt physically safe and that provided opportunities for walking to retail and dining

establishments in order to maintain a healthy lifestyle. And a community, she adds, “close enough but far enough from our children and grandchildren.”

Living in a building full of transplants from New York and other locals, as well as empty nesters relocating within Baltimore, Fran Bernstein has been thrilled with the social opportunities it offers and also the access to a range of amenities. Although she misses being able to walk to the local library, she has

Roberta and Ira Greenstein sold their home in Columbia and moved to Fells Point, where they are close to restaurants, theaters and other city attractions.



Sheryl Kelman moved to Baltimore from Florida so she could be part of her children's lives and help out with her grandbaby.



MOVING ON

What are baby boomers looking for in a home?

A national real estate company's survey of real estate agents found that the three things most important to baby boomers, when selecting a neighborhood are:

- **Close proximity to shops and restaurants**
- **Close proximity to family**
- **Close proximity to healthcare facilities**

Surveys of boomers' preferences show that they are more interested in "smart growth" areas than in sprawl.



found a new Owings Mills public library to be a wonderful resource for information, meeting people and satisfying her love of reading.

Staying connected with her friends in New York has remained a priority that she does by phone and e-mail. "I have a history with these people, and although it is great to have new friends, it is just not the same," notes Bernstein.

So that her old friends could, and hopefully would, come visit, she and her husband chose an apartment with an extra bedroom. "I have been so surprised at how welcoming the locals and transplants have been. It is the opposite of what I expected to find, and we are all having so much fun!"

In anticipation of the birth of her first grandchild, Sheryl Kelman decided to move to Baltimore from Florida so she could be a part of her children's lives and help out with the

baby. "I have never looked back and love living near my grandbaby and seeing her on a regular basis," she says.

Leaving her job as a nurse and her work colleagues was the hardest part of the move, but she has found ways to connect by joining a gym and getting to know the people in her apartment building at the Quarry Lake at Greenspring development. Staying connected with her Florida friends is made easy via Facebook and Face Time, which she does daily.

Looking for a community with nice people and walking distance to many amenities, Quarry Lake fits the bill. "What I love about living here is that I can lock the door to my apartment and go away without worrying about any maintenance: Everything is done for me."

Moving can be a big deal, she says, but she advises, "Don't be afraid; things do fall into place." ●

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See You On The

flipside

Finding a new career

BY ELIZABETH SCHUMAN

CINDY ZONIES never knows what the day will bring. As director of service coordination for Weinberg Senior Living, she is charged with overseeing programming, services, transportation, activities and the day-to-day events for the 1,500 residents who live in the 13 — soon to be 14 — independent living buildings scattered throughout Northwest Baltimore.

“There is never a day where I do not learn something new in aging services or housing,” she says. “Every day is different, and I have the satisfaction of doing something that I hope makes a difference.”

For Zonies this is a second career. Previously, she spent more than 20 years teaching Spanish to middle and high school students and mentoring new teachers. She stepped away for a few years to raise her children, working part time for numerous Associated agencies, including a stint with CHAI: Comprehensive Housing Assistance, Inc. and the former Jewish Family Services. Later, she returned to teaching.

“I wanted to give my students everything I could,” she says. “I was a perfectionist in the classroom.” Her profession, she says, was a good fit from the start, using her bachelor’s degree in Spanish and her master’s degree in special education.

But when her aging parents became ill, everything changed. It was stressful managing their care from Baltimore and during her frequent visits to their New Jersey home. When they passed away, Zonies began to re-evaluate her choices, deciding she was ready to do something other than teach.

As Zonies found, figuring out “what’s next” is a big decision. The career reinvention question is driving the baby boom generation. Nationally, as many as 31 million people ages 44 to 70 are seeking encore careers — second careers — that combine personal meaning, income and social impact, reported Civic Ventures, a boomer think tank, in 2012.

While some people seek second careers because of boredom or job

dissatisfaction, more often, job seekers are forced into change. “One of the top reasons people consider a job or career change is because something happens to them,” says Ronnie Green, career counselor at Jewish Community Services (JCS). “People rarely make a change solely because they are unhappy — often there is some crisis.”

To start, initiative and networking are essential for any job search, especially for career changers, says Green. “A lot of time it’s about reinventing yourself. Where do you want to be? What skills do you have that are transferable? What skills do you need to learn?”

Zonies’ background in teaching, coaching and special education, as well as her previous work with CHAI and Jewish Family Services, transferred almost seamlessly into a new position with Weinberg Senior Living. “Even though I didn’t have the aging services background, I had enough skills from my earlier career that transferred,” says Zonies.

“It was a huge learning curve,” she admits. “I had to learn about housing, service coordination in senior housing, aging and older adults.” She adds that her work, combined with outside courses, seminars and reading, was like earning a two-year master’s degree or four-year undergraduate degree.

As Zonies discovered, it’s important to keep learning, explains Green, adding that career changers must bridge existing skills with new industry-specific and technology skills. “It will always be a new marketplace. You can’t look back at what was or what you expected it to be. You need to keep moving forward with skills that keep you young,” she notes.

Case in point is Michele Waxman who spent nearly two decades as an urban planner. Citing burnout, she moved into leadership development programming, including serving as executive director for Leadership Frederick County for 11 years.

In 2010, channeling her longtime love of local politics and government, she ran for Carroll County commissioner. Although Waxman, a Mt. Airy resident, handily won her Democratic primary, she lost in the general election to her Republican opponent.



Cindy Zonies is loving her second career. Having left teaching, she now is the director of service coordination for Weinberg Senior Living.

“After the race, I was bored, lonely and I felt ready for something new. After months of intense activity, my phone no longer rang,” she recalls. She began a new job search. Although there were multiple job offers, Waxman took an unexpected route.

“I found a position that was part time, only 16 hours, and didn’t have benefits, but something about it pulled me in,” she says. The organization, Central Scholarship,

was founded in 1924 to help orphaned Jewish men. Today, Central Scholarship helps low-income youth across Maryland attend college, graduate school and vocational certificate training. “I loved the mission, the culture, the history and the leadership. We help the poorest people in Maryland get an education to get out of poverty,” she says.

“I’ve never looked back. At this stage, in my 50s, I want to do work that matters and has meaning,” she says. Within a year, Waxman’s organizational and leadership skills transformed her part-time gig into a full-time role as the organization’s first deputy director.

Working happily in their encore careers, Zonies and Waxman could not have predicted the paths their careers have taken. “A second career rejuvenates you and is an adrenalin rush,” says Zonies. “I’m still using my teaching and creative skills in my new profession.”

Adds Waxman, “Everything along the journey makes you who you are,” she says. “The key is to be smart enough to recognize that spotlight when it comes looking for you.” ●

changing careers tip sheet

Changing careers is not for the faint-hearted. Want to leap? From career coach Ronnie Green at Jewish Community Services, here’s a brief cheat sheet:

Assess: What skills do you have now? What skills do you need to be current in a new field? How will you get them? This is your chance to do what you’ve always wanted to do.

Update: Stay current with technology and industry trends. “Get young skills,” says Green. That means being proficient, or at the very least familiar, with technology, software and social media. “Always be willing to learn.”

Recognize: You likely will not have the same title or salary in a new industry. “You may need to change your lifestyle,” says Green. “Remember that a smaller paycheck is better than no paycheck.”

Seek: Use your professional and personal network for informational interviews and job leads. Turn to resources such as Jewish Community Services for resumes, interviewing skills and career guidance.



Sherry Billig spearheaded the Bookworms program at Milbrook Elementary, bringing the love of reading to first and second graders.

CHANGING THE FACE OF VOLUNTEERISM

Baby boomers redefine volunteerism

BY ROCHELLE EISENBERG

Today's baby boomers want more out of their volunteer experiences than previous generations. Many are searching for fulfilling and rewarding opportunities that make use of the skills and talents they've developed in their work and personal lives. >> According to the Volunteering in the US Survey, "providing professional or management assistance, including serving on a board or committee, is the second most popular form of volunteering for this generation (behind serving, collecting and distributing food). >> So where are local baby boomers using their talents to give back to their community? Here are four stories of four very different volunteer opportunities.

BOOKWORMS

Sherry Billig will never forget the moment. She had just completed her first book drive as part of the Bookworms program and had distributed books to the students at Milbrook Elementary School to take home with them for the summer. Many of these youngsters had never owned a book.

"This quiet young man," she recalls, "turned to me and asked, 'Ms. Sherry, is this my forever book?' I got tears in my eyes. It was so exciting to see that joy and know that we were inspiring children to love reading."

Having grown up in a house full of books, Billig always understood the power of reading. So when she learned about Bookworms, a Jewish Volunteer Connection (JVC) school initiative designed to get children to love books, she decided to check it out.

Impressed with what she saw at Fallstaff Elementary, where Bookworms was in place, she committed to bringing the program to Milbrook. Working tirelessly with the faculty and a cohort of volunteers, she introduced the reading initiative to all first- and second-graders.

Each month, volunteers visit classrooms, bringing a picture book they will read and discuss. Some bring art projects. At the conclusion, they all donate the book they have read to the class library.

"I have women who will change whatever else they are doing to be there," she says.

Since its inception, the program has grown from six to eight classrooms. There are now 25 volunteers. In addition, at the request of the school's faculty, Billig is recruiting volunteers for a once-a-week tutoring program for third-graders who have "graduated" from Bookworms and need some extra help.

Billig admits how much she loves seeing the children progress. "I'm energized by their energy and love their humor. I'm so committed to the Bookworms program. I would love to see it rolled out in every elementary school."

Most important, she says, the program is a win-win for everyone.

"If you have an hour a month to devote to reading to a child, it will change their life. If you have an hour a week to devote to tutoring

a child, it will change *your* life."

Bookworms currently operates in six Baltimore County and City schools. To volunteer, contact Cicily Stephens at 410-843-7481, volunteer@associated.org.

GLOBETROTTER WITH A PURPOSE

From a tiny Mayan village in Mexico to a Jewish community in Israel, Baltimore couple Jim Wolf and his wife, Dorothy Gold, are embracing a new kind of travel experience.

Opting to add volunteer opportunities to their travel plans, the two are

While traveling in Israel, Dr. Jim Wolf and his wife, Dorothy Gold, visited Ashkelon, where he worked with at-risk children.





A film aficionado, Sharan Kushner is a volunteer on the Baltimore Jewish Film Festival selection committee.

“YOU DON’T WANT TOO MANY HOLOCAUST FILMS OR TOO MANY DOCUMENTARIES. A FEW YEARS AGO, WE SHOWED ‘THE FIGHTER,’ ABOUT SUMO WRESTLERS AND IT WAS A HUGE HIT.

— SHARAN KUSHNER

experiencing global cultures and people in powerful ways, while making a difference in these communities.

Like the time they traveled to Israel. The first part of the trip began in Ashkelon, Baltimore’s sister city. Prior to arriving, they scheduled a service opportunity through JVC. The goal was to balance volunteering while visiting with Gold’s family and having fun traveling.

“I worked in a community hospital and played with the kids,” recalls Wolf, who is a neurologist in Baltimore. “I played pickup sticks with a 6-year-old boy who was about to have surgery. “I don’t speak Hebrew and he didn’t speak English, but we

communicated nonverbally. We also worked with at-risk children in an after-school program.”

That wasn’t the first time the couple had volunteered in a small community. In 2008, they went on an American Jewish World Services Program with other Chizuk Amuno synagogue members to Muchocuxcah, a tiny Mayan village in Mexico. While there, they built huts and constructed a rock pathway while eating living and sleeping in Mayan homes.

“Living in their community and sleeping in hammocks, eating in their homes (kosher vegetarian Mayan recipes), even wearing wrap-around headlights to walk a distance to the bathroom at night, enabled us to learn more about the Mayans than I anticipated.”

Wolf admits that these trips, as well as a JVC day-long journey to help Hurricane Sandy victims, are incredibly rewarding. Helping those less fortunate is both inspiring and an experience that he hopes to duplicate as he travels in the future.

“I feel fortunate I can do this. As long as I can, I hope to combine travel with volunteerism. Combining the two gave us a different way to experience the people, aspects of their values and culture and, of course, the country itself. Dorothy and my doing this won’t eliminate all the problems that exist, but if we all can make small impacts, we can make things better while having great memories at the same time.”

THUMBS UP

Baltimore resident Sharan Kushner is just like many of us. She loves movies and knows what touches a personal chord. She can spot a bad performance and wonder at a murky plot. In fact, she says, “Every time I go to a bad movie, I wonder, ‘How could they put that up?’”

So when Kushner learned that there was a volunteer outlet for her passion, she decided to join the committee.

For the past three years, this film aficionado has sat on the Baltimore



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Jewish Film Festival selection committee. From September through mid-December, twice a week, she and the other volunteer judges view scores of internationally acclaimed Jewish films with one goal in mind. To select movies for Baltimore's premier Jewish film festival that inspire the largest possible audience.

Most of the films they preview are critically acclaimed so the trick is finding the right mix. "We want to appeal to a broad audience," she says. "You don't want too many Holocaust films or too many documentaries. A few years ago, we showed 'The Fighter' about sumo wrestlers, and it was a huge hit. We are also looking for something that might spark an interesting conversation."

Each of the films is followed by a discussion, which may include a guest speaker or panel. She admits that controversial films lead to a good discussion.

By mid-December, the screenings are complete. The top 12 to 15 highest scoring films are presented back to the committee. Together, they discuss the final selections,

looking for a diverse mix of film topics and genres.

"It is probably the most time-consuming JCC committee. They are dedicated volunteers. We don't

But after seeing the effect volunteers from CHAI's new Northwest Neighbors Connecting (NNC) program had on his father's outlook, he decided to sign on.

"I'VE DISCOVERED HOW AMAZING AND HOW BRAVE PEOPLE CAN BE. MANY OF THEM HAVE LOST ONES, SOME ARE IN PAIN, BUT THEY DON'T COMPLAIN!"

— LARRY KATZ

always agree, but that's OK, because that's why we have such a broad selection of films," says Marty Cohen, JCC board member, and chairman of the Baltimore Jewish Film Festival.

SHARING STORIES, MAKING FRIENDS

Larry Katz never expected to have a free minute to volunteer, let alone a few hours. Working full time and visiting his 89-year-old, visually impaired father several times a week seemed more than enough to fill his days.

When he wasn't available, those volunteers would check up on his father, confirm his medications and offer friendship and camaraderie, thus allowing his father to remain in his own home.

So Katz joined the NNC volunteer team. It wasn't too surprising to find him painting walls, fixing chairs and taking down wallpaper on a regular basis.

"I like to do something to get away from my work routine and help people one-on-one," he says.

But the visits became more than that to both Katz and the seniors he helped. He found he was sharing in their lives, making them smile, making himself smile.

"I'll ask them to tell me about their lives and I'll make a friend," says Katz.

They all have pictures from an earlier time ... a wedding, maybe a bar mitzvah. I get to hear about their family. I've discovered how amazing and how brave people can be. Many of them have lost loved ones, some are in pain, but they don't complain."

And that interest is mutual. Recently Katz was at a restaurant and one of the women he helped, came up to him and asked him about his daughter's wedding. "I didn't realize that she was listening to me too," he says. ●

Larry Katz (right) joins Travis Homan (left) and Larry Malvin in repairing a television for a senior member of NNC.



To volunteer for NNC, go to chaibaltimore.org.



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Agencies and Programs of The Associated:

Baltimore Board of Rabbis (BBOR)

Baltimore rabbis.org
443-478-3454

BBOR is a powerful moral and religious voice providing spiritual leadership for the local Jewish community. It is a forum for rabbis to confer and promote communal issues, to facilitate cooperative programs among congregations, organizations and agencies and to serve as a Jewish educational and informational resource.

Baltimore Hebrew Institute at Towson University (BHI)

Towson.edu/bhi
410-704-7118

BHI supports the growing Judaic studies programs and courses on its campus, cultivates a vibrant, cohesive community for Master's and Doctorate students in Judaic studies and provides adult learners with an array of Hebrew language courses, community lectures and special programs.

Baltimore Jewish Council

baltjc.org
410-542-4850

BJC is the community relations and advocacy arm of The Associated. It is the designated representative of The Associated and its agencies, as well as the Greater Baltimore Jewish community, at all levels of government and is responsible for securing public funding to support their programs and needs.

CHAI: Comprehensive Housing Assistance Inc.

Chaibaltimore.org
410-466-1990

CHAI was founded in 1983 to develop and support thriving, stable communities in neighborhoods with a substantial Jewish population. Focusing on the Northwest neighborhoods of Baltimore city, CHAI promotes homeownership and provides loans to purchase and upgrade homes, offers services to the most vulnerable populations in the neighborhoods, develops and manages affordable senior living housing and supports neighborhood organization and development. In addition, CHAI rehabilitates housing and provides supporting repair/weatherization services as well as works to strengthen area schools through community engagement.

CHANA

chanabaltimore.org
410-234-0030

CHANA offers a Jewish community response to the needs of persons who experience abuse and other forms of interpersonal trauma. In providing crisis intervention education and consultation, CHANA advocates for community awareness, safety and healing.

Edward A. Myerberg Senior Center

Myerberg.org
410-358-6856

The Edward A. Myerberg Center is a non-profit, community-based center for adults 55 and older. More than 1,000 active members enjoy 1,800 programs, classes, trips and events each year in fine arts, literature, current events, new technologies and fitness. The Myerberg Center improves the quality of life for mature adults by providing resources and educational and recreational programming that enhances their physical, intellectual and emotional well-being in a welcoming environment.

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Hebrewfreeloan.org
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Jewish Community Center of Greater Baltimore (JCC)

Downtown: dbjcc.org 410-559-3618
Rosenbloom Owings Mills: jcc.org
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410-542-4900

The Jewish Community Center of Greater Baltimore promotes and strengthens Jewish life and values through communal programs and activities for families and individuals of all ages.



Jewish Community Federation of Baltimore Serving Baby Boomers

Jewish Community Services (JCS)

Jcsbaltimore.org

410-466-9200

JCS offers a wide range of services including counseling and therapy, addiction services, career services, prevention education, Big Brother Big Sister matches, resources for older adults and caregivers, care management services, services for people with special needs and volunteer opportunities.

Jewish Museum of Maryland at the Herbert Bearman Campus (JMM)

Jewishmuseummd.org

410-732-6400

The Jewish Museum of Maryland is a vibrant center for public dialogue and personal enlightenment, interpreting American Jewish history and culture. JMM preserves and shares the stories and records of Maryland Jewish life through exciting exhibitions and engaging public programs. From the 1860s architectural gem the Lloyd Street Synagogue to innovative education activities for all ages, the Jewish Museum of Maryland is a great place to be.

Jewish Volunteer Connection (JVC)

Jvcbaltimore.org

410-843-7490

Jewish Volunteer Connection (JVC) fosters a culture of service and engages volunteers to meet vital community needs. From one time projects to meaningful long-term service, volunteers can make a difference in the Baltimore community and in Israel. JVC volunteers serve in more than 40 not-for-profit organizations and public schools in the Greater Baltimore area.

The Louise D. & Morton J. Macks Center for Jewish Education (CJE)

cjebaltimore.org

410-735-5000

CJE provides leadership services and resources to educators, schools and institutions dedicated to Jewish learning. An advocate for Jewish education in its many forms, CJE fosters collaboration, creativity and a commitment to the Jewish community

Pearlstone Center

Pearlstonecenter.org

410-429-4400

The mission of the Pearlstone Center is to strengthen and celebrate Judaism by hosting groups for immersive experiences in a self-sustaining, high-quality environmentally-responsible Jewish hospitality facility.

Sinai Hospital of Baltimore

Lifebridgehealth.org

410-601-9000

Founded in 1866 as the Hebrew Hospital and Asylum, Sinai Hospital of Baltimore has evolved into a Jewish-sponsored health care organization providing care for all people. It is a nonprofit institution with a mission of providing quality patient care, teaching and research.

The Associated: Jewish Community Federation of Baltimore strengthens and nurtures Jewish life by engaging and supporting community partners in Greater Baltimore, Israel and around the world.

We offer many programs to deepen your connection to Baltimore's Jewish community from hands-on volunteering to leadership development. Contact Mimi Rozmaryn at mrozmaryn@associated.org or call 410-369-9310.

Check out our community-wide calendar for a listing of events hosted by The Associated agencies and programs at associated.org/calendar. Visit our website at associated.org or call 410-727-4828 to learn how you can become more involved.


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suddenly single

Re-entering the dating world
as an adult is challenging
and rewarding.

BY MELINDA GREENBERG



**Sheila Silverstein and
Steve Hiken talk about what
they've discovered on
re-entering the dating world.**

When Sheila Silverstein's husband, Craig, passed away in 2007, she struggled with both her grief and the management of her new solo life. Family and friends offered their support but eventually returned to their normal routines. Silverstein found herself alone after nearly three decades of marriage. Two years later, she was ready to dip her toes in the dating pool.

With few single friends and an aversion to a bar-based social scene, she relied on members of her social circle to connect her to eligible men and took small forays into the world of online dating. With online dating, she notes, taking that step enabled her to meet men who have become friends and whom she would never have met if she hadn't tried it. She went out on a few dates but still found it hard to connect with anyone special.

The 61-year-old radio promotion consultant has enjoyed a few short-term relationships in the years since her husband's death but says meeting suitable partners is challenging. Many of the men she met, for instance, had had such bad relationships that they think, "This one will turn out the same, which makes it frustrating. They compare you to someone else in their life."

Dating at an older age introduces variables not usually present when one is beginning a social life, explains Donna Kane, intake clinician at Jewish Community Services who works with grief groups and helps members re-enter the dating world after divorce or the death of a spouse.

The presence of a former spouse, or the memories of a late spouse, children, grandchildren and extended families, can bring additional strains to a new relationship, she says. "As an older adult, you have more stuff, both figuratively and literally, that you

bring to a new relationship. You really need to take the time to make sure you are choosing the right person to handle all these issues with you."

Steve Hiken, a 61-year-old father of three, has been divorced for 16 years and agrees that taking your time when dating again is critical. Rushing into a new relationship

JDATE, THE WEBSITE FOR JEWISH SINGLES, REPORTS THAT 33 PERCENT OF ITS MEMBERS ARE OVER 50, AND REGISTRATIONS IN THAT AGE SEGMENT HAVE INCREASED 93 PERCENT IN THE LAST FIVE YEARS.

because you are lonely is a mistake, he says, especially if you have not fully dealt with the issues surrounding your divorce or loss. He believes that first you must learn how to be happy with yourself. "Before you can let someone else in, you have to be OK with who you are as a person."

It's not just the interpersonal interaction that may present a challenge for the older dater. Technological advances such as cell phones and relationship websites have changed the norms of dating. In this day of JDate, Match and text messaging, those who are not tech savvy may experience negative outcomes for their efforts, Kane notes.

Indeed, online dating sites report that singles age 50 and over are a fast-growing population on their sites. JDate, the website for Jewish singles, reports that 33 percent of its members are over 50, and registrations in that age segment have increased 93 percent in the last five years.

For singles who are hesitant to try online dating, Melissa Berman, assistant director of arts and culture for the Jewish Community Center, suggests finding like-minded people at cultural events in the community. The JCC often incorporates events for singles into other programs, Berman says. There has been a cocktail hour for older singles before a

film screening or performance at the Gordon Center for Performing Arts, for example.

Using community events and your own social network to meet new people is a time-tested approach that still works, Kane explains. Getting the word out to others in the community is key, as you never know

who might help you make the right connection.

"If you don't want to be alone and you want to find someone, you have to put yourself out there," she says. "It doesn't just happen, and it can be challenging. But if you find the right person, it can certainly be worthwhile." ●

For information about support groups for those dealing with divorce or loss, contact Jewish Community Services at 410-466-9200 or jcsbaltimore.org. To see the schedule for events at the Jewish Community Center, visit jcc.org.

Tips for dating over 50

- Give yourself time to grieve the loss of a spouse or the end of your marriage before you embark on a new social life, and don't allow friends or relatives to push you into dating before you are ready.
- Tell your friends and relatives when you are available to start dating; they can be a great source for introductions to other singles.
- Look for opportunities to meet new people at events.
- Brush up on your skills if you plan to use online dating.
- Be honest in your online dating profiles.



MAKING A Connection

Social and Intellectual Pursuits Keep Us Young

BY ROCHELLE EISENBERG

Helene Waranch may be retired, but that doesn't stop this energetic woman from filling her days with a broad range of activities. There's the tours she gives at the Jewish Museum of Maryland (JMM), the course she's taking at the Florence Melton School of Adult Jewish Learning and the one at the Darrell D. Friedman Institute. She's enrolled in advanced bridge lessons at the Pikesville Senior Center to improve her game while also working on projects for the Women of Reform Judaism and the Junior League. And if you think that's not enough, she also volunteers for the Baltimore County Commission for Women.



“I like to be busy,” Waranch says. “When I worked full time and raised my family, I didn’t have the time to take some of these courses. Now I have the chance to explore Judaism in depth. I also like to start new things, create new programs. I think it keeps us young.”

Baby boomers are reaching a stage of life when their children have left the nest. Some have retired; others are semiretired. Finding opportunities to stay connected without the usual network of work and kids is critical during this time.

“We want to continue to be active in the world,” says Karen James, a social worker at Jewish Community Services (JCS) who emphasizes that connection can be both intellectual and social.

Intellectual connections can be as simple as taking an art course

or traveling to a museum with Baltimore Hebrew Institute (BHI) or as complicated as learning a new language. Remembering everything you learn is not critical, explains James. “It’s the actual process of exploring new information and thinking about new things that is important.”

Marge Fessler is taking a modern Hebrew class through BHI to increase her ability to communicate with family and friends in Israel. She already has some Hebrew knowledge, having attended Hebrew school as a child and having taken a weekly class years ago that was sponsored by Baltimore Hebrew University at her synagogue in Columbia. She also enrolled in an *ulpan* during part of the year she spent in Israel from 1973 to 1974.

“I have picked up a fair understanding of basic Hebrew during our

The weekly pickleball game is just one of the many ways Diane Lahn keeps socially connected.

“There’s a state in midlife when the kids are grown and we begin to think about who we are and how we will be contributing.”

— MARGE FESSLER



Although retired, Helene Waranch (left) keeps herself busy, taking classes learning bridge, volunteering at the Baltimore County Commission for Women and giving tours at the Jewish Museum of Maryland.

many trips there but still felt I wanted a better grounding in the language. The Towson University program has been great, since it integrates oral comprehension, expression, reading without vowels for the first time ever for me and writing,” she says.

Overall, however, Fessler believes that “lifelong learning keeps you young. One of the best aspects of my job was that it afforded me the chance to learn something new every day from a colleague or from a presentation that was given. It is crucial to keep your mind active as you get older, and the retirement years afford you the opportunity to explore topics and areas of interest you may have not had time for in the past. And in pursuing these new adventures you may also make new friends.”

Social Connection

In addition to keeping one’s mind actively stimulated, boomers should remain socially connected. Recent studies on friendship show that it can have a bigger impact on psychological well-being than family relationships do.

Diane Lahn is the perfect example of a boomer who is socially engaged.

There’s mah jong, book group and tennis. There’s also pickleball, a cross between tennis, table tennis, racquetball and badminton. It’s a game she recently learned, and every week she plays in a pickleball league at the Rosenbloom Owings Mills JCC.

“I meet a lot of different people, some of them are younger than I, some of them are 10 to 15 years older. They bring a different perspective, and I enjoy talking to them,” she says, adding that she enjoys pursuing interests that can be shared with friends.

Waranch also has found that getting out, volunteering and taking courses has also brought unexpected surprises and rekindled some old friendships. There was the time she was volunteering at the JMM and found herself giving a tour to a woman whose daughter was someone she grew up with.

Not only that but she recently reconnected with her former neighbor from 20 years ago during bridge lessons. “We’re going to have lunch,” she says with a laugh. ●

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There may be an emerging answer to this problem as advancements in personalized medicine emerge — customized hip and knee replacement. Breakthroughs in computer imaging and 3D printing now allow us to scan a patient's knee or hip and create an accurate model in a computer. A new joint can then be literally printed out. The parts are specific to each patient and follow every curve, surface and groove of their real joint.

Further study is going to be needed to see if their results hold up for years or decades and how much better this technology may be.



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Located in the heart of Pikesville, MD, Tudor Heights is a premier senior living community offering a full spectrum of Assisted Living and Memory Care accommodations. It is owned and managed by Senior Lifestyle Corporation.

Beautifully renovated, this historic retirement community is steeped in tradition and unique in a myriad of ways, not the least of which is the convenience of having its own on-site Synagogue, Kehillas Orech Yomim, which is frequented by both residents and surrounding neighbors, alike.

The community is further distinguished by being Baltimore's only Star K and Star D Kosher-certified senior community, adhering to the strictest dining guidelines.

Tudor Heights is designed for those who seek a stimulating lifestyle and amenities in a caring and distinguished environment. Staffed by compassionate, hospitality-centered professionals, they offer a wide variety of social, wellness and cultural programs to keep residents active and engaged, including their award-winning Brain Health University. Director of Activities, Goldie Milner, with her 'can do' approach, is

personally involved with each resident, customizing programs to each individual's recreational pursuits and passions

As an integral part of the surrounding neighborhood, frequent visitors include schools, synagogues, professional organizations, and families who add to the greater sense of community Tudor Heights is so much a part of. In fact, Tudor Heights has a well-earned reputation as a leading community resource for those affected by Alzheimer's and Parkinson's disease, a meeting ground for support groups and educational forums. It's also a gathering point for holiday celebrations, neighborhood fairs, and intergenerational events.

Tudor Heights also welcomes area organizations to use their hospitality area for private meetings.

Sherri Zaslow, Outreach Coordinator and Director of Marketing, invites your inquiries. If you'd like a tour, call her at 888-883-1504. She just loves to show off Tudor Heights.

Check out their website at www.seniorlifestyle.com and enjoy the resources you'll find on their "Un-retired" blog.



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BY AMY LANDSMAN

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one

Never Stop Moving

When it comes to lifelong fitness, there truly is something for everyone. Even in challenging classes, such as mixed martial arts, the whole idea is doing your best at your level. “We don’t say ‘This class is only for this age,’” says JCC fitness and wellness director Amy Schwartz. “You just might not kick as high or jump the entire time.”

As we age, we sometimes find that certain body parts need extra care. But that doesn’t mean you need to stop exercising. For example, if you need to focus on trouble spots, such as your knees, try targeted exercise classes

such as J’s Got Bad Knees. The class zeros in on strengthening the muscles that support your knees, plus you’ll leave with exercises you can do at home.

Through activities of daily living, the myofascia (the packaging in which our muscles come individually wrapped) become very tight, dehydrated and stiff. This causes limited range of motion as well as a loss of elasticity putting you at risk for muscle tears and overall postural imbalances.

Jackie Forman, personal trainer at the JCC says, “Utilizing a GRID foam roller like the one used in the SMRT Core class massages the muscles, releasing the myofascia, rehydrating and making them more elastic and pliable. Stretching is good, but stretching pulls on the muscle ends; the tendons of the muscle. Foam rolling releases the belly of the muscle that stretching doesn’t reach.”

“If you’re a regular at the gym, keep it up. If you’re a beginner, don’t be

intimidated. If you’re a novice, there’s a place for you,” says Schwartz. “It’s all about having fun.”

two

Protect Your Bones

How are your bones doing? Good question. The trouble is, there’s no way to tell. That’s why post-menopausal women and midlife men, depending on their medical and family history, should get a bone density scan to screen for osteopenia (low bone density) or osteoporosis. After all, a broken bone can lead to serious, long-term health problems. If the scan shows trouble, talk to your doctor about a supplement or medication, says Sinai Hospital geriatric medicine specialist Dr. Robert Cooper. Keep your bones and the muscles that support them strong and healthy by incorporating walking, or light weights, into your routine.

three

Go for a Screening — We're Not Talking the Movies

Certain medical tests depend on the individual and his or her family history. There are, however, some tests everyone should get. Starting at age 50 or earlier if there's a family history, everyone should have a colonoscopy, says Dr. Cooper. Women should get mammograms every one to two years until age 80.

"If there's a family history of breast cancer or ovarian cancer or there's the BRCA gene somewhere in the family, then we would be right on top of the breast and ovary exams," he says.

For men, prostate blood tests are now a hot topic. Dr. Cooper urges men to discuss the pros and cons with their doctor.

People over 60 should get a pneumococcal vaccine once every seven to 10 years. A shingles shot also is strongly recommended if you're over 60.

Finally, keep tabs on your blood pressure. High blood pressure is associated with strokes and earlier cognitive decline, so controlling your blood pressure is very important for optimal health.

four

Forget the Fads and Eat Real Food

It's true. It's harder to keep weight off after menopause. While keeping a daily food diary is no fun, LifeBridge Health & Fitness nutrition counseling leader Amanda Gilley, R.D., LDN, says it's a good way to really see where all those extra calories are going. She adds that it's helpful for women



to eat most of their calories earlier in the day, rather than at dinner. The "eat breakfast like a king, lunch like a prince and dinner like a pauper" trick really works.

Men, meanwhile, are not off the hook when it comes to maintaining a healthy weight. While women have often spent years maintaining their weight, this might be the first time many men have really had to watch what they eat.

Gilley says guys don't have to give up their favorite "man foods" and nibble on salads, but they do need to either cut portion size or choose healthy stick-to-the ribs food that will keep them feeling full, such as lentil soup. Gilley urges everyone not to get trapped into thinking foods labeled "fat-free" are the best choices, as many fat free products are loaded with salt, sugar and chemicals to make up for the lack of fat. Everyone should eat more fruit, vegetables and fish and use healthy fats such as olive or avocado oil on a regular basis.

five

Prepare Yourself for Life's Next Stage

It's a huge transition when kids head off to college or move out on their own. Before quickly jumping into something new, it's fine to give yourself permission to feel a sense of loss, says Mimi Kraus, LCSW-C, a social worker at Jewish Community Services of Owings Mills. "And then you can turn to moving on, to figure out what direction you'd like your life to take."

An empty nest is a good time to set the stage for full or partial retirement, giving you the chance to explore new interests, to travel and to enrich your relationship with your spouse. Not everything will necessarily work out. For example, you and your spouse may not be on the same page anymore, your finances may not be where you expected them to be, or you might not like all of your children's choices, but life is all about change and adaptation. Having a positive outlook will help you take on the challenges that may lie ahead. ●

"The 'eat breakfast like a king, lunch like a prince and dinner like a pauper' trick really works."

— AMANDA GILLEY

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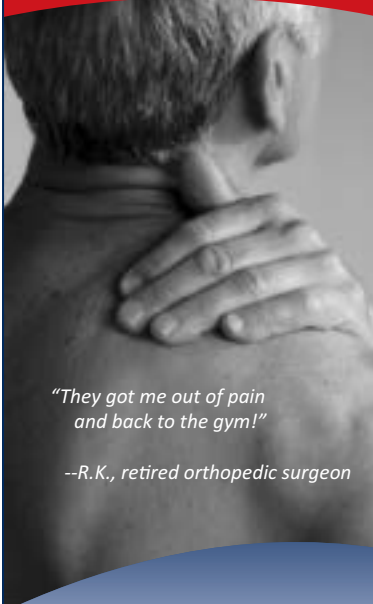
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Jody Millstone's granddaughters live in California, and she and her husband try to visit them two to three times a year. She also phones and Skypes whenever possible to stay connected.

Grandparents today

BY BARBARA PASH

Susan Kurlander has a busy schedule. Three days a week, she takes care of her 17-month-old grandson, two mornings of which they spend at a toddler program at the Jewish Community Center (JCC). Three days a week, she picks up her 5-year-old grandson from the JCC preschool he attends. The other two days, Kurlander goes to her job.

Kurlander, a health educator for Jewish Community Services (JCS), emphasizes that she chose this routine. “I didn’t want to stop working totally,” she says.

“But I also wanted to be with my grandchildren and help my daughter and her husband, both of whom work full time.”

Kurlander is not alone. Grandparents’ roles have changed with the times in a phenomenon so common it has acquired its own label, “caregiver grandparents.”

For medical and lifestyle reasons, grandparents are healthier, more active and live longer than previous generations. For economic and societal reasons, women work full time, and gender rules have changed.

“We live in a different world than our grandparents,” says Janet Kurland, JCS senior care specialist who sees caregiver grandparents everywhere she looks.

Grandfathers drive carpools. Grandmothers have infant car seats in their vehicles. Grandparents fill bleachers and auditoriums at sports events and school plays. It is not unusual, says Rabbi Benjamin Scharff of Har Sinai Congregation, for grandparents to pay for their grandchildren’s Jewish education and even the family’s congregational dues.

Rabbi Chaim Landau has the same impression. “Grandparents are as participatory as they can be. They provide worry-free child care

when, in these difficult times, parents have to sustain themselves,” says the president of the Baltimore Board of Rabbis.

But grandparents give more than free babysitting. They are positive role models, says Kurland. They pass on Jewish values, says Landau, who applauds the Jewish community for offering resources to do so.

At the JCC Owings Mills and Federal Hill, an estimated 10 to 15 percent of adults at the weekly parent/child classes and drop-in playtimes are grandparents. “It’s not unusual to see grandparents with grandchildren, especially during the workday,” says Robin Rose-Samuels, JCC of Greater Baltimore’s marketing director.

The Massachusetts-based Harold Grinspoon Foundation sponsors PJ Library, a free service that sends Jewish books to children’s homes around the country. As it turns out,

Susan Kurlander enjoys taking her two Baltimore grandchildren to the toddler program at the JCC.



“I KEEP A JOURNAL FOR EACH OF MY GRANDSONS. THE THINGS THEY SAY, THINGS THEY DO. I DO IT FOR MYSELF AND MAYBE, ONE DAY, TO GIVE TO THEM!”

—SUSAN KURLANDER

PJ Library is popular with an unexpected audience — grandparents.

“We found there was an intergenerational piece to PJ library,” says Lara Nicolson, PJ Library coordinator in Baltimore, part of the Louise D. and Morton J. Macks Center for Jewish Education.

Nicolson says grandparents routinely bring their grandchildren to PJ Library story times and holiday events held at local sites. They call her to sign up local and out-of-town grandchildren for the service. “They’re very proactive,” she says.

For the first time, Capital Camps and Retreat Center in Pennsylvania, the official camp of the JCCs in the region, hosted a grandparent/grandchild weekend this fall. Modeled after similar and highly popular weekends in Jewish camps around the country, the event launched a new initiative, a series of family retreats to be held throughout the year.

“The idea is percolating to find ways to increase Jewish intergenerational experiences,” Rabbi Miriam

Burg, Capital Camps’ director of Jewish Life, says of a movement that is starting to be seen in parts of the country.

Rabbi Burg lives in Baltimore. She has two young children, ages 6 and 8. Her parents live in Michigan, and that speaks to another phenomenon common among today’s grandparents.

“Modern Family” may be a hit television comedy, but it’s no joke for “long-distance grandparents,” a newly minted phrase to describe grandparents and grandchildren who live in different locations, if not different time zones.

“We talk on the phone, Skype and try to visit each other as often as possible,” says the rabbi, a pattern repeated by others.

Long-distance grandparents rent condos at the beach or in Florida for family vacations. They take grandchildren, singly or together, to Disney World for the rides, Manhattan for the sights and Israel for the heritage. They mail birthday cards, Chanukah gifts and “care packages” at the start of summer camp or a

college semester. They rack up frequent flyer miles.

Jody Millstone’s two granddaughters, 3 and 6 years old, live in California, a trip she and her husband Joe make two to three times a year. Millstone also phones, Skypes and sends gifts whenever she comes across an item she thinks they’d like.

“Now that I’m retired, I’d be a big help. I’d love to babysit and carpool,” says Millstone. “I don’t even want to talk to friends who have grandkids in Philly, D.C. or Jersey. I have a seven-hour flight one-way.”

Besides her two grandsons in Baltimore, Susan Kurlander has two grandsons in New Jersey, about the same ages as those locally. She can’t be as hands-on as she’d like but she does what she can. There are weekly Skype sessions, monthly drives up the turnpike and several weeks each summer at the beach.

“I keep a journal for each of my grandsons. Things they say, things they do,” she says. “I do it for myself and maybe, one day, to give to them.” ●



ideal

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5 KEY conversations with your parents

BY JANET B. KURLAND, LCSW-C, AND GAIL LIPSITZ, JEWISH COMMUNITY SERVICES

Are there conversations you'd like to have with your parents as they age, but you just don't know how to start? Maybe you see changes that concern you, or you just want to get some peace of mind about the future. How do you bring up important topics such as driving, finances and independent living? Many find it difficult to approach their parents about sensitive matters. Here are some guidelines for making conversations easier.



DRIVING

This is one of the toughest issues to discuss. The car keys represent independence. Who wants to give that up and have to depend on others to get around? But if Dad or Mom has had an accident or a close call, it's a matter of their and others' safety. Can you live with yourself if your parent is angry with you if you take away the keys? Can you live with yourself if something terrible happens to parent?

WHAT TO DO? Tell your parents what you've noticed: dents in the car, slower reaction time, going through a stop sign or red light. When did they last have their hearing or vision tested? Take them for a driving evaluation or test. Talk to their doctor about your concerns.

Elders are sometimes better able to hear a recommendation from a professional they know and trust. If the

evidence indicates that it's time to stop driving, express empathy and acknowledge the loss, but tell them you are concerned about their safety. Offer either to drive them or find them transportation to medical appointments, errands and activities in the community.



FINANCES

Do you know what your parents' financial resources are? They may not have a totally clear idea themselves or have chosen to keep this information private. Or perhaps you have felt it would be intrusive to ask. All of you need to know whether they have enough funds to take care of their needs.

WHAT TO DO? Find out what your parents' wishes are. Ask: "Where do you want to be? If you can't manage completely on your own now, or at some time in the future, what kind of living arrangement can you afford?"

See if he or she has a long-term care policy? If your parents want to remain in place, but will need some additional support, ask, "How can I help you stay here if I don't know whether you have enough money?" If your parents choose not to share this information with you, ask them to speak to a trusted family member or a financial advisor, if they have one, and to make a plan that will give them access to the funds they may need for their care.



MOVING

Bringing up the idea of moving can be one of the most difficult conversations to have with an aging parent. You may feel that a move is either necessary or desirable, whether for financial, health, safety, social or other reasons.

However, many people resist the idea of moving from their homes, and this sometimes causes frustration, anger and hurt feelings. The best scenario is one where there is time to talk about and plan for a move, but sometimes circumstances change quickly and we don't have that luxury. The idea of moving is fine if you could just walk out the door and close it behind you. The reason elders most frequently give for resisting is that the thought of moving — the physical work involved — feels overwhelming.

WHAT TO DO? If your parents find the whole idea of moving too daunting, assure them that you will help. Outline a plan with specific steps to accomplish this huge job. There are companies that help people organize a move.

Ask your parents, "What are you really giving up and what are you gaining?" They may see that they can leave behind the steps, outdoor maintenance and being alone most of the day. If they are downsizing, they still can choose which possessions and family photos to bring. Something that may feel harder to leave is the history tied up in a home — the holidays celebrated together, the children's height charts on the wall, the hopes, dreams, laughter and tears shared as a family. Tell them, "The history goes with you. You leave walls, but the history is in you."



KNOW WHERE IMPORTANT INFORMATION IS

If your parents became ill or incapacitated, would you know where to find their doctors' names and numbers, medications, healthcare policies, Medicare and Social Security numbers, bank accounts and safe deposit box key? Who has power of attorney? You don't want to be rummaging through files and drawers looking for vital documents, especially in an emergency situation.

WHAT TO DO? Ask your parents now to record all the important information they or you may need in the future in one safe place. It can be in the form of a binder or folder. Jewish Community Services can provide a document called "The F.I.L.E." where your parents can record financial information, insurance, legal documents and more on their own or with your help.

Ask your parents to tell you where they are putting this information in case you should need it or who they trust to keep a copy of this information — an adult child, a lawyer, accountant or good friend.



STAYING ENGAGED

Isolation is the number one enemy of successful aging. It often leads to depression, physical health problems and loss of social skills. We all need to be with other people, and this is especially true for older people who cannot come and go on their own.

Even when elders move from living alone to an independent or assisted living community, they may find it difficult to make new friends at first.

WHAT TO DO? Be alert for signs of depression, such as loss of interest in social contact and usual activities, changes in eating or sleeping habits and persistent sadness or irritability. Encourage your parents to stay involved in what they really enjoy — playing mah jong, going to synagogue, attending meetings of organizations and clubs. Also, help them find new social outlets and interests such as senior centers. ●

RESOURCES

JCS offers short-term (one to three sessions) Elder Care Family Consultations with a senior specialist to help families understand the changes aging brings, explore options and start to plan. Other resources include agencies on aging, senior centers, places of worship and in-home care providers.

ASK THE EXPERT: Choosing a financial advisor

Q. What kind of financial advisor are you?

A. Anyone can call themselves a financial planner. There are stockbrokers, accountants, insurance agents to advise you on your insurance needs, mutual fund salespeople, and Certified Financial Planners, who can help you prepare a holistic financial plan covering all aspects of your future, are licensed and regulated and must take regular classes on various aspects of financial planning.

Q. Are you registered as an investment advisor?

A. You want to hear the word “yes.” A registered financial advisor will work for you in a “fiduciary

capacity,” which simply means that he or she will always do what’s best for you. Non-fiduciary advisors work to a lesser standard called “suitability.” That means that anything they sell you must be appropriate for you, although not necessarily in your best interest.

Q. How do you get paid?

A. Typically, financial advisors earn their pay in three ways: fees based on an hourly or flat rate, fees based on the value of your portfolio and commissions paid per transaction. Remember that the ways an advisor charges fees might affect the advice you receive. (This is what makes the “fiduciary” standing so important.)



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Leaving a Legacy

BY ALAN H. FEILER

>>>> Boomers contemplate legacy they will hand down to their offspring

For Michael and Annette Saxon, the concept of legacy is more than simply earmarking a certain amount of dollars for a particular cause or group. It is something they consciously are trying to pass down to their two children, whether in the form of establishing a family foundation or by volunteering alongside them at gatherings such as The Associated's Super Sunday or the Jewish Community Center's Maccabi Games.

"Our values and communal involvement are very important to us, and we're trying to pass this on to our kids, who are now in their early 20s," says Michael Saxon. "We've been consistent with them that it's a lifelong responsibility, so everything we've done as a family has always been framed by this."

More than ever, members of the baby boom generation are grappling with the dilemma of how to determine what their legacy is and how to convey to their progeny the essence of their values and commitments to different organizations and causes.

It's important to explain not only the 'what' but also the 'why' of one's legacy, says Lauren Klein, director of family philanthropy at The Associated's Center for Funds & Foundations. "What I do in my work with families is to help them have that conversation," she says. "People think their stories and values are second

nature, but they aren't always. They don't explain why they support The Associated or Jewish education."

Even though there are distinct differences in perspectives between baby boomers and millennials, Klein believes there is a great deal of common ground. For example, a baby boomer might feel strongly about supporting Holocaust education, while their millennial offspring may take a more universalistic approach to social justice issues and fighting genocide.

"We help them realize that at its core, it's the same issue," Klein says. "The younger generation wants to know the roots of every value you

might hold and why it's important to you. They want to know about their childhood, what it was like growing up. Especially with upward mobility today, people need to know."

Annette Saxon — who as Baltimore Hebrew Congregation's director of development frequently deals with intergenerational philanthropy and engagement — notes that her family is in the midst of a video project, through the auspices of The Associated, concerning the origins and essence of their values and commitments. "This will be something that our children can share with future generations after we're gone," she says.

Annette and Michael Saxon pass down the concept of legacy to their children, Jake and Sarah, whether in the form of establishing a family foundation or volunteering together.





Dr. Robert D. Keehn believes that the leadership roles he's taken at Jewish communal organizations such as the Jewish Museum of Maryland will demonstrate to his children the values he holds.

As the community's historical repository, the JMM serves as the primary custodian for the collective legacy of Jewish Baltimore. Most of the museum's collection of 100,000 items — photos, files, documents, mementoes, artworks and other paraphernalia donated by individuals, families, congregations and organizations — consists of "everyday things in people's lives," says Marvin D. Pinkert, the JMM's executive director.

he says. "The point of engagement should be made when people are younger," he says. "We all have a passion for the authentic. It really matters for us to have a connection to an authentic past. That's even more true when it's connecting to your family on your own."

By supporting the museum and its exhibitions and educational programming, Pinkert says people are committing themselves to the legacy of Jewish Baltimore.

Pinkert describes the museum's role as preserving the community's rich heritage and presenting that legacy to future generations. "We bring back to life that community," Pinkert says. "That really matters to a lot of people. We show them the generations that struggled and made the community what it is today."

Contemporizing that legacy is tricky but crucial,

A JMM vice president, Dr. Robert D. Keehn says he and his wife, Carol, often consider the legacy they'll be leaving for their three sons and 4-year-old granddaughter.

"Will she go to day school or an afternoon program? That — and how they're raised at home — is where the legacy comes in," says Keehn. "A financial legacy is easy to do but the legacy of raising your kids, that's a different story."

Keehn says his children have watched him take leadership roles at his synagogue and at Jewish communal organizations. "The kids see I'm interested in more than golf," he says. "They have to understand why this is important to you. Hopefully, they see it and it rubs off, and it makes them think and feel similarly. They need to see it's important to keep Judaism alive, or else they're wiping out an entire culture and religion. You have to not only say something but show them." ●



Dollars & Sense

"Everone," says Michael I. Friedman, J.D., "has a legacy to reflect who you were and your values. Your financial legacy reflects your values and should be commensurate to your means and your abilities."

Friedman, senior vice president of planned giving & endowment at The Associated: Jewish Community Federation of Baltimore, assists individuals and families in planning their financial legacies.

First and foremost, he says, plan for your family's

financial well-being and security after your passing. "But then give thought to, 'How can I continue to make a difference to the causes and organizations I support?'" he says.

He advises people planning their financial legacies to meet with attorneys or financial planners and take stock of their estate. Then, Friedman suggests assessing what is important to you and funding it appropriately. "What were the things that mattered most to you in your life? How do you want to help take care of people served by a particular charity?" he says.

Friedman adds the most common technique for leaving one's legacy is to make a simple bequest in your will. Also, he recommends keeping the will up to date on a regular basis and sharing information about it with family members, to ensure that there are no surprises or potential flare-ups.

So what should you avoid when planning a financial legacy? Friedman says don't be too specific about identifying a program that you want to benefit, because your contribution could get lost in the shuffle if the program changes or goes out of existence. Build

some flexibility into your legacy plan, and make sure you identify the specific organization that you want to help.

He also recommends keeping in touch with the charity of your choice to make sure you continue to have confidence in that organization and its ability to carry out your legacy.

For information about financial legacies, contact Michael I. Friedman, J.D., at mfriedman@associated.org or call 410-369-9233



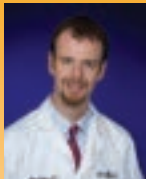
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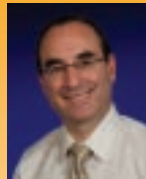
David Buchalter, MD
Knee Surgery,
Minimally Invasive Surgery,
Shoulder Surgery
Sports Medicine



Benjamin Carr III, MD
General Orthopaedics
Spine Surgery



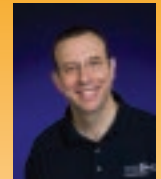
Mark Deitch, MD
Hand, Wrist, Elbow Surgery
Minimally Invasive Surgery
Shoulder Surgery



Steven Friedman, MD
General Orthopaedics
Hand, Wrist, Elbow Surgery



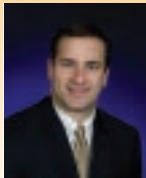
Lisa Grant, MD
Physical Medicine
Rehabilitation
Pain, Spine Care



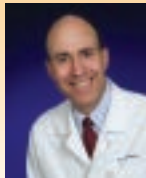
Peter Jay, MD
General Orthopaedics
Hip & Knee Surgery
Joint Replacement
Minimally Invasive Surgery



Robert Keehn, MD
General Orthopaedics
Pediatric Orthopaedics



Jon Koman, MD
General Orthopaedics
Knee Surgery
Shoulder Surgery
Sports Medicine



Robert Riederman, MD
General Orthopaedics
Sports Medicine



Mark Rosenthal, MD
General Orthopaedics
Spine Surgery



Barry Waldman, MD
General Orthopaedics
Hip & Knee Surgery
Joint Replacement
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Ian Weiner, MD
Foot and Ankle Surgery
General Orthopaedics



Chad Zooker, MD
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