

MAY 2010

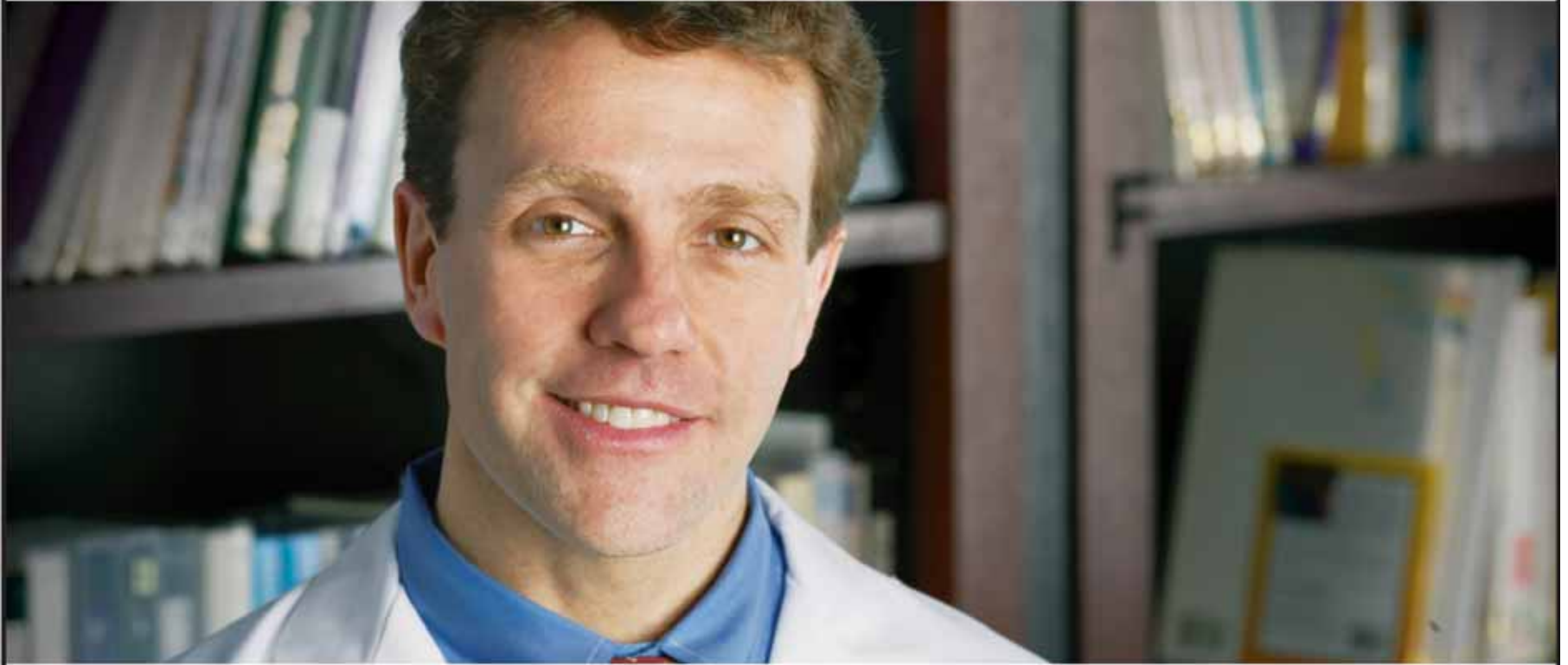
LIFE & TIMES

A MAGAZINE WITH SENIOR FLAIR

Mark & Linda Brown:
The force behind Mercer's
star-spangled Memorial Day 500

INSIDE: Rules on giving assets to the kids ✨ A stroll through the graveyard

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FROM THE EDITOR

Seniors' energetic lifestyles and activities serve as an inspiration

IF THE WARM, WONDERFUL spring we're having hasn't energized you, the folks featured in this edition of Life & Times certainly will.

With Memorial Day just 2½ weeks away, we believe Mark and Linda Brown of Mercer are the perfect fit



for our cover story. This couple, both in their 60s, work tirelessly year-round to make sure veterans get the accolades they deserve at least once a year. The Browns are the driving force behind the

Mercer Memorial Day 500, unquestionably Mercer County's largest celebration.

Perhaps even more energetic than the Browns is Peg Hammond, who turned 90 last month and is still working full time. She didn't even start her job at the Bair Foundation in New Wilmington until she had reached retirement age. Peg has earned her plan to cut back to part time next month.

At age 79, Clyde Herrmann has retired from his job at Sawhill, but he continues to work – up to eight hours a day in the summer – in his garage workshop. A self-taught artist, he's carved more than 7,000 figures since he took up the hobby.

If these folks have inspired you to get moving, columnist Sam Bellich has a suggestion: Join the annual Mercer County Senior Games, set for June 5 through 12 at various locations around the county.

For a more leisurely activity, Pat Leali asks you to make room on your summer calendar to attend your high school class reunion and we invite you to check out our monthly calendar of things to do.

Sarah Adams
Sarah Adams,
 editor

LT & INSIDE THIS MONTH

Memorial Day 500 organizers Mark and Linda Brown with one of the event's signature flags and a commanding view of Mercer from the courthouse dome.



David E. Dale/Life & Times

COVER STORY

12 ▶ Mark and Linda Brown think it's shameful not to observe Memorial Day, and they believe veterans should be the honored guests at such an event, not the people doing the planning. That's why since 2003 the couple has made sure Mercer has a star-spangled observance every May.

ELDER LAW

4 ▶ Parents can reduce their estate with annual tax-free gifts, but it could affect their Medicaid eligibility later.

SENIOR MUSINGS

6 ▶ Going to the class reunion? You may be surprised to learn that many classmates genuinely hope to see you.



LEISURE PURSUITS

8 ▶ Clyde Herrmann took up carving "to pass the time." Since then, nearly four decades have passed, and he's made thousands of little wooden figures appear.



YOUR MONEY

18 ▶ It can't hurt to ask your credit card company whether they'll lower your interest rate.

GRAY MATTERS

20 ▶ Hundreds of local seniors are expected to compete in the upcoming Senior Games.



THE WRITE GARDENER

16 ▶ Gardening as art: Farming is simply large-scale gardening, with its own beautiful visuals.



CAREERS

19 ▶ Peg Hammond plans to cut back her hours at the Bair Foundation. And she's earned the break. After all, she just turned 90.

TECHNOLOGY

10 ▶ Good50.com is a new search engine designed just for the bifocal generation.

NOW AND THEN

22 ▶ A springtime stroll through the graveyard, whistling optional.



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Sharing the wealth

Parents can reduce estate with annual tax-free gifts, but it could affect Medicaid eligibility later

By Carolyn Hartle

MANY PARENTS WANT to pass their wealth to their children. These parents need to consider both the estate planning and Medicaid planning consequences of making gifts.

With respect to estate planning, an individual can give up to \$13,000 per year, per person without filing a gift-tax return. As a result, a married couple can combine their gifts and together give \$26,000 per person, per year without filing a gift-tax return.

This is known as the annual exclusion. By making gifts in this amount every year, an individual can reduce the size of his taxable estate. When an individual makes a gift of more than \$13,000 in one year, then a gift-

tax return needs to be filed. However, only individuals with a federally taxable estate need to be concerned with paying gift tax.

Beginning in 2011, each individual with more than \$1 million will have a federally taxable estate. Additionally, a Pennsylvania resident must pay state inheritance tax upon his death; thus, it can be helpful to reduce the size of his estate by making gifts.

Unfortunately, if an individual makes a gift of \$13,000, and shortly thereafter enters a skilled nursing facility and needs to qualify for Medicaid, this gift will make him ineligible for Medicaid.

Beginning on Feb. 8, 2006, in Pennsylvania, if an individual makes a gift in excess of \$500 in a month, he will not immediately qualify for Med-

icaid as a result of the gift. For example, if an individual made a gift of \$1,500 on Dec. 10, 2009, then entered a nursing home on Feb. 10, 2010, and applied for Medicaid, he would be penalized by not being eligible for Medicaid for six days. (There is a formula used to calculate the penalty.)

While this penalty may not seem too severe, it is problematic because the individual will not find out about the penalty until he is in the nursing home and applies for Medicaid.

While making gifts to children can be prudent and helpful for purposes of estate planning, it can have adverse consequences with respect to Medicaid planning. Due to this complexity, individuals should be aware of the advantages and disadvantages of making yearly gifts. ♦

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Going to the reunion?

It's hard to say what keeps some away from class reunions, but they should know their classmates genuinely hope to see them

By Pat Leali



Pat Leali, a lifelong resident of the Shenango Valley, graduated from Sharon High and Westminster College. She has lived in Hermitage for 45 years and has three children and eight grandchildren. She has been a writer forever and ever, beginning with the fairy tales she wrote, *a la* the Brothers Grimm, for her brother when she was only 12.

The Sharon High Class of 1955's 20-year reunion portrait on the steps of the Shenango Inn in Sharon in 1975.

Contributed

I LOVE MY HIGH SCHOOL REUNIONS. The committee works so hard to make it a good time for everyone. It's fun to talk to former classmates, and to see how they are doing. That makes me ask: Why doesn't everyone feel that way?

We had 229 in our graduating class. Certainly not all of them show up. I realize that some have died and some have moved far away. There are some class members that the committee cannot locate. OK, let's make it a nice round number and say that 100, for various reasons, cannot attend. If the other 129 all attended, spouses or friends in tow, we would almost have more people than many local halls could hold. We don't.

I meet one of my classmates. Bob, on occasion, whether it be at the post office or at Walmart. I always ask him to come to the reunion. He always is honest and tells me he won't. "Why?" I inquire. "We have a good time."

"They didn't like me in high school," Bob says, "so I'm not interested in seeing them now." Bob has made a success of his life. Couldn't he just come and stick out his tongue and say, "Nah, nah, nah, nah"? Or if he didn't want to be that blatant, maybe he could just mentally stick his thumbs in his vest and congratulate himself.

I do think it's worth seeing old classmates and inquiring where they live and what they're doing. Of course, most of us are retired now. We don't all do a lot. That's OK.

We've earned our right to take a nap in the afternoon or to watch soap operas and cry. Personally, I can't stand soap operas. Even the music gives me the creeps. But that's another story.

I love seeing the photographs of Marilyn's life in California or of Peg's move from Rochester to a small town near a lake. It helps to lend a note of authenticity to their life stories. I know where their pathways have taken them. I never, ever read the last page of a novel. I don't really want to know how the story ends until I get there. So, talking to classmates is kind of like writing a new chapter in their biography. It's another link in a story I've been reading for a long time.

I wonder, with some, if they don't attend because they are not proud of their chapters. Have they been in jail? Been married 10 times? Are they homeless? We may never know, because we don't see them.

I know that if I were John Edwards, the political candidate, I would not attend my high school reunion. Oy, vey! Most of his class would have to chorus: "Liar, liar, pants on fire!" And even Elizabeth Edwards might have some problems attending her reunion. The most recent book out on political candidates, "Game Change," says some revealing things about former presidents and most of the recent candidates. And that particular book says some things about Elizabeth that she must be embarrassed about. Was she really rude to staffers? A drama queen? On second thought, Elizabeth might want to go and redeem herself. Are the accusations un-

fair? It would be an opportunity to explain.

My friend, Marlene, who was our class secretary, always attends. She and her husband, Harry, drive up from Georgia. It's a long, and after many years, tedious drive. But Marlene's sister, Carol, still lives in the area, as do many of Marlene's nieces and nephews. It gives her an opportunity to visit. She brings her 99-year-old mother, who lives with Marlene and Harry, with her. That should embarrass class members who don't attend and live in the Shenango Valley.

If a 99-year-old can endure a 750-mile drive, you should come, too. We miss you. We want to see you. We want to compare wrinkles and grandchildren. Please feel free to tell us about your arthritis pains and your multiple visits to the doctor. Or just brag about the times you go to the gym each month. Unfold your photo albums until the pages fall to the ground. Show us photos of the places you've visited, even if the farthest you've gone is Pymatuning Lake. We're interested, honest. At our age, nothing is boring. Our life stories are phenomenal, simply because we're still breathing and doing.

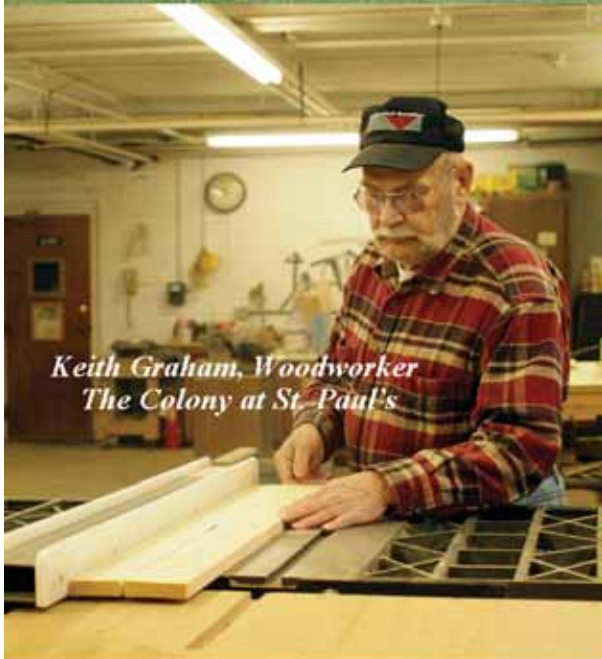
John Wesley, the founder of Methodism, lived into his 80s, a rarity in the 1700s. He complained that he was lonely, because so many of his family and friends had died before him. If you're lonely (or even if you're not), if you're able to walk and talk and do, why not attend our next reunion. We need you to join with us in asserting that life is good, that it goes on. C'mon, Bob, give it a try. ♦



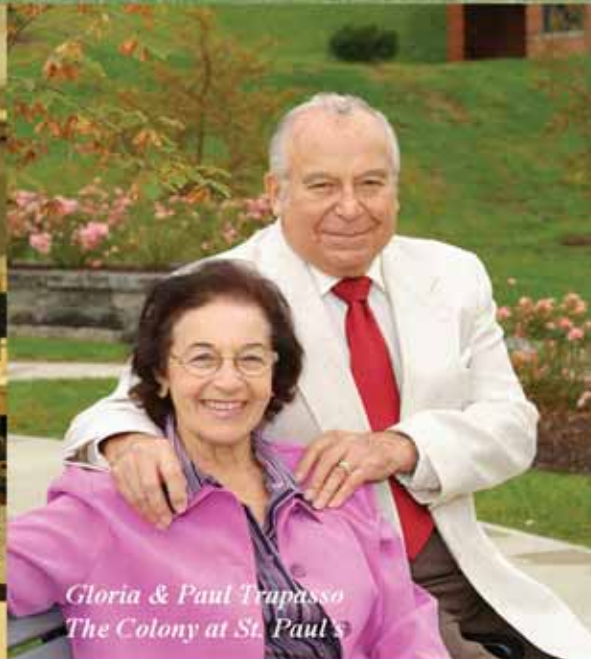
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Keeping sharp at 79

Nearly 4 decades have passed and thousands of figures have appeared since Clyde Herrmann took up carving to ‘pass the time’

By Patrick Cooley

Clyde Herrmann estimates that he has nearly 3,000 wood sculptures in his garage workshop in Reynolds, and when you walk in, that’s easy to believe.

The 79-year-old retiree from the Sawhill Tubular plant in Wheatland has shelves full of hillbillies, Indians, soldiers, religious figures, musical instruments, fish, eagles, ducks, lumberjacks, horses, squirrels, an ox pulling a wagon, a man standing at a bar with a mug of beer, and – hanging from the ceiling – a large propeller plane. There’s a windmill, and a piano, and a man sitting on the piano stool.

They take so many different shapes and come in all different sizes. Most are about four inches tall. Some are only an inch or two high, others as tall as 17 inches, and a few the size of model airplanes.

The smaller ones, Herrmann said, take him an average of about six hours to craft, but the larger ones can take all day.

Herrmann said he tries to keep his figures small because the pieces of basswood he uses cost around \$17 each, and he wants to get as many figures as he can out of one piece.

He uses basswood, he says, because it’s smooth, doesn’t splinter and takes well the type of acrylic paint he uses.

“It’s hard to find around here,” he said.

Hillbillies and Indians are what Herrmann prefers to carve; he says he just likes the way they look, and they’re fun to make. He compares them to caricatures. They aren’t meant to look like real people, and many have a humorous, even cartoonish, quality.

“Some of them look silly,” Herrmann said. “But that’s the way they’re supposed to look.”

Some are meant to be a little more serious. On one of the lower shelves are several sculptures depicting the birth of Christ.

Herrmann said he gets his ideas



David E. Dale/Life & Times

Clyde Herrmann carves into a block of basswood, his medium of choice because the soft wood is easy to carve, doesn’t splinter and takes paint well.



A carved hillbilly, complete with shotgun and jug of moonshine in hand.

from a shelf of wood-carving books he keeps in his workshop.

“I probably have \$1,500 worth of carving books,” he said.

His workshop is also full of the tools of his trade. On a bench are dozens of knives, wood chisels and carving tools. There’s even a burning tool that he’s used, among other things, to highlight the feathers on a carving of a mallard.

“I think the reason he’s so good at this is because of his artistic side,” said Herrmann’s wife, Barbara. Herrmann starts by drawing a profile of a sculpture on one side of a block of wood, carving out a piece, and then cutting away the unneeded pieces after that.

Herrmann said he started carving in 1973, pretty much on a whim; he’s



A man with a cane, a gladiator, Uncle Sam and a boy walking a dog are among the wide-range of subjects Clyde Herrmann has carved.



Herrmann's tool bench and a pattern for an Indian piece he's working on.

never taken a class. "I'm self-taught," he said.

He had some down time one day "so I got out a piece of wood and a knife to pass the time," he said.

After that day, he bought some

carving tools and a few books. Since then, he estimates, he's carved more than 7,000 items.

Herrmann sells many of them, but says he does so to offset the cost of buying more wood and new tools.

"It's an expensive hobby," Mrs. Herrmann said. "People think you pick up a piece of wood and a knife and it doesn't cost you anything; that's not true."

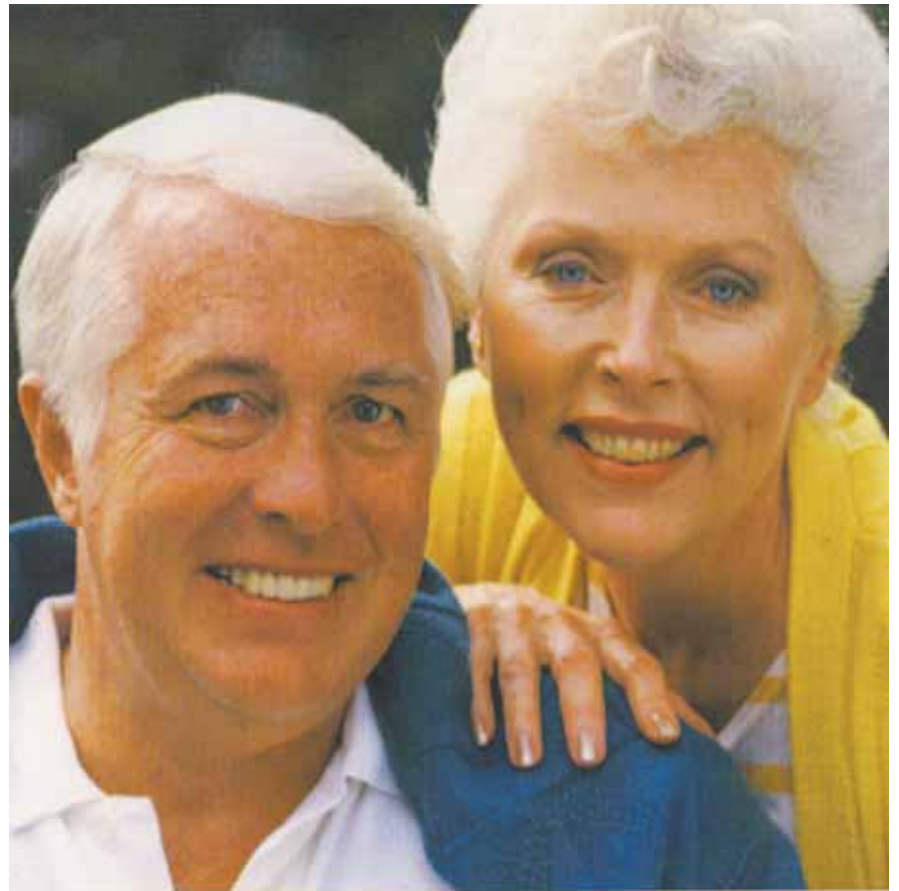
But it's one he certainly enjoys. The couple say he spends about eight hours a day in the summer, carving and painting. The workshop in the garage gets cold in the winter, making it harder to work there.

"I wouldn't care if I never sold one of them," Herrmann said. "I just like carving them."

"But what I really like," he said, "is when someone gets one and they really appreciate it."

Sometimes people ask for a certain type of carving, but Herrmann says he prefers not to do that kind of thing. "I don't like to take consignment," he said. "I would rather they take what I have."

It is a hobby that Herrmann worries he might not be able to keep up forever. He said he gets hand cramps, which have forced him to slow down a little. But for now, he'll keep carving. ♦



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A search engine for the bifocal set

Good50 site takes simplicity and strengths of Google and adds visual tools designed to ease strain on over-50 eyes

By Chuck Roberts



Chuck Roberts has more than two decades of experience in software design and programming. He teaches beginning and intermediate computer classes at the Shenango Valley Senior Community Center in Hermitage. His programs are expanding to answer requests for more specific classes and tutorials and are not limited to older adults. Contact him or find him on Facebook through *computer tamer uno@yahoo.com*

TAKE ONE COMPUTER-SAVVY 16-year-old girl, Sunmee Huh, her younger sister, Dahlia Huh, and their 82-year-old grandfather, the victim of a stroke, and – voila! – a brand new search engine designed for people age 50-plus enters cyberspace: www.good50.com

What is so good about Good50? Let me count the ways:

- ▶ It comes in two flavors – or, if you prefer – colors. There's a white-background version or a version called reverse contrast that has a black background. Both are designed to prevent CVS, Computer Vision Syndrome. The extra-large fonts used inside the fill-in boxes when searching are cited as the reason for reducing CVS.

- ▶ Fewer ads are displayed on screen and “text link ads” – or sponsors – are significantly reduced.

- ▶ It's family-friendly, guaranteeing a safe search. I'll tell you how later.

- ▶ It's for a good cause.

- ▶ It's powered by Google.

Let me pause a minute and explain

what a search engine is and how it works. You engage its services by entering its name in the long narrow space – address fill-in bar – at the top of your web browser program. Yahoo and Google are the best-known search engines, but there are others too.

If you type google.com into the address bar, the Google home page will appear. In the center of the page is a blank fill-in space and along its left edge can be found a blinking vertical line, called an I-beam, noting that this is where your computer is waiting to input information. If you want information on, say, “mark twain” you would type that into the fill-in space. Then when you press the enter key or click on the search button, the search engine will return a listing of web pages having a reference to mark twain.

While writing this article, I went to Google and performed the search. In 0.23 seconds, Google found 11,600,000 web pages on the Internet that contain the words mark twain. These are displayed in units of 10 web pages plus brief descriptions; the

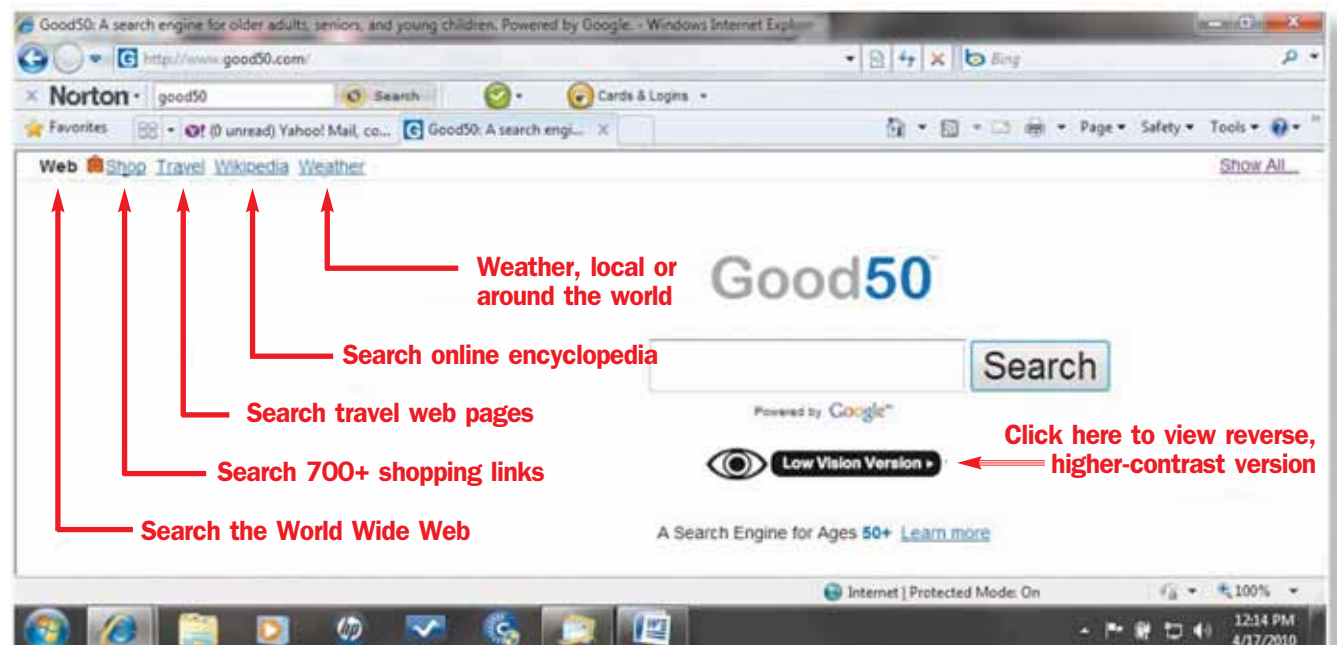
blocked-out page counters at the bottom allow me to see listings of all bazillion remaining sites at 10 listings at a time. Notice I've only been talking about the list of web pages, not visiting the pages themselves.

Back to Good50.

When you use Good50 for a search there is a fill-in box in the center of the page and a logo for the “Low Vision Version” underneath. Clicking on the low-vision version will bring up the darker screen. If you type in your search value (search value would be the word or words for which you are seeking information – such as “mark twain” in my earlier example) you will notice that the large font makes for easy reading.

In the upper left corner are search selection switches; clicking on one or another switch will focus your selection only on the label of the switch.

Web/Home indicates a search of the whole World Wide Web; this is selected when you first open the webpage. **Shop** is for online shopping; **Travel** will restrict selections to travel-related information; **Wikipedia** presents only Wikipedia data, and by

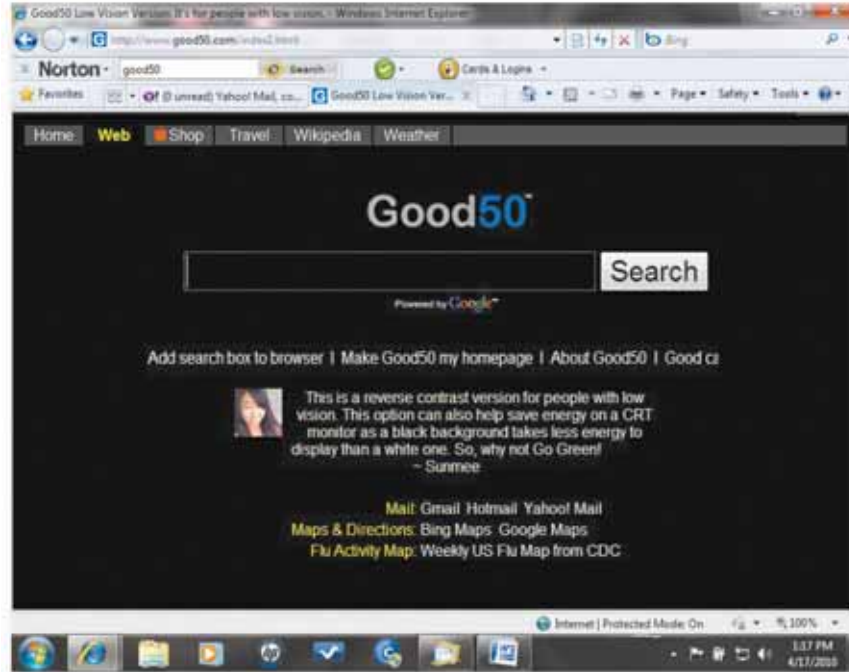


The key features of the Good50 search engine, which is online at <http://www.good50.com>

clicking on **Weather** you can inquire local or worldwide.

Once you have entered a selection, up comes a list of selected web pages. As you move down the listings, you will note that your mouse pointer changes shape from arrowhead to little hand with the index finger extended. This shape change has a purpose: when it's an arrowhead, it is performing standard point-and-click operations. When it's the hand, it has detected an Internet linkage. When the mouse button is clicked while the hand shape is on top of an Internet link, your browser program will open a new web page. In other words, once I have a selected list of "mark twain" web pages on my monitor and I move my mouse pointer over the surface, as it approaches http://en.wikipedia.org/wiki/Mark_Twain I see the hand shape appear; when I click the mouse button, the browser page transitions to Wikipedia where biographical information and a photo of Mark Twain appears.

Good50's web page selection has been preconditioned with Google's



patented process of "SafeSearch," meaning that web pages containing "adult content," "sexually explicit" or any related material will be excluded or filtered from the displayed result.

This eliminates most of the potential problems that sometimes occur when porn appears on computer screens.

The overall appearance of Good50's web pages is very clean; missing is

For those whose eyes aren't quite what they used to be, Good50's low-vision version has contrasting white text on a black background for easier readability.

the plethora of web-page advertisers, because selected ads will appear only as right-hand sidebars on result pages.

Designer Sunmee Huh also has agreed that for every 50 visits to Good50 she will contribute 5 cents to a charity of the month; the first donation went to Haiti.

I give a high rating to the Good50 search engine for a clean, well-lighted design, incorporating the power of Google and SafeSearch. It is in its early days and there still is room for growth, but when you are looking for new information we gray panthers can feel good about using Good50. ♦

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It's shameful not to observe Memorial Day, and the veterans shouldn't have to do the work.

That's why each year **Mark and Linda Brown** make sure Mercer has



Tom Davidson/Life & Times

A STAR- SPANGLED DAY

Story by
Matt Snyder

IT WAS THE TRAGEDY OF SEPT. 11, 2001, that sparked one of Mercer's most patriotic displays. After the terrorist attacks in New York City, Washington, D.C., and Somerset, Pa., Mark and Linda Brown were certain the town's annual Memorial Day parade would swell in size.

But, just the opposite occurred: There was no parade at all.

"We were outraged that there was no event at all after 9/11, and that just propelled us emotionally," Linda said.

For 40 years, Mark Brown, 64, has lived in the shadow of the courthouse that dominates the heart

of Mercer. He used to organize coffee-and-doughnut parties as the borough's Memorial Day parade passed by his home.

Having always felt a connection to the town and the parade, Brown and his wife Linda, 66, took matters into their own hands and put together the first Mercer Memorial Day 500 in 2003. The small amount of money the borough was able to front paid for some ribbons and banners, but didn't come close to the \$12,000 or so the Browns now cobble together each year to put on an event that's become a draw for the entire county.

They did it because it was important to them that a Memorial Day parade continue. And Mark didn't want veterans to have to run the nuts and bolts of Memorial Day. He said the day is to honor them, not make them work.

So honor the veterans, they do.

Come the weekend before Memorial Day, 500 flags appear on Pitt Street. A drive through that

quiet corridor of Mercer at the right time of day makes the borough feel like a Norman Rockwell painting.

One woman told Linda that she likes to jog the street before the parade every Memorial Day, to hear the sound of the hundreds of flags whipping in the breeze as she passes.

Originally, the flags were meant to raise the much-needed funds to put on the parade.

For \$25, sponsors get a flag with a set of dog tags engraved with a few lines – most dedicated to veterans, Mark said.

The Browns keep the flags in storage and post them each year with the help of volunteers. There were 425 for the second parade in 2004, and the Browns drew the line at 500 the following summer. Any more, and they'd have to rename the event, Mark joked.

Continued on page 14



Tom Davidson/Life & Times

Walt R. Kuczma of West Mifflin, Pa., was one of the World War II Navy veterans who served on the USS Intrepid and was honored in 2008.



Tom Davidson/Life & Times

Above, a military C-130 transport plane flies over the 2009 parade.

At left, volunteers Donna Sankey, left, and Lisa Brandt, both from Mercer, place American flags along Pitt Street behind the courthouse before the 2006 Mercer Memorial Day 500. The event's name reflects the number of flags that go up, most dangling dog tags to indicate their financial sponsor.

Gene Paulson/Life & Times


**COVER
STORY**

Continued from page 13

It takes the combined efforts of both the Browns and a number of helpful volunteers to make the Memorial Day 500 work.

Mark, a retired math teacher and a courthouse tipstaff, can't remember a time he hasn't had a job to fill his day. Linda, meanwhile, throws herself into the printing of fliers and the phone calls and day-to-day activities that bring together each year's event.

They take a breather after the parade each year, but they're inevitably back at it by July, logging about 3,000 miles on their car each year, Mark said. Linda spends two to six hours a day bringing everything together, a timetable that intensifies as the year goes on.

Through sweat, effort and tears, the Browns and their helpers put on the quintessential big small-town parade and ceremony that have become a piece of Mercer's identity.

But just as the Browns are now a part of the town's identity, Mercer is a place that helped form their earliest memories and even helped bring the couple together.

Linda grew up roller-skating on the slate sidewalks of Pitt Street.

Mark grew up in "the sticks" of Jefferson Township; he moved into the borough at age 23 and has lived there since.

Their first meeting was early in life, long before the two would be married. Mark played basketball for Mercer High School as a sophomore, and Linda, at the time a Grove City College student, saw him play the game in 1962.

She sent him a postcard, saying he would do well that year.

It was years later – in 1998 – when again in the orbit of the county courthouse, the two would meet. It was on a Friday evening during the summertime concert series on the courthouse lawn.

Both widowed, the two were also both Mercer residents by then.

Linda, after meeting Mark, sent him another postcard.

"I remember thinking, if she keeps sending me postcards every 36 years, this is going to get serious," Mark joked. But it did get serious, and the two married Sept. 4, 1999.

Now they live on Erie Street, and Linda's window – all but dedicated to the parade – overlooks the courthouse's tall rotunda and clock tower.



David E. Dale/Life & Times

Photographs and mementos of past year's events fill the walls of work space within the Mercer County Veterans Affairs office that Mark and Linda Brown use to plan the Memorial Day 500.

With neither Mark nor Linda able to truly sit still, their marriage has been a boon for the town each year as they organize bands and book entertainment for Memorial Day.

Whether it is enormous, street-spanning flags or just making sure the portable toilets arrive on time, their schedules are booked.

Linda said she was extremely intimidated the first time she called someone in the military during her organizing efforts. Not only that, but she said military people speak very quickly and clipped, and it took her time to understand them.


Now she has her groove. She has begun to put together the organizing chapter-and-verse of the Memorial Day 500 into a directory made up of about 25 categories and reaching to about 150 pages this year.

The goal of the parade, Linda said, is to educate the public – to deliver a punchy, visual image that drives home the sacrifice that veterans have made and to make people think.

This year's event will be a watering of the "tree of liberty," Linda said, based on the quote by Thomas Jeffer-

Mercer Memorial Day 500

A parade and day of events saluting veterans and patriotism



- ▶ **WHEN:** 9 a.m. to 1 p.m. May 31, in and around Courthouse Square in Mercer
- ▶ **RAIN SITE:** In the courthouse
- ▶ **INFO:** www.mercermemorialday500.org; 724-662-2786; parade500@me.com
- ▶ **2010 HONORED VETS:** Army Staff Sgt. Don Eichelberger (WWII), Army Cpl. Clair "Sam" Houston (Korea), Cpl. Gordon Zimmerman (WWII) and Army Sgt. Tom Gabig (Vietnam; deceased)
- ▶ **MAIN EVENTS:**
 - 8:45 a.m.** – 5K Freedom Run
 - 9** – Mass military induction ceremony (courthouse bandstand)
 - 9:30-11** – Food, military games (north of courthouse)
 - 9:30** – Patriotic program, veterans reception
 - 11** – Parade (Pitt Street from Shenango Street south to Citizens Cemetery)
 - Noon** – Memorial Salute and planting of a Mercer County Tree of Liberty (Citizens Cemetery), followed by skydivers at 1.

son that the tree of liberty must be wetted, from time to time, "by the blood of patriots and tyrants."

So they will plant a symbolic tree, Linda said, and will water it with cans

labeled for America's recent wars, back to World War I.

Anyone who wants to help out with organizing the event can call the Browns at 724-662-2786. ♦



Jason Kapusta/Life & Times

Volunteers carry the 45-by-90-foot "Mercer Flag" onto East Market Street in Mercer during the 2007 Memorial Day 500 observance. The flag is one of 22 giant flags that travel the country.

This float in the 2009 Mercer Memorial Day 500 parade honors Navy veterans.

Tom Davidson/Life & Times



Tom Davidson/Life & Times

Heads bow for the veterans salute during the ceremony at Mercer Citizens Cemetery after the 2008 parade.



Tom Davidson/Life & Times

Mercer Memorial Day 500 organizers Mark and Linda Brown enjoy the program during the 2009 observance.



**THE WRITE
GARDENER**

Gardening as art

Farming is nothing more than large-scale gardening, with its own beautiful visuals across the landscape

By T.C. Conner



Terry "TC" Conner lives and gardens on 3 acres just outside of Mercer. He is married and has four children. Terry moved to Mercer from south-central Kentucky in 1988, bringing with him his love for bluegrass music, gardening, and a dedication to helping his generation come to a better understanding of what it means to be a "cotton top" baby boomer. Contact him at tc@thewritegardener.com or follow his blog at thewritegardener.blogspot.com

HAVE YOU EVER THOUGHT about farming from a home gardener's perspective? I have, and I see it as large-scale gardening.

Potato farmers in Idaho grow their crops in fields the size of airport landing strips. Sweet corn we grow in our little backyard gardens is grown in 200-acre fields in southern states such as Mississippi and Georgia. Whether it's dairy farming, raising cattle for the beef market, or growing row upon row of burley for the tobacco industry, farming takes in a wide range of agricultural practices.

Agriculture, as defined by Microsoft's Encarta Encyclopedia, is "the art, science, and industry of managing the growth of plants and animals for human use." Gardening, defined in the same source, is "growing and caring for plants as an enjoyable leisure activity, producing food for personal consumption, and creating beautiful landscapes using flowers, shrubs and trees." In both definitions, it's evident that gardeners and farmers have some things in common.

I wonder if very many folks think of agriculture as a form of art. I know some consider gardening to be an art form. I'm sure you've noticed many gardens with beautiful trellises, arbors and statues that are truly artful in the landscape. I have a couple of art pieces in one of my flowerbeds that are made from old shovels (I've heard tell that beauty can be in the eye of the beholder). But what stands out as art down on the farm? And what makes farming a science anyway? And how does a farmer "manage" the growth of plants and animals for human use?

My father-in-law, Ed Goldscheitter, is a third-generation dairy farmer. I spoke with him about the similarities between farming and gardening. I was pleasantly surprised when one of the first things Ed mentioned was the purple and blue colors of blooming al-



John Zavinski/Life & Times

falfa and how it reminded him of a big flower garden. He spoke of seeing contour strips while riding his tractor and how they blended in with the rolling hillsides of his farm. Listening to Ed talk about his farm reminded me of gardeners talking across the fence discussing the latest new perennial. It also reminded me of how artists might discuss their latest piece of work. (Baptisia australis is the Perennial Plant Association 2010 Perennial of the Year.)

Art sometimes must make way for science and technology on the farm. Ed told me about combines that can calculate exactly how much corn is harvested and how much it will bring on the market. And it does all of this automatically while it uses GPS satellite to stay on course in the cornfield. I saw a picture of John Deere's newest combine machine and the inside console looks like the cockpit of a fighter jet with digitized scientific meters and gauges everywhere. Ed reminded me that the harvest moon in September isn't digitized and its technology (moonlight) is free.

I wonder if cows notice a harvest

moon? Ed says, "Cows are not just happy hamburger. They are aware of their surroundings, have personalities, and some even like to have their heads scratched while being milked." But they can't milk themselves and the crops won't grow unless the farmer sows the seed, so there has to be a "manager" in all of this I guess. Maybe guardian is a better word; manager just sounds a little cold to me.

Ed says a lot of folks lack a true understanding of what farming is really all about. He compared it to living on another planet and said that us earthlings (non-farmers) should realize that the farming life is a hard one with demands and responsibilities that need immediate attention. He pointed out a few

facts that gave me a better understanding of the business aspects of farming. For instance, he said the price of wheat today is the same as it was in 1965, and that in 1950 land cost about \$50 an acre. Today's cost ranges from \$5,000 to \$10,000 an acre. It's easy to see why family farms are disappearing when the cost of land exceeds the cost of the house built on it.

And although farming has its difficulties, it is not without rewards. Just as I used to picture fun shapes in clouds as a boy, so too, Ed pictures fun shapes in the positions his cows take while grazing in the meadow. It is as if they are the clouds floating by and he can sit, peacefully, watching them graze and reflecting on their shapes and forms. He knows that the milk his cows provide is an important and healthy commodity that a lot of Americans depend on. Perhaps the most rewarding aspect of farming that Ed sees is his son Bill taking over the family dairy farm and becoming the fourth generation Goldscheitter to continue the gardening - I mean farming - tradition. ♦

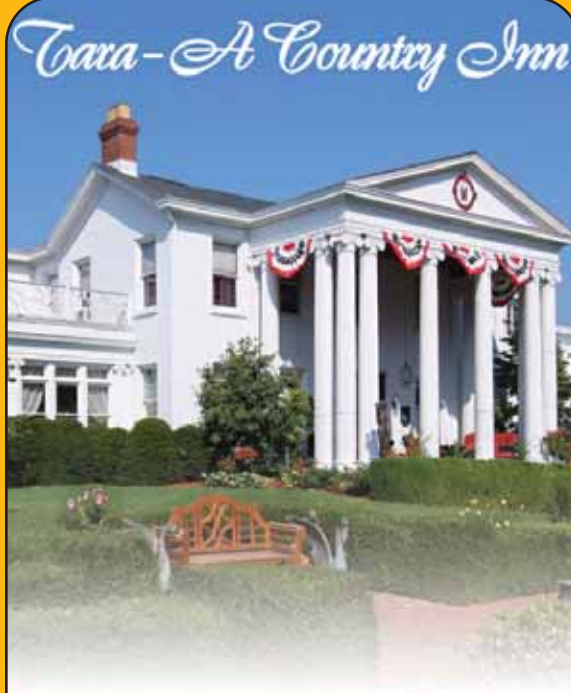
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Asking can't hurt

Credit card issuers may be willing to bend on interest rates

By Michael Wiseman



Michael Wiseman is a principal at Olde Hickory Financial Services LLC, 3110 Highland Road, Hermitage. He is also a registered representative with LPL Financial. He can be reached at 724-981-2112, michael.wiseman@lpl.com or oldehickoryfinancial.com

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CAN I LOWER THE INTEREST RATE on my credit card? The simple answer: It never hurts to ask.

A study conducted by the U.S. Public Interest Research Group found that more than half – 57 percent – of those who called their credit card issuer and requested a lower interest rate were successful. On average, the rate was lowered by between 7 and 10 percentage points. Now that most of the provisions of the Credit Card Act have finally gone into effect – as of Feb. 22 – there is no better time to review your own credit situation with an eye toward making improvements.

Your chances of getting a lower rate are improved if you meet most of these qualifying factors:

- ▶ **Good rating** – Both in terms of your payment history with the card issuer and your overall credit score. You are entitled to a free copy of your credit report every year.

- ▶ **Low card balance** – You have a history of paying off the entire balance or paying more than the minimum required each month.

- ▶ **Track record with card issuer** – You have held the card for a year or two before requesting the rate change.

- ▶ **Card is not classified as “subprime”** – The credit card is not marketed solely to consumers with bad credit.

To negotiate successfully with the credit card company, you will have to be prepared. Know what your current interest rate is and make sure that it is not a promotional rate that will expire within a matter of months.

Also research what other banks and credit card companies are charging their customers. According to the Federal Reserve, the average interest rate on existing credit card balances is approximately 13.5 percent. If you are paying significantly more than that and have done your research, you are ready to make the call.

Be sure to remain upbeat, confident and persistent. If the first person you speak with turns you down, ask for his or her manager. Base your argument on logic and facts and politely threaten to take your business elsewhere unless you get some satisfaction. Remember, the better your payment record with the card issuer and the higher your credit score, the better your bargaining position.

One final word of advice: Be careful about getting overly zealous in your search for the lowest rate card. Applying for multiple new cards at the same time – three or more inquiries in one month – could cause your credit score to be lowered. ♦

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Nonstop at 90

Peg Hammond didn't even start her current job at the Bair Foundation till age 63

By Tom Davidson

Age is relative in today's world. Sixty-five used to be the age of retirement, when someone was playing the back nine of life or whiling away the days playing shuffleboard or card games.

That's not the case with Margaret Jane Hammond.

"Everyone calls me Peg," she said from her cubicle at The Bair Foundation in New Wilmington.

Mrs. Hammond has been a fixture in the accounting office of the Christian foster care foundation since 1983. She was 63 when she started working there and prior to that, she worked in the offices of Midwestern Intermediate Unit IV school consortium in Grove City.

A lifelong Mount Jackson resident, she was born Margaret Jane Shaffer in a home where she still lives in the burg outside New Castle.

She celebrated her 90th birthday April 25 with her family: a son, daughter, four grandchildren and two great-grandchildren. At Mount Jackson Presbyterian Church there was a party with more than 150 well-wishers.

The festivities spilled over to the workweek as well, with a lunchtime party two days later.

All the fuss is "absolutely overwhelming," Mrs. Hammond said. "I feel like a celebrity, but I haven't done anything except work."

Working is in her blood.

She grew up during the Great Depression and remembers picking berries for money around Mount Jackson and skinny-dipping in a creek there.

She's a 1938 graduate of North Beaver Township High School and later in life attended New Castle Business School, after which she pursued secretarial work.

She married her husband, Lester "Bud" Hammond in 1940 and he died in 1979. That's when she went to work.

"We all want to grow up and be like Peg," co-worker Laura McCormick said.

"She's our mother," said Mary Caylor.

At that point, Peg cut in and corrected her with "grandmother."

But as another woman in the office said, "that woman's in better shape than most of us around here."

Mrs. Hammond intends to cut back to part-time come June, but she said she doesn't want to retire completely.

"You get so used to working you just never quit," she said. ♦



Tom Davidson/Life & Times

Margaret "Peg" Hammond just turned 90 and is still working in the accounting office at the Bair Foundation – a job she didn't even start until the age when most people think about retiring.



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Let the games begin

Hundreds expected to compete in annual Senior Games

By Sam Bellich



Sam Bellich is deputy director of Mercer County Area Agency on Aging Inc. He can be reached at 724-662-6222 or admin@mercercountyaging.org

IT'S THAT TIME OF YEAR AGAIN! Time for the annual Mercer County Senior Games, organized by Mercer County Area Agency on Aging Inc.

I look forward to these events each year because I get to enjoy folks who I don't get to see in the course of my regular business day. The tenor of the games is always one of friendliness and sportsmanship.

People from 50 to 90-plus participate in a variety of challenges with often amazing results. We will repeat the popular events such as track and field, golf, bowling, shuffleboard, horseshoes and basketball shooting. The games will again be geographically spread throughout the county from Hermitage to Sandy Lake.

This year though we are exploring new offerings such as a noncompetitive fitness walk, tennis, weightlifting, a 5K walk/run or even a biathlon. Let

us know your feelings and we will try our best to include activities that people want the most. We can't offer all of the above, but these are suggestions we have received throughout the year and we will definitely be adding some of them.

Last year the games attracted almost 300 participants. Hopefully we will draw more this year. Remember, fans are always welcome to cheer on their loved ones.

Participants will receive a boxed lunch at most events and a keepsake for their personal archives. Liquids to keep people hydrated are always available. The cost of the games will again be only \$10 for all events. The only exception is that golfers will pay an additional \$10 but that includes 18 holes and a riding cart.

We can keep the cost low due to the generosity of our many sponsors. This year some of our sponsors are offering clinics to help people prepare for some of the events such as track

and field.

Check The Herald or listen to "Senior Update" on WPIC radio AM 790 at 9 a.m. Fridays for details.

The Senior Games will be from June 5 to 12 this year. Call or stop at any senior center or our administrative office to find out more or get a registration form. The success of the Senior Games has not been the result of the competition, but of the efforts of people to simply keep active and do their very best.

A few years ago I watched a 95-year-old lady shoot baskets. At first she struggled but eventually found the mark. You would have thought she had just won the NBA Championship based on the crowd reaction as she made her final shot. It was a magic moment and a classic display of the spirit of the games.

So you see it truly is about the effort. Mercer County, we welcome one and all to the Senior Games. If you come, you'll be glad you did! ♦



MAY

13 and 15 – "The Elixir of Love," 8 p.m., Pierce Opera House, Sharpsville. *Tickets: \$25 at Sharpsville borough building and other locations, or www.sharpsvillehistorical.com*

14 – Betsy Gibson discusses acupuncture therapy and how it can assist in alleviating symptoms of macular degeneration with **Macular Degeneration Support Group**, 11:30 a.m., Whispering Oaks, Hermitage.

15 – **Spring garden fashion show and luncheon**, noon, Knights of Columbus hall, Grove City. *Cost: \$10. Info: 724-458-7823.*

15 – **Quilts Now and Then** fourth annual quilt show, raffle and bazaar by Pieceful Pursuits Quilt Guild, 10 a.m. to 3 p.m., Hickory United Methodist Church, Hermitage.

16 – **Homemade doughnut sale**, 9 to 11 a.m., Holy Trinity Lutheran

Send us your calendar items

To submit an event for our calendar, e-mail it to lifeandtimes@sharonherald.com or mail the information to Sarah Adams, The Herald, 52 S. Dock St., Sharon. Include a phone number in case we have any questions.

Items for next month's issue of Life & Times must be received by May 28.

Church, Hermitage. *Orders: 724-981-2050*

16 – **Soup and salad dinner** featuring at least six different soups, 11:30 a.m. to 2:30 p.m., Masonic Hall, West Middlesex.

19 – College View Towers and Grove City Senior Center **Open House and Health Fair**, 10 a.m. to 6 p.m., senior center, 301 S. Broad St.

22 – Third annual **Oral Cancer Walk**, 11 a.m., Buhl Farm park, Hermitage. *Info: 724-342-7395*

22 – **Swing into Spring sock hop** with Ronnie Navarra as Elvis, the Toast of the Town Tappers, and Reynolds High School Key Club, 3 to 6 p.m., Whispering Oaks, Hermitage. Includes complimentary buffet.

24 – **Car-Bike Cruise-in and Antiques Appraisal**, 1 to 4 p.m., McCandless Ford, Mercer, to benefit Mercer Relay for Life. *Info: 724-662-5689*

24 – **Angels Across the USA Tour 2010 free concert** by Alan Pederson, 6:30 p.m., Sharon Regional Health System's Diagnostic & Imaging Center, Hermitage. *Info: 724-342-0035 or 330-534-9261.*

25-30 – **Greek Food Festival**, Annunciation Greek Orthodox Church, Farrell. *Info: 724-342-2070 or 724-981-8921*

27 – **Auction, bake sale, raffle and concession stand** to help the David

Johnson family make renovations to their Hermitage home so the 20-year-old brain-damaged man can return there to live, 6 p.m., Hickory High School. *To donate items or for info, call Bess Campbell, 724-456-2592*

31 – **Mercer Memorial Day 500**, 9 a.m. to 1 p.m.

JUNE

5 – **Craft and car show** to benefit Fallen Heroes Memorial in Mercer, 8 a.m. to 5 p.m., Stanley Snyder VFW, Springfield Township.

5-12 – "Celebrate Life" **Senior Games**, throughout the county.

17 – Second annual **Pink Angels Golf Outing** at Greens of Greenville. Shotgun starts for women, 8:30 a.m.; men, 2 p.m. *Info: Barb Walton, 724-588-2364, or 724-588-6020.*

20 – Annual **Father's Day Car Show** in Hermitage. ♦

Taking refresher class cuts rates for 55+ drivers

Older drivers in Pennsylvania can save 5 percent on their automobile insurance, every year for three years, if they take a senior driver improvement class.

Motorists age 55 and older must attend a two-day seminar to qualify. Once they have completed that seminar, they need only attend a one-day refresher course to renew their insurance discount.

Locally, Seniors for Safe Driving presents the PennDOT-certified highway safety education programs. Tips from more than 100 years of AAA and national driving safety organizations' experience are included. No classroom or road testing is involved. The fee is \$15 per person.

Upcoming classes:

- ▶ 9 a.m. to 1 p.m. **May 18**, Troy-Alan Buick/GMC, Mercer.
- ▶ 8 a.m. to noon **May 20**, McQuiston Center by the Park, Sandy Lake. *Sign up in senior center office.*
- ▶ 5:30 to 9 p.m. **May 24 and 25**,

UPMC Horizon, Farrell.

- ▶ 5:30 to 9:30 p.m. **May 26**, New Wilmington United Methodist Church.
- ▶ 9 a.m. to 1 p.m. **June 1**, Shenango on the Green, New Wilmington.
- ▶ 9 a.m. to 1 p.m. **June 8**, Gilbert Insurance, Sharon.
- ▶ 9 a.m. to 1 p.m. **June 9**, Mercer United Methodist Church.
- ▶ 5:30 to 9:30 p.m. **June 9**, Juniper Village, Sharon
- ▶ 8 a.m. to noon **June 16**, Troy-Alan Chevrolet, Slippery Rock.
- ▶ 9 a.m. to 1 p.m. **June 23**, UPMC Horizon, Greenville.
- ▶ 1 to 5 p.m. **Aug. 4**, Greenville Senior Center.
- ▶ 1 to 5 p.m. **Nov. 3**, Greenville Senior Center.

To register, call 800-559-4880, e-mail: SFSD-PA.com or visit: www.seniorsforsafedriving.com

Health-care directives subject of free booklet

The American Health Care Association and the National Center for Assisted Living offer a booklet titled "Having Your Say: Advance Directives." This seven-page booklet gives consumers and families a framework to prepare for future events by knowing the ins and outs of advance directives and health care planning.

It is a dangerous world and catastrophic events happen, such as auto or workplace accidents and strokes. A person's health or capacity deteriorates due to disease or dementia.

Many events share one common outcome – the victim or patient becomes unable to make health care or financial decisions. In that event, without any record or indication of his or her preferences, many health care decisions are left in the hands of others, such as family members, hospital administrators, lawyers, or the courts.

To get a free copy of "Having Your Say: Advance Directives," call the toll-free consumer line at 1-800-628-8140 or visit www.LongTermCareLiving.com.

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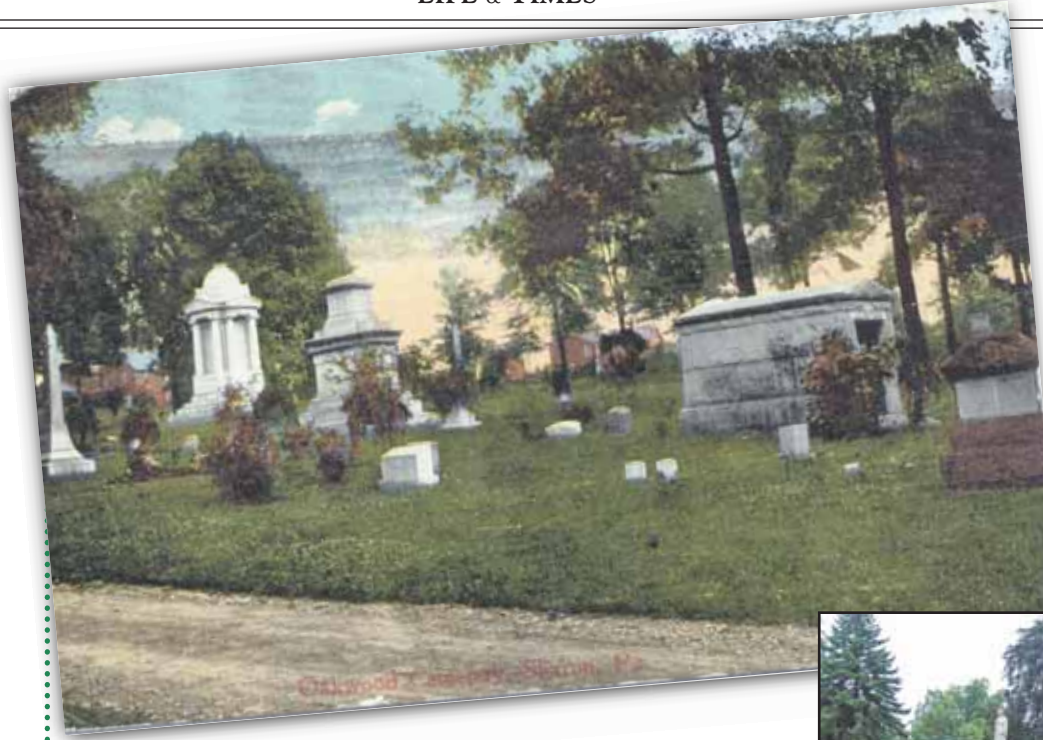
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**NOW
AND THEN**


John Zavinski of Hermitage is a deltiologist – a collector of postcards – and illustrates historic local images here with modern views of the same scene. He is director of graphics and technology for *The Herald* newspaper and design director for *Life & Times* magazine. Contact him at jzavinski@sharonherald.com or 724-981-6100 ext. 235.



Finding the matching scene for this view from circa 1907-10 was complicated by the later addition of a statue atop the Fahnlone monument in the left center.

Behind and to the left of it is the Peter Kimberly monument, which is much larger than it looks here. The century-old monument to the industrialist is curious both for the large open space surrounding it and because Kimberly is actually buried elsewhere in the cemetery.

A stroll through the graveyard, whistling optional

By John Zavinski

MEMORIAL DAY brings a reason to visit the Shenango Valley's prettiest cemetery, Oakwood.

Like many valley graveyards, it's in Hermitage, just outside the city limits of Sharon, where burials were prohibited in the mid-19th century, presumably for health and sanitation reasons.

In fact, after Oakwood was established in 1866, some early burials were re-burials from a graveyard on Sharon's West Hill, just west of Irvine Avenue and Church of the Sacred Heart.

I find myself spending many summer hours in cemeteries, helping tend no less than five plots belonging to family and friends.

Even when traveling, I'll often stop and wander through an interesting-look-

ing cemetery. Besides the serenity and park-like beauty, older cemeteries combine architecture and history – beautiful monuments and tombs and the stories of the people in or beneath them. You know you've found a town's main cemetery when the stones bear the names of local streets. Oakwood boasts the likes of Forker, Budd, Stambaugh, Prindle, Ormond and Irvine.

One of the more curious plots in Oakwood is a massive granite monument for Peter Lanterman Kimberly, a partner of industrialist Frank H. Buhl in local ventures as well as western irrigation and mining projects. In 1905 he left his millions to, among others, the nursing school at what is now Sharon Regional Health System.

The monument bears just his name

and birth and death dates and is surrounded by a 75-by-75-foot grassy area – grave space that would cost six figures today and is enough room for a modest house. Oddly, he is actually buried several hundred feet away near the chapel in a simple grave beside his parents (of Youngstown fame).

A stroll through a cemetery offers countless fascinating stories of common or prominent people – like Kimberley's, which I'm still researching – that unfold on the Internet or with a visit to the public library.

If nothing else, it's just a peaceful place to get a little exercise, which helps put off the day when you'll come to stay. ♦



John Zavinski/Life & Times



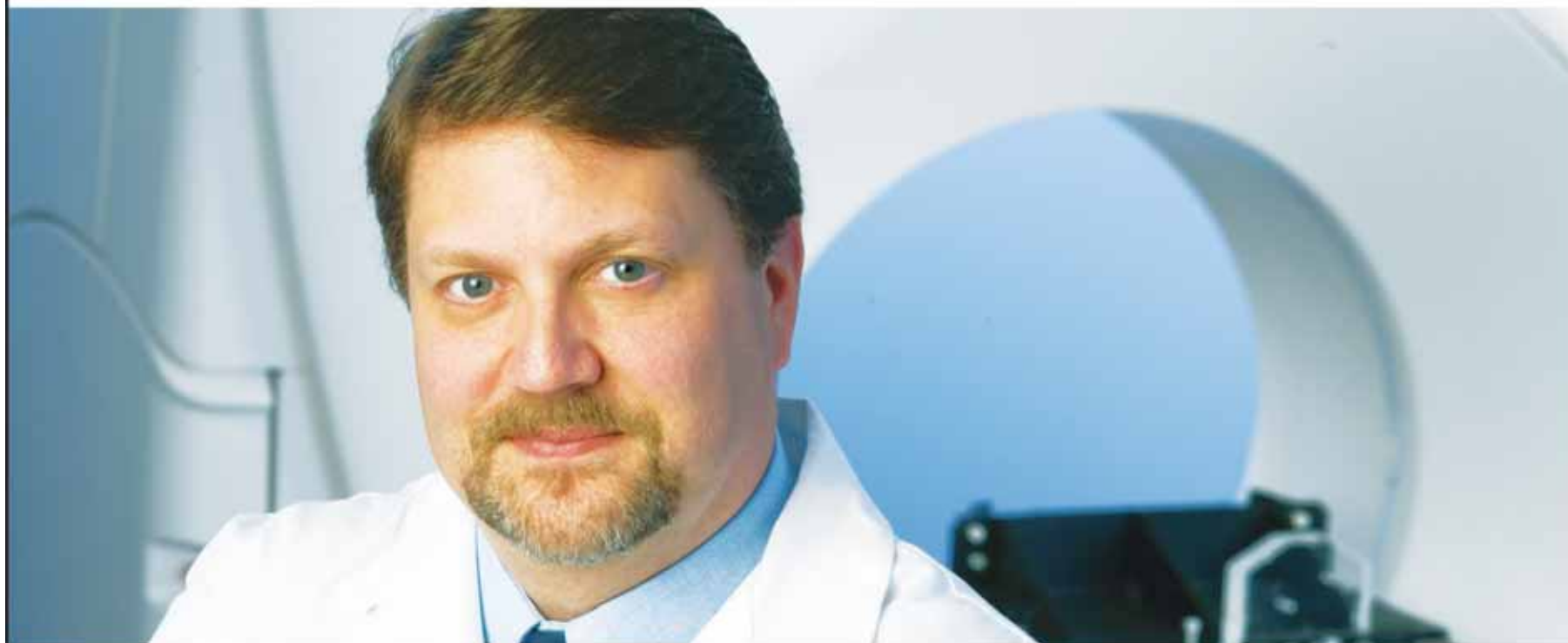
John Zavinski/Life & Times



Two foreground rows of matching little family stones have filled in with additional generations during the century since this view was photographed in Oakwood Cemetery, behind the chapel.

A note on the back of the unmailed, unaddressed card reads, "My Dear Cousin, This is the cemetery where my poor dear boy was buried. I made a cross where he is buried." The tiny ink mark is right of center, but in the cemetery no stone there clearly seems to be her boy's.

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