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April 2014

A Magazine for Small-Town America

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Well, it's about time!

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Voices from the Valleys of the Nemaha

Publisher and Photographer, Stephen Hassler

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Thank You

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Cover Photos



Shortly after mid March, as soon as the ice melted at the National Wildlife Refuge near Mound City, about one million snow geese populated the marsh on their way to Canada. Additional photos of snow geese are on pages 8 and 9.



Robins were not as common in February and early March as in most years. It was a cold Winter. This one was in my back yard in early Spring.

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Poetry by Devon Adams

AFTER APRIL

The green season comes
with water falling like rivers
from the vault of the sky.
Through the dark winter
there was doubt that the
sun would rise enough to
thaw the frozen earth.
But after April opens the
door wearing flowers in her
hair, and her bare feet sink
softly into tender grass, we
can believe in tomorrow.

YELLOW YARN

I bought a skein of yellow yarn
that I'll snip in short sections,
then scatter on the lawn.
With diligence draped with
patience, aided by binoculars
that focus fast, I'll be lucky if
I see that yarn be spied and
speared by nesting birds who
appreciate the finer points of
home design. And next winter
those bright lines will be like
beacons in the brush, where
lonesome tree houses roost.

PURPLE INK

Writing is a string
that wiggles on paper,
falling into words,
with loops and curls,
and lines that cross.
Ordinary string is black,
but when strings are bright
purple and green, or neon
blue and red, then words
come in colors that make
paintings on the paper.

BLUEBIRDS IN THE SNOW

The day was dark,
and darker, as snow
began to fall in heavy flakes
that splatted on the ground.
White was everywhere.
Out of the swirl came three
befuddled birds, who'd had
other plans today. But,
caught in transit to summer,
they found safe haven on the
rim of a heated water pan.

GRASS GHOST

Twilight was faded orchid silk,
as birds sang each other to sleep,
when a ghost in the dying wind
crept through dry dead grass.
Winter was almost gone, and
warm creatures were hiding
and holding themselves as
still as death, until the hunter
passed them, or ate them.
He wore a shaggy, shedding
coat and his ribs were ripples
on his side. His ears were like
vacuums sucking sound, and
he could smell rivers of scent
on the softly falling breeze.
As dark descended, he faded
away, as if he didn't exist at all.

OVER THE RIVER

Warm thermals rise
along the river
by the bluffs,
waiting for travelers
who come sailing
from the south.
They'll drift on
outspread wings,
hanging free,
like dark angels.



PENCIL PORTRAITS - PERSON OR ANIMAL

(Sizes given are the mat size)

8"x10" \$25 (one figure)
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Send your photo to me, Devon Adams

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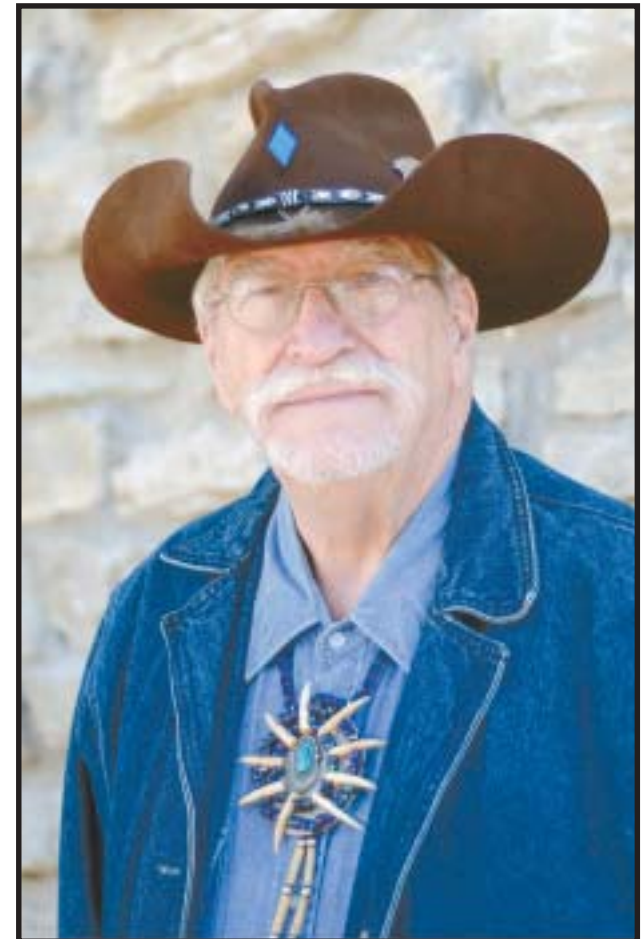
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Where Life Is Good

Marilyn Woerth

Through the years and months of writing my articles (this is my fourth year), I have often used other people's quotes. Usually they refer to love, family or gardening. Today I have decided to use my own quote: "Life is full of diamond dust mixed in with a bit of dirt, sand, and sometimes huge boulders." Some of these boulders are automatically placed on the trails you have chosen in your life; adolescence, tax-paying citizen, growing old, and yes, finally death. Then there are those boulders that come rolling after you and it's all you can do to side-step quickly or pull out your old laser gun and pulverize it to pieces, (chuckle) yeah that's so not me. I pull out my super duper water bazooka and try to send the boulder on a new course or at least turn it to mud. Mud I can deal with, I can plant flowers in it. The boulder in my path right now is growing-old and boy is it a big ole boulder. Of all the symptoms of growing old, slower metabolism, wild granny hairs on my chin, laugh lines, grey hair, and the worst has to be the loss of memory. That is driving me crazy... what, oh crazy, what is? I can laugh about it but it is really no laughing matter. My mother has been in an assisted living home since she was 72; she just turned 80 and has dementia, Alzheimer's, and Parkinson's disease. Anyone who has a parent with these diseases always wonders "do I have it also?" My five siblings and I are always watchful of and for each other... which one of us will be next? I have already lived longer than my father, by three years. He died of cancer when he was 59. But I don't have the fear of cancer quite like I do of memory loss. After all, my father was a heavy smoker and I do not smoke. So what should I do with this boulder? I will become informed, talk to my doctor and keep my water bazooka ready. Until that time I will plant my flowers, take a class on how to use my cell phone camera, read as many books as my little heart desires, spoil my grandkids, love my husband and family to pieces, and put my faith in God. As my husband would say, "Sounds like a plan." You know what; I have decided to count even those boulders as blessings. I wouldn't ever trade my life boulders and all. Even though I don't mind getting old and all that it entails, I really don't want to constantly be looking for those boulders. I pray that I will keep life light; keep the faith, laugh at myself (a lot), and sprinkle some of my own diamond dust around where life is good.

Medicare and Employer Group Health Coverage



Are you or your spouse about to turn 65? Are you currently covered by a group health plan through either your own employer, or your spouse's employer? Have you wondered when you should sign up for Medicare? If you answered "yes" to any of those questions, you are not alone. Signing up for Medicare, your federal health insurance benefit, while still employed could be the wrong decision.

Many people are choosing to delay retirement and continue working past age 65. If that applies to you, and you have health insurance through your employer [or are covered by your spouse's employer health plan], it may be beneficial to delay enrolling in some or all parts of Medicare until you have made the decision to leave the group employer health plan and transition to complete Medicare coverage.

If your employer health insurance is **creditable coverage**, you have the option to delay Medicare coverage and not be penalized. Contact your employer health plan benefits administrator [locate a 1-800 number on the back of your card; call and ask to speak to someone about your coverage and Medicare]; ask them to verify whether or not the coverage they offer is creditable according to Medicare's definition [get it in writing!]. Only the plan/company can confirm if the group health coverage you have is creditable coverage. If your employer's health insurance plan is **not** creditable coverage, and you decide not to enroll in Medicare when you first become eligible, you will be subject to a penalty when you do enroll in Medicare.



Generally, employers with 20 or more employees must offer current employees 65 and older the same health benefits, under the same conditions, that they offer younger employees. If the employer offers coverage to spouses, they must offer the same coverage to spouses 65 and older that is available to spouses under 65.

With small employer plans (less than 20 employees), Medicare is the primary payer. For large employer plans, the plan is the primary payer and Medicare acts as a secondary payer. An employer health plan is not required to offer benefits once you reach age 65, and in fact may require you to drop the group health coverage and enroll in Medicare when you turn 65. Not all companies continue to cover workers on their group health plan after age 65; make sure you know how your company's policy is written. If you are unsure how your employer's plan works, contact the plan's benefits administrator to find out.



Most people take Medicare Part A when they are first eligible because it is **free** for 99% of beneficiaries. A penalty in the future [if you were subject to one] is only assessed if the beneficiary pays a Part A premium. The penalty is 10% of the premium, paid monthly for twice the number of years enrollment was delayed. Remember, only one percent of the Medicare population pays a premium for Medicare Part A. Medicare Part A is your hospitalization coverage. Medicare Part B is medical/doctor coverage.

Individuals tend to delay Medicare Part B if they have creditable coverage through their employer plan. A reason for not signing up for Part B while you have employer group health is to delay having to pay a Part B premium, currently \$104.90 per month. Some employees pay a portion of their wages in premium dollars to cover themselves/spouses/family members on the group health plan. Obviously, if you are doing so, paying a Part B premium would be an unnecessary expense.

Continued on page 10 >>>>>

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How important is it for a homeowner to have a pre-sale home inspection before the house is on the market?

By Leslie Justus

Do you think a buyer would purchase a home that had an inspection done rather than one that had not?

Home inspections may uncover problems!

Who does it benefit? The seller? The buyer? Or both to some degree?

A pre-sale home inspection is worth considering.

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Smart Car 'Group' with Members from Omaha and Lincoln visited Brownville March 29th.

<<<<< Continued from page 7

Another reason to delay Medicare Part B if you have creditable employer coverage is to delay the start of one's guaranteed right of issue period. Once Medicare Part B becomes effective, you have six months to purchase a Medicare Supplement Insurance policy with a guaranteed right of issue. This means no company can refuse you any policy it sells, consider your past health history, or charge you higher premiums because you have high health care costs. Your guaranteed right of issue period is a one-time-only period that begins when your Part B coverage becomes effective. If you don't purchase a Medicare Supplement policy in that six months, you will have to go through underwriting to purchase a policy in the future which could lead to higher premium costs or possibly no coverage. Once the six months period starts, it cannot be stopped.

If you do not sign up for Part B when you are first eligible, or through a special enrollment opportunity, for each 12 months of delay with no creditable coverage, the penalty is 10% of the premium. The penalty is paid for each month a beneficiary has Part B coverage, which may be the balance of your lifetime.

Many beneficiaries choose to delay enrolling in Part D when they turn 65, if they have prescription drug coverage elsewhere. Your employer group plan may offer prescription drug coverage, or you may have coverage through your spouse's employer plan, the VA, retiree, or union drug coverage. If any of these apply, delaying Part D enrollment until you either leave the employer group plan, or a retiree plan ends, will not make you subject to a penalty. Some individuals choose to enroll as soon as they are eligible if Part D offers better coverage/lower prices for their particular prescription drugs, or the employer plan does not offer drug coverage at all. If you have Medicare Part A, you can enroll in a Part D plan. You do not need to have both Parts A & B.

A beneficiary accrues a 1% penalty for each month he/she is eligible for Part D, but does not enroll, and has no other creditable coverage. This penalty is paid monthly once you enroll in a Part D plan. You will be subject to the penalty for as long as you have a Part D plan, which can be the rest of your life.

Mary Ann Holland, retired University of Nebraska-Lincoln Extension Educator and Trained Nebraska SHIIP Professional will be offering a ***You're Turning 65: Welcome to Medicare!*** workshop at the Auburn Public Library on Tuesday, April 22, beginning at 5:30 p.m. No registration is necessary; there is no cost to attend.


References used in preparation of this article include: *Medicare and Employer Health Coverage*, Nebraska SHIIP, out12249, 6/12; *Medicare & You Handbook, 2014*, CMS No. 10050-42, Sept. 2013; *Medicare and Other Health Benefits: Your Guide to Who Pays First*, CMS No. 02179, Nov, 2013.

Questions can be directed to Mary Ann Holland at the Nemaha County Extension office at 402-274-4755, or contact by e-mail at: mholland1@unl.edu



Trumpeter swans have been visiting the Squaw Creek National Wildlife Refuge in greater numbers in recent years, but are seldom close enough to shore for a good photo.

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"...And It Ain't No April Fool's!"

By Vicki O'Neal



Here I am again, folks—your roving reporter—and do I ever have a story for you!...It's a monster of a fish story, and it's not an April Fool's joke, either. It happened to me just the other day.

As you well know, I can't stay away from the ocean for long. So there I was, last week, beach-combing and looking for treasures on the Pacific coast.

Although it was a gorgeous spring day, I was feeling just a bit paranoid and preoccupied. Recently, we'd had a 6.8 earthquake in NorCal—the largest I'd ever experienced. I was thinking about it now as I meandered along, picking up seashells.

Suddenly I stopped. There in the sand was an ominous, alien-looking creature. A 4-foot, serpentine fish, with a big mouth and sharp dagger-like teeth.

I'd never seen anything like it. He stared at me coldly—dead eyes glistening. He was worse than anything I've ever seen in the waters of the Muddy Missouri. Not even the Mighty MO could produce a creature such as this!

What was it?...A prehistoric monster from the deep? Or maybe an ominous Oarfish? According to the Japanese, Oarfish are deep-sea "Harbingers of Doom" that wash ashore whenever great Megaquakes are imminent.

Maybe a Megaquake was about to hit the West Coast—the "Big One" that Scientists have predicted for so long...?

I quelled a shiver. This strange-looking fish was probably a precursory warning...A rare and important discovery! I sniffed at him. He was still fresh and didn't stink at all. What should I do with him? Maybe I could lug him to my car?

Yes. That's what I'd have to do.

And so it was, minutes later, I could be seen dragging my Monster down the beach. Nobody stopped me. They just stared and skittered out of the way. Somehow, I loaded him into my trunk and drove into town.

I stopped by the Newspaper Headquarters.

The news staff was intrigued. They sent a reporter and photographer outside with me to check it out. They took pictures and also wrote down my name and number. "Let us know when you find out what kind of fish it is," they said.

I sighed and closed the trunk. Now what? I had a long skinny monster in my car and he would soon be stinking. I couldn't throw him in a ditch. He might be rare.

What to do?

I began stopping people on the street corners, asking if they knew what kind of fish it was. Everyone's mouths dropped open whenever I opened my trunk and showed them my fish. Then they swore. "What the bloody heck...?"

They were no help whatsoever.

Finally, I pulled up at the Marina and flagged down several men in a city truck. I told them about my fish.

They gathered around my car as I opened my trunk. Their eyes bugged. "Wow. What a beauty! But what is it?" They fussed about it awhile, then they brightened. "Jeff will know!" they said. "Jeff from Wild Planet! Let's show it to him."

Wild Planet indeed!

Jeff soon arrived and took one look at my fish.

"I know what it is," he said. "It's not an Oarfish, but it's from the deep waters where they live. Over a mile down!" He smiled. "It's an unusual find, for sure! This fish is a Daggertooth...."

A "Daggertooth?" My monster had a name. And a very fitting one, at that.

"Would you like us to take it?" he said. "We have a freezer to put it in. You can come and see it later."

I felt relieved, but a bit sad, too. My monster could not stay in my trunk, of course—nor did he fit in my little ice chest. He would have to stay at Wild Planet.

Happily, Jeff and the boys hauled my monster away, and I drove away feeling just a bit sappy and sentimental. In a short time, I'd become quite attached to him. He hadn't been an ominous Oarfish, after all, but he was a rare beauty according to the men at the Marina.

I'd discovered a deep-sea treasure, that day... but I couldn't keep it. Couldn't drag it back to the Midwest and show off my souvenir to my Country Neighbors.

All I can do is send a picture of my monster, and hope that the Editor will include it.

Goodbye for now, folks. Have a great season and go do some treasure-hunting of your own... You never know what you might find!

Happy Hunting! Have a very happy Spring!



‘Juvenile’ Bald Eagle Without White Head Feathers
March, 2014, near Brownville



Sunrise, 6:27 A.M., March 29th, Peru, Nebraska



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Alzheimer's Affects Us All



The Art of Feeding Someone Who Won't Sit Still Long Enough to Eat

By Lee Nyberg

Portable food is the answer when the person you're caring for can't sit to eat, or at all.

Sometimes changes in the brain make a person with Alzheimer's disease (AD) constantly moving, restless, and unable to sit still. If the person does manage to sit or stand still for a moment or two, they will be rocking or moving their feet as if to walk. Of course, this constant motion uses a great deal of energy, making the problem of hunger even more extreme for someone who is unable to sit still long enough to eat a traditional meal.

To satisfy hunger or soothe themselves, some Alzheimer's patients are driven to try to eat household cleaners, personal care products such as toothpaste and deodorant, and small objects. The inability to determine what is safe to eat is very dangerous when the person is in constant motion and generating great hunger. Store chemicals and personal care items securely.

Helping the person in this situation eat safely is possible, with planning and preparation. Here are 7 tactics:

1. Plan the day's 5-10 high nutrient, easy to carry snacks from a variety of food groups.
2. Prepare and store this food so you can quickly give it to your loved one.
3. Serve cooked foods at cold or at room temperature, to avoid burns.
4. If the person will chew and swallow normally, choose larger, firmer finger food. (One quarter of a grilled cheese sandwich, grape tomatoes, ½ bite size pieces of soft chicken breast or ham, sections of clementine, cooked carrots, green beans, squash, and potatoes cut into ½ bite size pieces, cooked, small ravioli without sauce)
5. For someone who might gobble the food with minimal or no chewing, choose softer foods, and smaller pieces, such as diced canned fruits and vegetables, diced bananas, very small pieces of hamburger, chicken or tuna.
6. To prevent dehydration, offer cool or lukewarm liquids every hour. Serve drinks and soups in travel mugs or sippy cups, including nutrition beverages like Ensure, drinkable yogurt, non-chunky soups, smoothies, and non-carbonated beverages.
7. Don't highly season food, especially avoiding lots of pepper, as this can cause choking.

If you notice choking, a runny nose during or after eating, a very long time to swallow food, or grimacing while eating or drinking, see a doctor about swallowing difficulties.

Being in constant motion makes a person a greater fall risk, so if you haven't already, get rid of loose rugs and move furniture to create clear pathways through rooms. Footwear should be well fitting, flat shoes and not socks or slippers. Watch for a forward tilt to the body as your loved one walks. This is a sign of fatigue and means they are less stable. Try to get them to sit down, even for a moment, to rest their legs. See a neurologist about prolonged constant motion and inability to rest.

Each person's experience of AD is unique. Some people never experience a particular behavior; those that they do, come and go with the course of the disease. Most behaviors can be managed with patience and creativity. Support groups can be a great source of ideas. Call on family members or professional caregivers to give yourself rest.

Lee Nyberg seeks to help families care for loved ones with Alzheimer's through education and her company, Home Care Assistance. Home Care Assistance provides in-home senior care, helping seniors maintain their independence, dignity, and control and giving their families peace of mind. For more information, visit www.HomeCareAssistanceLincoln.com or www.HomeCareAssistanceOmaha.com.

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Adolph

Mustached black and white boy
 almost named Groucho
 sweet and lovable
 dumb as a brick
 the neighborhood bully
 bigger than his own britches
 full of bluffing bravado
 unable to hunt and not quite sure
 what to do with a bird or a mouse
 if he could catch one.
 Disappeared for four days
 as a young cat, and
 only when he returned,
 meowing at the window,
 did I realize how attached
 to this stupid cat
 I had become.



Casper

Midwinter orange and white
 coffee stained mouth
 sleek and lithe
 our male Serengeti cheetah
 not a fan of cold weather
 particularly fond of the warm house
 and soft, comfortable beds
 hunter of mice and voles
 goldfinches and juncos
 plays with his food
 killer of baby grosbeaks and
 the only cat fast enough to
 catch a ruby-throated
 hummingbird
 in flight.



Jazz

Thick orange
 lion's mane
 the quiet one
 likes to watch the sunset and
 enjoys your company but
 beneath his sunny disposition
 lurks a killer's heart.
 We watched him drag
 a dead rabbit under
 the garage workbench
 where nothing remained
 but guts and bones
 and fluff.

Diary of a Part-time Housewife

Merri Johnson

I read someplace recently that the secret to good communication in marriage is simply to not talk to each other overly much. This advice will surely be met with disdain, if not outright rejection, by those for whom frequent sharing of their deepest longings and concerns with their mates is paramount. But it makes a lot of sense to me.

I'm totally on board with achieving emotional intimacy with my hubby, which I concede does come partially through verbal communication. However, I know who I married, and he's more in the "let's git 'er done" camp than the "let's talk about it" camp.

Here's the thing: it takes years to get to know someone intimately, and it doesn't necessarily involve a lot of talk. If you don't have the patience to hang in there and get to know your mate through observation and shared experience, then I don't think a bunch of talk is going to matter. Especially when the talk is about petty grievances.

Here's an example of a petty complaint that *some* couples might turn into a major dispute.

It's not unusual for one spouse to complain about the other's lack of attention to house-keeping. The husband may complain that the wife fails to keep up on laundry, and the wife may retort that there are still a dozen shirts in the closet and as many pair of under-wear in the drawer, so what's the big deal? You can nag each other about this kind of thing all day long. But really, what do you gain? I say to the wives, humor your husbands, and to the husbands, what's so hard about tossing a load of laundry into the automatic washing machine once in a while? Get over yourselves already.

In our household, we keep the arguments about chores to really important stuff.

Hubby (at bedtime): I don't know why you have to make the bed every day. I just have to unmake it every night.

Me: Seriously? Like folding back the bedspread is a major chore. It takes all of 30 seconds. You should be grateful that I don't stuff the pillows inside the shams.

Of course, there are times when getting your mate to talk about serious issues is truly important. That's when you pull out all the stops and threaten to cut off certain other forms of intimacy until the communication issue is resolved. Actually, I don't recommend that, but you get my drift. *Some* amount of talk is necessary, but too much is counter-productive. It's up to both partners to pay attention and figure out how to meet in the middle. There is no single "correct" amount of talk for all marriages.

Wives, your husband isn't your girlfriend or your sister. Husbands, your wife isn't a guy. Keeping those two fundamentals in mind will go a long way toward improving your satisfaction with the communication in your marriage.

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