

January 2011

The Best Of Times

*"Celebrating Age
and Maturity"*

Boomers Face 'Doughnut Hole'

Additional prescription drug
coverage doesn't exist for
people under age 65

Eleven for 2011

Post holiday slump? DVDs
to chase those blues away

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More than music

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Choosing a place to receive cancer care can be complex, with many issues to consider. One clear indication of quality is accreditation, and Willis-Knighton Cancer Center has much to offer. The Center is accredited by the national accrediting body for cancer centers and its Radiation Oncology Department holds dual accreditation for radiation oncology services.

Commission on Cancer/American College of Surgeons

Willis-Knighton Cancer Center has received a three-year accreditation with commendation. This accreditation is dedicated to improving outcome rates and quality of life for cancer patients through standards-setting, prevention, research, education and the monitoring of comprehensive, quality care. Its membership includes Fellows of the American College of Surgeons and 42 national organizations that reflect the full spectrum of cancer care.

American College of Radiation Oncology

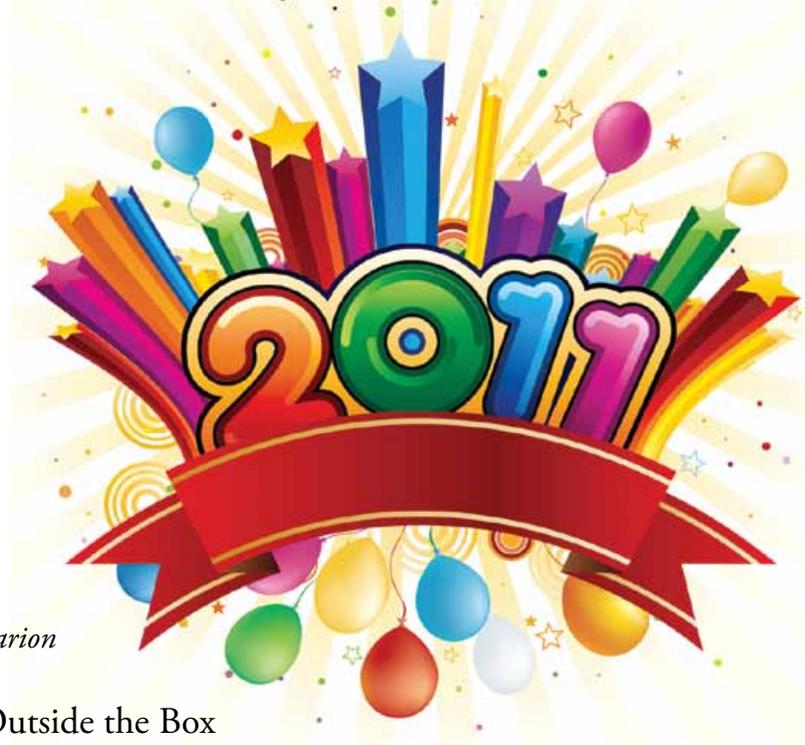
ACRO awards accreditation for the achievement of high practice standards after a survey and peer-review evaluation of a practice. Evaluations are conducted by board-certified physicians and medical physicists who are experts in the field. They assure that facilities, staffing, and treatment programs are in accordance to accepted standards of modern day radiation therapy delivered in the United States.

American College of Radiology

This accreditation indicates that the Center has gone through a rigorous review to confirm that it meets nationally-accepted standards. The process assures that personnel are well-qualified to perform and interpret medical images and to administer radiation therapy treatment and that equipment is appropriate. It also assures that the Center meets or exceeds quality assurance and safety standards.

To learn more about the Willis-Knighton Cancer Center and its comprehensive, patient-centered approach to cancer care, visit wkhs.com.

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Where in the Issue is **TINA**?

Congratulations to **Peggy Chavez**, the winner of our December "Where in the Issue is Tina?" contest. Thanks to all who played and correctly recognized Tina in the Bunko Buddies photo on page 39.



TINA'S TURN



The reaction to last month's "Friends, Family and Fun" issue was phenomenal. Handfuls of copies disappeared all over town faster than we could distribute them. In anticipation of the rush we printed extra copies, but we were still unable to keep up with the demand. Know that you can always download any of the last 18 or so issues for free at our website...and so can your friends and family wherever they may live.

Equally overwhelming was the response to our "Where in the Issue is Tina?" contest. We had a hat full of correct responses (see page 3 for our winner), and almost as many submissions from readers who incorrectly identified me as Gofor the Clown or MeMe the Clown. Readers had so much fun (and we did too!) with this contest that we already have another one planned for our April issue.

As we begin a new year, it's fitting that this issue's cover feature article is designed to help you make 2011 the best that it can be. Authors David B. Biebel, DMin, James E. Dill, MD and Bobbie Dill, RN offer us 50 simple, inexpensive suggestions for making each day great. Why not give at least one a try today? After all, what do you have to lose? And if you still need a few more ideas, Mark Glass's "Eleven for 2011" offers a great list of DVDs certain to perk you up. And our "Get Up & Go!" calendar of events presents a terrific list of fun places to go and things to see. Or, for a those really cold, gray days, why not hunker down by the fireplace with a glass of your favorite beverage and see how long it takes you to correctly complete our crossword or suduko. (FYI - I've been working on it for several days. It's a doozie!)

Until next month, best wishes for a prosperous new year filled with endless possibilities. I pray that peace, love and happiness follow you always. *Tina*

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- JAN. 8:** "Senior Needs Survey Results" - Mary Alice Rountree and Mary Anne Rankin. www.caddocoa.org; www.bossiercoa.org
- JAN. 15:** "Simple Home Safety Modifications" - Christine Wright, PhD, LOTR with LSU Health Sciences Center. www.lsuhsctshreveport.edu
- JAN. 22:** "Diabetes without Drugs" - Suzy Cohen, RPh. www.dearpharmacist.com
- JAN. 29:** "How to Love Your Retirement" - Barbara Waxman. www.hundredsofheads.com
- FEB. 5:** "American Rose Society" - Jeff Ware, Executive Director. www.ars.org

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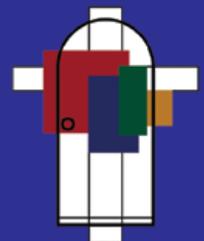
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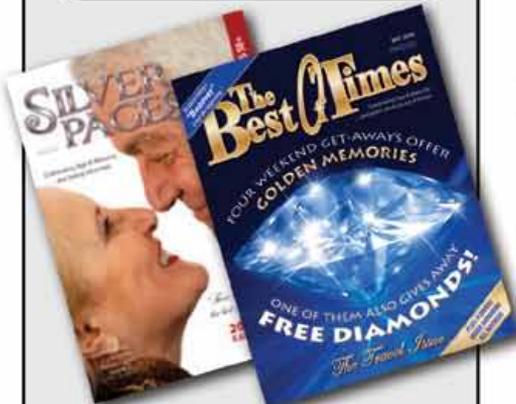


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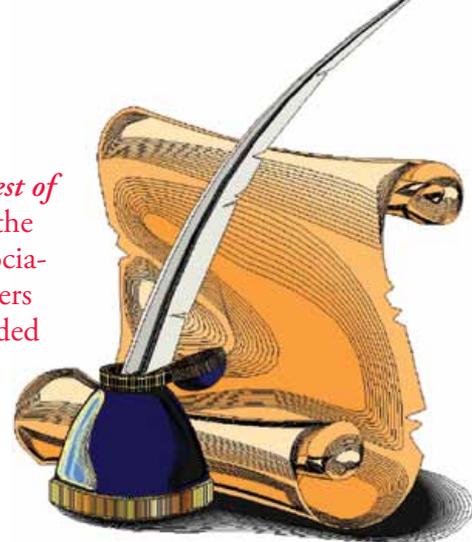
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WE'VE GOT MAIL

Last month's announcement that *The Best of Times* was the recipient of 12 awards at the North American Mature Publishers Association convention resulted in a slew of letters and emails (and phone calls), so we decided to share a small sampling. Thanks to all who took the time to contact us. We LOVE hearing from you!



Wow....that is excellent!!! **Lois Anderson**,
Overton Brooks VA Medical Center

I read where your efforts within the *Best of Times* have been awarded and I want you to know I am proud of y'all and for y'all. Y'all have continued to work hard in *The Best of Times*, being great servants of care & caring and are to be congratulated now and always! Perhaps being awarded a dozen ways in *The Best of Times* produced seemingly endless waiting, but all along many have known y'all were special and your publications proof of integrity time and time again. Blessings to you & yours these holiday times past, present & future...Fondly, **Mary Ellen**

I have been following you and your senior publications and I want to be one of the first to congratulate you for the honor that you received and a great job with the publications. They are very informative to the seniors as well as the other people around town. This publication has been instrumental in providing health care information as well as other much needed information for the senior care. Thanks again for all your hard work. **Wilma Smith**

Congratulations!! You and Tina deserve it. Keep doing what you do. **Clara Farley,RSW**

Congratulations!! You both certainly deserve accolades for such a wonderful publication! Keep up the good work! We're glad you're here! **Deb Cockrell**

I just wanted to send a note of congratulations for winning so many awards at the North American Mature Publishers Association meeting. The honors are all well deserved! I know you must be extremely proud right now. Congratulations for being recognized for the hard work (and good work) you do. **Robin Mayhall, APR**, Blue Cross and Blue Shield of Louisiana

Congrats on all the awards.

We appreciate what you do for us! **Amie Caskey Roberts**, Food Bank of NW LA

Congratulations, You earned it. You have a very informing magazine. I look forward to reading it each month. **Reita Rossett**

Congratulations. That's great. - **Kip Holloway**, Red River Revel

Congratulations! Without a doubt *The Best of Times* is a great magazine. -**Diane**

Way to go *Best of Times* Team!!! We are so proud for you! Love what you do! **Jan Core**

Congratulations. You ARE the best. **Carolyn Franklin**

Congratulations on your awards! **Deborah Sutton**

Congratulations to you and Tina - way to go! **Lynda A. Britton, Ph.D.**

CONGRATULATIONS!!!! A well deserved dozen awards for your wall!!!Keep up the good work. **QML**

Congratulations. You deserve all 12 awards. **Wanda Smith**

Congrats on your outstanding achievements!!! You do so much to make Shreveport / Bossier a better place to live. **Sam Silverblatt**

Of all the magazines that I read, yours is the most newsworthy and interesting of all. Stay well and God Bless! **Maurice H. Lamothe**

Congratulations on your wins! **Stephanie Mitchell**, DiamondJacks Casino & Resort

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DHH Secretary Launches New Media Initiative

Department of Health and Hospitals Secretary Bruce Greenstein announced recently the launch of the Department's new media initiative, which allows Louisianians to access important health information, news and emergency updates directly through a variety of new media strategies.

The new media strategy is a key part of Greenstein's directive since being appointed to the role by Gov. Bobby Jindal to be more transparent and improve service to the citizens of Louisiana. The strategy includes blogs, as well as postings on Twitter, Facebook and YouTube.

The blogs, which can be found at myhealthla.org, will feature posts by Secretary Greenstein and Rudy Macklin, the executive director of the Louisiana Governor's Council on Physical Fitness. The Secretary will use his blog (BruceonHealth.com) to share important public health information to help keep Louisiana families safe and healthy. Macklin's blog (LivingWellWithRudy.com) will provide tips and information on getting and staying healthy, as well as the stories of the people he works with from every part of the state to build a healthier Louisiana.

The Department's tweets and Facebook updates will include important health information and news, provide health tips and updates in times of emergency. Residents are encouraged to follow the Department at www.twitter.com/La_Health_Dept or follow Macklin or Greenstein directly at www.twitter.com/BruceonHealth and www.twitter.com/LivingWellWRudy. Facebook members can search for the Louisiana Department of Health and Hospitals to "like" the Department's page and get the latest status updates and news from DHH.



Medicare and Prevention: Take Charge of Your Health

By Ron Pollack, Executive Director, Families USA

Experts tell us the key to making New Year's resolutions is to make your goals realistic. So if walking a mile is a challenge, don't tell yourself this is the year you're going to run a marathon. Instead, how about something more attainable—something that will serve you better in the long run? Let this be the year you take charge of your health.

Thanks to the new health care law, Medicare can now help you do just that.

As of January 1, 2011, most preventive care covered by Medicare is now free: no deductibles, no coinsurance. And Medicare is now covering a free annual physical exam, or what they're calling a "wellness visit." These changes are good news for your wallet—and for your health. Here's why:

Medicare has always done a pretty good job of covering you when you get sick. But it has not focused as much on keeping you well. That's because Medicare covered doctors' visits when you got sick, but oddly did not pay for your doctor to take the time to assess your health and talk with you about staying healthy. That approach is finally changing.

If you have traditional Medicare, you're now entitled to a free annual wellness visit (if you have a Medicare Advantage plan, your coverage is similar, but check with your plan for details). You can meet with your primary care doctor and go over your personal and family history. You should share with your doctor a list of all the other health professionals you see and all the prescriptions you take. Your doctor should take your height, weight, blood pressure, other vital statistics, and check to see if you're up-to-date with preventive screenings and services like vaccines and cancer screenings. Make sure you take time to share what's on your mind and develop a plan with your doctor for preventing disease and improving your health.

What's more, under the new law, you do not have to pay out-of-pocket for most of the preventive services and screenings your doctor recommends. Some of these can literally save your life: Did you know that over 40 percent of seniors do not get their recommended pneumococcal vaccine—a vaccine that prevents pneumonia, which kills about 40,000 Americans each year? Other services have long-term benefits. Getting a mammogram or colorectal cancer screening is nobody's idea of a good time, but it's a small price to pay for finding cancer early when it can be treated more successfully. And with the new health care law, the price you pay for these tests and services is literally zero.

Of course, if you do get sick, Medicare will cover your doctors' and hospital bills the same as it always has. Make sure you understand what's covered and what's not, and how Medicare works with any secondary coverage you have, like a Medigap policy, coverage from your former employer, or Medicaid. If you have questions, call Medicare at 1-800-MEDICARE. You can ask for the name and number of your local State Health Insurance Counseling and Assistance Program (SHIP), which offers free insurance counseling to everyone with Medicare.

Medicare's improved preventive benefits under the new law might seem like a small thing. But if seniors take full advantage of them, they can mean the difference between sickness and health, and in some cases between life and death. And who knows? With the right advice from your doctor, by 2012, maybe you will be able to walk that mile—or even run that marathon.



Local Seniors Win Big at Tennis Tournament

Congratulations to the 2010 Shreveport-Bossier City winners at the Louisiana State Combo League Tennis Tournament which was held in Monroe November 19 – 22. These teams will advance to the Southern Sectional Championship in Mobile, Alabama March 4-7.



8.5 Combo Senior Women: Captain - Sue Landry
Team: Becky S. McFarlain, Madeline Raymond, Sally M. Thompson, Julie S. Dickinson, Constance C. Elliott, Vicki M. Owen, Valerie H. Woolbert, Babs S. Legan



6.5 Combo Senior Men: Captain - James Roy Gilcrease
Team: Gary Procell, Michael E. Woolbert, Billy M. Mixon, Mark A Roberts, John Shaw, Francis Deal, David Meadows, Jerry Pierce



7.5 Combo Senior Men: Captain - Robert B. Lettow
Team: Art O. Walker, Greg B. Martin, Bob Dougharty, George E. Plaxco, Richard Louis Mocklin, Danny Martin, John F. Pennington, Scott L. Mighell, Alan V. Reger



6.5 Combo Senior Women: Captain - Karen K. Jantz
Team: Patricia Hurst, MaryLou Shaffer, Laquita Ann Briggs, Janice Latvala, Mary Lavigne, Trish Schoolfield, Linda B. Martin, Carol Mixon, Becky Mire, Lyndal T. Barclay, Deborah Sutton



7.5 Combo Super Senior Women: Captain: Patricia Voorhies
Team: Karen Jantz, Anne Hodges, Kathryn Barthold, Jo Ann Grantham, Sue Watts, Susan Easterling, Lyndal Barclay, Jan Glasgow & Judy Butcher





New Hope for Repairing Multiple Sclerosis Damage

Researchers at Cambridge and Edinburgh have discovered a way for stem cells in the brain to regenerate myelin sheath, which is needed to protect nerve fibers, reports BBC News. The studies, performed on rats, are exciting because they offer new hope that in the future, the damage done by multiple sclerosis could be repaired and physical function lost by patients could be restored.

Exercise May Affect Depression in Breast Cancer Patients

Breast cancer patients who exercise on a regular basis may be less likely to suffer from depression than other patients, according to a new study published in the *Journal of Clinical Oncology*. Researchers found that all types of exercise decreased the risk for clinical depression. Those who exercised for two or more hours per week, and those who expended more energy during exercise were 42 percent less likely to report overall depression than women who did not exercise.

Participating in Social Service Activities Can Improve Brain Functions

Volunteer service, such as tutoring children, can help older adults delay or reverse declining brain function, according to a study led by researchers at the Johns Hopkins Bloomberg School of Public Health. Using functional magnetic resonance imaging, the researchers found that seniors participating in a youth mentoring program made gains in key brain regions that support cognitive abilities important to planning and organizing one's daily life. The study is the first of its kind to demonstrate that valuable social service programs can have the added benefits of improving the cognitive abilities of older adults, enhancing their quality of life.



Cigarettes Double Alzheimer's Risk

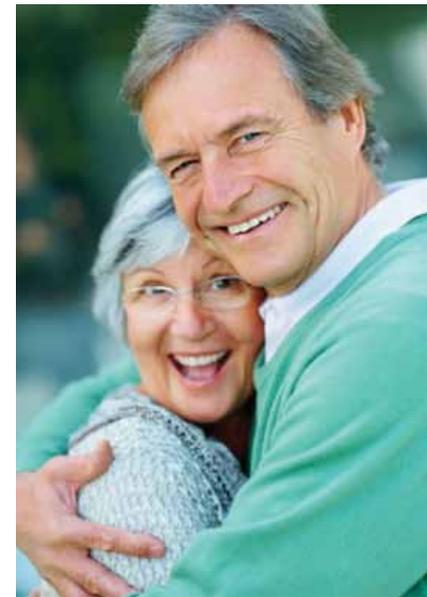
A recent study of 21,000 baby boomers found those who smoked more than two packs a day were 157% more likely to develop Alzheimer's disease than non-smokers, and were 172% more likely to be diagnosed with vascular dementia, the second most common form of dementia. The study, published in the *Archives of Internal Medicine*, also determined those who smoked a half-pack to one pack a day had a 37% higher risk of dementia, and those who smoked between one and two packs a day had a 44% greater risk.

Celebrex May Help Prevent Some Skin Cancers

Slathering on sunscreen and wearing protective clothing may not be the only way to prevent skin cancer in the future. A new study out of the University of Alabama at Birmingham published in the *Journal of the National Cancer Institute* suggests that the NSAID Celebrex may help protect against some non-melanoma skin cancers. Celebrex is currently FDA-approved for the treatment of pain, swelling, and tenderness caused by various forms of arthritis. But the drug also demonstrated the ability to keep people with pre-cancerous skin lesions known as actinic keratoses from developing full-fledged skin cancer. At present, there are no FDA-approved drugs for prevention of skin cancer, and most people rely on sunscreen to help protect them from the disease. More than two million people are diagnosed every year with non-melanoma skin cancer. It is hoped that this research may pave the way for opening a new class of skin cancer prevention drugs.

Researchers Identify Factors that Lead to "Successful Aging"

Researchers from the New Jersey Institute for Successful Aging (NJISA) have recently unveiled new findings that clarify what it means to age successfully, and point to modifiable factors that could help more people remain healthy as they age. The researchers found that people are more likely to age successfully if they are educated, have never been incarcerated, are married, consume only moderate amounts of alcohol and either work for pay or do volunteer work. Interestingly, although marriage also coincided with successful aging, being childless did not appear to have a negative impact. "What you do before age 50 really will generally have the bigger impact on how well you age," said lead author Rachel Pruchno, PhD. The findings appear in *The Gerontologist*.



Vitamin D Deficiency Damages Patient Recovery

Almost 50 percent of patients undergoing orthopedic surgery have vitamin D deficiency that should be corrected before surgery to improve patient outcomes, based on a study by researchers at Hospital for Special Surgery (HSS) in New York City and appearing in *The Journal of Bone and Joint Surgery*. Vitamin D is essential for bone healing and muscle function and is critical for a patient's recovery.

Level of Frailty Predicts Surgical Outcomes in Older Patients

A simple, 10-minute “frailty” test administered to older patients before they undergo surgery can predict with great certainty their risk for complications, how long they will stay in the hospital and - most strikingly - whether they are likely to end up in a nursing home afterward, new research from Johns Hopkins suggests. The key is a means of measuring frailty using a five-point scale. It includes loss of 10 pounds or more within the previous year, weakness as measured by a handheld dynamometer, exhaustion, low physical activity and slowed walking. On the scale, one point is given for each problem. Scores of 4 or 5 mean that patients are considered frail; 2 or 3 mean they are considered intermediately frail. In a study reported in the *Journal of the American College of Surgeons*, the frailty test was administered to patients over age 65 who had elective surgery. Results showed that patients who were frail were 2.5 times as likely as those who were not to suffer a postoperative complication, 1.5 times as likely to spend more time in the hospital and 20 times as likely to be discharged to a nursing home or assisted living facility after previously living at home. It is hoped that the test can help surgeons and patients undergoing elective procedures make more informed decisions. At a minimum, providers who use the frailty score will be alerted to special needs and risks of older patients. Having the information up front may enable providers to decrease the risk of complications in frail patients through closer monitoring and attention to hydration, nutrition and mobilization.



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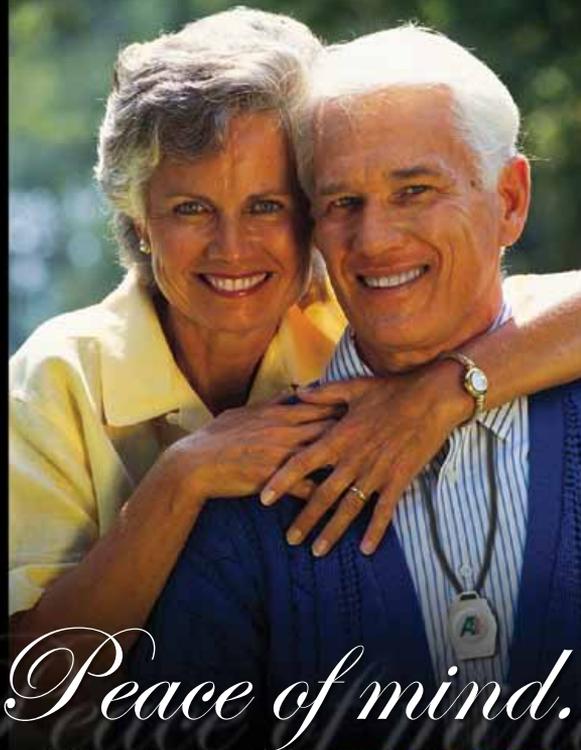
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When people on low-calorie diets ate two scrambled eggs with toast for breakfast, they lost 65% more weight than the dieters who started their day with a bagel and cream cheese. The protein in eggs probably helps control appetite, so people eat less. (RealAge.com)

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Many Boomers Face Their Own Version of 'Doughnut Hole'

By Alan Schlein

After a serious illness including a near-death experience, I exceeded my health insurance policy prescription drug coverage annual maximum by July – leaving five months and thousands of dollars out of my pocket needed to cover my must-have prescriptions – all while I'm not completely back to work yet.

I am not alone facing these daunting costs for the medicines I need. Perhaps a million more people 40-65 years old who get sick, are facing have to pay full price for their medicines. A study by the Center for Studying Health System Change, found in 2007 that one in seven Americans under age 65 reported not filling a prescription in the previous year because they couldn't afford the medication. Approximately 36.1 million working age adults and children went without prescription drugs because of cost concerns in 2007.

Add to that the 50.7 million people in the U.S. in 2009, according to the Census Bureau, who were without health insurance for at least part of the year plus the four million seniors, according to AARP, in Medicare Part D whose prescriptions outpace their Medicare coverage, placing them in the dreaded coverage gap or "doughnut hole" and who are forced to pay the full price of their prescriptions, in addition to their monthly premiums.

Many millions more are facing lesser benefits from their employer-paid

plans, sharp increases in co-pays and cost-sharing, often costing them 20 - 40 percent increases in out-of-pocket costs. That may also lead to people having to choose between essential medicines and other necessities.

While seniors can also purchase some kind of supplemental prescription drug or medigap policies, that kind of additional prescription drug coverage simply doesn't exist for people under age 65.

That means millions of Americans are struggling to pay for their increasing prescription drug needs. With medicines an essential, not an option, there are some useful tips and tricks that can hopefully help you or a family member who finds themselves in this position now or in the near future.

GENERIC DRUGS SAVE MONEY

Generic drugs are identical to a brand name drug in dosage form, safety, strength, and quality. Most important, they have the same active ingredients as brand name drugs and work the same way as brand name drugs. They are cheaper because the patents on the brand names have expired so competitors can sell prescription generic drugs at a huge savings to consumers. Also, the competitors did not have to pay for the huge research and development costs of testing the drugs, the clinical trials needed and of course, the extensive marketing involved in bringing the drug to the market and getting it well-known. Those cost savings get passed on to you, the consumer.

Since Walmart moved into the generic drug business, there's been a tremendous cost-shifting change toward generic prescriptions. Walmart offers hundreds of generic drugs for the low cost of \$4 per month (\$10 for a 90-day supply). Their website lists all the drugs that are available which you can purchase even if you don't have insurance. But you will still need a doctor's prescription.

Other companies like Walgreens and Target have matched those low-cost generic drug prices and most insurance companies have followed suit, offering huge discounts to push consumers toward generics.

While this is one great way to save dollars, the problem remains that not all brand name drugs have generic brands.

Since not all insurance companies or policies share the same formulary – the list of drugs the plan will pay for – you must find out if your prescribed drug will be covered by your prescription plan. If the drug the doctor wants you to take is not covered by your insurance, ask your doctor if a comparable medicine that is covered by your plan will work.

COMPARISON SHOP AND BE A CAREFUL CONSUMER

Perhaps the biggest surprise I found as I tried to find ways to cut my prescription drug costs was the huge differences in prices between the different phar-

macies. Since 90 percent of people get their prescriptions covered by their employer-insurance plans, people rarely pay attention to price differences. But those who have to pay full-price are quick to figure out that the profit margins on prescription drugs are huge and largely hidden from the consumer.

Let me give you one specific example from my prescription search. Like 40 million Americans (NY Times) who take a daily cholesterol medication, I take a statin to help lower my cholesterol level. The CDC says 44 percent of people over age 60 take a daily cholesterol drug.

If you are going to be on specific medications for years, buy them in volume. I take a daily 40 milligram dose of generic Simvastatin, brand name Zocor. If you buy the brand name, it's going to cost you nearly double the price. You can save huge amounts of money purchasing 90-day supplies on meds you take regularly.

The bottom line is clear: if you are paying out of your own pocket for your medicines, you must do your homework. You can save huge amounts of money finding your medicines online and by comparing all of your local drug store prices.

PURCHASING MEDICATIONS OUTSIDE THE U.S.

As the Food and Drug Administration regularly warns consumers, there are legitimate questions about the safety of the drugs you purchase from outside the United States. But here are some tricks and tips if you decide to purchase drugs from a foreign source.

- If you are planning on buying your drugs from Canada, make sure that you order in plenty of time – up to a month before you run out. Shipping and handling may take a while as I found out when one of my drug purchases from Canada was delayed for an extra week. A local pharmacy will give you a few days of medicines to fill in, but it will cost you extra money.

- Make sure that country's pharmacy board has licensed the pharmacy and it is in good standing. It takes some research, but most governments have details posted about prescription drug pharmacies and licenses.

- Insist on talking with an actual pharmacist, not just a salesperson. Then double check all the details and get your questions answered about the medication and dosing instructions before you buy.

- Make sure the pharmacy will secure your credit card number and protect your personal health information.

- Guard against counterfeit drugs. If you are purchasing online, make sure the website contains contact information. Be wary if they say no prescription is needed. Look for unsealed packaging. Be extra careful with medicines for cholesterol, erectile dysfunction and weight loss as they are the

most-often counterfeited.

- I knew two of the Canadian sites I included in my search (CanadDrugs.com and Pharmacy-online.ca) would be safe places to get my medicines. That's because states like Minnesota and a few other northern border states have had so many people buying prescriptions from neighboring Canada over the past few years, the governor sent state safety inspectors to insure the Canadian pharmacies met U.S. standards for dispensing prescription drugs. Many pharmacies met the American standards and these two pharmacies have annually met Minnesota's approval list.

- While you are shopping online for prescription drugs, it is critically important that you are skeptical. Ask yourself who runs the website, what is the original source of the information and what their agenda is in providing the information you find online.

ASK YOUR DOCTOR FOR HELP

Many doctors and hospitals regularly get new prescriptions samples that they can pass on to their patients. Ask if there are any samples available, or is there is an alternative prescription. In addition, some doctors and pharmacists have coupons and rebates available for certain drugs. Most of these tend to be new drugs that pharmaceutical representatives are trying to persuade doctors to use. In addition, discounts and coupons can sometimes be found on drug manufacturer's websites. I found a coupon online at the manufacturer's website for a prohibitively expensive brand drug I'm supposed to be taking, offering almost 30 days free.

Most state governments also have prescription drug discount services available for residents based on income levels.

Also, most of the major drug manufacturers offer assistance programs, again based on income levels. Merck, Pfizer, GlaxoSmithKline, Wyeth and Roche all offer patient assistance programs for low-income folks who can't afford their prescriptions.

Alwyn Cassil, of the Center for Studying Health System

(Continued on page 14)



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Change in Washington D.C., also suggests that some low-income people can sometimes get prescription help through community health centers because they occasionally get bulk discounts from manufacturers and can pass them on to you. If you have ever served in the U.S. military and qualify for the Veterans Administration system, you can often get meds at great discounts.

Also, some charity groups offer assistance programs, and some seniors can take advantage of the Extra Help program through Social Security. Information at www.ssa.gov/prescriptionhelp.

DRUG DISCOUNT CARDS

Many websites offer drug discount cards, but be careful -- many offer little or no actual discounts to you. Sometimes, the prescription drugs they offer are not covered under your insurance; some can not be used by anyone with health insurance. Others have restrictions based on income, or age limits.

AARP offers a prescription discount card for its members, using its buying clout to get considerable discounts on specific medicines. I've used this and saved a lot of money on some of my prescriptions.

FamilyWize, which is part of the United Way, also offers a membership card. Anyone who is a member of AAA, the American Automobile Association, is also eligible for AAA's discount card.

Many stores like Sam's Club, Target, Costco, Walmart and Kmart offer dis-

count cards to help for drugs purchased in their pharmacies.

In addition, some drug manufacturers such as Merck and Pfizer offer cards to people who do not get prescription plans through their insurance. A group of 10 pharmaceutical companies together offer



a card called the Together RX Access card. Other useful discount cards include PatientAssistance.com, RxAssist.com and NeedyMeds.com.

Almost every state has a program to provide pharmaceutical assistance or coverage for its residents. Most are funded

through Medicaid and are income-based. Some states offer buying clubs or discount cards which don't use state-government money, but instead use the huge purchasing power of the state to negotiate a sizeable discount on a selection of prescription drugs -- both brand names and generics. You can usually find these programs through governor's office website.

Many communities offer prescription assistance programs. The Partnership for Prescription Assistance, PPARx, http://www.pparx.org/en/prescription_assistance_programs, is a cooperative for 475 prescription assistance programs in a one-stop shopping place. They do not issue the prescriptions themselves.

STRETCHING YOUR PRESCRIPTIONS

Sometimes you can stretch your dollars and your prescriptions by cutting a higher strength tablet in half rather than buy the regular strength variety. If it's the kind of pill that is scored and can easily be split, a physician can write you a prescription for 100 milligrams when you only need 50 milligrams.

If you purchase a 90-day supply of the 100 milligrams, you are really getting six months worth of your medicine and usually it will come at a fraction of the cost. Some pharmacies will even split the pills for you, but a pill splitter is inexpensive and fairly easy to use.

(Senior Wire)

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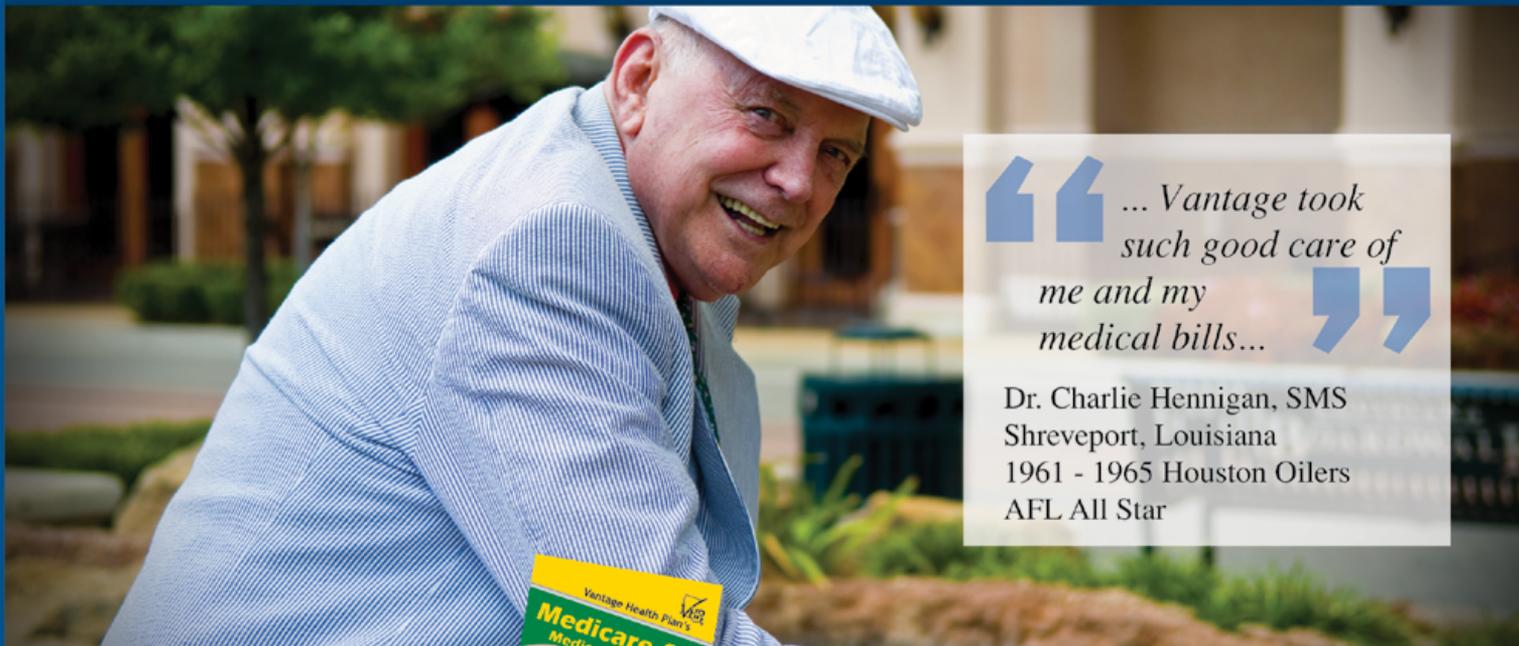







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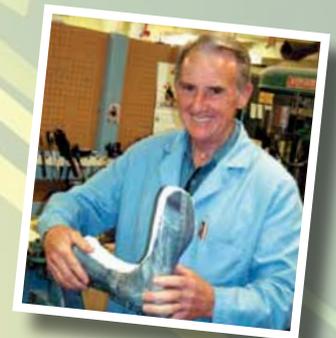
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1. Visit our "Snell Centennial" Facebook page.

By becoming a member of our Facebook page you'll be updated on all of the upcoming happenings for the Snell Centennial.

2. Share your old photos with us.

Look around your home for photos of you being fitted at our facility or wearing a Snell prosthetic or orthotic device. We'd love to get a copy of it to use in our Centennial materials.

3. Share your old prosthetic or orthotic devices with us.

If you've saved your old prosthetic or orthotic device, we'd sure appreciate it if you'd let us borrow it. We'll be putting together a Centennial exhibit and taking photographs to use in future printed materials.

4. Share your personal stories about Snell with us.

Let us know what you remember about our facility back in the "good old days". We might just be interested in recording your story for posterity's sake.

5. Spread the word.

Tell your family, your neighbors, your local newspaper, maybe even Willard Scott...make sure everyone knows that turning 100 is a big deal!

6. Attend our "Snell Centennial Open House".

Watch for announcements about our open house events coming up in 2011 and make plans to attend. You're a special part of our history and it wouldn't be the same without you!



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50 Ways to Feel Great Today

Are you feeling a little down, stressed, or anxious? Perhaps more than a little? Changing how we feel often begins with the small things. Listening to a beautiful song. Enjoying a sunset. Making a happy memory. Authors David B. Biebel, James E. Dill and Bobbie Dill offer easy keys to beating stress, worry and the blues in their book "50 Ways to Feel Great Today".

1. Accentuate the Positives in Yourself. Make a list of all your good qualities and look at it daily.

2. Brain Jog. Exercising the brain is as important as exercising the body. Do a crossword puzzle, read, play chess or Bridge, paint, write a short story or poem, or learn new dance steps.

3. Count Your Blessings. Short circuit a negative thinking pattern by viewing your situation through a more optimistic lens. Celebrate what is.

4. Create a Healthy Meal. Use the freshest, most natural foods you can find. Healthy ingredients can boost the immune system and calm jangled nerves.

5. Decorate Something. Our environment can influence our mood. Organize and brighten your space by adding color.

6. Do Something Spontaneous. Put a love note in your spouse's lunch, take muffins to a friend, go on a picnic in the park. Any unplanned activity can add fun and joy to the day.

7. Engage your Inner Child. Laugh, play and have fun. Be on the lookout for a child, puppy or kitten to serve as your playtime shepherd.



8.

Feed your Spirit. Believers will find encouragement and nourishment for their soul in prayer, meditation, and worship.

9. Free your Inner Artist. Explore the arts and unleash your creativity.

10. Go Fishing. Fishing is a relaxing way to escape the stress of the world.

11. Go Fly a Kite. Kites have the ability to lift our spirits and chase away the blues.

12. Go Hunting and Gathering. Although we no longer need to hunt or gather berries to survive, we are hardwired to do so. These activities can be simulated in a number of ways, including buying groceries or shopping for a bargain.

13. Go to a Water Park. Swimming and water activities are a fun way to enhance overall health while staying young at heart.

14. Head for the “Y”. YMCAs are community centers with an emphasis on health. They have a wide range of programs for people of all ages.

15. Help Someone Who Needs Help. Helping someone else gets you involved in something bigger than yourself. Studies show that volunteers live longer than those who don’t – a 44% reduction in early death.

16. Immerse Yourself in Nature. Research shows that having little or no exposure to nature has been linked to depression.

17. Invent a competition. Wanting to be a winner is a basic human desire. We become energized when we test our skills against others.

18. Journal Your Journey. An unkind word or a stressful event can rob us of peace. Writing down thoughts and emotions can restore well-being and inner peace. Studies show that it also improves sleep, lowers blood pressure and heart rate, decreases pain, and boosts the immune system.

23. Make Someone Laugh. Recent studies have shown that laughing increases pain tolerance, reduces stress, increases immunity and circulation, and even burns calories.



19. “Kidnap” Someone You Love. Stress can leave you disconnected from your spouse. A surprise getaway can jumpstart your relationship. A weekend trip or even a few hours for a drive in the country can add adventure and fun to a marriage.

20. Lift weights. In addition to increasing strength and endurance, exercise has been found to lift the mood and make you feel better.

21. Live to Give. Numerous studies have proven the physical, emotional and spiritual benefits of giving. There are many ways to give including time, money, goods, and talents. The possibilities are endless.

22. Make a Memory. A walk down memory lane can lift your spirits. Making new memories and recording them can keep these memories alive for years to come. Create a family photo album, make a memory quilt, make new holiday traditions, or videotape a message for a loved one.



24. Mentor Someone. The most important characteristic of a mentor is the desire to help and be involved in the lives of others.

25. Name That Feeling Before it Becomes a Mood. The best way to deal with feelings and emotions is to recognize and name them, then learn to speak of them.

26. Pamper Yourself. Do something nice for yourself because you need and deserve it. Take care of yourself so that you can take better care of others.



Party with the Birds. Changing your focus can change your mood. Bird watchers go beyond “watching”. They enmesh themselves in the daily activities of our feathered friends.

27.

28. Plan a Treasure Hunt for a Child You Care About. The kid will have a wonderful time and you’ll experience an intense sense of anticipation and excitement as the clues are unraveled and the treasure found. The real treasure is the making of a memory and the shared joy, fun and laughter.

29. Play an Instrument. Making music has been found to aid stroke victims regain language capabilities, improve the brain chemistry of Alzheimer’s patients, and improve anxiety and depression in the elderly.

Renew Your Hope. Hope is the antidote for discouragement and despair.

30.

31. Save Your Day with a Nap. A short 20 or 30 minute nap will make you more alert, productive, healthier and...less cranky.

32. Schedule a massage. Massage is used primarily for stress relief and relaxation but has also been shown to alleviate pain, lower blood pressure, increase circulation, increase mental performance and speed healing following surgery.

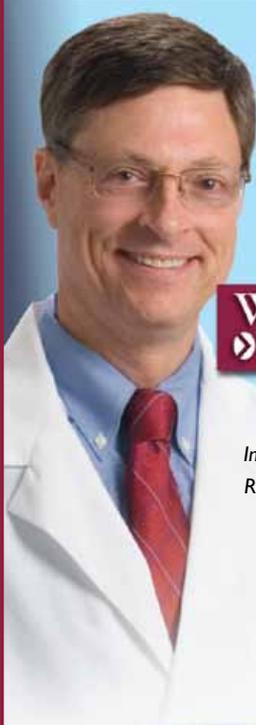
33. Shine On. Imagine how you can light up the world and work toward it with perseverance. When you shine you live bigger, with greater resolve and purpose.

34. Simplify your Life. Reduce the clutter and distractions that take time from loved ones. Find joy in what you have by living a more balanced life.



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35.



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Dr. Webb invites existing patients to call for an appointment and welcomes new patients to the practice. He accepts most insurance plans.

36. Step Outside Your Box. One source of discontent is that we've settled for "good enough". Resolve to "live out loud". Being young at heart makes all things new and each day great.

37. Stretch. As we age, our muscles and joints tighten, restricting our range of motion. One way to turn it around is to keep moving, thereby stretching and building up the muscles. Stretching increases energy levels, reduces tension, improves posture and balance, and improves range of motion.

38. Tackle that To-Do List. There's a right way and a wrong way to do a to-do list. Some draw one up and then rest on their laurels. This results in feelings of guilt and of being overwhelmed. Instead prioritize the items on the list and make a plan to get them done one at a time. If a dreaded chore stays at the top of the list for a while, either tackle it or take it off of the list. Get realistic about what you have to do and the amount of time you have to do it.

39. Trace your Ancestry. With the availability of the Internet, genealogical information is readily accessible. Genealogy often gives the researcher a sense of belonging and a connection with the past.



40. Transport Yourself with Music. Music has the ability to transport us to our past and has been shown to have healing qualities. Slow music has a calming effect, while upbeat music has the ability to energize.



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41.



Try a New Sport. It's too easy to get stuck in a rut. Trying a new sport or activity can be fun and result in a stronger body and sharper mind.

42. Try a "Spice to Life" Food. Waking up your taste buds by trying something totally different and exotic.

43. Tune into the Maker's Channel. One way to turn your day around is to tune in to something else. Glory in the creation through a sunset, an orchid, or a little bird.

44. Unplug Your Gadgets and Read a Good Book. Curl up with a good book in front of a fire in the fireplace and with a cup of your favorite beverage. Reading can transport you out of your normal mind-set and into a new realm of possibilities.

45.



Use the Internet Creatively. Millions use the Internet for enjoyment. You can join a forum to chat with people who have similar interests or hobbies, play games, or establish your own blog.

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46. Visit a Landmark. There are many areas of interest around the country and even in our own backyard. Learn something new and increase your appreciation for our area or someone else's.

47. Visit a Museum. Today's museums are masterpieces of learning and involvement where visitors are encouraged to interact with the displays.

48. Watch an Inspiring Movie. Stories about overcoming adversity inspire us.

49. Work in Your Garden or Yard. In addition to the physical benefits of spending time in the fresh air and exercise, psychological benefits abound. Watching plants grow fosters a sense of accomplishment and helps relieve the blues.

50. Work on Your Scrapbook. The current scrapbooking craze turns a simple photo album into a purposeful book with a story. The creation of a scrapbook is like watching your family life unfold again.



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Think Outside the Box



Dr. Marion SOMERS

I'm the primary caregiver for my 82 year-old mother, and she has been having a difficult time of it lately. Do you have any fun, "outside the box" suggestions for improving her quality of life? Marcia in New Jersey, 55

A Creativity works wonders for the elderly. Whether it's singing, painting, playing an instrument, dancing, or writing poetry or a journal, creativity keeps a person in the here and now. I had one client, a real street-tough guy, who started writing the tenderest

poetry at the age of 89. He entered a contest for poets over 75, and darn it if he didn't win. His poetry changed the way he looked at the world – and himself, and it did wonders for his mental outlook and energy level.

Getting in touch with her creative self will allow your mother to stay connected to the wonders of life. She might even draw on creative impulses and abilities she never knew she had, or never had the time to nurture.

Creativity will also help tap into your mother's long term memory. Ask her about her favorite music. I always try to find songs from the era when my clients were 15 to 30 years old. I'll sing their favorite songs, and even pass around sheet music so other family members can sing along. You

can also use music as a way to introduce dancing so your mother gets some exercise. My clients often dig their heels in about exercise, but they usually love to dance. The creative juices flow more freely when a person is moving their body.

If your mother is confined to the house, bring creativity to her. If she can't write any longer, have her speak her stories into a tape recorder. If she likes to draw, make sure that paint, pencils, markers, crayons, and pens are available. Also, be sure to accommodate the little things, like having enough light or providing a left-handed person with left-handed scissors. Many of my clients enjoy making collages out of old photos. We also make a family tree. The key is to have fun with it. Creative pursuits will give your mother something to look forward to and talk about. She might even better understand herself and discover a new talent after all these years. I guarantee she'll be in better spirits, enjoy improved mental acuity, a better appetite, and be more social.

Over the last 40 years, Dr. Marion (Marion Somers, Ph.D.) has worked with thousands of seniors and their caregivers as a geriatric care manager and elder care expert. It is now her goal to help caregivers everywhere through her book ("Elder Care Made Easier"), iPhone apps (www.elder911.net) web site, columns, public service announcements, and more. For more info, visit www.DrMarion.com



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89th Season

East Texas Eye Doctor Helps Legally Blind to See Again

Diplomate in Low Vision Care trains Dr. Larry Chism to help those with macular degeneration to keep reading and driving.

By Elena Lombardi
Freelance Writer

Donald Paquette, 72, a former assessor from Anaheim, California thought that his driving days were over. "I could not read the street signs soon enough and I couldn't pass the vision test at the DMV office."

Gonzalo Garcia, 74, Albuquerque, New Mexico, wanted to be able to read and write more easily. He wanted to see the nails and screws when he tried to use them in home repairs. He wanted see his grandchildren singing in the church choir. But he thought those days were over when he was diagnosed with Macular Degeneration.

California Optometrist, Dr. Richard J. Shuldiner and East Texas optometrist, Dr. Larry Chism, are using miniaturized binoculars or telescopes to help people who have lost vision from macular degeneration or other eye conditions.

"Some of my patients consider us the last stop for people who have vision loss," said Dr. Chism, a low vision optometrist who has just completed training with Dr. Shuldiner in California.

"Amazing!" says Donald. "I can read the street signs twice as far as I did before and even see the television better!" Dr. Shuldiner also provided special prismatic reading glasses to make the newspaper a little easier to read.

Macular Degeneration is the most common eye disease amongst the senior population. As many as 25% of those over 65 have some degree



Carole Buckles wearing bioptic telescope driving glasses.

of degeneration. The macula is one small part of the entire retina, but it is the most sensitive and gives us sharp images.

When it degenerates, Macular Degeneration leaves a blind spot right in the center of vision making it impossible to recognize faces, read a book, or pass the drivers vision test.

The experts do not know what causes macular degeneration. But major factors include UV light from the sun, smoking, aging, and improper nutrition.

Vitamins can help. The results of two studies, AREDS and LAST demonstrated a lowered risk of progression by about 25% when treated with a high-dose combination of vitamins.

A new, proprietary supplement based on the scientific studies is available from these doctors.

Nine out of ten people who have macular degeneration have the dry type. There is no medical treatment except for vitamins. The wet type involves leaky blood vessels that can sometimes be sealed with hot or cold laser. Unfortunately it's a temporary fix. Newer treatments, such as Macugen injections try to prevent leakage.

"Our job is to figure out everything and anything possible to keep a person functioning," says Dr. Chism. "Whether it's driving, reading, watching television, seeing faces,

playing bridge...we work with whatever is on the persons "wish list".

Even if it's driving. Louisiana and Texas allow the use of telescopic glasses for safer driving.

Carole Buckles, 71 of Arcadia, California came on the advise of a friend. "I wanted to be able to keep driving and do the fun things in life." One of those fun things is baseball. "I love going to baseball games and now I can see those close plays again," she says.

Bioptic Telescopic glasses were prescribed to read signs and see traffic lights farther away. As Carole puts it, "These telescope glasses not only allows me to read signs from a farther distance, but makes driving much easier. I've also used them to watch television so I don't have to sit so close. Definitely worth the \$1975 cost. I don't know why I waited two years to do this; I should have come sooner."

"Telescopic glasses usually cost over \$2000", says Dr. Shuldiner, "especially if we build them with an automatic sunglass".

Not all low vision devices are that expensive. Reading glasses start at \$500 and hand magnifiers under \$100. Every case is different because people have different levels of vision and different desires.

Dr. Chism also provides special prismatic reading glasses to make the newspaper a little easier to read.

Dr. Larry Chism speaks to every patient on the telephone before scheduling the one hour low vision evaluation appointment.

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New Scams for 2011

It is hard to believe that 2011 is already here. With every new year, there is a new start. For most people, this new start usually means a time to lose weight, stop smoking, improve relationships with others, or just have a new outlook on life. For the criminal element in our communities, a new year means a new way to scam people out of money. This will be especially true this year due to the economy being down and so many people hurting for money. I usually like to write a column on scams at the beginning of the year to remind my readers to be careful.

The first scam comes by the way of the credit card. Someone sounding official will call you and tell you that they are from your credit card company. They

will have your name, address, billing address, telephone number, and usually all information that you think the credit card company should have. The person on the line will tell you that a fake charge appears to have been made to your credit card and they need to confirm whether or not you made this charge. The person on the other end will say a charge of \$400.00 has been made to your account. They then ask you to confirm or deny if this amount has been charged.



Judge JEFF COX

Now, when you say that you did not charge this amount, the person on the other end of the line will state they didn't think so. They will tell you in order to start the credit card fraud process you must turn the card over and give them the seven numbers on the back of the card. Once you do this, then the person on the other end of the line thanks you and tells you the charge will be removed from

the card. However, when you give those seven numbers on the back of the card to the person, that person then can charge items on your card. In most cases, a \$400 charge is made to the card. Once you call your credit card company to complain and tell them about what happened, the credit card company will advise you that you have been scammed. The credit card company or anyone from it will never ask you for the seven numbers on the back of the card. You, the credit card holder, will have to possibly close your credit card account in order to protect your identity and have a new credit card issued.

The second scam which has been occurring recently is repairs to driveways. If



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Anne Jarmon, Administrator

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you have watched the news lately, there has been a rash of this type of crime, especially in Webster Parish. The way the scam works is that someone will approach the homeowner and state they need new asphalt or repair work done to their driveway. Usually the person doing this is from out of town. They will then quote the person an estimate to do the repair work. The quote will be a hefty figure for the work. The people will show up with their equipment and do the work but the work will be substandard, along with substandard materials. When the work is done, the crew usually abandons the state leaving behind substandard work at astronomical prices. The best way to avoid this scam is to call the Better Business Bureau and see if any reports have been made on the company approaching you to do the work. The other way to avoid the scam is to use reputable people in your community and get a second estimate.

The third scam is always around it seems. A person has a cashiers check drawn on a bank from our country but they are from another country and need help getting the check cashed. The check looks very official and it's usually for a

large sum of money. They need a person to cash the check and send them the money. They usually tell the person receiving the check that if they send them half the face amount of the check, they can keep the other half for their trouble. The person cashing the check deposits it in their account and sends the money to the person in the other country. By the time the person sending the money finds out the check is bogus, the money has already arrived to the other person and they are long gone. If you get any type of check from someone you don't know, remember you never get anything for nothing. These are usually scams. Thoroughly investigate the matter before sending any money or trying to cash the check. Call the bank listed on the check and see if any monies are in the account listed or even if the bank exists. Almost 100% of the time, no money will be in the account.

The moral of the story, as always, is be careful and verify who the person is that is trying to get your financial information or doing repairs at your home.

Judge Jeff Cox is the 26th Judicial Court Judge for Bossier/Webster Parishes, Division C.



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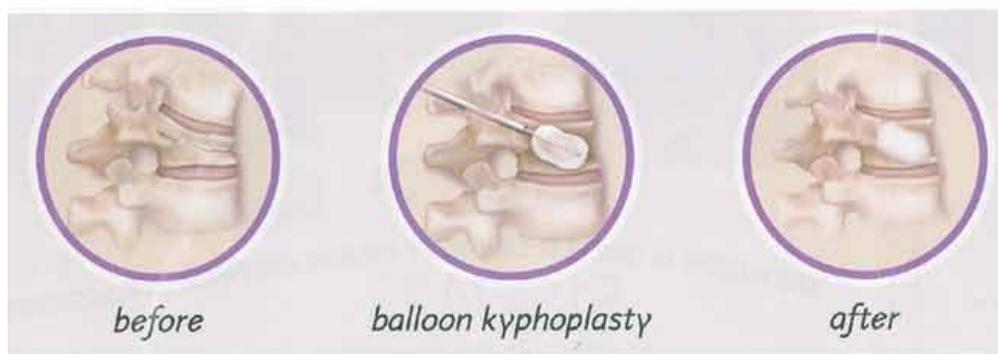
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Standing Tall: What Women Need to Know about Spinal Fractures

When you think of women's health issues, spinal fractures probably don't come to mind. But they should. These common fractures can not only be disfiguring, but deadly.

Spinal fractures are the most common osteoporotic fracture; over 900,000 spinal fractures occur every year in the United States alone, according to industry estimates and research. They occur more often than hip fractures in any one year. They also increase the risk of death. Unlike a hip fracture, the risk of death following a spinal fracture (link to: <http://www.spinalfracture.com>) continues to increase progressively, so it is important to treat spinal fractures soon after they occur. Sadly, only about one third of these fractures ever receive medical attention.

The main cause of spinal fractures is osteoporosis, which silently robs you of the density in your vertebrae — bones we often take for granted. Think of the vertebrae in your spine as a stack of square building blocks with mesh interiors. Osteoporosis causes the mesh architecture inside the blocks to deteriorate, eventually causing micro-fractures. As micro-fractures accumulate, the blocks become weaker and less able to resist the stresses we expect them to handle. Many times, what seems like very minor stress can cause fractures and the vertebrae to collapse, which causes the vertebrae to become compressed. You may notice you are getting shorter, and gradually you will notice a curving forward of your spine. This is called kyphosis.

Besides loss of height, some other changes occurring in your body might be due to spinal fractures. Do your clothes not quite fit right? Are you developing a "tummy" that you never had? Do you eat less because you get full so fast? Are you short of breath from small exertions?

With spinal fractures, what was once a nice sturdy compartment for your internal organs gradually becomes smaller and smaller, compressing your stomach, lungs and digestive tract. The compression keeps your lungs from expanding fully, makes your heart work harder and your entire digestive track is pushed forward between your ribs and hips.

Spinal fractures can occur spontaneously or from the minimal stress of day-to-day activities. Sometimes there is no pain and the fracture goes unnoticed, but sometimes there is extreme pain.

For Marian Williams, 80, of Salem, Va., it was both spontaneous and very painful. As she was walking down the stairs in her home, "It felt like something slipped in my back. It started hurting right away, and the pain quickly became unbearable. I couldn't do anything. Even when I was lying down or sitting down, it hurt," she said. "It hurt to move. It hurt to

breathe. I never had pain like that before. It was excruciating."

Marian was admitted to the hospital and referred to Dr. Van Lewis, a neuroradiologist in nearby Roanoke, who recommended a minimally invasive surgery known as KYPHON (R) Balloon Kyphoplasty. During this procedure, two tiny incisions are made in the back and balloons are inserted through small tubes into the fractured bone. The balloons are then carefully inflated in an attempt to raise the collapsed bone. The balloons are then removed, creating cavities in the bone that are filled with bone cement. A clinical study has shown that those who undergo this procedure experience improved quality of life, faster back pain relief and quicker return of physical function than patients who opt for non-surgical treatments such as physical therapy or pain medication. The benefits were sustained on average throughout 12 months. While spinal fractures may be associated with mortality, no data exists currently to show that KYPHON Balloon Kyphoplasty improves the mortality rate.

The complication rate with KYPHON Balloon Kyphoplasty has been demonstrated to be low. There are risks associated with the procedure (e.g., cement leakage), including serious complications, and though rare, some of which may be fatal. This procedure is not for everyone. A prescription is required. Please consult your physician for a complete list of indications, contraindications, benefits, and risks. Only you and your physician can determine whether this procedure is right for you.

Three days after being admitted to the hospital, Marian was treated with balloon kyphoplasty. "When I woke up from the surgery, they took me back to my room and told me to lie flat for two hours ... the excruciating pain was gone," Marian said.

Marian no longer has excruciating back pain and is back to her regular activities, which include lifting light weights, using the weight machines and taking low-impact aerobic classes at her gym three times a week.

For a free, informational packet on KYPHON Balloon Kyphoplasty, potential patients and physicians can call [phone number to be inserted here]. More information about spinal fractures can be found on the Internet at www.spinalfracture.com (link to: <http://www.spinalfracture.com/>) or www.kyphon.com. (link to: <http://www.kyphon.com/us/home.aspx>) or by writing to Medtronic, Inc., 1221 Crossman Ave., Sunnyvale, CA, 94089.

KYPHON Balloon Kyphoplasty incorporates technology developed by Dr. Gary K. Michelson.



Watch Out for Taxes in Retirement

Wouldn't it be nice if, after decades of hard work and saving, you could retire without worrying about paying taxes? Alas, that'll probably never happen.



Jason ALDERMAN

Even if your income drops significantly post-retirement, chances are you'll still be taxed on a portion of it. And, depending on where you retire and your income sources, you'll probably also face additional taxes on purchases, real estate, capital gains, inheritances – the list goes on.

Consider these tax-related issues when budgeting for retirement living expenses:

Social Security. Most people can collect Social Security benefits as early as age 62, although you drawing benefits before your full retirement age will significantly lower your benefit amount. ("Full retirement age" is 65 for those born before 1938 and gradually increases to 67 for those born in 1960 or later.)

Although many states don't tax Social Security benefits, they are counted as taxable income by the federal government. So, depending on your overall income, you may owe federal tax on a portion of your benefit. The formula is complicated, but basically:

- Single people whose combined income from all sources is less than \$25,000

are not taxed on their Social Security benefit.

- For combined income between \$25,000 and \$34,000, up to 50 percent of your benefit may be taxed.

- For income over \$34,000, up to 85 percent may be taxable.

- For married people filing jointly: benefits aren't taxable for combined income below \$32,000; benefits between \$34,000 and \$44,000 are up to 50 percent taxable; benefits over \$44,000 are up to 85 percent taxable.

- For more details, read the

IRS Tax Topic 423 and Publication 915 at www.irs.gov.

After beginning to collect Social Security, some people can't make ends meet and must return to work, which can backfire:

If you earn more than \$14,160 a year, you'll lose one dollar of Social Security benefits for every two dollars earned over that amount. (Note: Investment income doesn't count.)

Thus, if you need to continue working, it may be wiser to postpone Social Security until reaching full retirement age.

Such benefit reductions aren't completely lost, however: Your benefit amount will be increased upon reaching full retirement age to account for benefits withheld due to earlier earnings. To learn more, read

"How Work Affects Your Benefits" at www.ssa.gov.

IRA and 401(k) withdrawals.

After age 59 ½, you can start withdrawing from your IRA or 401(k) without paying the 10 percent early withdrawal penalty. However, you will pay federal (and state, if applicable) income tax on the withdrawals – unless it's a Roth plan, whose contributions have already been taxed.

Other taxes.

Some people move to another state after retirement to their tax burden. For example, seven states don't tax personal income (although two others do tax dividend and interest income). And five states charge no sales tax. But because other taxes and cost-of-living expenses vary significantly by commu-

nity, you should only consider such moves after doing thorough research.

The Retirement Living Information Center (www.retirementliving.com) features a state-by-state breakdown of the various taxes seniors are likely to pay, including those on income, sales, fuel, property, inheritances, etc.

Bottom line: Be sure to include taxes among the many ex-

penses you need to plan for at retirement.

Jason Alderman directs Visa's financial education programs. To Follow Jason Alderman on Twitter: www.twitter.com/PracticalMoney



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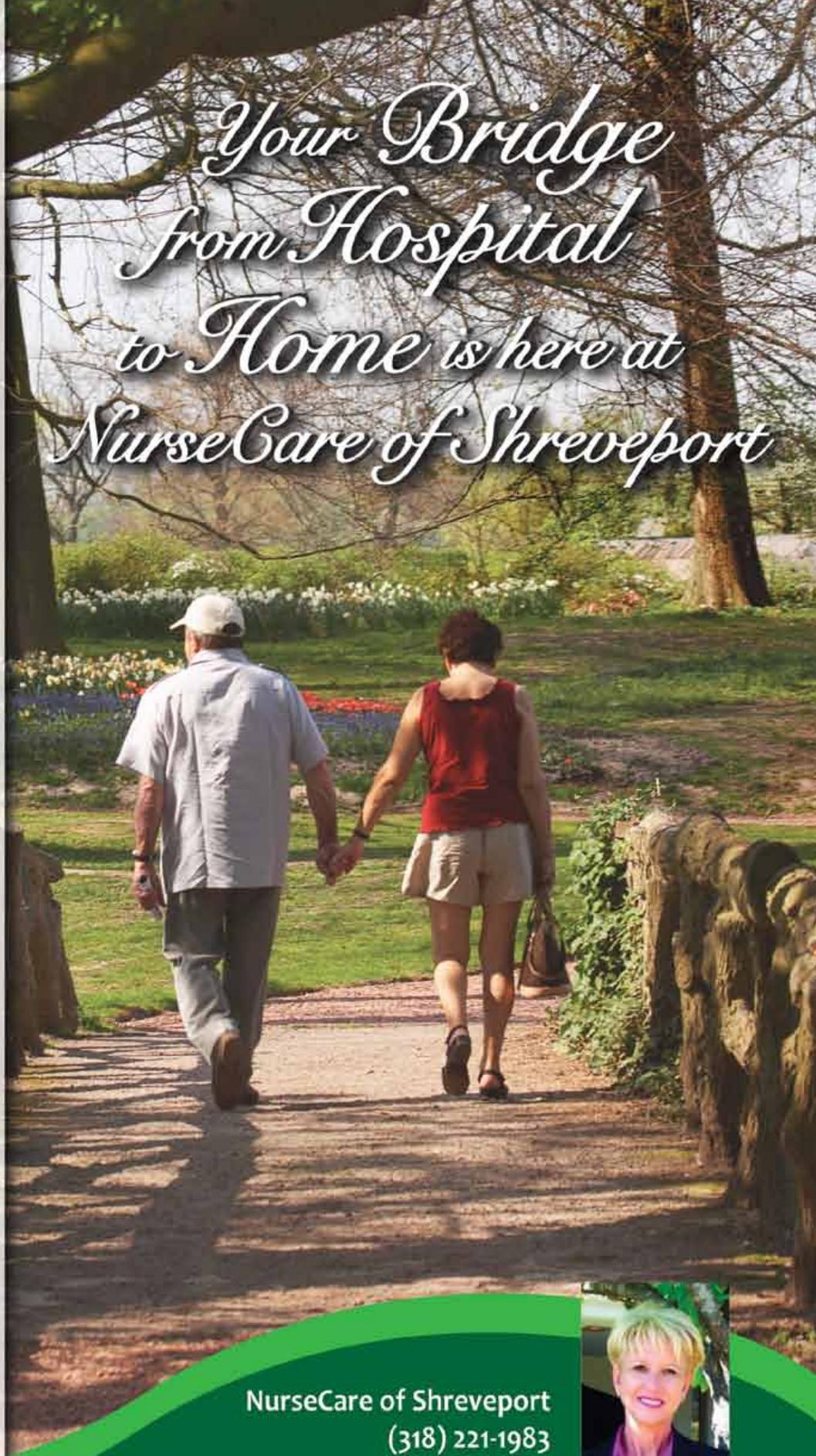


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*Vicki Ott,
Administrator*



Missed Mortgage Payments?

Mr. and Mrs. Wilson, Louisiana residents, have a mortgage on their home. And they thought that they were current on their note. But their mortgage company disagreed: the company thought the Wilson's hadn't made a payment for 3 months. So the company sued, trying to foreclose on the home.

The Wilson's went to court and got the case against them thrown out because the mortgage company failed to prove that the Wilsons had missed any payments.

But that didn't bother the mortgage company: it just sued again. And this time the mortgage company showed up with an affidavit in which a representa-

tive of the company swore that it was the absolute truth that the Wilsons had missed 4 of their mortgage payments. But the Wilsons showed up again with their canceled checks showing that they had made all of their payments. But before anyone could present their proof to the Judge, as will often happen in the legal system, the case got delayed for a couple of weeks. During this delay, the mortgage company executed another sworn statement saying that the Wilsons had only missed one payment.



Lee ARONSON

Eventually the case proceeded and at the hearing the mortgage company changed their story yet again and admitted that the Wilsons' had made all of their

payments.

The Judge found this to be very disturbing. First the mortgage company swore the Wilsons had missed 3 payments. Then the company swore it was actually 4 payments. Then only one payment had been missed, and finally, the mortgage company admitted that no payments at all had been missed. The Judge explained that our legal system expects a sworn statement be the truth, the whole truth and nothing but he truth, and if it's not, then there's going to be a problem.

And in this case, the Judge solved the problem by sanctioning the mortgage company \$11,000.

I wish I could tell you that cases like the Wilson's are rare. But

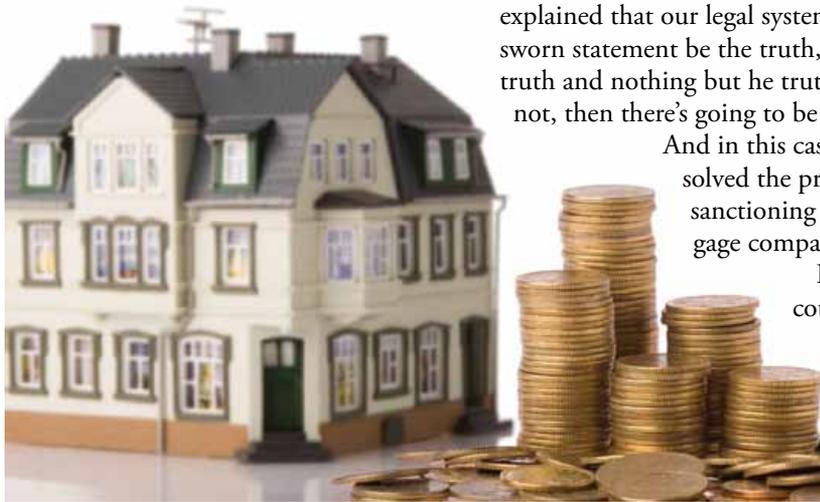
everything I've been reading seems to say that they're not. Headlines like "Wells Fargo to Resubmit 55,000 Foreclosure Affidavits" and "GMAC Bungles Foreclosure Affidavits in 23 States" do not encourage confidence. The Associated Press wrote about one lawyer in Florida who has taken sworn testimony from about 150 people who worked for various mortgage companies. According to this lawyer, "many of those workers testified that they barely knew what a mortgage was. Some couldn't define the word "affidavit." Others didn't know what a complaint was, even what was meant by personal property. Most troubling, several said they knew they were lying when they signed the foreclosure affidavits."

Apparently, some people who work for some mortgage companies regularly sign hundreds and hundreds of affidavits every day without first checking that everything the affidavit says is the absolute truth.

And to make matters worse, they are supposed to be signing these affidavits, which are sworn statements, in front of a notary. But according to what I'm reading, some of these people who work at some of the mortgage companies aren't even doing that. They sign the affidavits, one after another, sitting at their desk without any notary or any witnesses present. It's gotten so bad that Attorney Generals in all 50 states are looking into the matter. So is a Federal Trustee in New Orleans. (Federal Trustees are responsible for maintaining the integrity of the bankruptcy courts and believe that "untruthful statements made in bankruptcy proceedings [whether they are made by someone who owes money or someone who is owed money] undermine the integrity of the bankruptcy process.")

Here's what Louisiana's Attorney General, Buddy Caldwell has to say, "The Louisiana Attorney General's office will pursue this issue to the fullest extent of statutory authority. We have been in contact with federal and state agencies, including the Office of Financial Institutions, and are working with the Louisiana Bankers Association to determine the extent and nature in which Louisiana citizens may be affected by improper foreclosure practices."

Lee Aronson is an attorney with Legal Services of North Louisiana. His practice areas include consumer protection law, housing law and health care law.



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RSVP Volunteer of the Month: Alma B. Baird

By Linda Mullican



If the Webster's Dictionary had pictures, then Alma Baird would be the person pictured by the word volunteer.

In January, 2008 Alma moved from Arlington, TX to Azalea Estates Assisted Living in Shreveport and hit the ground running and hasn't slowed down. Alma became an RSVP volunteer in March, 2008 & has volunteered approximately 850 hours. She was Azalea Estates Volunteer of the month in April 2008, and currently is in her second term as President of the Resident Council. She helps with the monthly mail out and delivery of the Azalea Files, Azaleas newsletter, and with any other help the office needs.

She is the current Marine's "Toys For Tots" Chairman and works on this project all year long. Last year she collected over \$600.00 dollars, and seven large boxes of toys. Volunteering is a family affair, with her son, Dan and daughter-in-law, Gerry Baird, winning, "Community Volunteers of the Year at Azalea Estates for 2009."

In 2009, Alma received The President's Volunteer Service Award, presented by the President's Council on Service and Civic Participation, for her commitment to strengthening our nation, and for making a difference through volunteer service.

Upon retiring in Texas she was recognized by the Ward Memorial Hospital Auxiliary for 32 years of volunteer service, and had a spot on the local news program honoring her accomplishments. She also served as Chairman of the local blood drive for 16 of those years.

According to Nancy Rivers, Activity Director at Azalea Estates, Alma is known as the "Queen" among volunteers at Azalea Estates. She enjoys telling stories about her volunteer experiences and continues to live by a favorite Chinese proverb, "continually give; continually gain." This is truly the inheritance and legacy by which Alma lives.

If you would like to volunteer please e-mail Linda Mullican at lmullicoa@yahoo.com or call the RSVP Office at 676-5187.

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Aerobic Rant: Dust Off Your Sneakers

Exercise has always been trendy. From Jack LaLanne to the latest Wii technology, I'm sure you can fill in the blanks decade by decade. I'm not particularly upset by that. Trends drive the industry.

Some of them are downright wonderful as is the case towards softer workouts like yoga and pilates. One thing that does bug me though is the trend towards doing only yoga and pilates. They do little or nothing for your heart.

I love these forms of exercise but not at the expense of the basics.

Remember Aerobics? It's trendier to call it cardio now.

But if one of your New Year's resolu-

tions is to get fit, you simply ain't gonna be fit unless you get a regular dose of cardio. In case you forgot, aerobics is any exercise using your large muscle groups to increase the body's need for oxygen over an extended period of time. Low impact Cardio Dance, Brisk Walking, Jogging, Biking and Swimming, are all good forms of aerobic exercise.



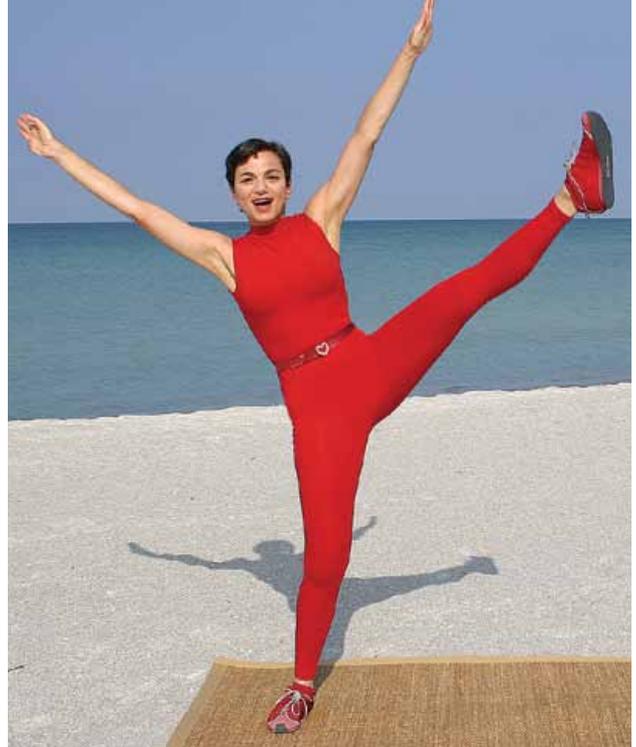
Mirabai HOLLAND

According to the National Institutes of Health a half hour of moderate aerobic exercise a day can reduce risk of heart attack by 50%

and have a positive effect on most of the problems associated with aging.

Cardio energizes your body from the inside out. Your heart is pumping like mad. Your lungs and arteries are hard at work delivering the oxygen that you need to keep going.

Your muscles are getting a great work-



out carrying your body around. You're burning a bunch of calories and if you keep it up for 30 minutes or more your natural mood enhancers the endorphins kick in and you get the exerciser's high.

You can see why you'd want to get a daily dose of aerobic exercise.

It goes a long way toward reducing our risk for disease, managing our weight, and lightening our mood to help us stay fabulous forever.

So dust off your sneakers. Happy New Year!

Mirabai Holland M.F.A. is a legendary fitness pioneer and one of the leading authorities in the Health & Fitness industry, and public health activist who specializes in preventive and rehabilitative exercise for women. Her Moving Free® approach to exercise is designed to provide a movement experience so pleasant it doesn't feel like work. www.easyexercisevideos.com. © 2010

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American Life in Poetry



By Ted Kooser,
U.S. Poet Laureate
(2004 - 2006)

*Memories form
around details the
way a pearl forms
around a grain
of sand, and in*

*this commemoration of an anniversary,
Cecilia Woloch reaches back to grasp a few
details that promise to bring a cherished
memory forward, and succeeds in doing
so. The poet lives and teaches in southern
California.*

Anniversary

Didn't I stand there once,
white-knuckled, gripping the
just-lit taper,
swearing I'd never go back?
And hadn't you kissed the rain
from my mouth?
And weren't we gentle and
awed and afraid,
knowing we'd stepped from
the room of desire
into the further room of love?
And wasn't it sacred, the
sweetness
we licked from each other's
hands?
And were we not lovely, then,
were we not
as lovely as thunder, and damp
grass, and flame?

*American Life in Poetry is made possible by
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at the University of Nebraska-Lincoln.
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Filling Stations and a Bottle of Pop

As I eased down I-75 towards Atlanta, I knew it was a straight shot to my destination. I expected to be there well ahead of time, of which I try to make a habit. Then I heard that sound – thud, thud, thud.... I wasn't sure but I figured I had a flat tire, so I pulled over to the edge of the interstate and began the change



process. Of course, this was a day that we were blessed with enough liquid sunshine to drown a duck but I was making headway I thought.

Soon I noticed that a Georgia State Patrol officer was kind enough to pull up behind me with his lights going. I hit a problem getting a couple of the

lug nuts to come loose with the limited lug wrench that came with the car and once he realized that was slowing me down, the patrolman stepped out in the drowning rain and gave me a hand until the job was finished and I was on my way. Needless to say, I am grateful for both his stopping and his help. It made the day.

Realizing I should

turn back rather than running on my spare donut the 150 miles I had left to travel, I turned around and headed back home.



Randall FRANKS

On my trip back my thoughts turned to my childhood rides down to the gas station to get air for my bicycle tires where I watched the mechanics fix the uncomputerized cars while I sat on a stack of tires and drank a bottle of pop.

I'm sure some of you remember garages; in years past they were the buildings sitting behind the gas pump. You pulled in and they could generally fix any problem related to your automobile.

What ever happened to the gas station where they worked on cars? Now, if you pull into the gas station, you are lucky if you can get a bucket full of water to throw on yourself to cool your frustration because nobody there knows anything about cars.

But they can appease you by selling you an ice cream cone, a slurpee or even 75 cents worth of air for your tires while you wait for the tow truck to come and take

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you away.

When did air become something you pay for? I wish I had thought of it.

You might even be able to get a book on tape to get your mind off things, that is if you could only get the car radio to play.

It seems today all you can find are those little oil change places. You know the ones where they do one or two things extremely well, but unfortunately cannot go much beyond that scope.

Have you noticed lately there are more and more such auto businesses? There is a place to get your oil changed, a place to buy a muffler, a place to get tires and a place to fix your brakes. The car repair business is almost like doctors — there is a specialist in almost anything and everything.

As I rolled back into Ringgold, I called to see if my friends at Greased Lightnin' could fit me in and take care of getting me back on the road again the next day. Thankfully they could and I was soon the proud owner of two new tires and my car was once again road worthy.

As I waited that afternoon, I watched the staff there help customers with an

endless list of automotive problems and I came to the conclusion that while gas stations with a garage are largely things of the past - garages like the one I remember from childhood, where you could actually see mechanics working on a car are still alive.

Even though you can no longer go down to the filling station and get a bottle of pop while Goober or Wally works on your car and Gomer checks the oil, air and fills up your gas, there are still folks out there that take the time to make you feel like you almost could.

I hope you can find the people at home and on the road that make things easier along your way.

Randall Franks is an award-winning musician, singer and actor. He is best known for his role as "Officer Randy Goode" on TV's "In the Heat of the Night" now on WGN America. His latest CD release, "An Appalachian Musical Revival," is by www.shareamericafoundation.org. He is a member of the Atlanta Country Music Hall of Fame. He is a syndicated columnist for <http://randallfranks.com/> and can be reached at rfrankscatoosa@gmail.com (Photo: Library of Congress. Oct. 1939)



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“On Hallowed Ground” written and read by Robert M. Poole

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He was somebody’s baby once, and treasured.

His mother carried him nine months, anticipating the day she’d meet him; his father secretly hoped for a boy. His arrival was heralded, his childhood happy, his adolescence fleeting. He grew up to be a fine man, loved by family and friends, known for valor and conviction.

And now his name is etched in stone, dead some eight decades, remembered only by an aging few. In the audiobook “On Hallowed Ground: The Story of Arlington National Cemetery” written and read by Robert M. Poole, you’ll learn about that soldier and the place of honor where he and others lie.

Robert E. Lee’s home “had the appearance of a superior English country residence”, said one British visitor to the mansion, but when Lee’s wife inherited it from her deceased father, the gift was burdensome.

The plantation had become bedraggled in the last years of George Washington

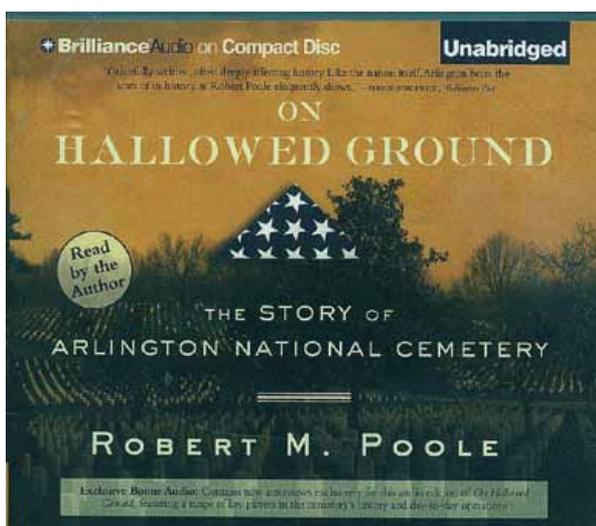
Parke Custis’s life, but Lee was determined to restore it. With help from sixty-three slaves that lived on the grounds, he brought the mansion, gardens, and fields back to their former glory. But when Lee accepted command of Virginia’s military, says Poole, “Arlington was lost.”

Mary Anna Custis Lee didn’t want to give up her family home, but when Civil War dead were buried in her gardens, she had little choice: the war literally surrounded her. Lee’s husband, who listed each of their slaves by name, freed them all mid-War, but made it clear that those

tombstones have ranged from wood to metal to granite and cannons. Up until relatively recently, the location of interment depended on the color of a soldier’s skin. Famous people lie in Arlington, as do the influential and Everyman, several unknowns and Unknowns, and a few small slave children.

You know that row-upon-row image of marching white tombstones you get when someone mentions Arlington National Cemetery? You’ll get that in your mind as you listen to “On Hallowed Ground”, and so much more...

Terri SCHLICHENMEYER



Author Robert M. Poole reads his own work in this audiobook. His voice is warmly commanding, and that puts listeners straight into the action as Poole sets his scenes and describes historical action. It helps that exclusive interviews with cemetery workers, former soldiers, people who were a part of Arlington history, and descendants of Arlington slaves are included. Though it occasionally drags with detail, I was, overall, amazed and thrilled with this listening experience.

At nearly 13 hours (but just \$2 more than the paper book), “On Hallowed Ground” is an audiobook that will last you a good while. Civil War buffs will eat it up, as will veterans and anyone who wants insight to this national treasure.

The Bookworm is Terri Schlichenmeyer. Terri has been reading since she was 3 years old and she never goes anywhere without a book. She lives on a hill in Wisconsin with two dogs and 12,000 books.

who stayed would be expected to work for future pay. A surprising number did, and moved to the edge of the plantation.

In June of 1864, a recommendation was made that the land surrounding Arlington Mansion be officially “appropriated as a National Military Cemetery.”

Throughout its years, Arlington has several times come close to being full. Its

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HOSPICE

Should I wait for our physician to raise the possibility of hospice, or should I raise it first?

The most frequent comment hospice agencies hear from their patient's and families is "I wish I would have known about 'it' sooner." In 2008, 35.4% of those served by hospice died or were discharged in seven days or less - a timeframe way too short to realize the full benefits of hospice care. Ideally, discussions about adding the benefits of hospice services to an individual's care regimen should begin when it appears that a cure may not be possible for a life-limiting illness and within the context an individual's goals for treatment. It would not only be appropriate, but also prudent to initiate the conversation with your physician about hospice services.



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Love Child Series created with Crayola crayons by Herb Williams is displayed at Nashville's Rymer Gallery.

BY ANDREA GROSS · PHOTOS BY IRV GREEN

Please understand that the Nashville powers-that-be haven't asked my opinion. But if they do, I'll tell them to change their moniker. Nashville bills itself as Music City, USA, and it's true that it's a musical mecca. But it's so much more. Why, you could go to Nashville with earplugs and still be charmed by its attractions.

But first, the music...

Nashville's love affair with country music began in 1925 when a local radio station started a program featuring down-home music. The show followed a satellite broadcast of the New York Opera, causing an announcer to make a memorable quip. "Folks," he said, "you've been listing to music taken largely from the grand opera.... Now you're gonna hear the Grand Ole Opry!" The name stuck, and the program became a national sensation.

People wanted to see, as well as hear, the program, which now is housed in Nashville's Grand Ole Opry House. Opry performances are a foot-tapping, hand-clapping two-hours, during which a variety of musicians play country, gospel, bluegrass and even a smattering of country-rock. The show goes out over WSM 650, a 50,000-watt AM radio station, that can be heard in 33 states and parts of Canada. It is also streamed live on the Grand Ole Opry website.

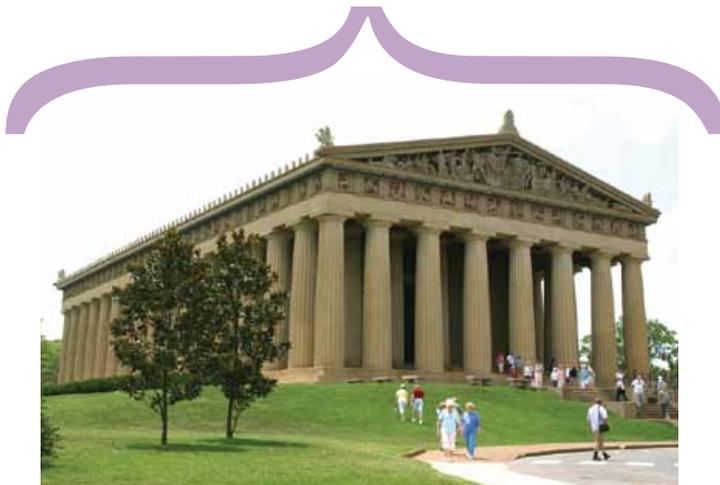
The obvious place to learn about the finer points of country music is at the Country Music Hall of Fame, a 130,000-square foot state-of-the-art museum with windows designed to look like piano keys and a footprint in the shape of a bass clef. Here visitors can listen to snippets of songs by musical icons and admire Elvis's "solid gold" Cadillac, which is encrusted with forty coats of crushed diamonds and fish scales and crowned with headlights rimmed with 24-karat gold plate.

Up-and-coming songwriters test their songs on their colleagues and a small group of avid music fans at the Bluebird Café, the most well-known "listening room" in town. It has helped launch the careers of Garth Brooks, Trisha Yearwood and Faith Hill and is the place where dreams often become reality.

In a commitment to expanding the type of music heard in Nashville, the city built a striking new concert hall to house its GRAMMY® Award-winning symphony. The 120-million-dollar Schermerhorn Symphony Center, which opened in September 2006, was inspired by the shoebox design used in many of Europe's 19th century halls and as a result manages to be grand and intimate at the same time.

Then the history...

Before Nashville was "Music



The Nashville Parthenon constructed to imitate the famous Grecian structure.



Nashville's famous Grand ole Opry House,

City, USA," it was called the "Athens of the South," renowned (as it still is) for its many colleges and universities. Thus, when it was asked to create a building for Tennessee's 1897 Centennial Exposition, it seemed only logical to duplicate Athens' most signature edifice, the Parthenon. The result was a replica that, in many ways, outshines the original.

The Parthenon built in Greece in the fifth century BC is partly in ruins. But Nashville's nineteenth-century recreation shows the famous building as it was before it was plundered, before the great statue of Athena was stolen. In short, Plato and Socrates would find the pristine Nashville replica more familiar than the pillaged Athens original!

For a glimpse of American history, Andrew Jackson's home, The Hermitage, depicts the Greek Revival style architecture and furnishings that were fashionable in the 1830s and also gives insight into the life and character of our seventh president.

Next the art....

The Frist Center for the Visual Arts is as much a delight for its Art Deco design as for the rotating exhibits it contains. Constructed in the early days of the Depression, it served as a main post office until the late 1980s, after which it was downsized into a small branch. In 2001 it reopened as a museum with 24,000 square feet of gallery space.

Downtown Nashville is home to several top-notch galleries, most notably The Arts Company with its mix of paintings and three-dimensional work of Brother Mel and the Rymer Gallery featuring the brilliantly crafted work of Herb Williams, who uses Crayolas to produce work that's gaining international attention. The district becomes alive on the first Saturday of every month when galleries stay open until 9 p.m.

And finally the food.

Nashville has its share of fine restaurants, but for traditional down-home cookin', there's the Loveless Café, which has earned raves from people as different as Martha Stewart and Willard Scott. Go hungry.

For more information: www.visitmusiccity.com
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Birth of America's Breadbasket

Homesteaders braved myriad obstacles to settle the rural areas of the United States

From GRIT magazine
by Jerry Schleicher

Most of the 33 million schoolchildren in this country today have never set foot on a farm. In fact, only two of every 100 Americans now live on a farm, and less than 1 percent of the 300 million people in our country claim farming as their occupation.

But many of us can trace our heritage to parents, grandparents or great-grandparents who spent their lives on a farm. About 93 million Americans living today are the descendants of homesteaders who filed claims under the Homestead Act, according to historians at the Homestead National Monument of America, located near Beatrice, Neb.

My wife and I are among them. My maternal grandfather left his boyhood home near Springfield, Illinois, in the early 1900s to homestead 160 acres of prairie in western Nebraska. My wife's great-grandfather brought his family to the United States from Germany in the 1880s to claim a homestead in northeastern Nebraska. Her grandfather later claimed his own homestead in South Dakota.

'Free land!'

Beginning in 1863, the words "free land" became a siren call for landless U.S. citizens, freed slaves and hundreds of thousands of European immigrants after President Abraham Lincoln signed the Homestead Act. The act, which offered 160 acres of land to any qualified homesteader who paid a modest filing fee, built a home, planted at least 10 acres of crops and remained on his or her claim for at least five years, has been called the most important act ever passed for the benefit of the American people. It ultimately helped create the most productive agricultural economy the world has ever seen.

The lure of free land prompted millions of Europeans to immigrate to the United States in the years following the Civil War. Some left their homelands because of crop failures and economic depression. Others sought political and religious freedom, or to escape constant warfare. They came from Germany and Czechoslovakia, from Sweden and Norway, from England and Russia.



The Leon Daily sod house near Milburn, Custer County, Neb. Photo by Solomon Butcher / Courtesy of Nebraska State Historical Society.

Between 1870 and 1900, more than two million immigrants had settled on the Great Plains. You can still find their descendants living in places like Denmark, Kan.; Bruno, Neb.; New Holland, S.D.; Bismarck, N.D.; and Glasgow, Mont.

Soddies, locusts and molasses

Drive through the rural United States today, and you'll see tidy farmsteads with neatly painted homes, grain bins, barns and equipment sheds. Lush fields of corn and soybeans thrive under sprinkler irrigation systems, and cattle grow fat in pastures and feedlots. But imagine that same countryside a century or more ago, when homesteaders made the arduous journey west in a horse-drawn wagon.

Once they arrived at their destinations, the first obstacle they faced was to build a home. In forested states, plentiful trees could be cut to build a cabin. But as the agricultural frontier advanced into the vast, treeless tracts of the western High Plains, settlers were forced to make do with the resources at hand. And that often meant building a "soddie" from plowed strips of buffalo grass, or excavating a dugout in the side of a hill.

Sometimes homes were built one stage at a time. When she was small, my mother and her family lived for a time in a "basement house," a single room excavated from the ground and covered with a temporary roof until the cash was available to complete the aboveground part of the house.

New homesteaders quickly discovered it was backbreaking work to 'bust' the native sod with a walking plow hitched behind a team of oxen or horses. And after the fields had been plowed and planted, settlers still faced the perils of drought, hailstorms, prairie fires, blizzards, relentless wind and

swarms of locusts.

Most early settlers planted corn. Settlers in Kansas soon discovered that sorghum was better adapted to an arid climate. Eventually, many farms across the High Plains would be planted with hard red winter wheat.

270 million acres

The hardships and loneliness of prairie life proved too much for many homesteaders, and about 60 percent of approximately two million claims made under the Homestead Act were abandoned. Still, some 783,000 claims totaling 270 million acres were successfully "proved up." They included 151,600 homesteads in Montana; more than 118,000 in North Dakota; approximately 100,000 each in the states of Colorado, Nebraska, Oklahoma and South Dakota; and nearly 90,000 in Kansas. Hundreds of thousands of additional homesteads were claimed in states reaching from Alabama to California, from Arizona to Alaska.

The homesteaders who struggled to survive a century ago



A homestead and family west of Callaway, Neb., between 1886 and 1912. Photo by Solomon Butcher / Courtesy of Nebraska State Historical Society.

would scarcely recognize the agricultural powerhouse our country has become. Farmers in the United States each year now produce more than \$200 billion of cattle, hogs, poultry and eggs, grains, fruit, vegetables, and dairy products.

The Homestead National Monument of America is located on the original homestead

claim of Daniel Freeman, who filed his claim January 1, 1863, and is considered America's first homesteader. The monument is open to visitors and includes an 1867 cabin and a school built in 1872. It is located west of Beatrice, about 40 miles south of the state capital of Lincoln.

Excerpted from GRIT, Celebrating Rural America Since 1882. To read more articles from GRIT, please visit www.Grit.com or call (866) 624-9388 to subscribe. Copyright 2010 by Ogden Publications Inc.

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ELEVEN FOR 2011

Post-holiday slump? DVDs to chase those blues away...

It's relatively easy for most reviewers to list their all-time favorite films, whether overall, or within a given category. But that usually covers movies you've already seen. So, to offer you some novelty in your entertainment choices in the wintry weather to come, here's a list of films I thought deserved far more attention and praise than they received. In no particular order:

The Castle (1997)

- This Australian gem is a heartwarming comedy that shows what family values really should mean. When airport expansion spells doom for one family's home, they take on the system with loving, idealistic determination. Your patience at the beginning will be richly rewarded long before the end.

Wag the Dog

(1997) - This brilliant political satire could have ranked with *Dr. Strangelove*, but for its unfortunate timing with events in the actual world that overshadowed its fictional approach. A sex scandal was about to devastate the White House. Their only hope was perceived to lie in a huge distraction. Nothing seemed to fit the bill better than a war. But, even more brilliantly, not a real one - just something that looks like one on TV. Barry Levinson lined up a great cast behind stars Dustin Hoffman and Robert DeNiro.

The Americanization of Emily (1964) - Perhaps the best anti-war comedy that no one watched. Set in WW II, James Garner plays a US naval officer



Mark GLASS

in pre-D-Day England whose job is to scrounge for whatever luxuries his admiral needs to get what they want from allies, politicians, etc. A primly disapproving nurse (Julie Andrews) is appalled by his wheeling and dealing. The satire in Paddy Chayefsky's script is sharp and timeless, with a couple of speeches that should be enshrined the Common Sense Hall of Fame...if anyone ever establishes one. Garner has mentioned this as one of his own favorites from his stellar career.

of kids. The last one set the table for a slew of fine and near-miss Disney animated musicals over the past two decades, but few offered better written and depicted numbers than Alan Menken and Howard Ashman crafted for this one.

The Trouble with Harry (1955)

- Though we always associate Alfred Hitchcock with suspense and terror, this one is a masterful exception. It's a whimsical little comedy more likely to have come from Alec Guinness than from the man who frightened generations of fans. In an idyllic slice of rural New England, a dead

body is discovered in the woods. A charming set of characters (including Shirley MacLaine's debut) wrestles with various questions and concerns about who he was, how he got there, and why he's dead. The farcical result is a series of amusing burials and exhumations (no kidding), as each of the locals variably tries to protect someone else. The brilliance of handling such a premise so charmingly is one of Hitchcock's underrated achievements.



Nathan Lane (left) and Matthew Broderick star in *The Producers*.

The Producers (2005); **South Park: Bigger, Longer and Uncut** (1999); and **The Little Mermaid** (1989) - These three are together because each features an excellent over-achieving score, with a slew of memorable songs. The fact that Mel Brooks wrote the music for the first, and then got such outstanding performances from Will Ferrell and Uma Thurman is icing on the cake of his brilliant comedy legacy. Fans of the irreverent animated series on Comedy Central had no reason to expect Trey Parker and Matt Stone's talents would extend to serving up several Broadway-worthy numbers to ramp up the antics of their devilish set

Waiting for Guffman (1996) A quasi-repertory company, loosely orbiting around Christopher Guest, Harry Shearer and Michael McKean, has delivered a slew of brilliant mockumentaries, starting with *This is Spinal Tap* for the world of rock groups, and later including the more commercially successful, *A Mighty Wind* and *Best in Show*, covering folk music and dog shows, respectively. But this spoof on small towns anywhere at any time, following the hopes and hassles of those putting on a pageant to celebrate the founding of a fictional Missouri village may be the funniest of the lot. A film crew follows the

production from casting, though rehearsals with conflicts over everything - including the golden ring - the fact that a Broadway hotshot (hence the title) will be attending, opening fantasies of stardom well east of the Mississippi.

Hot Fuzz (2007) Simon Pegg and Nick Frost headlined an instant British cult classic when their Shaun of the Dead turned the genre of zombie flick on its undead ears. Gross and hilarious. But this pairing of the lads is just as funny without testing the limits of your gag reflexes. As a London cop, Pegg is so skilled and zealous that he makes the rest of the force look like slackers. So they dispatch him to England's most peaceful village. Or so it seems. Pegg senses something amiss beneath the Stepford-esque tranquility, and the rest is gold. If nothing else, watching the antics of onetime James Bond portrayer Timothy Dalton, is worth the price of the rental.

L.A. Confidential (1997) Of all the crime dramas I can recall, none have juggled three conflicting protagonists as masterfully as in Brian Helgeland's screenplay from James Ellroy's novel. Kevin Spacey, Russell Crowe and Guy Pearce play homicide detectives with little in common, and less love lost among them. The noirish depiction of murder among the showbiz glamor crowd, and the sleazy set along their fringes, also nourishes a deep supporting cast of memorable characters.

Yankee Doodle Dandy (1942) This classic is listed here because it's old enough to be forgotten. Jimmy Cagney's portrayal of George M. Cohan in this biopic is the best known antidote



Kevin Spacey headlines *L.A. Confidential*

for today's cynicism and disenchantment over politics and world events. Yes, it's corny and sentimental to the point of overkill. But do you really want to spend time with anyone whose eyes aren't misty at the end of this one?

Mark Glass is an officer and director of the St. Louis Film Critics Association. Reprinted with permission by Prime Montgomery.

Memory Maker

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Cynthia's love of scrapbooking came from her mother, Nora, The pair's enthusiasm sparked so much interest, that it's now a favorite event.

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INDEPENDENT LIVING • ASSISTED LIVING • MEMORY CARE

When there's a chill in the air, cozy up to the table with dishes that feed the soul as well as the stomach. This melt-in-your-mouth Slow Cooker Pot Roast with Onions is a complete dinner with little fuss. A bowl of Broccoli, Bacon and Cheddar Chowder makes a hearty lunch or simple dinner. And this recipe for Quick and Healthy Potato Casserole serves up a creamy, comforting side dish in minutes. To find more recipes, visit wisconsinpotatoes.com and onions-usa.org.



HASSLE-FREE Suppers to Savor

Quick & Healthy Potato Casserole (Serves 6)

- 1¼ pounds Wisconsin Yukon Gold potatoes, very thinly sliced
- 1 cup quartered and thinly sliced onion
- 1 cup shredded reduced-fat sharp cheddar cheese
- ½ teaspoon Italian herb seasoning
- ½ cup stock or reduced-sodium broth
- 1½ teaspoons Dijon mustard
- ½ teaspoon garlic salt

Spray an 8-inch microwave-safe baking dish with nonstick cooking spray. Place 1/3 of the potatoes and ½ of the onions on bottom of dish and sprinkle with 1/3 of the cheese and ½ of the herbs. Repeat layers, then top with the last 1/3 of the potatoes, layering potatoes so that there is a solid layer of potatoes with no gaps; sprinkle with remaining cheese.

Stir together stock, Dijon and garlic salt and pour over potatoes. Cover with plastic wrap and microwave on HIGH for 20 minutes. Use oven mitts to remove dish from microwave; carefully remove cover from dish (due to steam build-up) and serve.

Optional: Preheat oven to 400°F & place casserole in oven for 5 - 10 minutes or until casserole is golden brown before serving.



Slow Cooker Pot Roast with Onions (Serves 4 to 6)

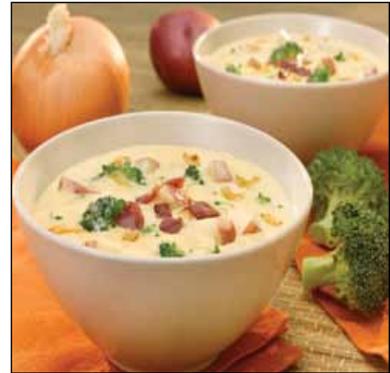
- 1 (2½ pound) boneless beef sirloin tip or chuck roast
- 1 tablespoon prepared horseradish
- 1½ pounds yellow onions, trimmed and cut into 1/2-inch slices
- 1 pound Wisconsin red potatoes, trimmed and halved
- ½ pound carrots, trimmed, peeled and cut into 2 to 3-inch pieces
- 2 tablespoons fresh thyme leaves, stripped from stems
- 1 tablespoon chopped fresh rosemary (stems removed)
- 2 cups tomato juice
- 1 cup low-sodium beef broth
- ½ cup red wine (or additional beef broth)
- 2 tablespoons flour
- Pepper and salt to taste (optional)

Trim fat from beef roast. Place roast in bottom of 5 to 6-quart slow cooker. Spread horseradish over surface of meat. Top and surround roast with onions, potatoes, and carrots. Sprinkle with thyme and rosemary and pour in tomato juice and beef broth. Cover and cook on high setting for 6 to 8 hours or until beef is fall apart tender.

Mix wine (or beef broth) with flour and pour mixture around meat in slow cooker. Gently stir flour mixture into existing sauce without disturbing the meat. Replace cover and cook on high setting for 15 minutes or until thickened. Before serving, season with pepper and salt to taste and garnish with sprigs of rosemary.

Cheddar Chowder (Serves 6)

- 8 slices bacon, chopped
- 2 tablespoons unsalted butter
- 1 onion, finely chopped
- 2 tablespoons all-purpose flour
- ½ teaspoon salt
- Dash cayenne pepper
- 3 cups milk
- 2 cups chicken or vegetable stock
- 12 ounces Wisconsin red skinned potatoes, cut into ½-inch dice
- 2 cups cheddar cheese, shredded
- 1 tablespoon all-purpose flour
- 1 teaspoon hot pepper sauce, if desired
- 2 10-ounce boxes frozen chopped broccoli, thawed



Heat large pot over medium heat. Add bacon and cook until crispy, about 5 minutes. Remove bacon with slotted spoon and transfer to paper towel lined plate and reserve. Pour off all but 2 tablespoons fat. Add butter and onion and cook for 6 minutes or until softened. Add flour and cook, stirring for another 2 minutes or until foamy.

Whisk in salt, cayenne pepper, milk and chicken stock and cook until it becomes smooth and creamy, about 3 minutes. Add potatoes and cook for 10 to 15 minutes or until potatoes are tender.

In bowl, toss cheddar with flour to coat.

Stir in cheese, a handful at a time, whisking after each addition until smooth. Add in hot pepper sauce if using. Add thawed broccoli and stir to heat. Do not boil. Taste for seasoning and adjust if necessary.

Ladle soup into heated bowls and garnish with reserved bacon.

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CLASSES

Hand Building Pottery - Saturdays, 10:00 am - 12:00 pm, January 8 - February 12 and March 12 - April 16, Taught by Brenda Snider, Youth-Adult ages \$80.00/6 weeks (\$7.50 Clay fee). Noel Community Arts Program, 520 Herndon St., Shreveport. (318) 573-5913.

Wheel Throwing Pottery - Wednesdays, 5:30 - 8:00 pm, January 5 - February 23 and March 9 - April 27, Taught by Brenda Snider, Older Youth-Adult ages \$130.00/8 weeks (\$7.50 Clay fee), Must have had Hand Building class or equivalent. Noel Community Arts Program, 520 Herndon St., Shreveport. (318) 573-5913.

Oil paint - with artist, Ron Kidwell on Tuesdays from 10-2 starting January 11th. Cost includes all supplies. This is a beginner class. You will leave with a completed painting. Please call to reserve your spot. Classes are located at the DeSoto Arts Council Art Gallery classroom, Hicks-Richardson building, in Grand Cane, Hwy. 171. Call 318-858-2444 for class details.

Waltz Lessons - Tuesday nights. January 4 through February 8. Presented by USA Dance Shreveport. Beginner 6:30 PM, Intermediate 7:30 PM. Bob Clanton, Instructor. Sandys Dance Center, 111 Dalton St. Suite 400, Shreveport. Cost: \$7/lesson adult, \$6/lesson USA Dance Members. For more information visit www.usadanceshreveport.org or call August Myszka @ 318-938-0135

CLUB MEETINGS

The Ark-La-Tex Genealogical Association, Inc. - 1:00 p.m., Saturday January 8. Randle T Moore Center, 3101 Fairfield Ave, Shreveport. Featuring: Lise Taylor, Genealogy Librarian and Genealogy Department Head, Shreveport Memorial Library, Broadmoor Branch will discuss "Genealogy Library Resources". Admission is **FREE**. Info: 318-746-1851

GENCOM Genealogy/Computer Group - Sunday, January 23 at 2:00 p.m. at the Hamilton Branch of the Shreve Memorial Library, 2111 Bert Kouns Industrial Loop, Shreveport. The program for the meeting will be "Practical Preservation - Making Family Moments Last" presented by Pam Carlisle from the Bossier City Historical Center. The meeting is **FREE** and open to the public. For information call 318-773-7406.

Rivercities Garden Club - 2:00 PM Sunday, January 9. Barnwell Art Center, 601 Clyde Fant Parkway, Shreveport. The speaker is John Hamiter of Louisiana Landscapes Concepts who is going to talk about what he does and things that one can consider doing in their own landscape. Admission is **FREE**. For more information call 318-797-6807.

DRIVER SAFETY

AARP Driver Safety Program - A 4 hour classroom refresher course for drivers age 50+ which may qualify participants for an automobile insurance premium reduction or discount. Participants must preregister. \$14 for non-AARP members; \$12 for AARP members (AARP card required at registration). Correct change or checks payable to AARP accepted.

- January 11 - 8:30 a.m. - 12:30 p.m. First United Methodist Church, 201 John Wesley Blvd, Bossier City. Contact: Church office - 318-742-3823; Instructor: Ray Branton

- January 18 - 12:00 Noon - 4:00 p.m. Bienville Council on Aging - Ringgold Branch, 1776 School St., Ringgold. Contact: Gertie Baker 318-263-8936; Instructor: Dave Jampole

- January 20 - 1:00 p.m. - 5:00 p.m. Glenview Gardens, 4828 Medical Drive, Bossier City. Contact: Donna 318-746-0470; Instructor: Ray Branton

- January 24 - 8:30 a.m. - 12:30 p.m. Cypress Baptist Church, 4701 Palmetto Road, Benton. Contact: Sherry Bell 318-965-2296; Instructor: James Smith.

- January 25 - 12:00 Noon - 4:00 p.m. Bienville Parish Council on Aging - Arcadia Branch, 1773 Locust, Arcadia. Contact: Gertie Baker 318-263-8936; Instructor: Dave Jampole

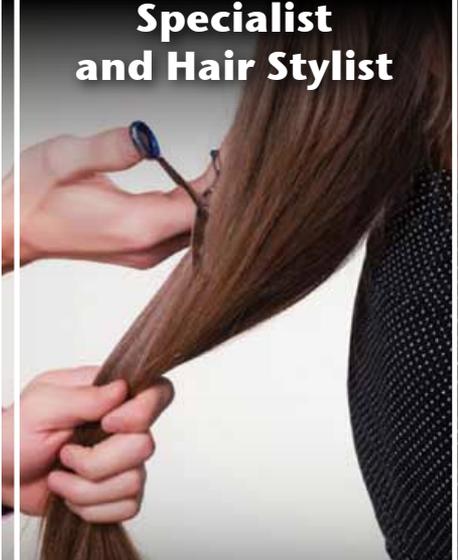
- January 27 - 8:30 a.m. - 12:30 p.m. Grawood Baptist Church, 5841 Colquitt Rd. Keithville. Contact: Rose - 318-925-9508; Instructor: Ray Branton.

MARDI GRAS

The Krewe of Elders Grande Bal will be held on Friday, January 14, 6:00 - 11:00 p.m., at the American Legion Hall, 5315 South Lakeshore Drive, Shreveport. Entertainment by Crossroads. Theme is Lucky 13 with Tableau. 50/50 raffle, heavy hors d'oeuvres, cash bar, black tie optional. \$40.00 in advance, \$45.00 at door. Info. 635-4901, 752-9175.

The Krewe of Artemis-Springhill Grand Mardi Gras Bal will be held on January 22 in the Springhill Civic Center, 101 Machen Drive, Springhill. It is the largest gala in Webster Parish and is a

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MOVIE

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Silver Screenings - "All That Heaven Allows" starring Jane Wyman and Rock Hudson. Tuesday January 18 at 10:30 a.m. Robinson Film Center, 617 Texas Street in downtown Shreveport. \$5.75 for the film. \$14 for the film and lunch. Call (318) 459-4122 to RSVP.

MUSIC

Nena Plant Wideman Piano Competition Finals - Jan. 8. 7:30 p.m. First Baptist Church of Shreveport, 543 Ockley. Finalists will play their entire concertos with the Shreveport Symphony Orchestra, with Michael Butterman conducting. For tickets call (318) 227-8863.

SPEAKER

Still Within Earshot: Musical Moments in Shreveport History - 2:00 pm on Saturday Jan. 15. Norton Art Gallery, 4747 Creswell Ave, Shreveport. Tracy Laird, author of *Shreveport Sounds in Black and White*, explores some of the significant moments in Shreveport's musical history.

THEATRE

Neil Simon's The Odd Couple - Presented by The Shreveport Little Theatre. Performance at the Woman's Dept. Club, 802 Margaret Place, Shreveport. January 6, 7, 8, 14, 15 at 8 p.m. January 9 and 16 at 2 p.m. Neil Simon's classic comedy. For tickets call the box office Mon. - Fri. 12 - 4 at (318) 424-4439.

TOUR

Eloquence in Motion - First Saturday Tour. Norton Art Gallery, 4747 Creswell Ave, Shreveport. Sat. Jan 8 at 2 p.m. Tour depicts travel throughout the centuries. FREE. For more info call (318) 865-4201

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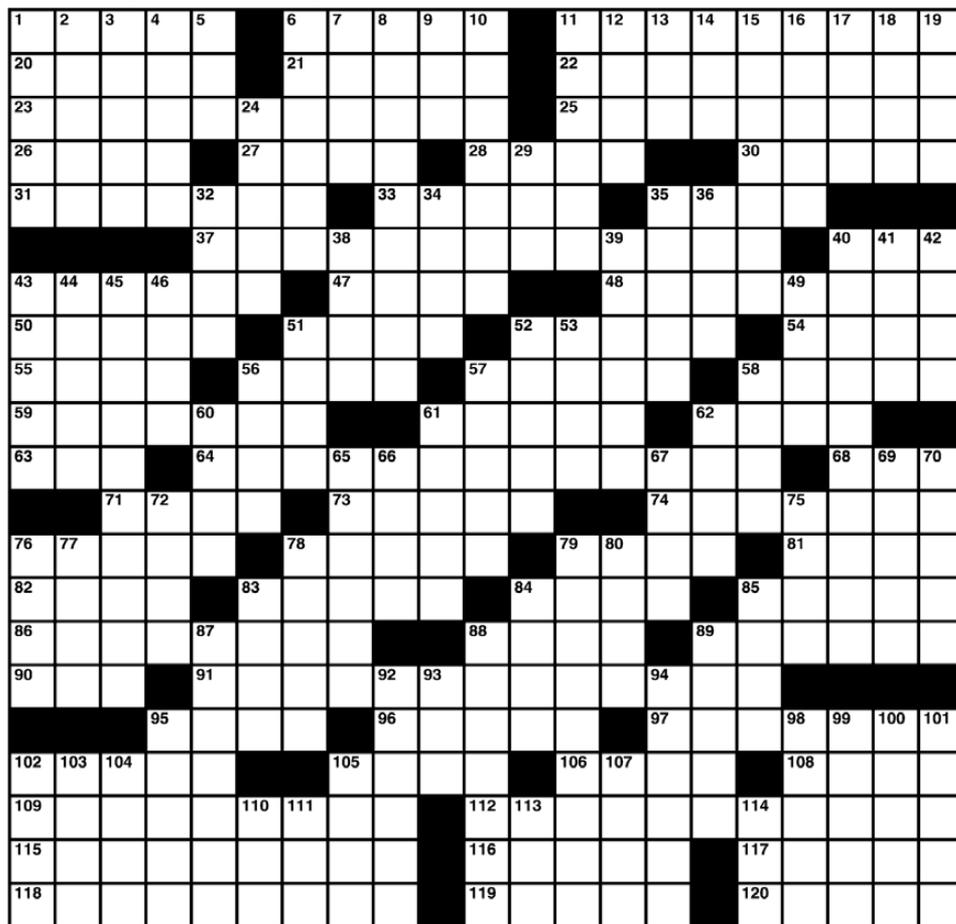
Across
 1 Hussein : Obama
 :: ____ : Garfield
 6 Comforter
 11 Taking badly?
 20 Dunces
 21 Informal bid
 22 Zap
 23 "Honest,
 Professor, I
 studied very hard
 for this test"?
 25 Visibly shaken
 king?
 26 Circus leaper
 27 Ad gp.
 28 U.S. tender
 30 Oddly amusing
 31 It affects your
 take-home pay
 33 Civil War
 authority Shelby
 35 Per
 37 Rejection at
 McDonald's?
 40 Things used in
 semi circles?
 43 Bucky, in "Get
 Fuzzy"
 47 Concludes
 48 Photographing
 giraffes, perhaps
 50 Reunion
 attendees
 51 Technology
 prefix
 52 Pico de gallo
 holders
 54 Pronto, to execs
 55 Scarlett's refuge
 56 Like granola
 57 Deck out
 58 Bar orders
 for the calorie-
 conscious
 59 Laser
 alternatives
 61 Expected to
 land
 62 Gloomy
 atmosphere
 63 Dedicated verse
 64 Error that just
 got bigger?
 68 PC panic button
 71 The "Y" in YSL
 73 Wise guys
 74 Detailed
 76 Unlock the door
 for
 78 House reporter?

79 Harlem sch.
 81 Princess born
 on Polis Massa
 82 Love, to Caesar
 83 Acts skittish
 84 Vidal's
 Breckinridge
 85 Lurches
 86 Fighting
 practice
 88 Kemo ____
 89 Like the Finger
 of Fate on
 "Laugh-In"
 90 Friday, e.g.:
 Abbr.
 91 What Red
 Riding Hood
 wisely didn't do?
 95 Betty Grable's
 were insured
 96 Show again
 97 Source of inside
 info?
 102 Suite spot
 105 "Mr. Mom"
 actress
 106 Do some
 bartending
 108 Wrist-to-
 elbow bone
 109 Green poet?
 112 Effect of PepŽ
 Le Pew battling a
 romantic rival?
 115 Pretends to be
 what one isn't
 116 All, to Caesar
 117 Els on the
 links
 118 Backyard
 buildings
 119 One you
 might not want to
 meet?
 120 Carried on

Down
 1 Sternward
 2 Italian vintner
 3 Subject of the
 book "The Best
 of Time"
 4 Tough test
 metaphor
 5 Stir-fry additive
 6 Former bumper
 car trademark
 7 Like "waitress,"
 e.g.
 8 "Ha ha"

Many Happy Returns

By Kathleen Fay O'Brien. Edited by
 Rich Norris and Joyce Nichols Lewis.



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Solution on page 53.

12/26/10

9 L.A.-to-N.Y. dir.
 10 Champs
 11 More copious
 12 Preconception
 13 MCCC halved
 14 Cult following?
 15 City on the
 Guadalquivir
 River
 16 Insignificant
 one
 17 Othello's
 betrayer
 18 Like many a
 palette
 19 "Little" Dickens
 girl
 24 Bother
 29 Suffix with
 Capri
 32 Cries of clarity
 34 Novus ____
 seclorum: Great
 Seal motto
 35 Bother
 36 Kisser
 38 Lick

39 "Me too!"
 40 Quick look
 across the moat?
 41 Bluff in Banff
 42 Small samplings
 43 House party
 setting
 44 Serengeti grazer
 45 Fowl injustice?
 46 Key of Bizet's
 most popular
 sym.
 49 Bomb
 51 Chicago Sting
 org.
 52 Hair piece
 53 Seed covering
 56 Publisher
 Chandler
 57 "September 1,
 1939" poet
 58 Lt. Columbo's
 employer
 60 Starting place?
 61 Painter of
 ballerinas
 62 Small and weak

65 St. Clare's town
 surprise for some
 66 Word with deck
 89 Turnpike alert
 or drive
 92 Sports page
 deals
 67 ____ colada
 93 Ship
 designation
 69 Unmoving
 70 Scene with
 stuntmen
 94 Eye-related
 72 Shenandoah
 Natl. Park site
 95 Flatten
 75 Wire service?:
 Abbr.
 98 Kama ____
 76 Code contents,
 maybe
 99 Stick
 100 "Tomorrow"
 musical
 77 Webzine
 101 Starkers,
 across the pond
 78 Scolds, with
 "out"
 102 Romance
 novelist Victoria
 79 High tech/
 lowlife sci-fi
 genre
 103 Eclectic
 assortment
 80 Hands across
 the water?
 104 Show recorder
 83 Skyline
 obscurer
 105 Crisscross
 pattern
 84 Half a fish
 107 Tony's cousin
 85 Falling-out
 110 Dissatisfied
 cry
 87 Eternal
 111 Bar quaff
 88 "Overnight"
 113 Medical suffix
 114 Alter, perhaps

SUDOKU - Fill in the blank squares in the grid, making sure that every row, column, and 3 x 3 box includes all digits 1 through 9.



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Solution on page 53.

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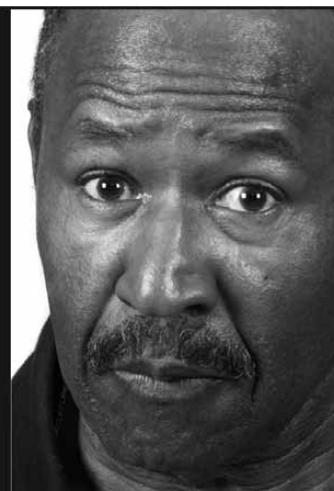
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F	L	E	A	A	G	C	Y	D	O	L	S	D	R	O	L	L				
T	A	X	R	A	T	E	F	O	O	T	E	A	P	O	P					
					H	A	M	B	U	R	G	E	R	S	N	U	B	C	B	S
P	E	T	C	A	T	E	N	D	S	O	N	S	A	F	A	R	I			
A	L	U	M	S	N	A	N	O	T	A	C	O	S	A	S	A	P			
T	A	R	A	O	A	T	Y	A	R	R	A	Y	L	I	T	E	S			
I	N	K	J	E	T	S	D	U	E	I	N	P	A	L	L					
O	D	E	D	I	L	A	T	E	D	S	L	I	P	U	P	E	S	C		
					Y	V	E	S	S	A	G	E	S	I	N	D	E	P	T	H
L	E	T	I	N	C	S	P	A	N	C	C	N	Y	L	E	I	A			
A	M	O	R	S	H	I	E	S	M	Y	R	A	R	E	E	L	S			
W	A	R	G	A	M	E	S	S	A	B	E	F	I	C	K	L	E			
S	G	T	G	O	W	I	T	H	T	H	E	W	O	L	F					
					L	E	G	S	R	E	A	I	R	C	A	T	S	C	A	N
H	O	T	E	L	G	A	R	R	P	O	U	R	U	L	N	A				
O	L	I	V	E	B	A	R	D	D	O	U	B	L	E	S	T	I	N	K	
L	I	V	E	S	A	L	I	E	O	M	N	I	A	E	R	N	I	E		
T	O	O	L	S	H	E	D	S	M	A	K	E	R	W	A	G	E	D		

S	N	E	T	T	I	M	C	W	A	E	A								
E	L	N	J	T	P	S	T	O	O	B	O								
L	B	I	S	A	E	F	E	S	L	N	A								
J	I	L	P	C	N	F	K	V	O	D	S								
S	C	A	I	P	T	U	C	F	O	R	V								
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M	R	O	S	W	I	N	T	E	R	O	L								
D	I	H	S	C	L	E	T	A	O	H	N								



January 2011 Parting Shots



Share your photos with us.
Email to editor.calligas@gmail.com

Foster Grandparent (FGP) Service Award

The annual (FGP) Service Award Recognition Luncheon was held on Nov. 12th. Recipients of the FGP Volunteer awards (L to R): **Leola Rhodes, Elzadia Redic, Gloris Hornbeak, & Melvenia Ealy.** Ms. Redic was named FGP of the Year.



Les Bons Temps Dance Club Christmas Party

Les Bons Temps Dance Club Christmas Party was held at Wine Country on Dec. 12.

(Left) **Bob and Chloe Thornton**

(Bottom Left) **Tem and Maggie McElroy** with **Robert and Debbie Grand**

(Bottom Right) **Valerie Murphy** with **Billy and Frances Washburne**



Veteran's Day celebration: CCOA at Cedar Hill Apartments sponsored the Veteran's Day celebration.



(Above Left) **Cullen Mayfield, John Hamilton, and Herman Johnson**

(Top Right, L to R) **Frank Phillips, George Shanks, and Robert Rollins**
(Bottom Right) **Claude and Jo Martin**



Christmas in the Sky (CIS): Dec. 11, Louisiana Downs

(Below Left) **Joye Gamble, Roxanne Bosserman, Karen Kennedy, Dianne Lane and Vicki Franks**

(Below Right) **Lisa and Gerald Savoie** with **Mark and Kim Mobley**



Shreveport Association of Ladies Tennis (SALT)

Christmas luncheon: Dec. 9, Southern Trace Country Club.



Above Left (standing) **Jean Baldwin, Pam Parsons, Deborah Sutton, Debbie Blum and Pat LaBorde;** (seated) **Hannah Speer, Susan Easterling and Mary Lou Kizzia**

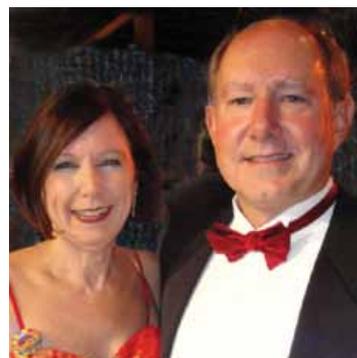
Above Right (standing) **Susan Smelley, Chloe Thornton, Meg Goorley, Abby Averett;** (seated) **Anne Marston, Sherry Hennigan and Debbie Barron**



(Above Left) **Sue and Al Wyche**

(Above Right) **Sandi Kallenberg and Linda Goldsberry**

(Left) **Wendy and David Bencoter**



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