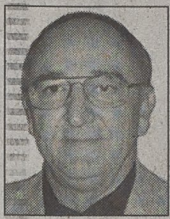


OPINION



Front Porch Music

By Ron Isbell

Easter

Marti and Stormy Mongiello have a love of all things culinary but especially when they are attached to our nation's White House.

That's why their Presidential Culinary Museum hosted its annual Egg Roll at The Inn of the Patriots bed and breakfast in Grover last week.

Mongiello is a former White House chef who turned a collection of White House culinary artifacts into a museum inside the couple's Revolutionary War

themed bed and breakfast. In a town named for a former president, the egg roll tradition begun at the White House, large spoons pushing eggs across a green lawn in Grover was a natural.

Of course there were prizes...a huge Easter basket and the export for which our Capital is most famous (cash).

Back in Rusty Springs, we leaned more toward the more traditional Easter Egg hunts. In my younger years that usually meant trying to figure out where Uncle Son might have stashed the 20 or

25 dozen eggs Aunt Cork had spent most of Saturday coloring. No matter what time we got to their house for Aunt Cork's Sunday dinner, we were not allowed to pass through that barn lot gate until we got permission. Then as many as 50 kids tried to get through that four foot opening at one time. Those eggs didn't stand a chance.

The youngest were given free range in the open lot. Easy pickins, it seemed to we older ones. We headed for the barn, where Uncle Son's ability could be tested. Inside the auger of his combine. Under a "tent" he'd made from a few ears of corn. A blush of blue barely peeking from an oat bin. Another inside an old work glove. The pocket of an old denim jacket hung on a

wooden peg just inside the door. Tucked between two bales of straw. Inside his old Oliver wheat drill. One even returned to its original nest!

He took his job seriously every Easter morning. What we had to have children of our own to discover was that his job wasn't hiding eggs, it was keeping us out of the way so Aunt Cork and her army could cook up the best Easter dinner on the planet. Chicken and noodles, green beans, okra, stuffed peppers, ham, baked beans, pumpkin pie and, of course, deviled eggs.

All of that took time, but a little less if their were no kids under foot.

And that wasn't the start of the day either. It began hours earlier. We were up by 4:30 that morning to milk cows, feed steers and hogs.

Then it was off to church for sunrise service, followed by breakfast in the church basement and Sunday School. Bro. Hazeltine, not noted for short sermons, managed to keep it short this one Sunday a year. He probably had a big dinner waiting for him, too.

Easter also played a role in my transition to parenthood. I was taking pictures at the community egg hunt in Rusty Springs when a very pudgy, kinky-haired, happy faced four-year-old came bouncing down the steps to the stage straight to his mom. He was grinning ear-to-ear, holding his prize high above his head and chanting "I caught the golden egg. I caught the golden egg."

His name was Trevor. My introduction to that

name made it perfect, I thought, for my first son. That kind of joy, of unbridled happiness, needed to be shared. If my son could be that happy for even a small portion of his life, I'd celebrate that Easter again and again.

I've helped with other community egg hunts since. Some were much bigger than any of these...once I helped hide 5,000 eggs in a beachside park. It took a herd of volunteers almost three hours to complete the task. It took an untold number of kids less than 20 minutes to undo all that work. I loved every one of those 20 short minutes.

So, whether you used McCormick's food coloring or a fancy Paz kit, I hope you broke out the fixins and made it a great Easter.

Advance Directives – 'Just Plan It'

Guest column



Monty Thornburg
Director of the Patrick Senior Center
Member of Journey

Hearing the words "Advance Directives", can bring an array of thoughts and emotions to one's mind.

Death, end of life decision making, quality of life verses quantity of life, hospice care, long term nursing

facilities, sadness, depression – are just a few of the thoughts that we as humans may think of when these two words are spoken.

However, as quickly as they come to mind, they can unfortunately be just as quickly forgotten or denied because as healthy living human beings, we may not want to face our own mortality and the mortality of our loved ones.

Life is a journey and the best outcome with any journey depends on how well we plan for it. We spend months planning vacations but how much time do we spend planning for our own departure from this life?

Not talking about it does not make it go away but in fact, makes it more difficult for everyone involved. That

is why it should be approached head on with a frank and open dialogue with family and loved ones long before the need arises. This is an important lesson I have learned after working in the field of aging for twenty-seven years.

I have assisted many senior adults and their family members with the preparation of Living Wills and Health Care Power of Attorneys during my career. Completion of

these documents are two very important ways we can avoid an unhealthy family crisis dealing with end of life health choices and who better to make these choices than we ourselves while we are healthy and competent.

Executing both documents is a good idea. The

Living Will makes your wishes known to those you love and care about. It takes the hard decisions out of your loved ones hands and lets them know in writing what you want done. The Health Care Power of Attorney allows you to name a trusted person to serve as your health care decision maker and this is important because many standardized living will forms can be limited in what they can accomplish and what conditions they cover.

For example, most provide instructions that apply only if the individual is in a terminal condition or permanently unconscious, yet Charles P. Sabatino, J.D. of the American Bar Association says that the majority of health care decisions that

need to be made for patients lacking capacity concern questions about day-to-day care, placement options short of "pulling the plug".

Not only have I experienced this professionally but personally. Having to decide what a parent would want is a heart wrenching decision that none of us should have to make but my family has had to do that in the past and you may have to if you do not have these documents in place.

It is because of my personal and professional experiences in these matters that I executed these documents for myself many years ago. And it is a mistake to assume that having these documents does not mean "Don't Treat". Advance directives are also

used to say that the individual wants all possible treatments within the range of generally accepted medical standards.

What is said depends upon one's particular wishes and values. Even when an advance directive avoids all life-sustaining treatments, one should always assume and insist upon continuing pain control, comfort care and respect for one's dignity.

Even though I have worked with mostly senior adults in these issues, please do not think of this as a senior or older adult issue. Often times we liken death and dying issues with old age, but that is a mistake when it comes to advance directives.

See THORNBURG, 6B



By JIM MILLER
Editor



New Ways to Cash in on Your Life Insurance Policy

Dear Savvy Senior,
What can you tell me about life settlements? I have a life insurance policy that I really don't need any longer and I've heard that selling it can produce a nice payout.

Interested In Selling

Dear Interested,
If you don't need your life insurance policy any longer, are having a difficult time keeping up with the premium payments or could just use the money, a life settlement is definitely an option worth considering.

How it Works
A life settlement is the sale of an existing life insurance policy to a third party company for cash. Life settlements are typically best suited for people over age 65 who own a policy with a face value of \$250,000 or more.

Historically, if an owner of a life insurance policy decided they no longer needed it, they would either let the policy lapse or turn it in for a meager cash surrender value. But now, with the life settlement option, you can ac-

tually sell your policy for two to three times more than the cash surrender value would be, but less than its net death benefit.

Once you sell it however, the life settlement company then becomes the new owner of the policy, pays the future premiums and collects the death benefit when you die.

How much money you can expect to get with a life settlement will depend on your age, health and life expectancy, the type of insurance policy, the premium costs and the value of your policy. Most sellers generally get 20 to 30 percent of the death benefit.

If you're interested in a life settlement here are some things you should know:

Shop around: To ensure you get the best deal, get quotes from several brokers or life settlement providers. Also, find out what fees you'll be required to pay. To locate credible providers or brokers, the Life Insurance Settlement Association (LISA) provides a referral service at lisa.org.

Tax implications: Life settlements are also taxable if the cash surrender value of the policy exceeds the premiums paid on it. This can be very complicated, so be sure to consult a tax advisor. Also, be aware that receiving money from a life settlement can affect eligibility for public assistance programs like Medicaid or food stamps.

Be cautious: Life settlements are not regulated in every state so be careful who you deal with. Make sure the broker or life settlement firm you choose is either licensed in your state or is a member of LISA.

Other Options
If you don't like the idea of selling your life insurance policy but could use some extra cash, here are some other options your insurance agent can help you investigate:

- Cash value withdraw: If you have any cash value in your policy, you can probably withdraw some of it to meet your immediate needs and keep your policy for your beneficiaries.
- A loan: You may also be able to use

your policy to secure a loan from the insurance company, as well as a bank, credit union or other lender.

- Annuity "1035" conversion: Find out if you're able to convert the cash value of your policy into an immediate annuity, which will make regular payments to you for a set number of years or for the rest of your life.
- Accelerated benefit: If you're terminally ill, some policies have an accelerated death benefit which pays some of the policy's death benefit before you die.
- Reduced premiums: If premium payments are your problem, your life insurer may be able to convert your policy to a paid-up policy, or lower your death benefit amount in order to reduce your premiums. Or, consider asking your beneficiaries to help pay the premiums.

Send your questions to: Savvy Senior, P.O. Box 5443, Norman OK 73070, or visit Savvysenior.org. Jim Miller is a contributor to NBC Today show and author of "The Savvy Senior" book.

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