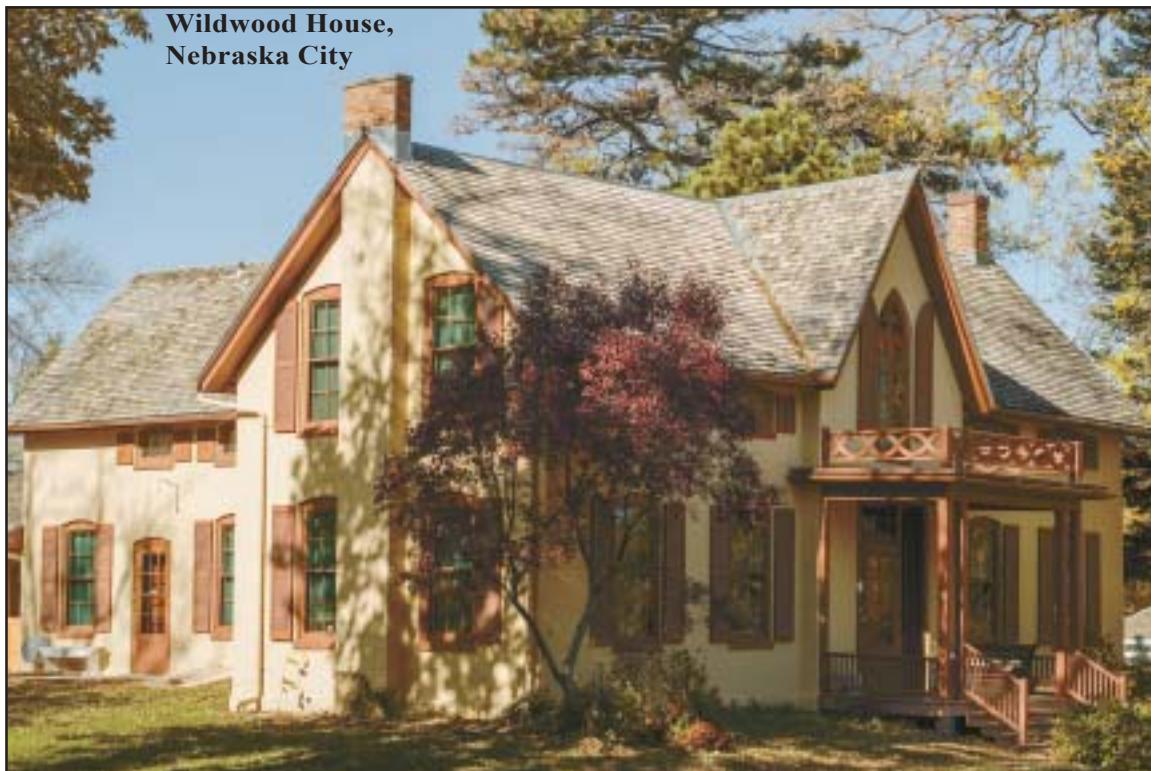


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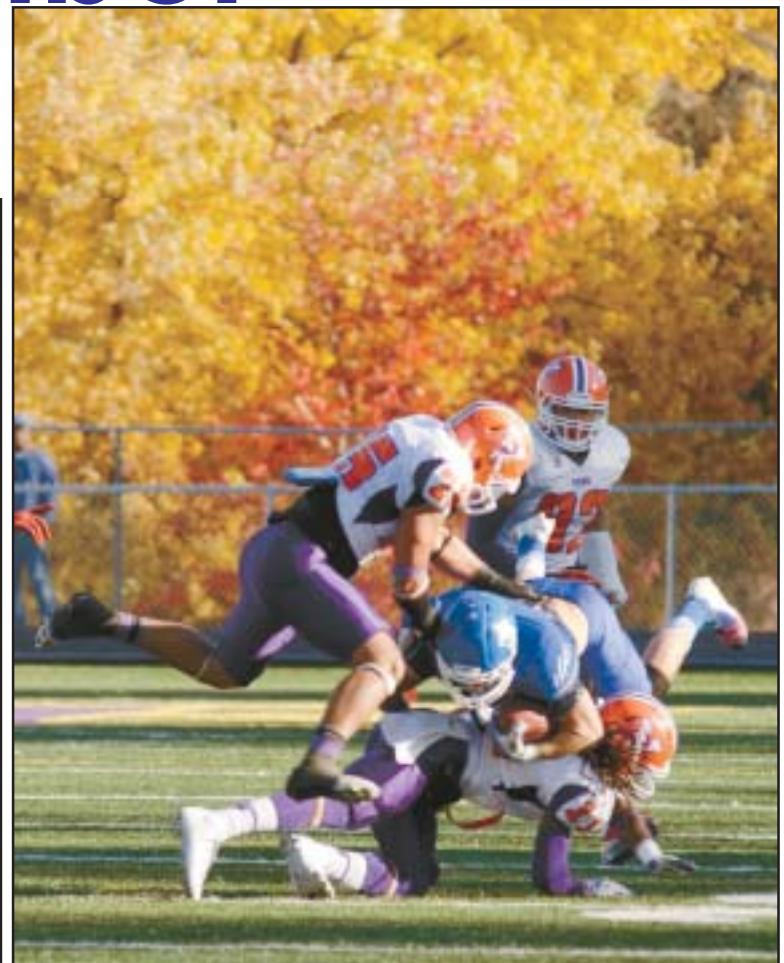
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Goodbye Autumn Colors and Hello Wintry Grays



These Photos are Described on Page 2



Full Moon, November 17, 2013



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Cover Photos

The Wildwood House in Nebraska City is always photogenic. In this photo the leaves were just beginning to turn.

PSC's homecoming game was played in Nebraska City. The background of Autumn leaves were colorful on that November day.

The moon was full on November 17th. The leaves had fallen, and I took this photo through the tree branches.

The Snow Geese have come and gone due to the freezing over of the Refuge's shallow waters in late November. With warmer temperatures this week they may be back... maybe.

There are about 50 adult Bald Eagles as of Thanksgiving. December 7 & 8 is the "Eagle Days" event.

2014 Medicare Costs

by Mary Ann Holland

Retired University of Nebraska-Lincoln Extension Educator and
Trained SHIIP Professional.

The cost of Medicare coverage in 2014 remains affordable for most beneficiaries. Social Security announced a COLA [cost of living adjustment] for 2014, which is approximately 1.5 percent of the 2013 benefit. Medicare costs generally rise correspondingly with a Social Security benefit increase. However, the Centers for Medicare and Medicaid Services [CMS] announced Medicare costs, will remain the same or become only slightly more expensive.

Most people don't pay a Part A premium [the hospitalization coverage] because they paid Medicare taxes while working. Those who do not get premium-free Part A will pay \$426 each month. The Part A deductible [for a hospital stay] will rise to \$1,216 per benefit period. The co-pay for days 1 thru 60 of a hospitalization will be \$0. There will be a \$304 per-day hospital co-pay for days 61-90. Days 1 through 20 of a skilled nursing facility stay will be \$0; while days 21-100 will require a \$152 per-day co-pay. A beneficiary pays 100 percent of the cost after 100 days in a skilled nursing facility.

The Medicare Part B premium was \$104.90 per month [deducted from one's Social Security benefit] in 2013; the premium amount stays the same in 2014. The Part B annual deductible continues to be \$147, the same as it was in 2013. Medicare beneficiaries with incomes higher than \$85,000 per individual, or \$170,000 per couple, will pay higher rates.

Medicare Part D prescription drug plans in Nebraska [there are 29 Part D plans for 2014] have premiums ranging from \$12.60 to \$140.60; the average premium is \$31.00. The premium is paid directly to the private company offering drug plan insurance. Deductibles and co-pays/coinsurance are collected at the pharmacy. Thirteen of the 2014 Nebraska drug plans have a \$0 deductible. The maximum deductible for 2014 is \$310, down from \$325 in 2013.

There are several 2014 Part D trends Medicare beneficiaries should be aware of. More of the drug plan formularies [list of covered medications] are replacing former top brand-name drugs with generics. Examples include: atorvastatin for Lipitor, clopidogrel for Plavix, and valsartan-hctz for Diovan HCT. Fewer of the drug plans available will be covering the actual brand name medications making it more difficult for a client to afford the brand-name version.

Continued on page 5 >>>>>>>>>>

Voices from the Valleys of the Nemaha

Publisher and Photographer, Stephen Hassler

Writers This Month

Devon Adams
Carol Carpenter
Vicki O'Neal
Mary Ann Holland
Merri Johnson
Lee Nyberg
Marillyn Woerth

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Thank You

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Merry Christmas Everyone!

From Your Country Neighbor

Cardinal at the feeder; his
Lady is on page 5.



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Poetry by Devon Adams

RED ON RED

Maybe the bright red stain from bittersweet berries has dyed the scarlet feathers of the cardinals, who pose and preen, and dominate a scene painted in cold neutral shades. They are like embers, waiting to ignite the fires of spring.

FROZEN DIAMONDS

Set well back from a lazy street, the house still wears wild victorian trim from another era. Beyond the wide front porch, the tall windows have many panes that glow from the warmth inside. Sparkling bulbs strung on the fragrant limbs of a pine throw light on fancy ornaments that dangle in a dazzling array of tradition and generations of family memories. But just outside the window is another tree that knows the old house well. It is a towering blue spruce that was just a sprout when the house was built. Now they are old together, and the freezing of a rain has left a gown sewn full of diamonds for an old dame to wear to a Christmas party. The moon and stars from a clear night sky make the frozen prisms dance with color points.

SMOKE IN THE WIND

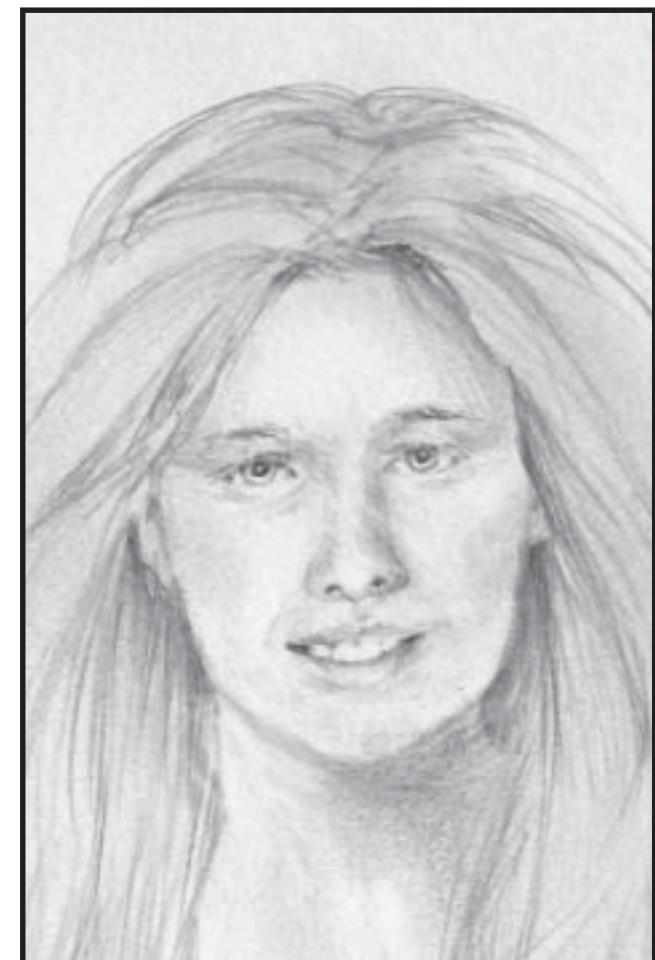
Sometimes we are prisoners, caught in our own snares by the demons of denial. Hidden under our surface motives are invisible icebergs of common sense, lurking in the depths, waiting to wreak destruction on our good intentions. But, when our illusions are blown apart, we discover that our chances have vanished, like smoke in the wind.

POLISHED

Like metal figurines posed in a Christmas window, the deer seem frozen. They are cast silver, poured from the cold fire of a winter moon. Only puffs of steam streaming from their nostrils betray the masquerade.

CANDLES IN THE SNOW

Brave flames sputter wax, as lonesome candles wait to be drowned in the snow. Set in icy drifts, they blink against the cold of the dark. They'll burn until their hearts are only sooty smudges.



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Another trend in 2014 is increasing co-payments/coinsurance for medications. Each year drug plans can determine a number of factors when offering the insurance coverage, such as the amount of premium they charge, whether or not to charge an annual deductible, what co-pay amounts are required for each tier of drugs on their list, and where to place drugs on drug tiers within their coverage. For the consumer, changes in drug tiers can increase out-of-pocket costs.

Smaller pharmacies, those who tend to be hometown pharmacies, are offered ‘network’ pharmacy contracts, while [national] drug chains tend to have ‘preferred’ pharmacy contracts. Consequently, the consumer will receive extra discounts using a ‘preferred pharmacy.’ For Medicare beneficiaries who live in rural areas, access to a ‘preferred pharmacy’ may not be possible, forcing the individual to use a more-expensive network pharmacy.

Penalties may apply if you don’t buy a drug plan when you first become eligible. Part D prescription drug plans have monthly insurance premiums, co-pays or co-insurance, and may have an annual deductible depending upon the plan purchased. Once you have enrolled in a drug plan, your enrollment continues year after year providing the drug plan continues to offer coverage in your state. Annual Open Enrollment for Medicare Part D plans and Medicare Advantage plans ends December 7, 2013. If you have not yet had a drug plan comparison for your 2014 coverage, contact the Nebraska SHIIP [Senior Health Insurance Information Program] of the Nebraska Department of Insurance at 800-234-7119, or call Medicare at 800-Medicare to request assistance in doing so.

This article was written by Mary Ann Holland, University of Nebraska-Lincoln retired Extension Educator and Trained SHIIP Professional. Messages can be left at your local Extension office, or by e-mail at: mholland1@unl.edu.

Resources used in preparation of this article include: *2014 Medicare Costs*, CMS Product No. 11579, revised October 2013, and *Medicare Part D 2014*, Fall Update Training, Nebraska SHIIP, October, 2013.



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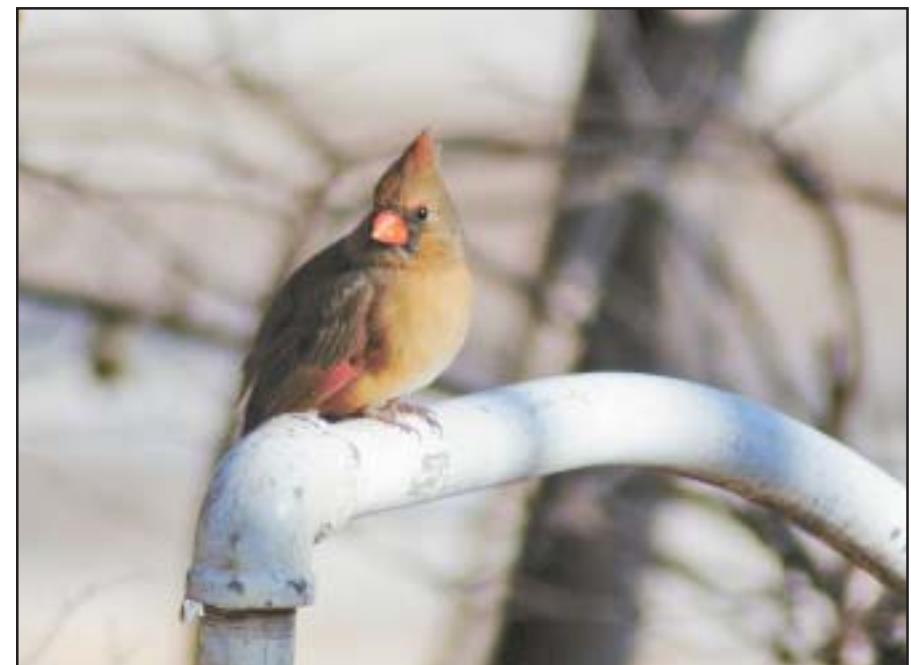
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Where Life Is Good

Marilyn Woerth

Our three grandsons have given us a lot of happiness and so many chuckles throughout the years; we only wished that we lived closer to both families. Thankfully, there is facebook and a wonderful daughter-in-law that keeps us connected with the grandsons that live the furthest away. Her postings of hilarious videos and everyday conversations keep us in stitches. Here's an insight into her family's life since March through status postings on facebook. (DI=daughter-in-law, AP=9 year old grandson, ZS=grandson that turned one in March).

March 27- DI's status: I was cleaning off the kitchen table and ZS starts yelling at me." Ma ma ma ma maaaa MEEYAAAAHHHH" I run over to see what is wrong and he has removed his diaper and is stepping on it. Then I realize it's a poppy one. Really ZS? Really?

April 13- DI's status: AP, are you hungry? "Nope. " ZS, you want some breakfast? "Echhiishhh." (1 banana, 1 bowl of cereal, and 1 bowl of applesauce later) Pretty sure you are going to be bigger than your brother ZS. "Hehhehehe..." Later on April 13- DI's status: In the last 5 minutes I've watched ZS tackle his daddy, sit on his head, bite his shoulder, steal his glasses, and attempt to put fingers in his nose, eyes, and mouth. So glad when daddy sits on the floor with ZS instead of me.

April 20- DI's status: From AP "Dad, dad, dad... Watch this part.. here it comes... HAHAEW! They kissed! That's disgusting. That's the most disgusting thing I've ever seen in my life." Ah boys...

June 30- DI's status: ZS: Hey! Uhsis? DI: That's a rock. ZS: Oh, uhisis? DI: That's another rock. ZS: Oh, (puts rocks down mom's shirt) Hey! DI: No sir. Rocks do not go in Mommy's shirt. ZS: OH!

August 21- DI's status: Tonight I drug ZS kicking and screaming to the pool to celebrate the start of school for his brother. They had fun but ZS let me know he was still mad at me by telling me the whole way home I am icky.. and then peeing all over me and the floor when we got home. Some nights...

September 22- DI's status: Just wanted to let the world know ZS is saying fork. FORK. Despite what it may sound like. He has a new obsession with doing everything with a fork, FORK. Really!

October 8- DI's status: (Singing) "Oh God is bigger than the boogie man and he's watching out for you and me. ZS: "And ME! Hehehehe! Again, sing!" (Over and over and over...)

October 26- DI's status: The boys 'slept in' until 7 this morning! Woot! AP probably would have kept sleeping but ZS woke up shouting and pointing at AP's loft being very excited that AP wasn't up yet. ZS: "Daddy! Oh blega bruber!" AP: "Uhhh.. he's waking me up." ZS: "Hehehehe! Bruber."

November 9- DI's status: There are mass amounts of screaming and wrestling happening in my house...Pretty sure my husband is encouraging this. *SCOWL*

And then there is the video of a grandson, DI tells it this way, ZS was saying "The pigggy go whhewhee, al home", but when she turned the video on all he did was cram his piggy's into his mouth and drool over them. Grandma plays that video twenty times a day.

Can't wait to see what the postings will be leading up to the holidays. Life sure is good here, toasting you all a merry holiday wherever you land this year, and remember we are all kids at heart. Some of us just drool less than others. Mair Rrrreee Rismas, heeheeeheeee!



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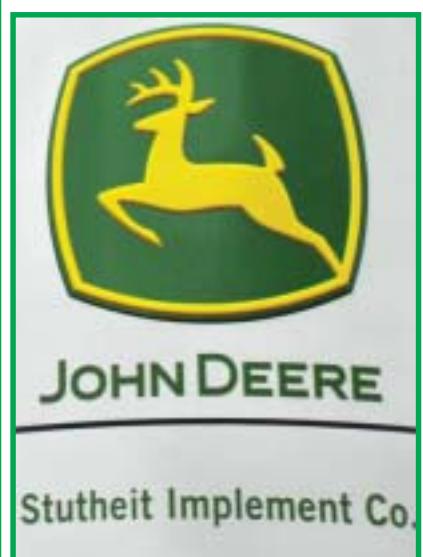
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FORECLOSURES Part I

by Leslie Justus

History of a Foreclosure: It is very important to learn as much about the history of the home and the neighborhood as you can. Check past building permits and liens that might be on the property. You might get lucky and find disclosures from a past sale.

Maintenance: Find out how long the property has been empty. Look for signs of maintenance issues. Make sure to ask if the utilities are on. Foreclosed homeowners often try to take whatever is valuable with them and leave trash and junk behind. Clean-up could be costly. Add the extra expense into your budget if needed.

An Expert can tell you exactly what shape the house is in. It's a good idea to have a home inspector or a professional contractor give the home a thorough evaluation. That can give you a better picture of what you are buying. But be prepared, other inspections may be needed. Foreclosures can have plumbing, electrical, heating issues, and more.

So, get the facts. Prioritize your repairs or make a decision to walk away!!

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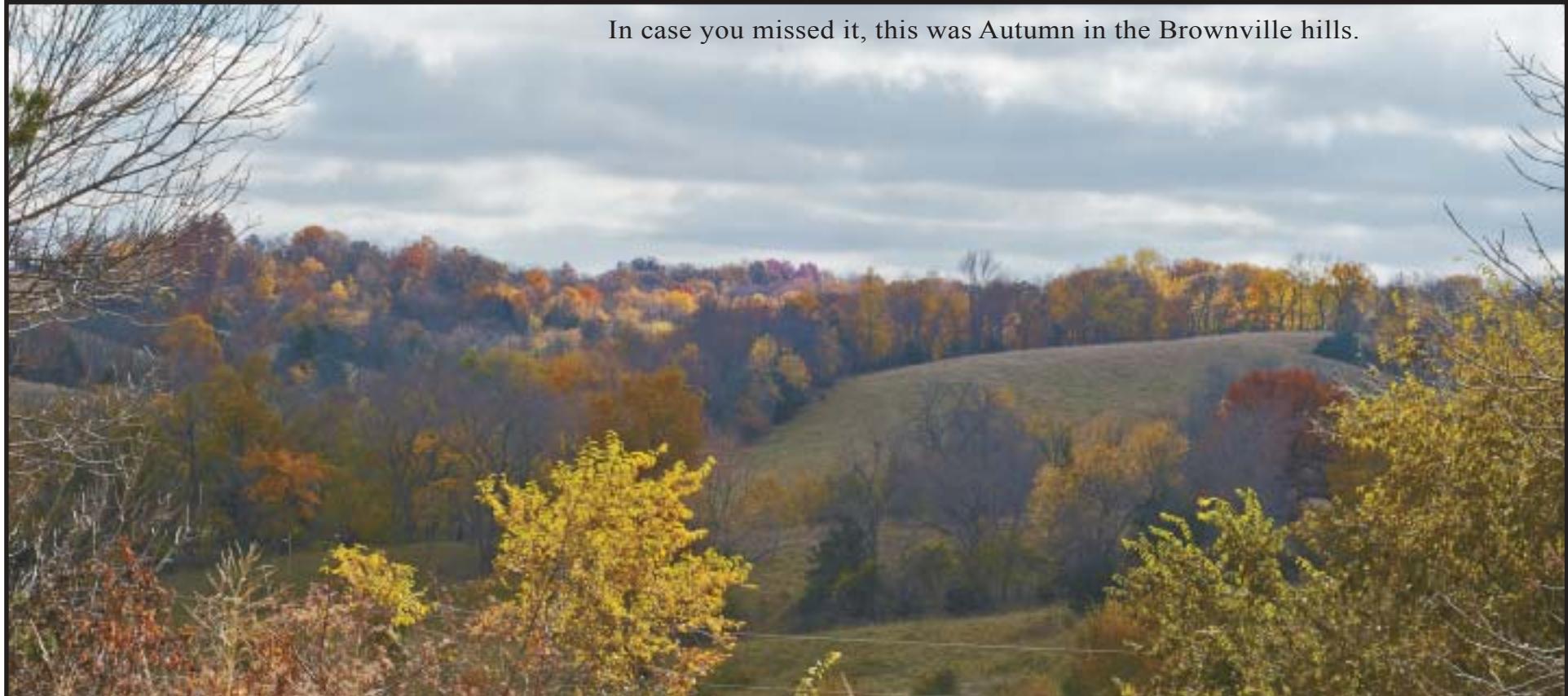
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In case you missed it, this was Autumn in the Brownville hills.



The Holidaze....

By Vicki O'Neal



It wasn't supposed to be complicated. My friend, Holly, and I were taking a road-trip to the Big City in her little Ford Ranger. Two country gals heading into the Asphalt Jungles in a pick-up truck.

Holly loves adventuring, but she's gone rather "soft" nowadays. She's got to have all those modern little gadgets to guide her. Smart phones. GPS. All the gee-whiz gadgets that I don't trust myself.

"Take a road atlas!" I said. But Holly didn't own one. She had nothing but the dubious thing on the dashboard to guide us.

The GPS system cooperated for the first 200 miles without much trouble. We made it to the motel and dropped off our things. Then Holly made the mistake of saying: "Let's go to K-mart and do some shopping."

We took off in high spirits, following the directions from the mechanical voice on the dashboard. I drove the Ranger while

Holly punched in coordinates on the GPS.

It was then that the machine decided to go berserk. It issued instructions that made no sense whatsoever. The harder we tried to cope, the worse it became. Eventually, even the mechanical Voice on the dashboard began to sound frustrated.

For an hour and a half, we wandered aimlessly through unfamiliar territory, two country gals in a pick-up—blundering deeper and deeper into the Asphalt Jungle while the Voice barked out nonsensical commands.

"Turn left. Go right. Do a U-turn!" It was hopeless. The machine had gone nuts.

About that time, I looked out the window and saw that our situation was precarious indeed. There were bums and homeless people sleeping on every street corner "We've ended up in a bad part of town." I said. "Country Gals don't belong in such places. Ever...!"

Continued on page 11 >>>>>>>>>

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Holly scowled. She was too mad to be scared. She went on stabbing her finger at the buttons on her dashboard—looking like she was about to blow a gasket. “I could just punch that thing and break it!” she said.

I drove quickly out of the bad area and into a safer part of town. “I’m stopping to ask for directions,” I said. “I’ll show you how it’s done! We’ll do it the old-fashioned way. These new fangled gadgets need to be chucked out the window!”

I braked to a stop and jumped out, asking the first guy I met for directions to K-Mart. I scribbled it all down in my handy-dandy notebook and returned to the Ranger triumphant.

“It’s only 5 miles from here,” I said. “Now we’ll get somewhere, Holly. You just gotta do things the old-fashioned way.”

I headed down the road with confidence, following the directions scribbled in my notebook.

It was dark by now and the headlights of the oncoming cars glared at us fiercely making our eyes hurt. We were dizzy and fatigued, but the hope of finding our K-mart Mecca propelled us onward.

I looked at the clock on the dash. We’d been driving in circles for nearly two hours. “We’re almost there,” I said. “Any minute, it’s going to pop into view.”

But our Mecca-Mart never did pop into view. We were lost again. I slumped in my seat.

“Pull over at that Taco Bell,” Holly said. “We’ve gotta eat...or we’re gonna die.”

We pulled into the parking lot and stumbled inside. Holly ordered some kind of Mexican Pizza and piled it high with hot sauce. “Nothing like a gut-ache to soothe the soul,” she said.

We began to giggle. We were giddy. Nearly out of our minds. I pulled out a 6-pack of Twix bars from my purse and ate every one of them. My diet was ruined. Smashed. Destroyed. We ate and chewed and burped and laughed.

At last, we had sated ourselves. We decided to abandon our search for K-Mart, and find our way back to the Motel. Fortunately, the silly GPS had managed to recalibrate itself somehow. It began to cooperate again. Holly put in the coordinates and we hurried back to familiar territory.

As the lights of the Motel came into view, Holly sighed. “Thank God we’re back! What a horrible evening...but you know, in a way it was kinda fun.” |

I had to agree. It was kind of fun in a nightmarish way. Sometimes the worst of times make the greatest memories, once they are past. You forget about the bad and remember the good. And that’s the way it’s supposed to be.

So, folks...don’t get your tinsel in a tangle this Christmas season.

Stop and enjoy the craziness along the way. Have a Mexican Pizza. Pile it high with hot sauce. Eat a 6-pack of Twix bars if you have to. Don’t let the frazzle and frustrations get to you this Christmas.

Remember the Reason for the Season. Christmastime should be the highlight of the Year...A time for joy and laughter...

It shouldn’t be the nightmare of the Century.

So—pile on the memories! Bring on the giggles, the burps, the hot sauce...and all the sweet calories and fun.

You only live once, folks. Only once.

Have a very Merry Christmas everyone!

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Left;
PSC mascot is silhouetted against
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Players leap for football.



Below;
PSC player completes the reception.
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Alzheimer's Affects Us All



Are You One In 75 Million?

Lee Nyberg

About 75 million adults in North America are caring for an elderly, chronically ill or disabled family member. Family caregivers fill a vital role in the care team and ensure continuity of care. They are the most familiar with their loved one's treatment regimens, medication needs, and dietary and exercise plans. Balancing this great responsibility with other roles, such as parent and employee, can have negative, stress-related physical and emotional impacts. Around 55% of family caregivers exhibit depressive symptoms and a large percentage experience burnout.

The most important step you can take to combat burnout is to closely monitor your stress level. A high stress level lowers resistance to disease and leads to fatigue, depression and eventually, burnout. The following strategies can help:

- 1. Find a caregiver support group.** Most communities have services or groups where you can seek advice and emotional support from fellow caregivers. Call ENOA in Omaha, Aging Partners in Lincoln, hospital senior services, your physician or church. If you can't leave the house, search the Internet for virtual support groups.
- 2. Set reasonable limits.** You can't be a successful caregiver if you give until there is nothing left. Be realistic about how much time and energy you can devote to caregiving and know when you need to pull back and tend to your own needs. Prioritize tasks so that you have a manageable load of activities.
- 3. Take care of your health.** You owe it to yourself to make time for your own health. Take a walk or do some form of regular exercise at least 20 minutes, two or three times a week. Eat a variety of foods, including the seven super foods—blueberries, dark chocolate, fish, nuts, eggs, vegetables and flax seed. Also make sure to get at least seven to eight hours of sleep per night.
- 4. Incorporate joy into your life.** Do things you enjoy on a daily basis. Listen to your favorite music every morning, garden, cook, go see a movie, or just walk the dog.
- 5. Reach out for help; get respite and recharge.** Call a friend, family member, or even a volunteer from a senior center or church and suggest specific things that they can do to help you. Professional caregivers are another resource.

"Make an effort to live each day in happiness. It's your birthright. You are meant to be happy. And by the way... it's okay for you to take a break if you need to." —Cindy Laverty, an advocate for family caregivers.

Visit www.HomeCareAssistanceLincoln.com or www.HomeCareAssistanceOmaha.com



The Right Attitude

If you've got the right attitude, flaunt it. Bette Calman (83 years young), of Australia, does. She is a Yogi and grandmother who has been teaching yoga for 40 years and still maintains an enviable and age-defying athletic prowess! Aside from authoring three yoga books, including one called *Yoga for Arthritis*, she still teaches eleven yoga classes a week, with no plans to retire anytime soon. "Forget age," she says. "Even a basic posture, or just going to a window and breathing deeply, can have big benefits." This mentality has made her a legend in her native Australia and an inspiration to others around the world. A model of longevity, Bette clearly illustrates that healthy lifestyle behaviors have a profound impact on how long we live and how well we age.

Our population is growing older at the fastest pace in history. These changing demographics, combined with the increasing human lifespan, present an opportunity to redefine aging for generations to come. **How are you redefining aging for yourself and your family?**

Here are a few great quotes from seniors about living well:

"Laughter keeps you healthy. You can survive by seeing the humor in everything. Thumb your nose at sadness; turn the tables on tragedy. You can't laugh and be angry, you can't laugh and feel sad, you can't laugh and feel envious." (Bel Kaufman, 101)

"Mind your own business and don't eat junk food. Treat everyone the way you want to be treated. Work hard and love what you do." Besse Cooper, 116

"Keep yourself alert, active, and educated. Beat to your own drum." Sandra Horowitz, 97

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Diary of a Part-time Housewife

Merri Johnson

The countdown to Tennessee is on again: three days until my next trip. I'm in prep mode, which reminds me of the daily checklist my brother- and sister-in-law consulted the summer we traveled with them in their motor home. If they neglected to secure cabinet doors before hitting the road, canned goods and dishes would soon be hitting the floor. Broken dishes would be a minor annoyance, however, compared to what could happen if they failed to remove a jack or unhook a water line before pulling away.

My pre-trip routine is definitely not as crucial as theirs was. It's pretty much what anyone going on vacation does: stop the mail and the newspaper, give my travel schedule to the neighbors and anyone else who needs it, make my apologies for any meetings, etc., I'll miss while away, pay bills that may come due during my absence, arrange for a friend to check on the house and feed the birds and fish, turn down the thermostat, and water plants right before leaving. All the usual stuff.

Then there's the matter of emptying the fridge. I'm pretty serious about not wasting food, on both economic and moral grounds. So I eat, or cook and freeze, as much perishable food as possible the last few days before I leave. If there's still something edible on hand, I'm not above taking along little bits of this and that to eat on the plane: a handful of grapes or a lone apple; the last of a box of ridiculously expensive snack crackers that are *this close* to being stale (and certainly will be by the time I get back); a few slices of cheese; the last cookie. If I'm stopping to visit my son's family in St. Joseph on my way to the Kansas City airport, they are likely to receive a "gift" of half a head of lettuce or some other produce I can't freeze or bear to waste. I'm not at all sure said produce actually gets eaten, but at least I tried. At the same time, I purchase and leave unopened in the fridge a carton of soymilk with an adequately distant "sell by" date. The last thing I want to do when I get home is go to the grocery store. Knowing that I have my soymilk and a variety of frozen leftovers to eat upon my return really takes the pressure off!

There's probably some buried childhood memory behind my fanaticism for not wasting food (and for disliking grocery shopping). Perhaps the explanation lies in my mother's meal-time admonition about starving children in Africa who would give their eye teeth to have the scraps from our table. Yet, many people of my generation were similarly chided, and have no problem throwing away 15% of the food they purchase (according to some study or other). In fact, I am quite sure I gave the same admonition to my own children at mealtimes. It apparently didn't take with them.

I will leave you, dear readers, with this thought: in this season of gift-giving, how about making a cash or in-kind donation to your local food pantry? You don't have to go to Africa to find hungry people.

I wish you much joy as you celebrate with your family around the dinner table laden with your favorite holiday foods. But clean your plates, OK?

Photography and Poetry by Carol Carpenter

Mountain lion on double E

Running on the blacktop
in front of my car
feline head, ears
long cylindrical tail
and tall legs
clearly not a large
house cat
or bobcat
or coyote
loping across the
road, into the cedars
by the north side
of the lake
toward the horse trail
we walked the other day
unaware that a young
cougar may have been
watching every single
move we made.

Grand Canyon

Find someone who has visited
the Grand Canyon and
ask them to describe it.
They will use words like
amazing or
magnificent or
spectacular or
breathtaking.

Then drive across the desert
in northern Arizona
between forests of ponderosa
and lodgepole pine,
to where the earth opens and
falls a mile below
to a brown river.

Walk to the edge where
the Grand Canyon slaps
you, where you cannot look
at the "big ditch"
and not believe in God, where
the light and shadows dance
over the ancient walls and
I can only stare at
that magnificent wound
and weep.

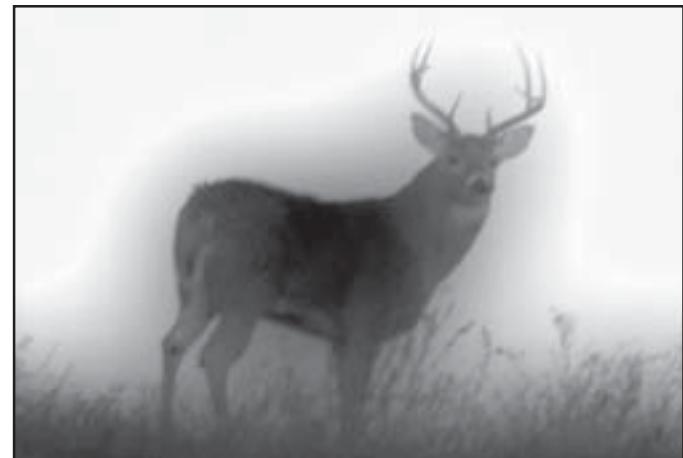


Deer watching

A man gets up before dawn, showers, dries his hair, puts on long underwear, camouflage clothing, walks through the timber, climbs into a tree stand, in the dark and waits without coffee or a hot breakfast for the woods to awaken, for the first grey light, flutter of wings, scurry in the leaf litter, for the promise of bragging rights, a buck with antlers bigger than any he shot before, bigger than his neighbor, who shot the huge buck the man saw next to his house the day before rifle season started.

From the trees, two does step out of the shadows followed by a small buck, feathery clouds in pink and orange swirl above as the man watches the buck in his rifle scope cross the field right in front of him, chasing the does back into the trees.

Gold rains as the sun strokes the frozen leaves. The man smiles, lowers his rifle, stretches his legs and slowly climbs down from the tree.





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